

## San Luis Valley Regional Housing Action Plan

SEPTEMBER 2022

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# Introduction

# Introduction

## Purpose:

This report serves as a roadmap towards housing stability across the San Luis Valley. It builds upon the findings of the San Luis Valley Housing Needs Assessment 2021 and community specific reports found here (<https://sites.google.com/slvhc.com/slvhc/housing-study?authuser=0>). This process began in the Summer of 2019 when the SLV Housing Cohort formed to create the SLV Regional Assessment. These tools are meant to empower the community to achieve housing solutions in a flexible and collaborative manner.

## Process:

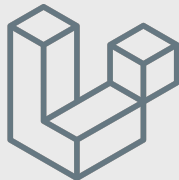
This plan would not have been possible without the collaborative effort of the SLV Cohort team, local community members, and the many other stakeholders who contributed to this project. Over 400 community stakeholders were involved in the process of creating these action plans. Collaborative planning and other engagement efforts included employer and community surveys, strategy-specific subcommittee meetings, and focus groups. After understanding the needs of the community the team crafted a way forward through action plans catered to the needs of each community and to the entire region. Housing solutions are tailored in response to specific circumstances within each community, yet many of the themes and needs are consistent across the region, and may be better addressed with a coordinated regional approach. This document provides a regional overview, tying together the work of the individual communities. Goals are intended to be realistic and responsive to local conditions, but move to set a new bar above what has been achieved in recent years.

## Guiding Principles

COLLABORATIVE



FLEXIBLE



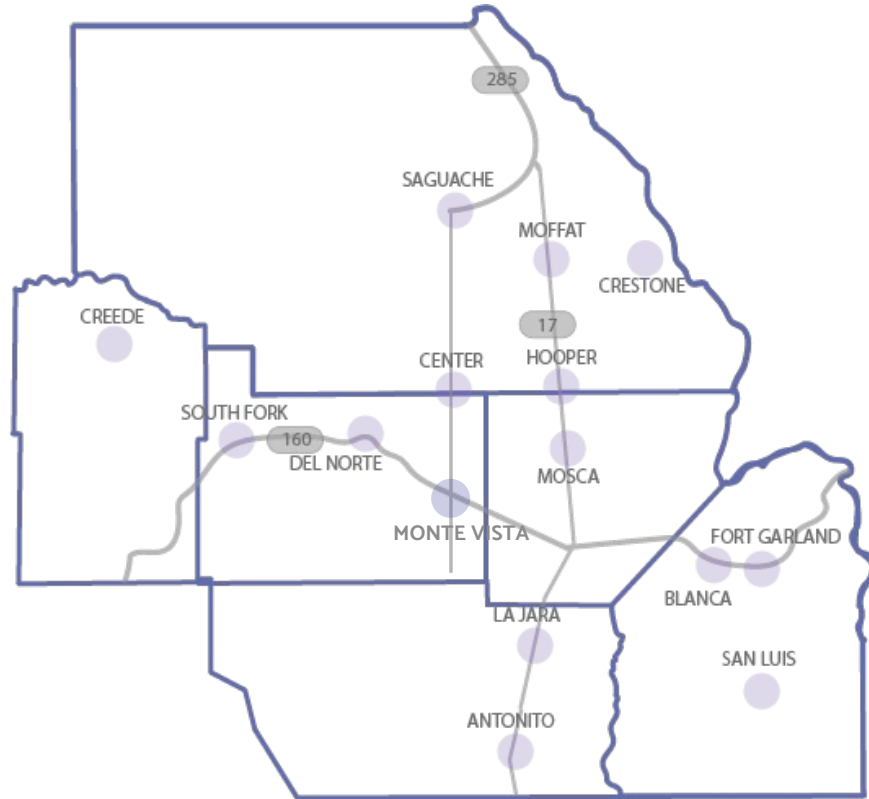
INCLUSIVE



VISION:

All members of the San Luis Valley have housing that meets their needs.

# SLV Action Plans



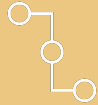
15 Communities

13 Community-Specific  
Action Plans

1 Regional Action Plan

# SLV Priorities

These five priorities encapsulate the way towards greater housing options for all. Beyond these are specific strategies that accomplish all five of these ideas.



## Expand Education and Community Outreach

Community awareness of the housing resources available will support residents in obtaining the help they need. It will also strengthen the overall understanding of housing issues in the valley and the solutions recommended in this plan.



## Improve Existing Inventory

Many communities throughout the San Luis Valley have run-down and abandoned homes. By improving these homes and developing on vacant lots, housing needs can be met quickly, creating a new source of income for owners and enhancing neighborhood character.



## New Rental Housing

The supply of rental housing across the Valley is not adequate to meet demand. The lack of rental housing options is a challenge for people seeking to move within the community as well as for employers looking to fill jobs.



## New Homes for Sale

By building more homes for sale, homeownership will be extended to more valley residents, which promotes wealth building and enhances economic vitality. Many renters would prefer to own.



## Improve Land Use Regulatory Environment + Community Infrastructure

Ensuring that zoning rules allow the types of housing the community desires sets the stage for new housing. Essential infrastructure such as water and sewage must also be in place to adequately support new homes.

