



Colorado's Affordable Housing Landscape: Key State Policy Shifts from 2019-2025

Compiled in June 2025 by Intention2Impact (I2I) and The Colorado Health Foundation (CHF) staff Emily Mae Rader and David Proper. Published August 2025.

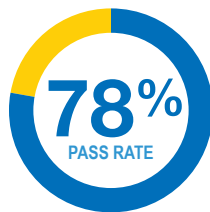
Methodological note and disclaimer:

This policy scan was typically bounded to focus on legislation that touches the following categories: housing affordability, racial equity, shared ownership/financial equity and land use. Some bills that are more tangentially related to affordable housing – such as those focused on regulating short-term rentals or making limited updates to state or local building codes – were omitted from this summary analysis at the discretion of the I2I and CHF teams. For additional details on the bills listed below or any that have been omitted, please refer to the [Colorado General Assembly's database](#).

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Housing and health are inextricably linked. The location and quality of one's home influences an extensive range of health-related issues that extend far beyond the basic need of shelter, including access to transportation and jobs, availability of nutritious foods, indoor environmental quality, and access to parks and open space. Location often also impacts the racial, ethnic and socioeconomic groups one has contact with.

Year over year, [Pulse: The Colorado Health Foundation Poll](#), has found that Coloradans consider housing affordability a serious problem in the state. Multiple [ballot measures](#) related to housing have appeared on [ballots](#). Housing is a top priority of state policymakers as well – both in the state legislature and the Governor's office. Governor Jared Polis highlighted housing as a top priority of his administration at the start of his second term, with a particular focus on land use policy. Between 2019 and 2025, 107 bills related to affordable housing were introduced in the Colorado legislature. Of these, 84 bills were signed into law – a pass rate of over 78%. This flurry of policies highlights



the breadth and complexity of the affordable housing landscape, which is characterized by a host of different funding mechanisms such as tax credits and grants; multiple government agencies with distinct mandates and responsibilities; and local and regional needs that require tailored interventions.

To better understand the full picture of what laws and policies have been passed and implemented in the past several years, The Colorado Health Foundation (CHF) partnered with [Intention2Impact \(I2I\)](#) to conduct a scan of state legislation from 2019-2024. The CHF policy team added applicable 2025 legislation in May 2025. The I2I team also conducted 14 in-depth interviews with subject matter specialists holding both statewide and local expertise.

The following report provides a wide-lens view of the affordable housing state policy landscape. The aim of this report is to provide individuals and organizations with housing policy information to aid in decision making.

Background and Current Policy Context

Colorado's affordable housing crisis is exacerbated by systemic issues such as insufficient income for low and middle-income earners, land use policies that hinder construction, and racially discriminatory practices. Despite [a population growth of 14.8% between 2010 and 2020](#), the state saw a 40% decline in housing construction.

The 2008 recession and the COVID-19 pandemic further intensified the housing crisis by [reducing labor availability](#), disrupting supply chains and causing widespread unemployment.



The affordable housing crisis disproportionately impacts Black, Indigenous and People of Color (BIPOC) communities, who face lower homeownership rates, higher eviction rates and greater housing cost burdens. Residents in rural areas and individuals who work in resort towns are also heavily affected, with limited affordable housing inventory. Too often, policy responses have failed to involve communities most impacted by the housing crisis in decision-making processes, resulting in solutions that do not adequately address their needs.

Federal funding, particularly through the American Rescue Plan Act (ARPA), provided a significant boost for affordable housing initiatives in Colorado, [with \\$550 million allocated specifically for this purpose](#). The state's response to the crisis gained momentum in the 2021 and 2022 legislative sessions, with affordable housing becoming a priority for both Democratic and Republican General Assembly candidates. A notable milestone included the approval of [Proposition 123](#), a statewide ballot measure that established a permanent source of affordable housing funding. These developments reflect a growing recognition of the need for comprehensive and sustainable solutions to Colorado's housing crisis.

What follows is a summary of I2I and CHF's findings, which includes a high-level summary of the public policies that were passed. The policies were sorted into nine categories, with deeper analysis conducted for three categories that contained a large portion of bills introduced overall: Funding, Land Use and Renters' Right's. This yielded a summary of related concerns in each of these categories; a brief description of the actors in the landscape; and an overview of the methodology used in the scan. Lastly, a list of state affordable housing legislation from 2019-2025 is linked at the conclusion of this report.

