



Housing Action Plan

MAY 13, 2021

WILLIFORD, LLC
land use & affordable housing



WSW CONSULTING

The logo for WSW Consulting features a blue circle containing a white line graph with a green arrow pointing upwards and to the right. Below the circle, the text "WSW CONSULTING" is written in a black, sans-serif font.

URBANrural
—continuum—

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Introduction, Purpose and Goals

Introduction and Purpose

Alamosa residents are increasingly struggling to find housing that fits their budget. The rising cost of homes to purchase or rent is affecting employers too. Local businesses, non-profits, and government are struggling to hire and retain qualified employees.

The *Alamosa Housing Needs Assessment 2021* projected a need for 445-515 homes and apartments to address current gaps in the market and support job growth over the next five years. Most of the housing need is for rent and sale prices that are lower than current cost to build, making it essential to find partnerships and funding to fill that gap.

There is a need for more housing variety including smaller homes, opportunities for seniors, and more affordable house types such as townhouses, duplexes and condos. In addition, the majority of homes and apartments were built over 40 years ago, and many are in need of improvements. The high cost of construction materials and shortage of skilled labor make building and renovating housing increasingly challenging.

Residents in Alamosa tend to agree that community housing is important. In the recent *Housing Solutions Survey*, 76% of respondents said housing for residents and local employees should be a City priority. Sixty-nine percent of respondents supported setting a goal to increase housing production. Respondents also offered strong support for doing more of the housing work that is already established in Alamosa.

This Action Plan sets priorities and creates a roadmap to help address Alamosa's housing challenges. Agency acronyms can be found in Appendix C.



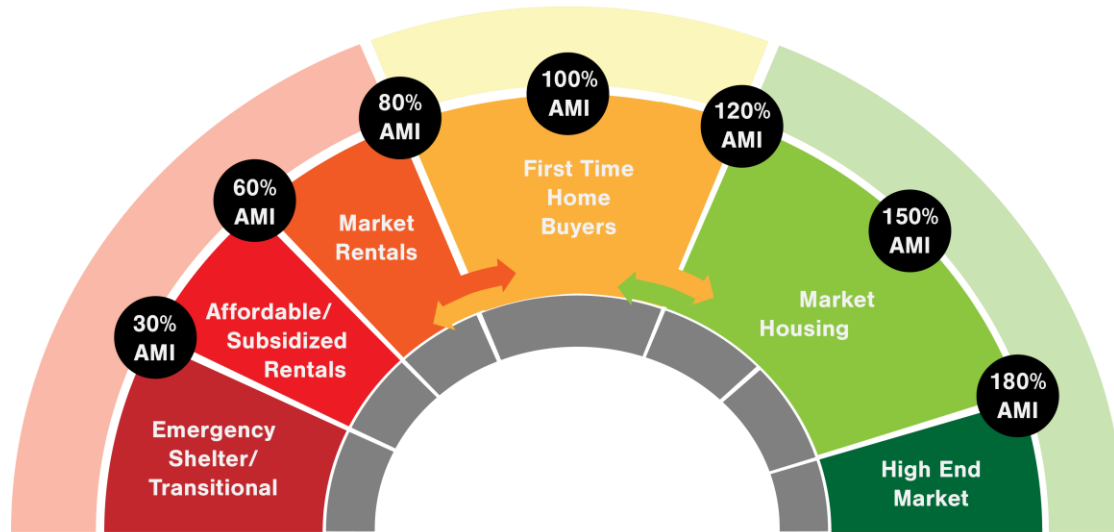
Action Planning Process

This Action Plan was developed by the consultant team in close coordination and collaboration with the Housing Working Group and driven by public feedback and that of the Alamosa Planning Commission and City Council. The timeline and key process steps in its creation include:

Process Step	Month/Year	Outcome
<i>Alamosa Housing Needs Assessment 2021</i> published	January 2021	Documented the need for 445-515 homes and apartments to address current gaps in the market and support job growth over the next five years.
<i>Housing Solutions Survey</i> distributed and feedback analyzed	February - 2021	Over 200 responses. Results attached in Appendix B.
Housing Working Group prioritization of actions	March - April 2021	Discussed impacts, costs, and ingredients for a plan that addresses the wide range of local needs. Framed draft goals, priorities, lead agencies, and timing.
Public Workshop discussion and input	April 14, 2021	Gathered feedback on draft goals, five priority strategies, and five programs to grow.
Planning Commission discussion and input	April 28, 2021	Feedback on code specific aspects of the draft plan.
Outreach to Economic Development Committee, Homeless Coalition, Alamosa Housing Authority, La Puente Board, Energy Resource Center	April-May 2021	Feedback on aspects of the plan specific to these committees, non-profits, and boards.
Draft Review by City Council	May 19, 2021	Discussion and feedback.
Final Action Plan to City Council	June 2, 2021	Plan adopted.