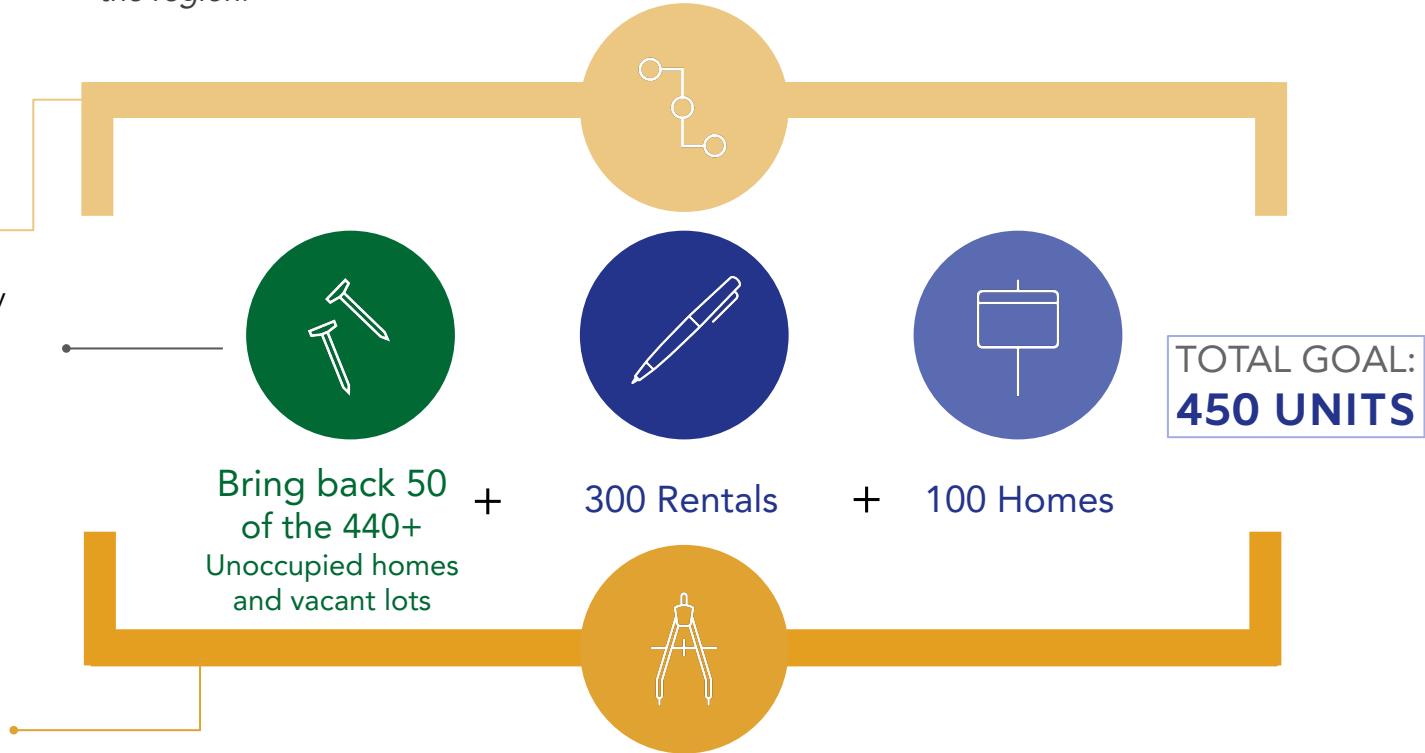
# Regional Goals

The goal of 400 newly occupied units was calculated through determining goals for all 13 community specific action plans – that take into consideration capacity, jobs, historic rate of production, and need. The inventory research shows at least 440 unoccupied homes and vacant lots. These homes and lots are a vital part of the overall rental and for sale goals in the region.

Education and outreach is an overarching priority to facilitate awareness, understanding, and action.

Improving the existing inventory and building new rental and for sale housing is needed to meet the housing goal of 400 new housing units in the next five to ten years.

Effective land use regulations, adequate infrastructure, and equitable building code enforcement make up the foundation of housing production.



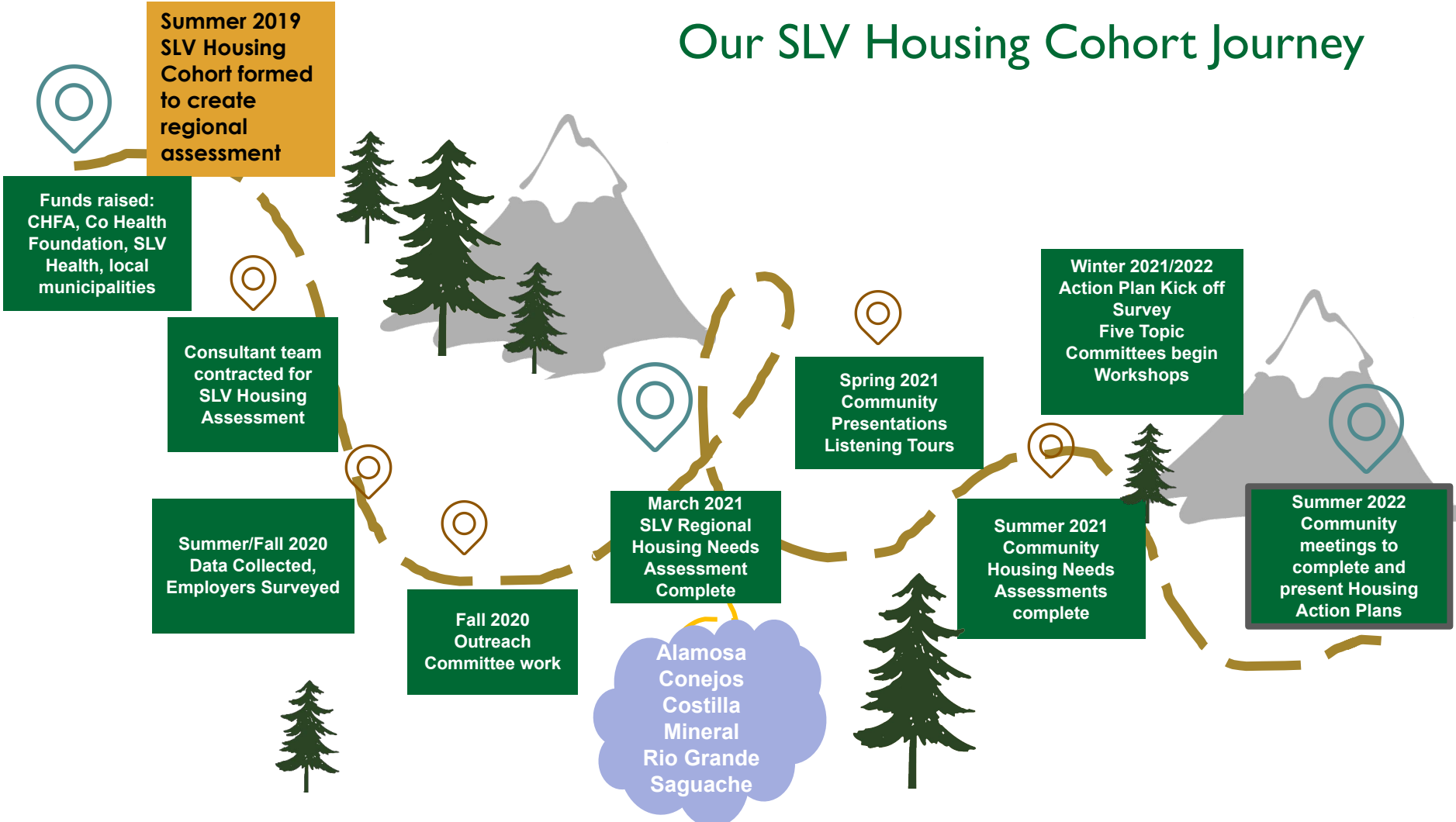
# Regional Work Plan Summary

	Expanding Education/ Community Outreach	Improvement of Existing Inventory	New Rental Housing	New Homes for Sale	Improving Land Use/ Infrastructure
Lead	Community-level	SLVHC, ERC	Housing authorities/ communities	Housing authorities / communities	Municipalities
Timeframe	0-5 YRS	0-5 YRS	0-5 YRS	3-10 YRS	0-5 YRS
Strategies	Distribute region-wide resource guide  Amplify community voices through story-telling	Renovate abandoned homes and develop on vacant lots	Seek development partnerships to complete design, finance, and construction  Utilize Low Income Housing Tax Credits	Utilize public/private partnerships to bring expertise, land, and funding to make homes affordable to locals	Audit zoning code and/or revise/update zoning to remove barriers to housing production.  Prioritize infrastructure needs and aggressively seek funding.
Goals	Increase resident knowledge of existing resources & strengthen partnerships	50 additional units (combined rehab and vacant lot development)	300 additional rental units	100 additional homes for sale	Land use, infrastructure, and building codes promote housing choice and construction of housing that locals can afford



Process

# Our SLV Housing Cohort Journey



# Community Engagement and Acknowledgements



400+

responses to

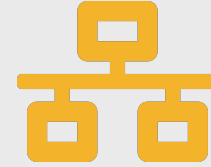
- Employer Survey
- Community Survey
- Property Manager interviews



50+

meetings with

- community staff and elected officials
- Listening tours
- Town Council meetings



5

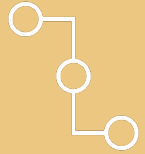
subcommittees

- were formed to mold the priorities in this plan which brought about 13 meetings
- Including community leaders and stakeholders

This action plan is possible because of the contributions of hundreds of San Luis Valley residents, leaders, and experts. Thanks to the enormous volume of input received, this plan represents and addresses the needs and desires of a wide range of stakeholders and leaders across the Valley.