Legislation

18 POLICIES INTRODUCED
17 OUT OF 18 PASSED



1. FUNDING

Increasing affordable housing requires concessionary capital from public sources, such as direct funding and investor tax credits. **Between 2019 and 2025, Colorado's General Assembly introduced a total of 18 policies focused on affordable housing funding and housing-related tax credits, with all but one of these bills passing.**

Key policies include:

- **Tax Credits:** Colorado expanded its tax credit policies to incentivize affordable housing development. Notably, the Transit-Oriented Communities (TOD) Tax Credits ([HB24-1313](#)) authorized \$30 million over 5 years for projects near transit, targeting individuals and families with Area Median Income (AMI) between 30% and 80%. AMI is calculated based on county. [2025 income amounts can be found here.](#)

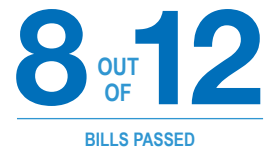
- **Housing Development Grant Fund (HDGF):** Funding for the HDGF changed significantly with the passage of [HB 19-1245](#), which modified the state sales tax vendor fee to divert more resources to the fund. Transfers from the Unclaimed Property Trust Fund have additionally bolstered this fund ([HB19-1322](#)).
- **Various American Rescue Plan Act (ARPA) funded initiatives** ([HB21-1329](#), [HB22-1304](#), [SB22-159](#)) aimed at transformative affordable housing investments.

Concerns: Interviews conducted by I2I revealed several concerns regarding funding policies:

- **Transparency:** Key voices have expressed a need for greater transparency in fund allocation and expenditure at both state and local levels. *“We cannot determine how much money has gone to where in the state or to what households [by AMI]. That information does not exist anywhere in the state aggregate.”*
- **Who Gets Served:** Tensions exist regarding different AMI requirements across localities, leading to an “us vs. them” dynamic, particularly with resort towns. Concerns were also raised about increasing public investment in middle-income earners, potentially overshadowing the needs of those at 60% AMI and below. *“The increasing public investment in middle income earners is problematic. For a very long time, affordable housing policies have served people living at 80% or less AMI.”*
- **Implementation:** The number and complexity of housing-related funds has created implementation challenges for agencies that are tasked with disbursing them. Front-end debt-to-income ratio limits were also named as hindering the use of down payment assistance funds.

2. LAND USE

Land use policy significantly influences housing availability, affordability, and inclusivity by addressing issues like zoning, development approvals, and displacement. **Between 2019 and 2025, Colorado’s General Assembly passed eight out of 12 introduced bills focused on improving land use to support affordable housing and reduce inequities.**



Key policies include:

Governor Polis’s ambitious land use bill ([SB23-213](#)) failed in 2023 due to opposition from local governments who viewed it as a state “power grab” over local zoning control. Following this, four smaller, more focused bills passed in 2024:

- **Housing in Transit-Oriented Communities** ([HB24-1313](#)): Requires increased density (40 units/acre average) near transit and mandates local strategies for affordability and displacement mitigation.
 - **Accessory Dwelling Units** ([HB24-1152](#)): Allows ADUs with fewer obstacles and created funding programs for their development for low-to-moderate income individuals. Zoning changes are required by June 30, 2025.
 - **Prohibit Residential Occupancy Limits** ([HB24-1007](#)): Prevents local governments from limiting the number of people living in a residence.
 - **Sustainable Affordable Housing Allowance** ([SB-174](#)): Mandates data-based housing needs assessments at various levels and requires local governments to create actionable housing plans in response.

- **Inclusionary Zoning:** The reversal of the “Telluride Decision” through [HB21-1117](#) clarified local governments’ authority to require affordability in rental developments.

Concerns: Interviews conducted by I2I revealed several concerns regarding land use bills:

- Interviewees noted that the 2024 land use bills, like the 2023 proposal, preempt local control to varying degrees. Implementation of these new laws is expected to have “growing pains.”
- Some interviewees believe Colorado “has missed this window” as much of the recent development occurred before these policies were fully in place.
- While up-zoning is seen by some as a solution to historical discriminatory zoning practices, others expressed concerns about it leading to displacement and gentrification without adequate protections. *“In this environment with displacement, for the first time you’ve found folks that normally would all agree about the bad history of zoning issues disagreeing about the solution because community groups have concerns about wholesale upzoning without affordability restrictions...”*