Housing Spectrum

Overall Goal



“Improve the amount and diversity of housing for people across a broad spectrum of incomes and life phases to support the businesses, community, sustainability, and economic vibrancy of the area.”

A functional housing market has adequate supply and choices for residents across incomes and life phases. Alamosa has many unmet needs in the housing market, especially for renters below 60% Area Median Income (AMI) and homeowners below 120% AMI.

A comprehensive report on the needs and gaps in the housing market is available [here](#), or at <https://bit.ly/3aqcaxH>. A table of 2021 Area Median Income is available in Appendix A.



New Housing Production Goal



About 44 units have been constructed/year on average since 2010. To meet the production goal, new building permits in Alamosa should increase incrementally - starting with 50 units/year and growing to 80 units/year by 2026, and other tools will help provide additional homes needed.

Increase the amount of housing produced in Alamosa and encourage a diverse mix of housing types - duplexes, townhouses, condos, smaller units - to improve housing availability and options for residents to best meet their needs.

- ✓ 350 new homes built by 2026.
- ✓ Focus new housing on community priorities, including missing middle, entry level rentals, first time homeownership, senior housing, and supportive housing.
- ✓ Maintain a similar balance of owners and renters in the community (about 50/50 split) to ensure adequate rental and homeownership opportunities.

Priority Level	Types of Housing	Production Goal Range
1	<ul style="list-style-type: none">• Supportive Housing• Rentals - Priced up to 60% AMI• For Sale - Priced up to 80% AMI	100-200 units
2	<ul style="list-style-type: none">• For Sale/For Rent for Seniors• Rentals - Priced 60-100% AMI• For Sale - Priced 80 -120% AMI	100-200 units
3	<ul style="list-style-type: none">• For Sale - Priced above 120% AMI• Rentals - Priced above 100% AMI	50-100

Preserving What We Have Goal

With over 4,000 homes in Alamosa today, investment in existing housing and neighborhoods is needed. Preservation goals include:

- ✓ Acknowledge and preserve the history of Alamosa and the eclectic buildings and homes built here over time.
- ✓ Increase home restoration and energy efficiency retrofits to make homes safer, more economical, and more comfortable.
- ✓ Ensure that restrictions and subsidies are renewed on existing subsidized properties to keep Alamosa's lowest income households in their homes and not lose ground in meeting Production Goal 1.
- ✓ Invest in mobile home parks to increase community aesthetics, safety, habitability, and address infrastructure and homes that are at the end of their useful life.



Choices for People With Unique Housing Needs

Goal: Increase the opportunities for specific populations, including seniors, those who have experienced homelessness, and youth.



Seniors - downsize opportunities - by prioritizing small homes designed for aging in place in planning approvals and infrastructure investments

By building or acquiring 10 - 20 units over the next five years



Supportive housing for **people who have experienced homelessness** or are at risk of homelessness

By building or acquiring 20-40 units over the next five years



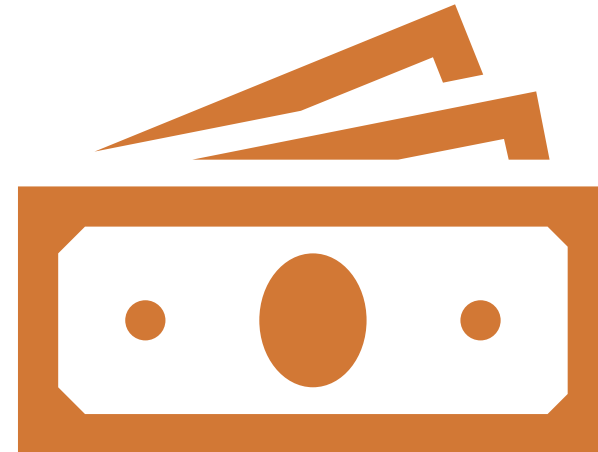
Youth - by building or acquiring living space for 6 to 10 young people who might otherwise be forced to live outside the valley

By building or acquiring 6 - 10 units over the next five years

The Capital Gap

Understanding the Capital Gap

To meet the greatest housing need for what locals households can afford, creating more homes priced between \$160,000 and \$275,000 and rents below \$700/month should be the priority. The cost to construct new housing in Alamosa is higher than what these price points. Therefore, a dedicated and concerted effort by the private and public sector is needed to help fill the capital gap. Many of the actions outlined in this Action Plan are targeted at this gap.



