WE CAN'T LIVE WHERE WE TEACH:

Teacher Perspectives

KEYSTONE
POLICY CENTER

INTRODUCTION

The Keystone Policy Center has issued two major reports since 2022 focused on how a lack of affordable housing for educators across Colorado is creating major teacher recruitment and retention challenges for school districts. Conversation around this topic continues to grow, both here and nationally. Yet large-scale solutions remain elusive.

This third report on the topic includes new data on a first-of-its kind survey of more than 3,200 educators in urban, rural, and suburban districts across the state. The findings, while consistent with what our previous reports revealed, attach some numbers and additional teacher voice to the magnitude of this persistent crisis.

3,200

educators surveyed in urban, rural, and suburban districts across the state.

The survey findings show that educators have a strong interest in affordable housing, even if it means that, in effect, their boss is also their landlord. Teachers report spending an unsustainable percentage of their take-home pay on rental housing. This makes it difficult if not impossible for them to save toward a down payment on their own home.

It also makes meeting daily expenses a major challenge. Many educators report living paycheck to paycheck. Others speak of colleagues who have left teaching to work in restaurants or car dealerships, where, shockingly, the pay is better.

We present this report in three key sections: survey data findings, voices from the frontlines, and an overview of studies across the nation on educator housing. We conclude with some recommendations and considerations for policy makers.

This is a pervasive problem of longstanding that is not going away. Policy prescriptions are challenging to devise. But unless the state, districts, entrepreneurs, and philanthropists coordinate and combine efforts, the unaffordability of housing for teachers will continue to create a major drain on this vital profession.

METHODOLOGY

The data findings in this report are based on a survey administered by school districts to their employees in collaboration with the Keystone Policy Center. While the survey's primary purpose was to inform district initiatives related to staff housing, the results were also shared with Keystone for research purposes.

Survey Distribution: Surveys were sent to all eligible employees by their school districts. Responses were anonymous. Some districts sent it only to teachers while others included other similar roles, including librarians, counselors, and classroom aides.

Survey Response Rate: We do not have exact information on the number of surveys distributed to assess response rate. However, we had over 3,000 respondents across the 10 districts whose results are included. In some districts, data suggests that more than 50% of full-time staff responded based on publicly available staff counts.

Survey Data Analysis: In many cases similar questions were asked across districts but with slightly different wording, Keystone Policy Center used its discretion to aggregate data where possible to increase the representativeness of responses. Additionally, we conducted most analyses at the district level versus aggregating across districts. All responses were included, not just teachers, although for all districts teachers or similar roles (i.e., counselor) comprised more than 80% of respondents.

KEY DATA FINDINGS

FINDING 1

There is a **high level of interest** among educators for an ample supply of affordable housing for teachers. This trend was consistent across districts and teachers of varying ages and experience levels. It was particularly high among those who were not already homeowners, who tended to be younger and/or newer to their districts.

Most of those who were not interested – **67 percent – were already homeowners.** Others planned to move somewhere else in the near future or didn't believe the type of housing available would be conducive to having a family.

FINDING 2

Many teachers are spending a high proportion of their income on housing, and many live in less-than-ideal circumstances. This leads to teachers feeling that their work is negatively affected by their living situations, which should provide motivation for districts to address this issue. **In 4 surveyed districts, more than 50% of respondents are spending more than 40% of their income on housing.**

FINDING 3

Housing affordability and availability are highly important issues to teachers, and clearly affect their decisions on career next steps. **The average importance of housing to respondents across districts was 7.35 out of 10; in all districts the average importance was over 5.3 and was as high as 7.8.**

Supporting this importance, survey results show that the availability of affordable housing would likely extend teachers' tenure in a district. A lack of such housing would make them likely to leave for another district that did offer housing. Even teachers who are not personally interested in subsidized housing (largely those who are already homeowners) identified that as an extremely important issue, showing that this is a widespread area of concern.