Strategies

# Expand Education and Community Outreach



Timeframe: Ongoing

LEAD: Community

FUNDERS: SLVHC, CHFA

## GOALS

Increase resident knowledge and utilization of existing resources

Engage more citizen participation in decision making

Educate on the benefits of strategies included in the other priorities; demonstrate progress and accountability

## STRATEGIES

Distribute a resource guide for homebuyers, developers, and tenants

Amplify community voices through story-telling

Engage mobile home residents in protecting affordable housing

## CURRENT

Current storytelling forums (ERC testimonials, Saguache library district podcast)

Existing engagement strategies within communities (newsletters, meetings, events, social media)

## RESOURCES

Existing resource guides (found [here](https://sites.google.com/slvhc.com/slvhc/housing-study?authuser=0): <https://sites.google.com/slvhc.com/slvhc/housing-study?authuser=0>)

CHFA workshops

SLVHC documents on website

SLV Housing Cohort meetings

# Strengthen Existing Strategies



Down  
Payment  
Assistance



Renovation  
and Energy  
Improvements  
Assistance



Homeownership  
Counseling and  
Financial  
Readiness  
Classes



Seek  
Additional  
Housing  
Vouchers

Many housing resources exist in the Valley, but could use additional funding, staffing, or may simply be underutilized by households particularly in the smaller communities and unincorporated areas. This plan supports keeping these resources, growing them where needed, and making sure that everyone has access to them.

# Improve Existing Inventory



Timeframe: ongoing

LEAD: SLVHC, ERC

FUNDERS: DOE, Colorado Trust, CDOH, CHFA

## GOALS

50 additional units put into active use in the Valley within five years.

Preserve and enhance mobile home parks.

## STRATEGIES

Use the property inventory (Found [here: https://sites.google.com/slvhc.com/slvhc/housing-study?authuser=0](https://sites.google.com/slvhc.com/slvhc/housing-study?authuser=0)) to prioritize homes to rehabilitate, rent, or sell.

Seek opportunities to partner with current owners or acquire vacant lots from willing sellers for new development.

Assist current owners to improve/rehabilitate homes.

## CURRENT

Three homes have been restored through SLVHC and ERC efforts.

Western SLV Regional Resiliency and Recovery Roadmaps program pursuing development for four communities.

SLVHC actively seeking grant funding through Colorado Trust, CHFA, DOH and others.

## RESOURCES

SLVHC Rehab Program

ERC Energy Efficiency Program

Energy and expertise of the Western SLV Regional Resiliency and Recovery Roadmaps program

Trinidad State College - COPERR Program

Abandoned home inventory

# Improve Existing Inventory

## REHAB

Unoccupied Homes



Encourage and partner with homeowners of unoccupied units to rehabilitate and rent their homes, or acquire units from willing sellers for both rental and for-sale opportunities.

## INFILL

Vacant Lots



Identify vacant lots suitable for infill development based on available utilities, zoning, and proximity to amenities. Then utilize public-private partnerships for development.

## REPAIR

Mobile Homes

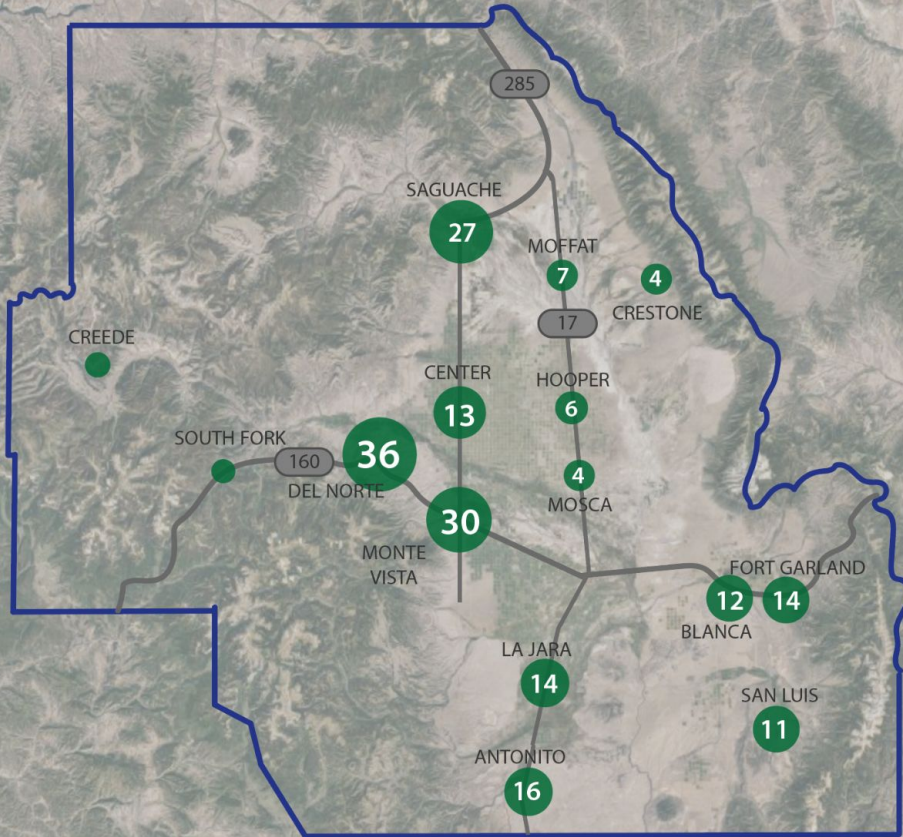


Strengthen and expand existing programs to renovate and rehabilitate both abandoned and occupied mobile homes. Additionally, ensure zoning codes protect mobile home use and the public.



