

colorado's housing affordability gap











welcome

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Data and Research

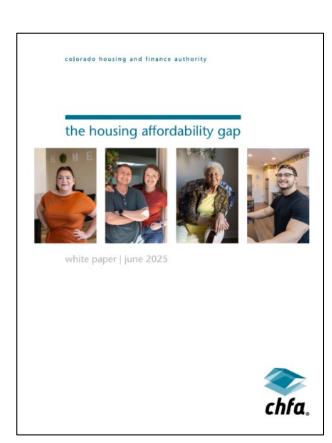
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the housing affordability gap

- In June 2025, CHFA published a new white paper, "The Housing Affordability Gap"
- The white paper looks at factors influencing Colorado's housing affordability gap including:
 - Wage growth vs. housing cost growth
 - Lack of inventory
 - Land use
 - Environmental factors
- View the white paper at chfainfo.com/gap





housing continuum





housing affordability defined

As a rule, a household should not spend more than 30 percent of its gross (pre-tax) income on housing costs.



This calculation should include utilities. For owners, it also includes costs like property taxes, HOA dues, and homeowner's insurance.

The United States Department of Housing and Urban Development classifies those as spending more than 30 percent of gross income on housing as cost burdened, and those spending more than 50 percent as severely or extremely cost burdened.



cost-burden in colorado

46.8%

of renters are cost-burdened

21.5%

of homeowners are cost-burdened

22.9%

of renters are severely cost-burdened

8.5%

of homeowners are severely cost-burdened



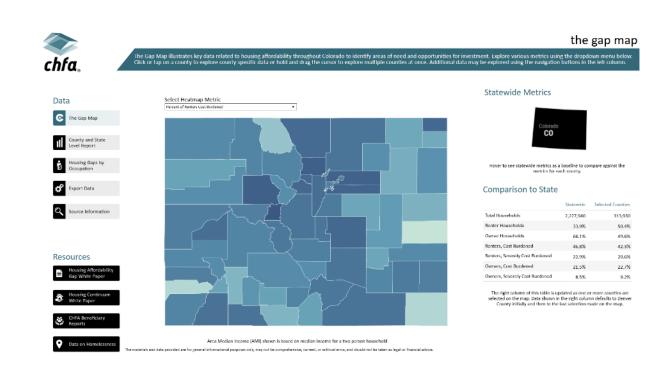


the gap map

An interactive companion resource to the Housing Affordability Gap white paper

Illustrates key data relating to housing affordability throughout the state

View The Gap Map at chfainfo.com/gapmap





gap map data sources

- U.S. Census Bureau, American Community Survey
- U.S. Department of Housing and Urban Development
 - Comprehensive Housing Affordability Strategy (CHAS)
 - Income limits
- U.S. Bureau of Labor Statistics
- Colorado State Demography Office (DOLA)
- Colorado Association of Realtors