FINDING 4

Most teachers feel comfortable having their school district as a landlord. While we had limited survey responses to this specific question, the available data makes a strong statement: **70% of respondents on this topic indicated they would be comfortable with the district as landlord.** Additionally, other questions about type of housing desired and willingness to participate in a district administered survey likely indicate this is not a strong concern for those interested in subsidized housing.

THE TEACHER HOUSING CRISIS IN COLORADO:

VOICES FROM THE FRONTLINES

Four key findings emerged from the large-scale teacher housing survey conducted by districts in collaboration with Keystone Policy Center in early 2025. The findings, while not unexpected based on anecdotal evidence, nonetheless confirm that lack of affordable and available housing from the Eastern Plains to the Western Slope in Colorado are having a major and deleterious impact on teacher recruitment and retention.

The Keystone Policy Center conducted interviews with educators and district leaders across the state to put human faces on the themes revealed by survey data. Again, the four findings are:

- **There is a high level of interest among educators and leaders for an ample supply of affordable housing for teachers.**
- **Many teachers are spending a high proportion of their income on housing, and many live in less than ideal circumstances.**
- **Housing affordability and availability are highly important issues to teachers, and cleary affect their decisions on career next steps.**
- **Most teachers feel comfortable with having their school district as a landlord.**

This section of our report tells the stories of educators and leaders from across the state to illustrate each of the four themes that emerged from the survey data and described in the previous section of this report.

High level of Interest in teacher housing

In both survey results and interviews, educators across Colorado expressed strong interest in district-provided housing options. In districts that already offer housing, demand consistently exceeds supply.

Tom Turrell, who has been superintendent of the 500-student Byers School District 50 miles east of Denver for 21 years, manages 10 apartments and two houses for employees. "They've been filled for the last 10 years. There are no open apartments," Turrell said. The waiting list follows strict priorities: First- through third-year teachers take precedence, followed by more experienced teachers, then support staff.

In Durango, the school district last November passed a $150 million bond measure that allocates roughly $20 million for workforce housing. Sabra Day, an administrative assistant at a rural elementary school in the district, participated in meetings to help shape the initiative.

"It would be really amazing if we could have workforce housing," said Day. "There's nothing like that out here whatsoever."

Day and her husband lived for four years in a two-bed, two-and-a-half bath rental, for which they paid $1,850 per month, a bargain by local standards. But her husband recently changed careers to become an electrician's apprentice, and took a $40,000 pay cut, so they've had to find less expensive housing.

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>
> **Sabra Day**
> *Administrative Assistant*
> *Rural Elementary School*

Through a connection at the school where she works, she secured a two-bed, one-bath house for $1,300 per month. The place normally rents for $1,600, but she got a reduction because of her personal connection.

If they hadn't found a more affordable rental through that connection at her school, they likely would have had to leave Durango: "I think it would have come down to leaving if we couldn't find something that was going to cut down on our expenses a little bit," she said.

> ***"Our future here still feels unstable, because the housing prices just continue going up. When are we going be able to afford to buy a house here? It feels like renting is the long-term thing."***

Teachers spending high proportions of income on housing

Educators from different districts interviewed for this report said they spend unsustainable percentages of their income on often inadequate housing to make ends meet. This supports the broader survey findings as well.

Greg Meshell, a seventh-grade math teacher in Cortez with 27 years of experience, found the housing market both confusing and expensive after moving from Dallas, Texas.

Montezuma-Cortez School District RE-1 recently boosted teacher salaries after passing its first mill levy increase in several decades. But even that hasn't been enough to compensate for steadily rising housing prices.

> ***Prior to the raise, my rent, not counting utilities was taking just under 47% of my salary," said Meshell, who earns around $60,000 plus coaching stipends. "After the raise, it still accounts for about 42% of my salary."***

For first-year teachers earning substantially less, the math becomes even more challenging. Cassidy Proctor, a social studies teacher at Cortez High School with a master's degree, earns $44,000 annually but depends on her Denver-based parents' financial support.