# UNOCCUPIED HOMES

Total Unoccupied Homes: **194**

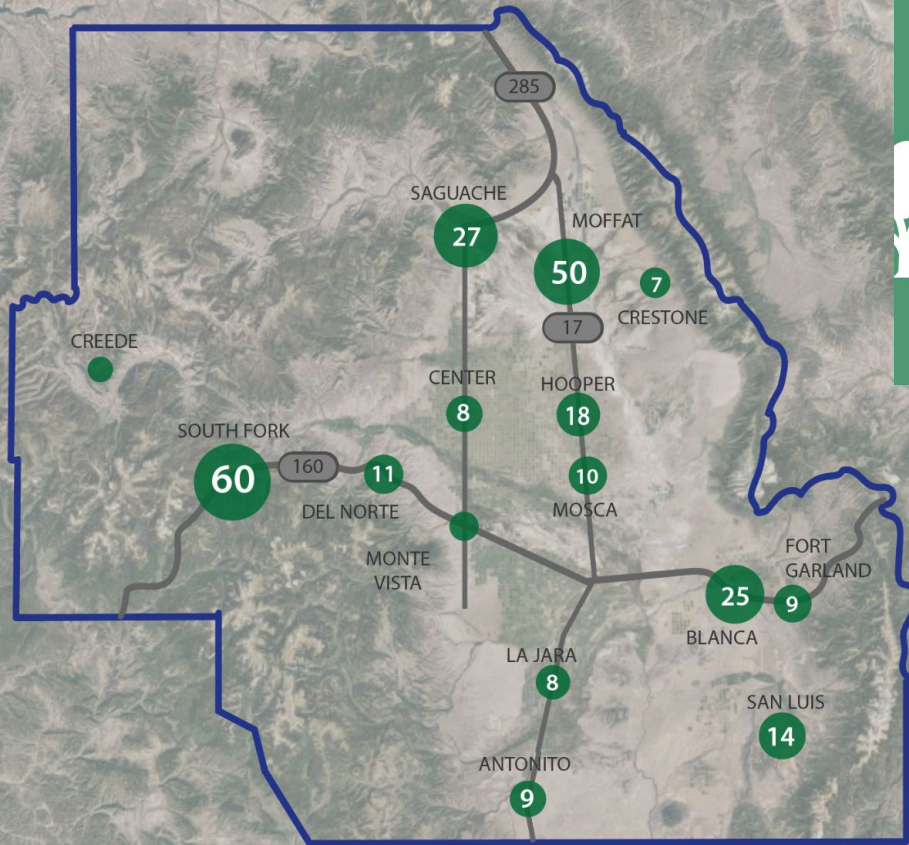


## LEGEND

- # OF UNOCCUPIED HOMES WITHIN TOWN LIMITS **10**
- ZERO UNOCCUPIED HOMES FOUND WITHIN TOWN LIMITS **●**

Further develop the program to bring back run down, unoccupied, and abandoned homes to rent or sell. Support owners to avoid homes becoming abandoned.

# VACANT LOTS



Total Vacant Lots:

245



## LEGEND

# OF VACANT LOTS WITHIN TOWN LIMITS

10

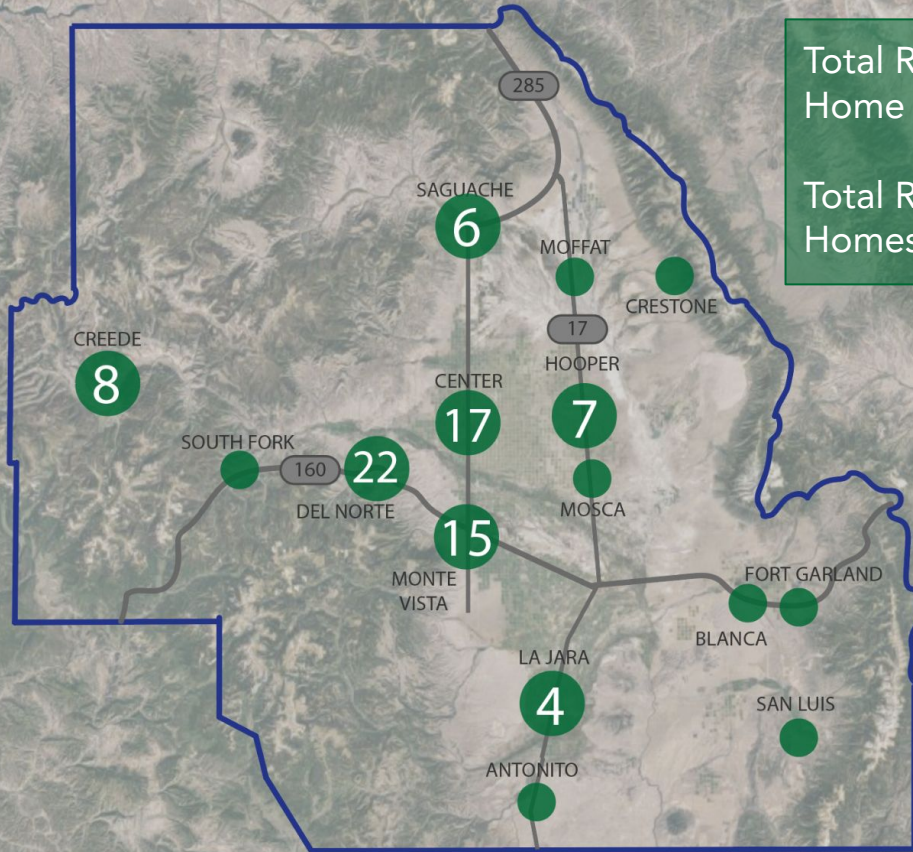
ZERO VACANT LOTS FOUND WITHIN TOWN LIMITS

●

Many communities across the valley have opportunities to build on vacant lots within town limits, helping to reduce rural sprawl and bringing houses closer to jobs, schools, and utilities.