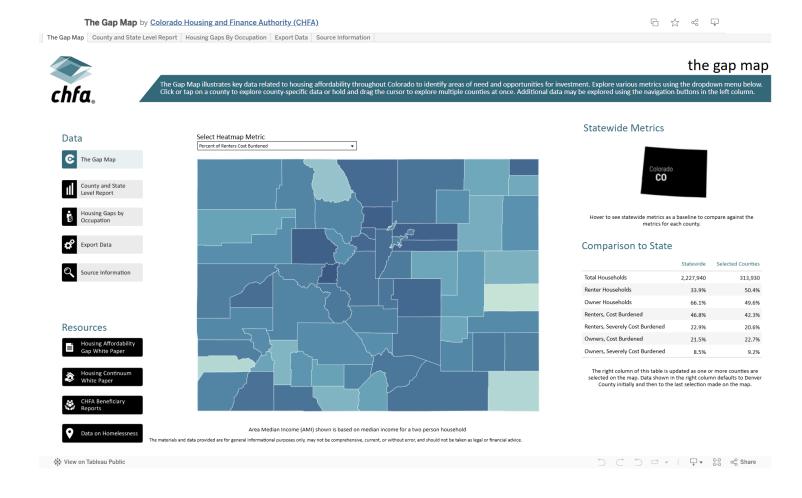






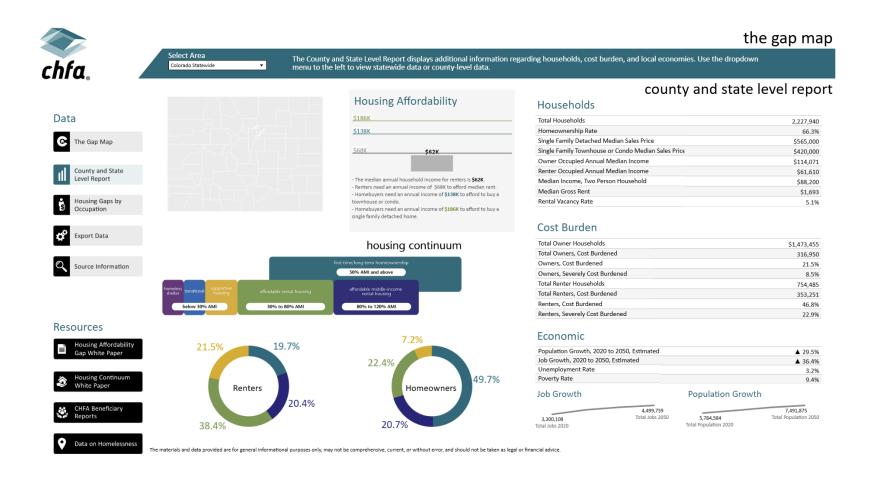


the gap map



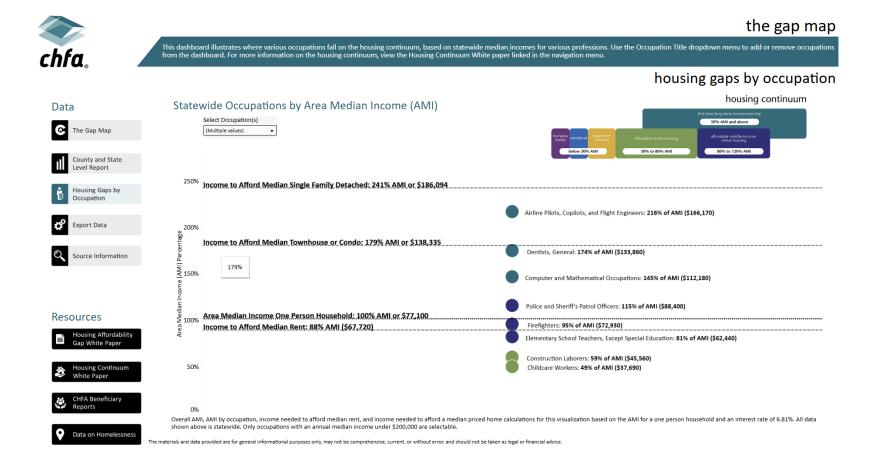


the gap map – county and state level report



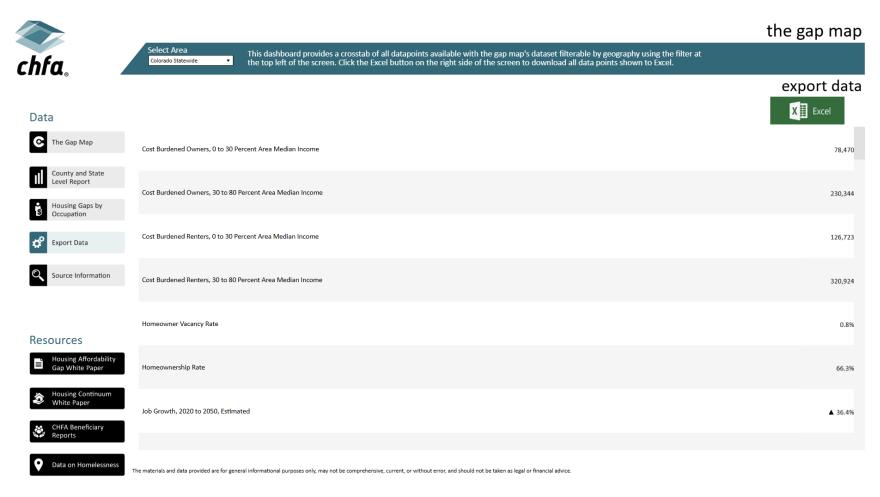


the gap map – housing gaps by occupation





the gap map – export data





additional resources

- Find additional resources linked on The Gap Map and published on the CHFA website at chfainfo.com/resource-library.
- Listen to The Buildout podcast Episode One of Season Two, published September 4th, explores the factors influencing Colorado's high cost of housing.
- Please submit any additional questions to research@chfainfo.com.









thank you!