UNDERSTANDING THE CAPITAL GAP

Single Family Home: 1500 square feet
(CRHDC)

\$286K

Total Development Cost

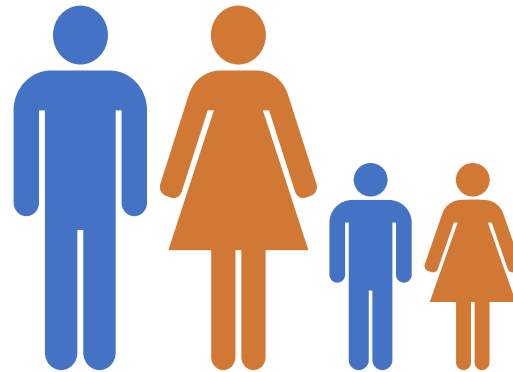
Soft Cost: \$10K
Design, Permits, Fees

Infrastructure Cost: \$30K

Sweat Equity: \$30K

Construction Cost: \$216K

**What it costs to
build**



**\$250K Purchase
Price
(80% AMI)**

**Who we are trying
to serve**

**\$36K
Capital
Gap**

**Community
investment
required**

UNDERSTANDING THE CAPITAL GAP

Single Family Home: 1600 square feet
(River Trece)

\$354K

Total Development Cost

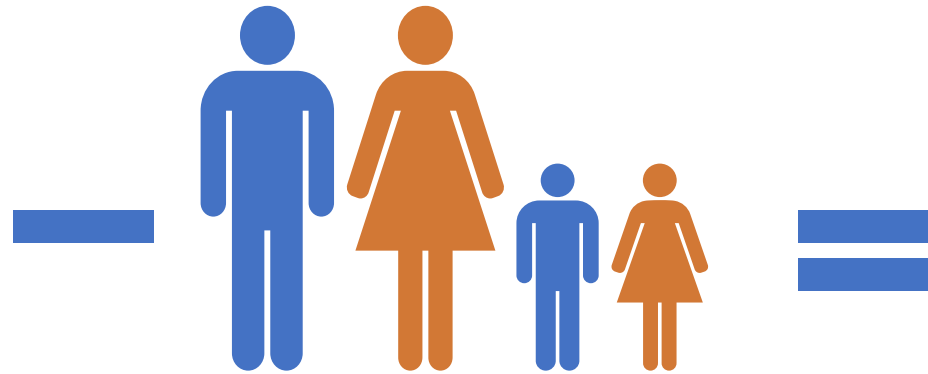
Soft Cost: \$11K
Design, Permits, Fees

Infrastructure Cost: \$33K

Land Cost: \$50K

Construction Cost: \$281K

**What it costs to
build**



**\$375K Purchase
Price
(120% AMI)**

**Who we are trying
to serve**

**\$21k
Profit**

**No community
investment
required**

UNDERSTANDING THE CAPITAL GAP

**Multi Family: 45 units, 2 bedroom, 1000 square feet each
(Iron Horse - like example)**

\$8.8M

Total Development Cost

Soft Cost: \$200K
Design, Permits, Fees

Land Cost: \$300K

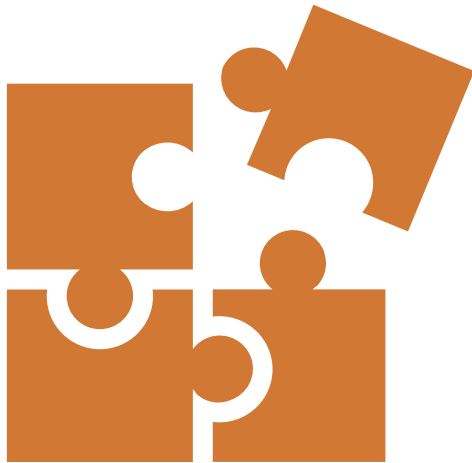
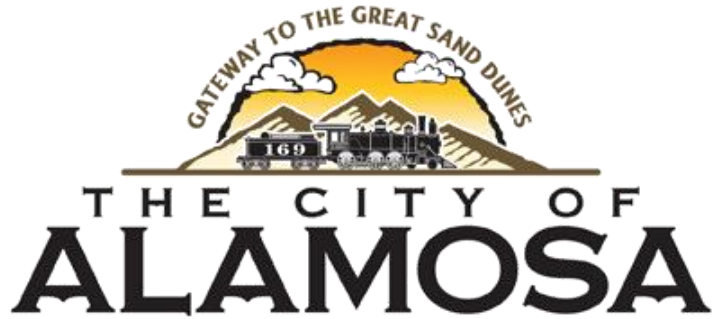
Infrastructure Cost: \$300K