# REGISTERED MOBILE HOMES



Total Registered Mobile Home Parks: 10  
Total Registered Mobile Homes: 79



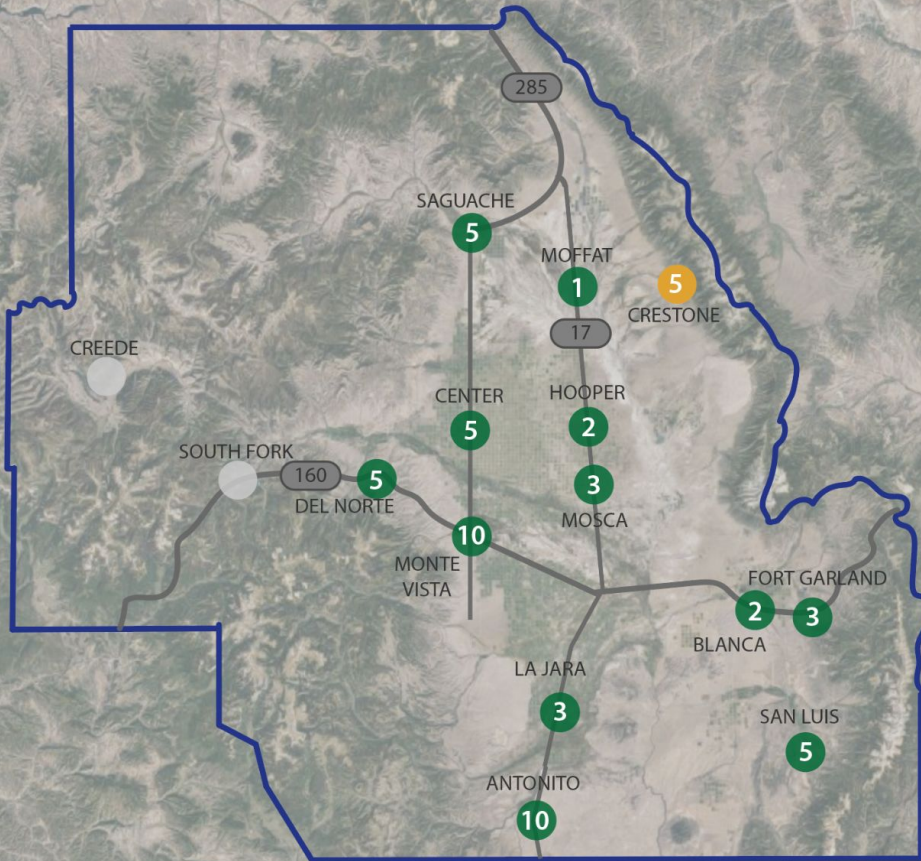
**Applicable Communities**

START IN 0-3 YEARS ●

START IN 3-5 YEARS ●

The numbers on the left represent existing registered mobile homes. Many mobile homes and manufactured homes are also present outside of designated parks. Communities can enhance and preserve mobile home parks through repairs and opportunities for local control of park ownership.

# IMPROVE EXISTING INVENTORY



VALLEY-WIDE  
5-Year Goal of  
**50 NEW UNITS**  
from unoccupied  
homes or vacant lots

## Applicable Communities

START IN 0-3 YEARS	●
START IN 3-5 YEARS	●
5-10 YEAR GOALS (# of units)	● 5 ● 5

Through the action planning process, the communities set goals around number of homes and timing, which could result in 50 homes becoming newly occupied, if all communities are successful.



# New Rental Housing



0-5 YEAR STRATEGY

LEAD: Housing  
authorities/communities

FUNDERS: CHFA, DOH, USDA

## GOALS

300 Additional Rental  
Units, outside of  
Alamosa.

## STRATEGIES

Support development of rental housing that is attainable for local employees. Pursue development on local government and employer owned land adjacent to infrastructure.

Seek development partnerships to complete design, finance, and construction.

Consider a traditional or scattered site Low Income Housing Tax Credit project and build upon CHFA Small Housing Scale Project Technical Assistance.

## CURRENT

There are extensive efforts underway to bring new rental housing to the valley, including:

- Saguache - Gunnison Avenue - (26 - potential)
- Creede - Rancho Creede (4 existing; up to 13 new potential)
- Moffat - Moffat School (6 potential)
- Crestone - Living Wisdom (20 - potential)
- Fort Garland - Ute Creek - (10 - complete)
- San Luis - Lupine Luna (16 potential) and Town land
- Center - (extensive potential)
- La Jara - (20 potential)

## RESOURCES

CHFA has loans, grants, Tax credits and Small Housing Scale Project Technical Assistance, Developer guide.

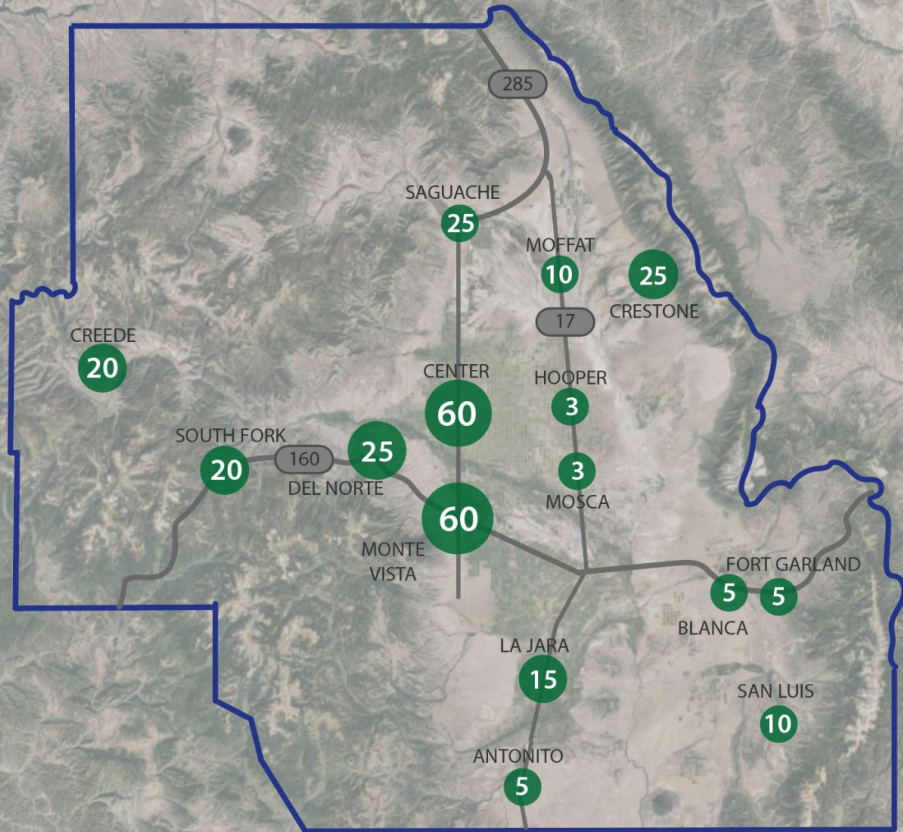
Local banks have provided favorable funding.

Experienced valley developers: Louis Llukondi, NWRECC, Akia Tanara, CRHDC, Avery Auger.

DOH gap funding and technical assistance for planning and building rental housing.

IndieDwell and Fading West are creating factory built solutions.

# NEW RENTAL HOUSING




VALLEY-WIDE  
5-Year Goal

## 300

NEW RENTAL  
UNITS

**Applicable Communities**

START IN 0-3 YEARS	
START IN 3-5 YEARS	
5-10 YEAR GOALS	 

Each community has a need for additional rental housing. The numbers on the left are average community goals for rental housing set as part of the community's specific housing plan. As a valley, we are seeking to build 300 rentals, outside of Alamosa.

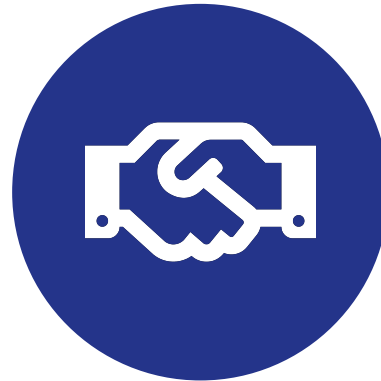
# Creative Rental Housing Solutions: LIHTC or Opportunity Zone

Many communities in the valley have a need for a small scale rental development, typically something between 5 and 20 homes or apartments. But, many developers and traditional funding sources require projects to be 30 units or more to be economically feasible. Another challenge is that construction costs are high and rents are low compared to some other parts of the state. Some of the small rental housing proposed in the Valley has a financial gap of \$100,000-200,000 per unit and therefore community investment and outside funding are required because such projects are not profitable without it.