"It was half of my salary for a good chunk of time," said Proctor about her housing costs. "I just started to actively be able to save again. For a while there, I wasn't actually saving. I was living paycheck to paycheck."

Proctor remains able to live and teach in Cortez largely because of continued family support. "I'm still on my parents' insurance. My car is fully paid off. My parents pay my phone bill. I'm only here because I get my parents' support," she said.

The situation is even more difficult for international teachers recruited to fill shortages. An international teacher, one of several teachers recruited to Cortez from the Philippines, said that sharing housing becomes a necessity, not a choice. "If we don't share houses with other persons, then we really cannot afford to live here," she said. "Even sharing, after rent there's nothing really left of our salary."

This teacher pays $750 monthly for a single room in a house shared with another Filipino teacher's family. She describes colleagues in even more crowded living arrangements: "Four young ladies from the Philippines moved into a two-bedroom house. Four girls who didn't know each other were sharing beds in two different rooms," she said.

In Durango, Nathan Van Arsdale, who works as the facilitator of the district's Impact Career Innovation Center, recently purchased a 450-square-foot one-bedroom condo for $250,000 with down payment assistance from a local nonprofit. Before that, he spent more than a third of his take-home pay on rent.

Autumn Green, who coordinates substitute teacher placement in Durango, commutes 20 miles from Bayfield to Durango, sharing a modular home that costs $2,200 monthly, or about 24% of her income for her portion. She estimates sharing a comparable two-bedroom apartment in Durango would cost her between $2,500 and $3,000 monthly.

> ***"Most people have to have at least two or three incomes to actually have a home," said Green.***

Housing as a career-defining issue

The housing crisis drives career decisions and pushes many qualified teachers out of the profession entirely. Survey results indicate this could continue to impact teacher retention if a solution is not identified.

Nathan Van Arsdale in Durango offers perhaps the most striking evidence of this phenomenon.

"The first three friends I met in town all used to be teachers in the school district, very dynamic, intelligent, hard-working people, and they all left for other jobs," Van Arsdale said. "Two of them work for one of our car dealerships in town. One of them is now a server in a restaurant. They all make more money than they did teaching. They also have more freedom, because they don't have to work as many hours."

Autumn Green said she observes a steady exodus of talent from her perspective in Durango's human resources department. "There are quite a few people who end up leaving the area because of the cost of housing," said Green.

In districts that provide affordable housing, like Byers, the impact on retention is clear. "We don't have a lot of turnover. When my teachers are there, they realize the benefit, and there's a lot of loyalty that comes with that," said Turrell.

Turrell also said that the housing benefit allows Byers to compete with neighboring districts that have shifted to four-day school weeks. Byers has remained a five-day district. "This is the uniqueness of what I can offer," he said. In other districts "you may only have to work four days a week, but I can save you money. If your rent is only $250-$350 a month, you're going to be banking maybe 1,700 bucks a month."

Greg Meshell, the veteran teacher in Cortez, said he can see the situation from the perspective of new teachers just entering the profession. "Kids who are just graduating college and want to teach, when they get here, and ask 'so what would my take-home pay be?'" And then they kind of get a rough number, and then they hear a rent number, they're like, 'Lord, I'm not going to afford my car payment,'" Meshell said.

Cassidy Proctor in Cortez, the instability weighs on long-term career planning. "I'd love to buy so I'm not renting, and I can make the place my own. But I don't think I could afford anything on a teacher's salary," she said.

Comfort with the school district as landlord

Educators interviewed said they felt comfortable with school districts taking on landlord responsibilities, viewing it as a practical necessity rather than an unwelcome expansion of district duties.

In Byers, Superintendent Turrell acknowledged that some school boards hesitate to get into the housing business.

"A colleague of mine at Genoa-Hugo (a nearby rural district), had the opportunity arise to buy a house for teacher housing, and their board was very hesitant, because they didn't want to be landlords," Turrell said. "My view is sometimes we've got to do what we've got to do, and it's just one more hat to wear. We wear plenty of them."