3. RENTER’S RIGHTS

Little legislative attention was given to renters’ protections until 2013. As a result, there were few renter protections, especially after the 2009 housing crisis when many families were forced into the rental market. This led to a significant housing shortage in the years that followed, particularly in Denver, where tax breaks for luxury developers increased the availability of high-end apartments but did little to address the broader need for affordable rentals. In response to the pandemic, a statewide eviction moratorium was considered but never introduced, though legislators allocated significant funding to support eviction defense efforts. ***From 2019 to 2024, Colorado passed 32 policies focused on renters’ rights, making it the area with the most legislation in affordable housing.***



Key areas of focus include:

- **Eviction Defense:** Numerous bills aimed to protect tenants from eviction, including:
 - [HB19-1118](#): Increased the notice period for lease violations to 10 days.
 - [SB19-180](#): Established the Eviction Legal Defense Fund.
 - [SB21-173](#): Clarified tenant rights in lease agreements and allowed debt repayment until the time of eviction order.
 - [HB23-1120](#): Required mediation for certain vulnerable tenants and extended the move-out period after eviction.
 - [SB23-184](#): Limited landlord use of prospective tenant financial information.
 - [HB24-1098](#): Required “cause” for eviction.
 - [SB24-064](#): Mandated the collection and public reporting of eviction data.

- **Habitability: The Warrant of Habitability** ([HB19-1170](#)) increased the standard for healthy and safe housing and simplified the process for tenants to request repairs.
- **Rent Control:** Colorado has prohibited cities and counties from imposing rent control in their communities since 1981. Since 2019, there have been two failed attempts to pass rent control legislation: [SB19-225](#) and [HB23-1115](#).

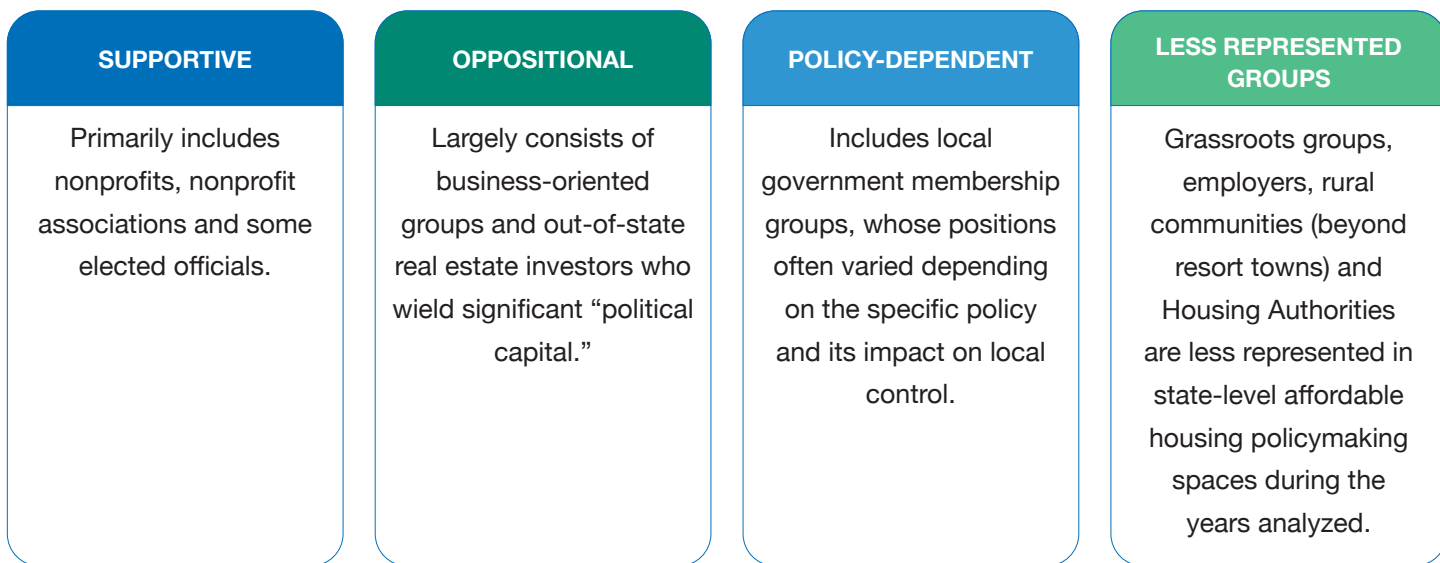
Concerns: Interviews conducted by I2I revealed several concerns regarding renters’ rights bills:

- Interviewees noted unintended negative consequences of some renters’ rights bills on affordable housing landlords, who were often not included in the conversations. Longer eviction timelines and increased accounts receivable were cited as pressures. Landlords are reportedly finding “creative ways to circumvent the legislation.”