Two potential approaches to overcome the financial gap could be:



Use the Low Income Housing Tax Credit in a scattered site model



Create a partnership of Opportunity Zone and/or Enterprise Zone investors and developers to build on scattered sites. Because the Low Income Housing Tax Credit can provide equity for 60-70% of the total project cost, it is the most promising solution.

# Creative Rental Housing Solutions: LIHTC or Opportunity Zone

The consultant team interviewed six industry experts for guidance on these ideas, and received advice about how a new construction rental housing project could be successful in a scattered site model. The following considerations will be essential.



Strong local sponsorship is paramount - ideally a project should have a strong local sponsor to shepherd the various sites through entitlements, garner financial and political support from local governments and non-profits, and provide ongoing property management. One single person or agency need not do all these things, but the more local support, buy-in, and partnerships, the more assurance developers and investors have that a project can be successful. Agencies like SLV Housing Coalition, Saguache County Housing Authority, and CRHDC present promise in these arenas.



Keep it simple - working in small rural communities is inherently more expensive and risky for developers and investors. To the extent possible, keep project sites, design, management, and provision of services simple and within industry standards and best practices. Coordinate regionally to evaluate which sites have the greatest potential for successful development in the near term.



Plan for higher costs than developing on one site - working on several sites at the same time will have built in inefficiencies at each stage of the process. More time and resources will need to be spent on due diligence, specific site planning, financial underwriting, construction management, and property management when sites are scattered. This can be mitigated with appropriate planning and budgeting.



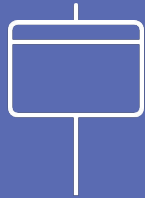
Seek project champions and partnerships early in the planning process - each partner's mission should support new rental housing in the valley. Putting together a skilled, experienced, and committed team early will help get the needed financial commitments. Investors interviewed shared that having team members with a strong track record with the specific funding sources to be used (e.g., LIHTC), rural experience, scattered site experience, a strong reputation with local leaders, and/or experience securing funding and building in Colorado are all important. Each team member may not have all those qualifications, but together the team should attempt to have most of them.



Continually ground truth the work - the construction and lending industries are changing quickly, as are the state and federal resources available for housing. Monitoring change and adjusting in real time is important.



# New Homes for Sale



3-10 YEAR STRATEGY

LEAD: Housing authorities/communities

FUNDERS: DOH, USDA, CHFA

## GOALS

100 Additional Homes for Sale, outside of Alamosa.

## STRATEGIES

Public/private/non-profit partnerships to bring expertise, land, and funding to the table to overcome the gap between construction costs and what local working households can afford

Work with local jurisdictions and neighbors to design solutions that fit with existing neighborhoods and buyer's budgets

Work with potential buyers on homeownership readiness, credit repair, and savings.

## CURRENT

For most communities, for-sale housing is a need, but lower priority than new rentals and improving existing inventory.

In Monte Vista, CRHDC recently completed infrastructure improvements on 57 ready to build lots in Tierra del Sol Phase II. CRHDC also has lots in San Luis and Alamosa. Town of Center's 90 acre parcel may have extensive opportunities for homeownership.

Habitat for Humanity affiliates have been active in the valley, but are less so currently.

## RESOURCES

Homeownership Counseling and Financial Readiness Classes (SLVHC & CRHDC)

Down Payment Assistance (SLVHC)

CRHDC - building with USDA Self Help

IndieDwell and Fading West factory built solutions

# Stewardship Models

## Below Market Rate Housing

There are four primary models that produce below market rate housing in the San Luis Valley. The first two are homeownership assistance programs through Habitat for Humanity and CRHDC using volunteer labor and sweat equity to keep homes affordable. The latter two models utilize a shared-equity approach and restrictions on resale to ensure long-term affordability.

### HOMEOWNERSHIP ASSISTANCE



#### Habitat for Humanity

Habitat's home ownership program ensures affordability by using volunteer labor and sweat equity to offset the cost of housing. Habitat often buys back homes to make affordable to a new buyer.



#### Self-Help Program

CRHDC similarly allows homebuyers to take an active role in construction to bring down costs. Each family contributes a minimum of 30 hours of labor per week towards the homes for approximately 6 to 8 months.

### SHARED EQUITY



#### Deed Restriction

Deed restrictions use a covenant to restrict the resale of a home often based on income/equity and sometimes based on residency or employment. A resale formula is used to determine how much appreciation the homeowner can make on their home at point of sale.



#### Community Land Trust

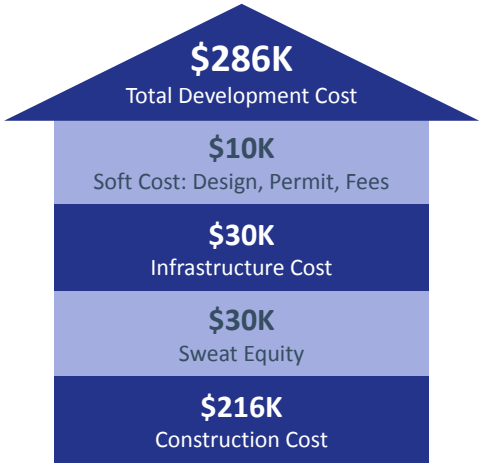
CLTs, similar to deed restrictions, restrict the resale of a home based on income. However, they are less likely to restrict homes based on employment. CLT's have a strong emphasis on democratic decision making by using a board that represents residents.

# Understanding the Capital Gap

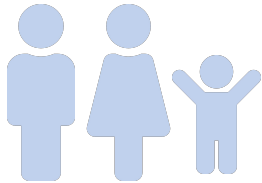
Construction of a new single family home built with sweat equity still requires additional community investment. The capital gap of homes built without sweat equity is significantly higher.