Being a landlord to teachers has never proved problematic Turrell said. "It's not like we've got renters from the community that are trashing your place and having parties down there. They're employees. So you've got a little more control."

The Byers district recently purchased an additional house for nearly $500,000, using funds from its fund balance. The three-bedroom, one-bath house with a garage, carport, and yard rents to teachers for just $400 monthly.

In the Vilas School District, superintendent Abby Pettinger manages 11 district-owned rental units. "We really do like to use them as an option for staff to be able to live in our community and close to the district," Pettinger said.

Unfortunately, Pettinger said, building additional housing isn't a realistic option. Because of Vilas' remoteness, construction costs are high. All materials have to be hauled in from far away, as do construction workers. She estimated the cost of building a new house at $250,000 at a minimum. As a result, rents would significantly exceed 30 percent of a teacher's salary, she said

Autumn Green in Durango directly connects housing costs to staff departures: "There's quite a bit of people who end up leaving the area because of the cost."

Nathan Van Arsdale's account of three talented former teachers now working in car dealerships and restaurants provides the starkest illustration of this connection.

Sabra Day connects housing instability to potential relocation: "We really do want to stay here, but when are we going to be able to afford a house here?"

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>
> **Tom Turrell**
> *Byers School District Superintendent*

FINDING SOLUTIONS

As Colorado districts navigate the teacher housing crisis, they face significant financial constraints. The tension between competitive teacher salaries and affordable housing options isn't easily resolved.

For Sabra Day in Durango, knowing that people recognize the problem at least offers a glimmer of hope.

> ***"What's important to me is knowing that people are aware of the younger people like us here who want to call Durango home," said Day. "Sometimes it feels out of reach."***

Many Colorado educators face a difficult choice: Pay an overwhelming percentage of their salary for housing, share living spaces with multiple roommates, commute long distances from more affordable communities, or leave the profession entirely.

As districts experiment with housing assistance programs, the question remains whether these efforts will be enough to ensure Colorado schools can recruit and retain the educators they need.

Whether through district-owned housing, down payment assistance programs, or other creative approaches, the need for solutions continues to grow across Colorado communities where teachers increasingly cannot afford to live where they work.

RECOMMENDATIONS

As this report and national research (see the following section) show, there is a clear need for more educator workforce. This poses booth a great challenge and a great opportunity for school districts, As earlier reports from Keystone have shown, there is also a variety of means to develop teacher and workforce housing by partnering with other government agencies and developers. This report, however, focuses specifically on district provided housing.

There are a variety of efforts that can be undertaken by school districts, teacher associations, communities, and the state to investigate and develop teacher housing. Here are our recommendations:

- **Teacher voice.** Districts should work closely with their teachers and or teacher associations to investigate magnitude of need and type of housing desired by teachers and other employees in the district through surveys, work groups and interviews. It is critical that teacher voice around housing be at the center of any district effort. It is also critical that housing not be seen as a substitute for increasing teacher pay. Resources for housing should come from other sources than the general fund.
- **Examples of how-to.** There are a growing number of examples of Colorado districts developing everything from single family homes to rental properties to modular homes. These districts range from those on the front range, to remote rural settings and in resort communities. Each district has different opportunities with their lands, different needs with staff, and often a unique set of partnership and investment opportunities with developers and other government agencies. Any district seeking to undertake an effort should learn from these examples, both locally and nationally.

- **Outside help.** Districts for good reason believe workforce housing is not and should not be part of their core operations, which is why there is a strong need to support an outside group of consultants or organizations to help school districts navigate any teacher housing journey.
- **State support.** The State of Colorado and non-profits have an important role to play in bringing people and districts together to share information and leverage resources so that more districts, particularly small rural districts, can more effectively build workforce housing. There are lessons being learned in real time that would be helpful. Developers are more likely to be engaged in a regional effort when there are more units to be constructed with clear timelines.