The Actors

Policymakers author legislation and administrative agencies implement them, yet an ecosystem of institutions and organizations engage in influencing them. Key non-governmental actors involved in influencing state-level affordable housing policies fall into three categories: Supportive, Oppositional or Policy-Dependent.

The scan also made an effort to notice individuals or groups who were not represented in influencing and crafting the state policies listed in the report, recognizing that there are a host of factors that impact who is present in policymaking spaces, including but not limited to geography, socioeconomic status, employment status, access to transportation and more. This observation serves as an invitation to consider whose voices are shaping affordable housing policy solutions in Colorado and where there may be omissions of perspectives and lived experiences from across the state.



Conclusion

The Colorado affordable housing policy landscape between 2019 and 2025 has been marked by significant legislative activity. These changes have led to some progress addressing the affordability crisis and historical and ongoing inequities in housing. And yet, housing unaffordability persists and is evidenced through [ongoing high concern](#) about the cost of living and housing from Colorado residents, [increasing eviction rates](#) and Colorado's recent movement to the [10th least affordable state for housing](#).

Opportunities remain for advocates, policymakers, affordable housing developers, and funders to continue addressing this crisis. This policy scan aims to provide a helpful snapshot of the state policy landscape and a starting point to identify gaps and next steps, with an eye toward how collective energy could best be focused moving forward.

APPENDIX: Methodology

The I2I and CHF teams used the following methodology when conducting this scan and synthesizing the data.

- **Document Review & Desk Research:** Both teams reviewed existing documentation, data, and state legislation related to affordable housing.
- **Key Informant Interviews:** The I2I team conducted a total of 14 interviews with statewide and local partners to contextualize the document review and desk research. These individuals represented perspectives from housing advocacy groups, housing developers, local housing authorities, and local and state policymakers. Due to the limited sample size, they are to be taken as a noncomprehensive starting point for understanding various views held across the state, not as an end point.

All 107 affordable housing bills introduced in the Colorado legislature since 2019 were sorted into the following nine categories. Deeper analysis was conducted for the three categories with the highest number of bills introduced: Funding, Land Use, and Renters' Right's.

APPENDIX 2: Bill Pass/Fail Rates by Topic and Year

Topic	Did Not Pass	Passed	Vetoed	Total Number of Bills
Enforcement		2		2
Funding	1	17		18
Land Use	4	8		12
Manufactured Homes		10		10
Other	2	2	1	5
Regulatory Agency		2		2
Renters' Rights	11	32	1	44
Tax Credits	1	6		7
Unhoused	2	5		7
Grand Total	21	84	2	107

Bill Pass/Fail Rates by Year

Legislative Year	Category	Did Not Pass	Passed	Vetoed	Grand Total
2025	Funding		1		1
	Land Use	1	1		2
	Manufactured Homes		1		1
	Other	2	1		3
	Regulatory Agency		1		1
	Renters' Rights	3	8	1	12
	Unhoused	1			1
2025 Total		7	13	1	21
2024	Funding				
	Land Use	1	3		4
	Manufactured Homes		1		1
	Other		1		1
	Regulatory Agency		1		1
	Renters' Rights	1	6		7
	Tax Credits	1	3		4
2024 Total		3	15		18
2023	Funding		2		2
	Land Use	1	2		3
	Other			1	1
	Renters' Rights	2	6		8
	Tax Credits		1		1
2023 Total		3	11	1	15
2022	Enforcement		2		2
	Funding		7		7
	Manufactured Homes		3		3
	Renters' Rights	2			2
	Tax Credits		1		1
	Unhoused	1	3		4
2022 Total		3	16		19
2021	Funding		3		3
	Land Use		1		1
	Renters' Rights		4		4
	Unhoused		2		2
2021 Total			10		10
2020	Funding		2		2
	Land Use	1			1
	Manufactured Homes		2		2
	Renters' Rights	2	3		5
2020 Total		3	7		10
2019	Funding	1	2		3
	Land Use		1		1
	Manufactured Homes		3		3
	Renters' Rights	1	5		6
	Tax Credits		1		1
2019 Total		2	12		14
Grand Total		21	84	2	107

About The Colorado Health Foundation:

The Colorado Health Foundation is a statewide philanthropic organization that champions the overall health and well-being of every Coloradan by advocating for and investing in solutions and policies that drive health equity and racial justice. Every day, we collaborate with organizations and communities across the state to break down the many systemic inequities that stand in the way of health.

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