Single Family Home:  
1500 square feet  
CRHDC – Self Help Example

## BUILDING COST



## TARGET BUYER



**\$250K**

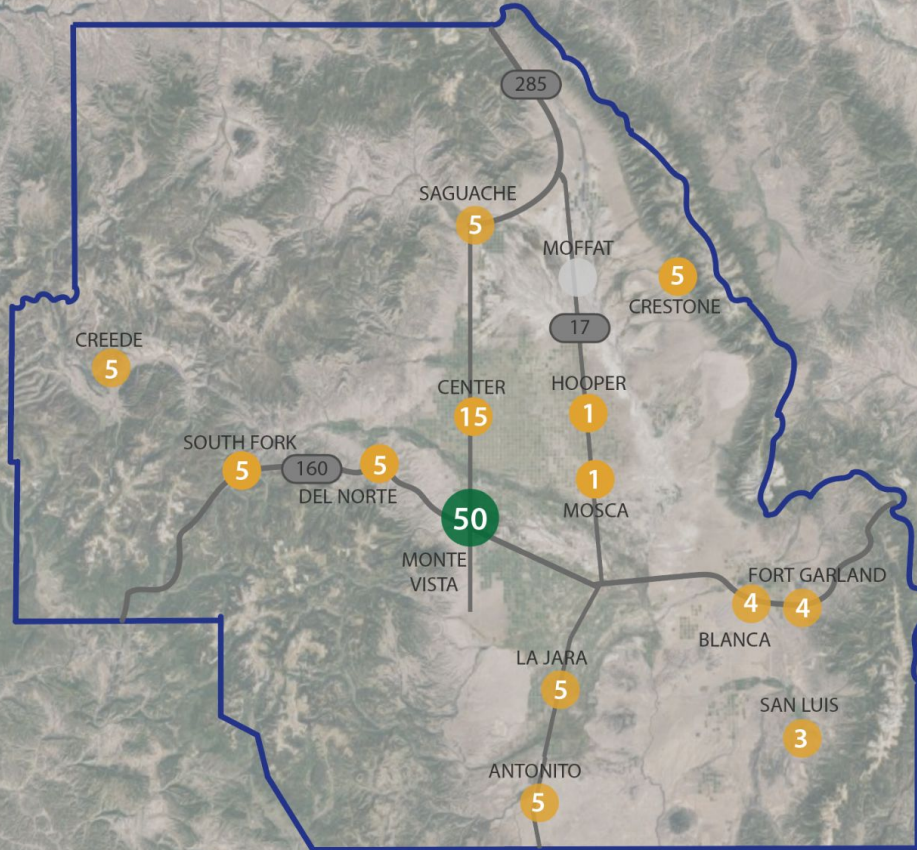
Purchase Price (80% AMI)

## COMMUNITY INVESTMENT



Investment Required

# NEW HOMES FOR SALE



VALLEY-WIDE  
5-Year Goal

100  
NEW UNITS

## Applicable Communities

START IN 0-3 YEARS



START IN 3-5 YEARS



For many communities in the valley have a need and desire to explain homeownership opportunities. For most communities, this follows the need for new rental housing. The numbers on the left are community goals. As a valley, we aspire to begin 100 new homes for sale within 10 years.

# Improvement of Land Use/Infrastructure



0-5 YEAR STRATEGY

LEAD: Local jurisdictions

FUNDERS: DOLA, DOH, local jurisdictions

## GOALS

Land use regulations promote housing choice and construction of housing that locals can afford.

## STRATEGIES

Aggressively pursue and obtain funding for Land Use/Zoning Code audit, code amendments, and/or code rewrite focused on removing barriers to construction of housing that locals can afford, and facilitate a more diverse housing stock. In some communities, a new or revised comprehensive plan should come first.

## STRATEGIES

Facilitate construction of ADUs in most valley communities. This includes allowing them in more zone districts, reducing/waiving fees, working with local banks on local financing options, and actively promoting their construction. Consider pre-approving ADU designs.

Ensure revised/new codes address water/sewer connection and fees for all building types, including ADUs.

Consider waiving or reducing fees for permanently affordable housing.

Applicable to some valley communities:

- Review current annexation policies and consider revising them to include affordable housing as a condition of annexation.
- Monitor short-term rentals and create/revise regulations to minimize their impact on the supply of long-term rentals.

## RESOURCES

Self Audit & DIY Code Changes (e.g., Community Builders Breaking the Code Toolkit, DOLA model land use codes)

DOLA funding and technical assistance (e.g., Energy and Mineral Impact Assistance Fund program)

Valley and other Colorado communities, including City of Alamosa Development Services Department

# Improvement of Land Use/Infrastructure



0-5 YEAR STRATEGY

LEAD: Local jurisdictions

FUNDERS: Federal/state agencies, local jurisdictions

## GOALS

Water and wastewater capacity and regulatory compliance issues are addressed.

Opportunity sites are identified and development ready.

Current building code is adopted and equitably enforced

The building official/inspector position(s) are filled, and adequate funding is budgeted for needed training, education, and certifications.

## STRATEGIES

Address known water/wastewater capacity or regulatory compliance issues; fund and complete studies if needed.

Review developer/builder infrastructure impacts, requirements and fees, and consider fee and land dedication reductions for permanently affordable housing.

Capitalize on the opportunity to construct new housing on large, publicly owned sites in the valley (e.g., Center and La Lara).

Review new state statutes and consider adopting a more current building code, with amendments to align with local conditions. This could include the ICC Existing Building Code.

Create a cohort of valley building officials who meet at least semiannually to discuss issues, best practices, educational opportunities, etc.

Consider and discuss cost/staff sharing among willing jurisdictions. Budget adequate funds for staff, education, training, and certifications.

## RESOURCES

Build.gov

CDPHE state revolving fund

EPA technical assistance

USDA Water & Waste Disposal Loan and Grant Program

International Code Council (ICC), Colorado Chapter

Valley building officials

Colorado Municipal League

Conclusion



# Building Upon Successes



The Colorado Sun

HOUSING

## The San Luis Valley has at least 150 abandoned homes. A nonprofit is fixing them for people who need housing.

A valleywide coalition is purchasing and renovating abandoned homes and schools to reduce the region's affordable housing crisis



Tatiana Flowers 3:57 AM MDT on Jul 24, 2022



## Harnessing Momentum

Housing challenges are not new to the San Luis Valley. Non-profits, governments, and leaders across the Valley have put tremendous work into housing over the decades. The regional work of the Cohort has created momentum and commitment, drawing in new partners, funding streams, and catalyzing housing opportunities even before the Action Plans were finalized.

Housing production is challenging for many reasons, especially because the cost to build housing exceeds what many local households can afford. It takes creative solutions and multiple partners combining forces to overcome these challenges.