Construction Cost: \$8M

Incomes served	30% AMI	60% AMI
Monthly rent	\$375	\$852
Total annual rent (income)	\$202,000	\$460,000
Less operating costs	(\$150,000)	(\$150,000)
Net operating income (NOI)	\$52,000	\$310,000
Mortgage Size	\$250,000	\$1.2M
Capital Gap (Equity Needs)	\$8.5M	\$7.6M

The City's Role & Tasks to Start Now

How the City of Alamosa Fits Into the Puzzle



The City of Alamosa currently fits into the housing puzzle in ways that are likely to evolve as needs and market conditions change, but the City's primary function is to support and facilitate the development of housing.

- The City plays a critical role through the regulation of land use and development.
- The City plays a very important role in providing information to the community about available resources, and educating the community about why an adequate supply of housing that is affordable to local households is important to the community's long-term fiscal, economic, and social health.

Although the City does not intend to directly build housing in the short-term, community priorities may shift as the housing market and housing needs evolve. Yet, City Council may determine that more resources or a more direct role in housing production should be pursued in the future.

The following pages provide more details about the City's role and tasks to start immediately.

City Role in Housing Goals

Priority Level	Types of Housing	How the City might support (case by case basis - resources available and project merit)
1	Supportive Housing (below 30% AMI with services to support residents) Rentals - Priced up to 60% AMI For Sale - Priced up to 80% AMI Mobile Home Park Reinvestment	<ul style="list-style-type: none"> • Fee waivers, reductions, deferrals • Infrastructure cost sharing - greatest financial support • In-kind support with staff time, public works services • Pass through grant funding from State/Federal sources • General Fund allocation for matching funds to leverage other resources • Land, currently held by City, future landbank acquisitions, or partnerships with other institutional land holders
2	For Sale/For Rent for Seniors Rentals - Priced 60-100% AMI For Sale - Priced 80 -120% AMI	<ul style="list-style-type: none"> • Fee reductions, deferrals • Infrastructure cost sharing - mid level financial support • In-kind support with staff time, public works services
3	For Sale - Priced above 120% AMI Rentals - Priced above 100% AMI	<ul style="list-style-type: none"> • Fee deferrals • Infrastructure cost sharing - lower level or no financial support





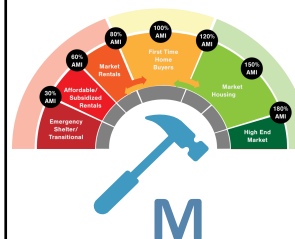

Tasks to Start Now

One Stop Shop on existing resources	Property tax exemption for affordable rentals	Preserve the affordable housing we already have
<ul style="list-style-type: none"> • Create and maintain an up-to-date, user-friendly and well-organized digital hub of housing and housing-related resources, inclusive of links to existing organizations and resources. • Create “at a glance” collateral that is easy to print and hand out, such as one-page brochures, to increase community awareness. • Include a “how to talk about housing” training component to address existing stigmas and shift the conversation to community well-being and community sustainability and economic resiliency. • Prepare for and facilitate conversations about how class, race, and place have divided the community and seek to increase inclusivity. • City to lead and keep current with support from other organizations including the San Luis Valley Housing Coalition and Alamosa Housing Authority. 	<ul style="list-style-type: none"> • Alamosa Housing Authority (AHA) Board and staff, affordable development partners or owners seeking property tax exemption (PTE) • Needs AHA Board buy-in • Work session with AHA Board and Staff, show how property tax exemption can support long term affordable rents, as well as bring resources to the HA (Examples from other communities in Colorado: Rifle HA, Delta HA, Douglas County Housing Partnership, County, Gunnison County Regional Housing Authority). 	<ul style="list-style-type: none"> • City staff and/or non-profit partner such as SLV Housing Coalition • Track contract deadlines; non imminent. Track “naturally occurring” affordable housing and acquisition opportunities

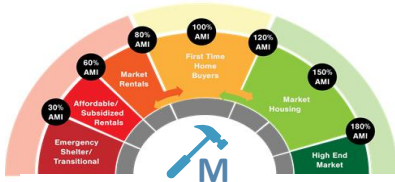
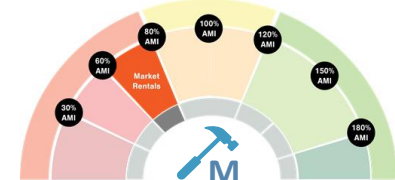