Colorado has been struggling to improve educational outcomes for all groups of students, particularly those coming from challenging economic backgrounds. We know the most important factor in education is having a committed and effective teacher. Having quality affordable housing is one of the best means to recruit and retain great teachers in any district.

This Keystone report and the previous two reports (Homeownership for Colorado Teachers: Affording the American Dream and Swimming Upstream: How to Build Teacher Housing) make it clear that there is need, opportunity, and means for districts to embark on a journey to provide some of their teachers much needed, affordable housing.

NATIONAL RESEARCH

While the trend of school districts and other entities offering affordable housing to teachers is has garnered significant attention recently, there has been a range of efforts to do something similar for both teachers and other municipal employees over the years.

But none of these efforts have been at a particularly large scale and many have focused on homeownership rather than rentals. The literature strongly establishes the need for more affordable housing of all types to retain teachers nationally, supporting the trends this report has seen in Colorado as well as prior Keystone research on this topic.

Need: The literature on this topic demonstrates the challenges for teachers in finding affordable housing in markets across the country, as housing costs have increased at faster rates than teacher salaries, coupled with an overall housing shortage. One study shows that between 2020 and 2023 rents increased by nearly 24%, while home-sale prices surged by 38%. An analysis by the real estate company Redfin showed that the typical teacher could afford only 12 % of homes within a 20-minute commute of their school, down from 30 % in 2019. This mirrors Colorado trends identified in the prior Keystone report on this topic.

Impact on teacher retention: While there is limited research on the impact of housing subsidies on the teacher workforce, the data that is available suggests it could have a considerable impact. An Education Week survey showed that 11% of teachers would be more inclined to remain in the teaching profession long-term if offered free or subsidized housing. Additionally, early data on housing projects suggests an increase in satisfaction and retention of teachers with access to these opportunities.

Rental options: While many housing subsidy programs have focused on homeownership, there have been several focused on rentals as well. These programs have taken several different forms based on landlord, cost, and type of housing. Some considerations have included:

- **Use of existing buildings:** Some districts have explored either converting existing buildings no longer in use to teacher housing, which has the benefit of relatively low startup costs. These buildings are usually fully dedicated to teacher housing.
- **Use of existing land:** Similarly, some districts are building teacher housing on district- or city-owned land that is currently undeveloped. These buildings are usually fully dedicated to teacher housing.
- **Public-private partnerships:** In other cases, districts are partnering with building owners to subsidize rent for teachers in a mixed-use community.
- **Landlord-tenant relationship:** Depending on the scenario, the district can serve as the landlord or partner with a commercial landlord. While anecdotal reports suggest some teachers may be uncomfortable with this arrangement, there is not clear evidence of this in the research.
- **Cost arrangement:** The amount of subsidy provided for teachers varies across projects. In some cases it is a percentage of salary and in others a set cost. Some districts have also given teachers free housing for a set period of time, but this is rare and usually limited to a small number of teachers.
- **Teacher selection:** In almost all cases demand for subsidized housing outpaces supply, so districts have developed systems for allocating available units/funds. These have included lotteries and a focus on hard-to-staff positions.

Some examples of teacher rental housing initiatives utilizing different models include:

- Santa Clara, California Unified School District's *Casa del Maestro*
- *Teachers Village*, Newark NJ
- *Miller's Court,* Baltimore, MD

Other teacher housing initiatives: In addition to a range of rental initiatives there are programs to support teachers with homeownership. These subsidies are offered at the federal, state, and local level and primarily focus on loan assistance. This can take multiple forms including lower interest rates, reduced down payment requirements, or a combination. Additionally, some programs have houses for sale solely to teachers, to minimize the impacts of a competitive housing market.

Municipal employee housing more broadly: While this report focuses on teachers, there are many similar programs for other municipal employees who struggle to afford housing where they work. This includes public health workers, law enforcement and firefighters, among others. Most of these programs look like those for teachers and are also primarily focused on homeownership.