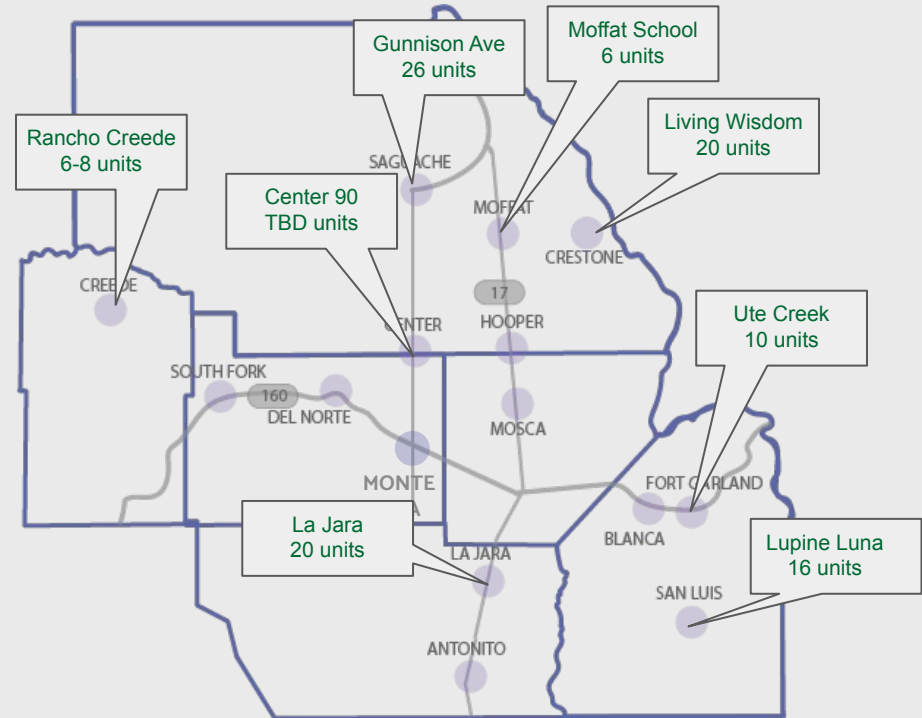


# One Valley, many communities

## Rise together

Implementing the strategies in this plan will require concerted time, effort, and funding at the project, community, and valley scale. Prioritizing housing may require local communities to shift focus away from other important topics, but realizing the vision of *all members of the San Luis Valley having housing that meets their needs* is fundamental to the valley's future, and can only be done together with cooperation, coordination, and action.

## RENTAL PROJECTS - PLANNED AND COMPLETED



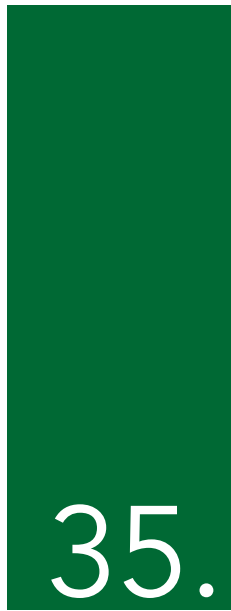
Appendix

# Appendix

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SURVEY  
FINDINGS



RESOURCE  
GUIDE



# Survey Findings

After the community housing assessments were completed, the Co-Hort and consultant team worked to survey the community at large regarding housing priorities. The outcomes of this survey helped inform the direction of the Action Planning Process.

## WHO RESPONDED?

379 total usable responses

Every community is represented

40% of respondents live in Alamosa

The share of owners and renters is representative of the Valley

\*\*survey results should be interpreted with caution because they only represent 2% of the valley's population

## WHAT DID WE LEARN?



78% of those who rent would prefer to **own**



**Single-family** homes are the most preferred, Duplex/triplex/townhouse is second choice.



76% of respondents indicated that community housing is a high or top priority



75% of respondents indicated they would like to see **housing production increase** in their community

## WHAT DID WE LEARN?

### Priorities

The level of importance placed on the six categories for potentially addressing the shortage of homes across the valley is as follows, expressed as a weighted average.

*5 = extremely important*  
*1 = not important*

Average Importance in Priority Order	
Community infrastructure	4.2
Improvements to existing housing	4.1
Construction of new rental units at prices local employees can afford (emphasis on households earning <\$45,000/yr)	4.1
Education and community outreach	3.8
Construction of new homes to purchase (emphasis on homes <\$300,000)	3.7
Land use regulations	3.6

# Survey Findings

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## WHAT DID WE LEARN? Survey respondents' preferred way to measure progress

# of new rental units affordable to those making less than \$45,000/year

# of new homes for sale or sold for \$300,000 or less

# of outreach and education events held focused on community housing

A few select suggestions for other progress metrics include:

- Number of current homes renovated
- Number of homeless
- Add "valley resident" as a component (concern is resident/workforce displacement)
- Numerous respondents suggested the sale price be \$200k or less to better align with local wages

# Survey Findings

## WHAT DID WE LEARN?

### Housing Types

#### Housing Choice:

respondents indicated that single family homes and buildings with 2 to 4 housing units are the most acceptable on average; buildings with more than 20 units were the least acceptable.















*5 = extremely acceptable*

*1 = not acceptable*

Average Acceptability of Home Types in Priority Order	
Single family homes	4.5
Buildings with 2 to 4 housing units in them (e.g., duplex, triplex, etc.)	3.7
Tiny homes (less than 400 square feet)	3.4
Mobile or manufactured homes	3.2
Buildings with 5 to 20 housing units in them	3.0
Buildings with more than 20 housing units in them	2.5

# San Luis Valley - Renters & Homeowners

## HOUSING RESOURCE GUIDE

San Luis Valley Housing Coalition	719-587-9807 www.slvhc.com	
CRHDC - Community Resources & Housing Development	719-589-1680 crhdc.org	
Colorado Emergency Rental Assistance Program (ERAP)	888-480-0066 cdola.colorado.gov/required-documents	
La Puente	719-301-5466 lapuentehome.org	
SLV Behavioral Health	719-589-3671 www.slvbhg.org	
Energy Resource Center (ERC)	719-587-9492 www.erc-co.org	
Habitat for Humanity	719-589-8678 www.habitat.org/us/city/san-luis-valley-hfh	
Alamosa Housing Authority	719-589-6694 alamosaha.org	
Antonito Housing Authority	719-376-5487 antonitohousingauthority.com	
Center Housing Authority	719-754-2537	
Conejos County Housing Authority	719-672-3379 costillahousing.com	
Costilla County Housing Authority	719-672-3379 costillahousing.com	
Monte Vista Housing Authority	719-852-5505	
Saguache County Housing Authority	719-849-0356 saguachecounty.colorado.gov	



INDIVIDUAL  
FINANCIAL  
ASSISTANCE



DEVELOP-  
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REHAB/  
WEATHERIZATION



PROJECT-  
BASED  
FUNDING



FINANCIAL OR  
HOMEOWNERSHIP  
EDUCATION



RENTAL  
SUBSIDIZED  
HOUSING



OWNERSHIP  
SUBSIDIZED  
HOUSING



# San Luis Valley - Developers and Government HOUSING RESOURCE GUIDE

<b>Colorado Housing and Finance Authority (CHFA)</b>	719-569-4484 www.chfainfo.com	 
<b>CRHDC - Community Resources &amp; Housing Development</b>	719-589-1680 crhdc.org	  
<b>Division of Housing (DOLA)</b>	303-864-7810 cdola.colorado.gov/housing	 
<b>Habitat for Humanity</b>	719-589-8678 www.habitat.org/us/city/san-luis-valley-hfh	 
<b>San Luis Valley Housing Coalition</b>	719-587-9807 www.slvhc.com	 
<b>Trinidad State College COPERR Program</b>	720-508-6000 coag.gov/coperr	
<b>U.S. Department of Agriculture</b>	719-589-5661 www.rd.usda.gov	

For additional links, resources, and information go to [www.slvhc.com](http://www.slvhc.com) or call (719) 587-9807

  
**DEVELOP-  
MENT**

  
**TRADES EDUCATION  
& HOME REPAIR**

  
**PROJECT-  
BASED  
FUNDING**

  
**RENTAL  
SUBSIDIZED  
HOUSING**

  
**TECHNICAL  
ASSISTANCE**