APPENDIX

District	District Size Range	Number of Survey Respondents	% of All Respondents Interested	% of Teachers Interested	% of Non-Homeowners Interested	Average Importance of Issue	Open to District as Landlord	% of Respondents Who Housing Negatively Impacts Quality of Life
A	1000-5000	N/A	49.44%	58.82%	88.57%	5.98	N/A	13.64%
B	<500	N/A	33.33%	23.08%	83.33%	7.77	88.89%	10.00%
C	>5000	N/A	67.71%	N/A	67.76%	7.73	N/A	29.50%
D	1000-5000	N/A	49.04%	50.48%	48.09%	7.24	66.67%	25.37%
E	1000-5000	N/A	6.71%	18.18%	5.77%	5.32	84.21%	21.05%
F	1000-5000	N/A	54.41%	60.26%	94.64%	7.78	N/A	35.14%
G	1000-5000	N/A	43.78%	41.46%	90.72%	6.21	N/A	19.32%
H	<500	N/A	50.00%	50.00%	92.31%	5.85	N/A	17.14%
I	1000-5000	N/A	68.75%	75.00%	100.00%	6.90	N/A	9.09%
J	500-1000	N/A	23.53%	20.45%	72.73%	5.44	N/A	31.25%
All Respondents	**N/A**	**3255**	**58.37%**	**46.87%**	**67.38%**	**7.35**	**70.20%**	**27.85%**

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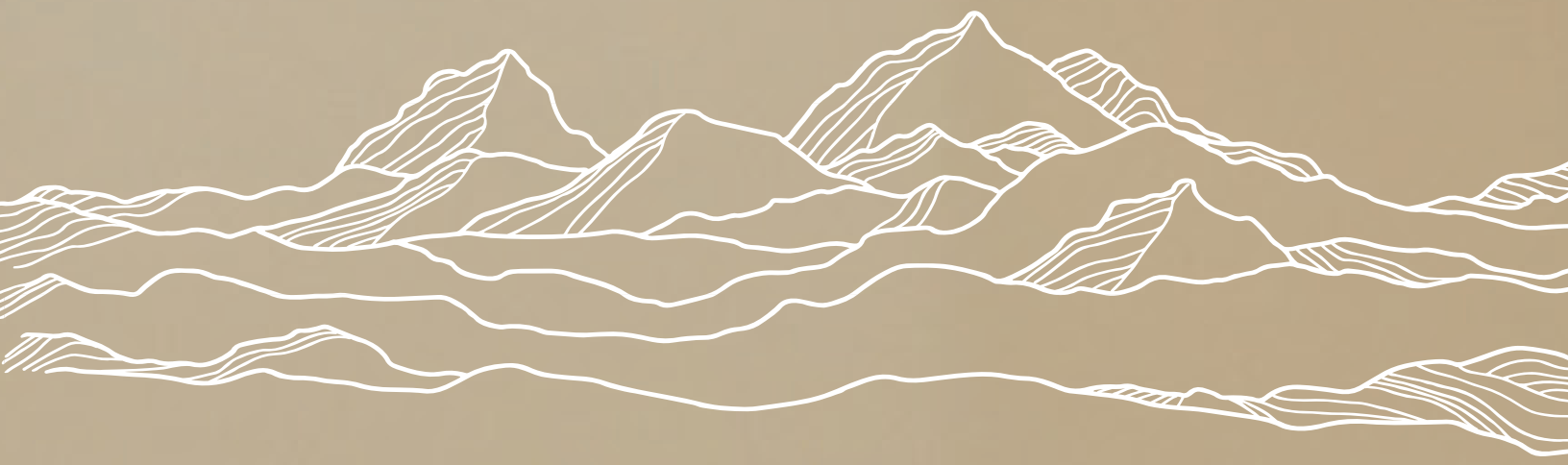

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