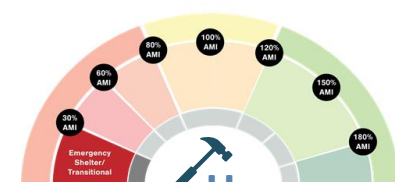
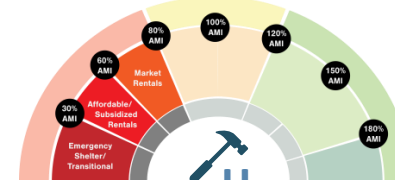
Priority Actions

Metrics Definitions

The Housing Working Group reviewed thirty potential strategies. Each strategy was given a ranking based on feedback received from the *Housing Solutions Survey*. The consultant team then worked with the Housing Working Group to assign further ranking across the factors below, and consider alignment with available resources and The *Housing Needs Assessment 2021* recommendations. The preliminary recommendations were refined through the outreach process. Action orientation compared to opportunity driven strategies were also considered, with the intent of having a balance of both. The resulting top five actions on the following pages will be the focus over the next five years.

		LOW		MEDIUM		HIGH		
COMPLEXITY	One agency, less than 0.5 full time employees, straightforward rules, already in place	L 		2-3 agencies, up to 1 full time employee, program design needed	M 	Multiple agencies, could be 1 full time employee or more, many community connections needed	H 	
COST	Less than \$50,000	\$		\$50,000 to \$100,000	\$\$	Above \$100,000	\$\$\$	
IMPACT Housing bridge addresses which goals this strategy supports	Support fewer than 10 households			Support 10-20 households			Support 20-40 households or more	

Top 5 Priority Actions

	COMPLEXITY	IMPACT	COST	
Better Align Zoning Code/Housing Goals	M		\$	OPPORTUNITY DRIVEN ACTION ORIENTED
Facilitate and Promote ADU Development	L		\$	OPPORTUNITY DRIVEN ACTION ORIENTED
Targeted Utility Infrastructure & Cost of Development	H		\$\$\$	OPPORTUNITY DRIVEN ACTION ORIENTED
Supportive Housing	H		\$\$\$	OPPORTUNITY DRIVEN ACTION ORIENTED
Mobile Home Park Improvements	H		\$\$\$	OPPORTUNITY DRIVEN ACTION ORIENTED

Better Align Zoning Code with Housing Goals

Current conditions/Local Issues

The City completed a robust code update in 2018 that was very beneficial, but experience with its implementation indicates that additional updates could further facilitate more diverse housing development, including smaller units, that would increase housing choices and assist with addressing missing price points.

Action Items

- Understand where barriers exist in the current code, particularly with regard to lot size, density, allowed uses, and storm water management.
- Address “doesn’t quite work in Alamosa” items.
- Reduce residential nonconformities in old, historically mixed-use neighborhoods (like near downtown).
- Adapt code to fit with Comprehensive Plan Future Land Use Map and better meet community needs, including increasing opportunities for residential uses.
- Assess where zones that historically disallow housing could be updated for current economic realities; encourage mixed use and flexible zone designations.
- Assess “edge conditions” in the transition between business and residential districts.
- Seek opportunities to allow for townhouses, condos, and small multi-family buildings.
- Expand residential opportunities in commercial and business zones.
- Coordinate this work with updating the ADU standards.

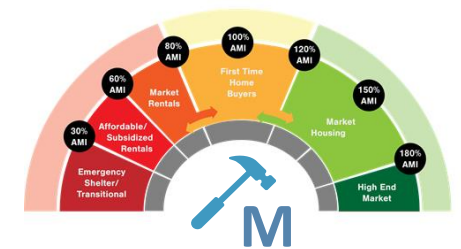
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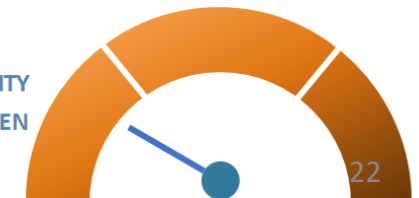
COST



IMPACT



OPPORTUNITY
DRIVEN



ACTION
ORIENTED

Better Align Zoning Code with Housing Goals

What's needed to move it forward?

- Development Services Director hire in place with sufficient time to be familiar with community and code.
- Ability to safely hold in-person meetings with the community.

Who needs to be involved?

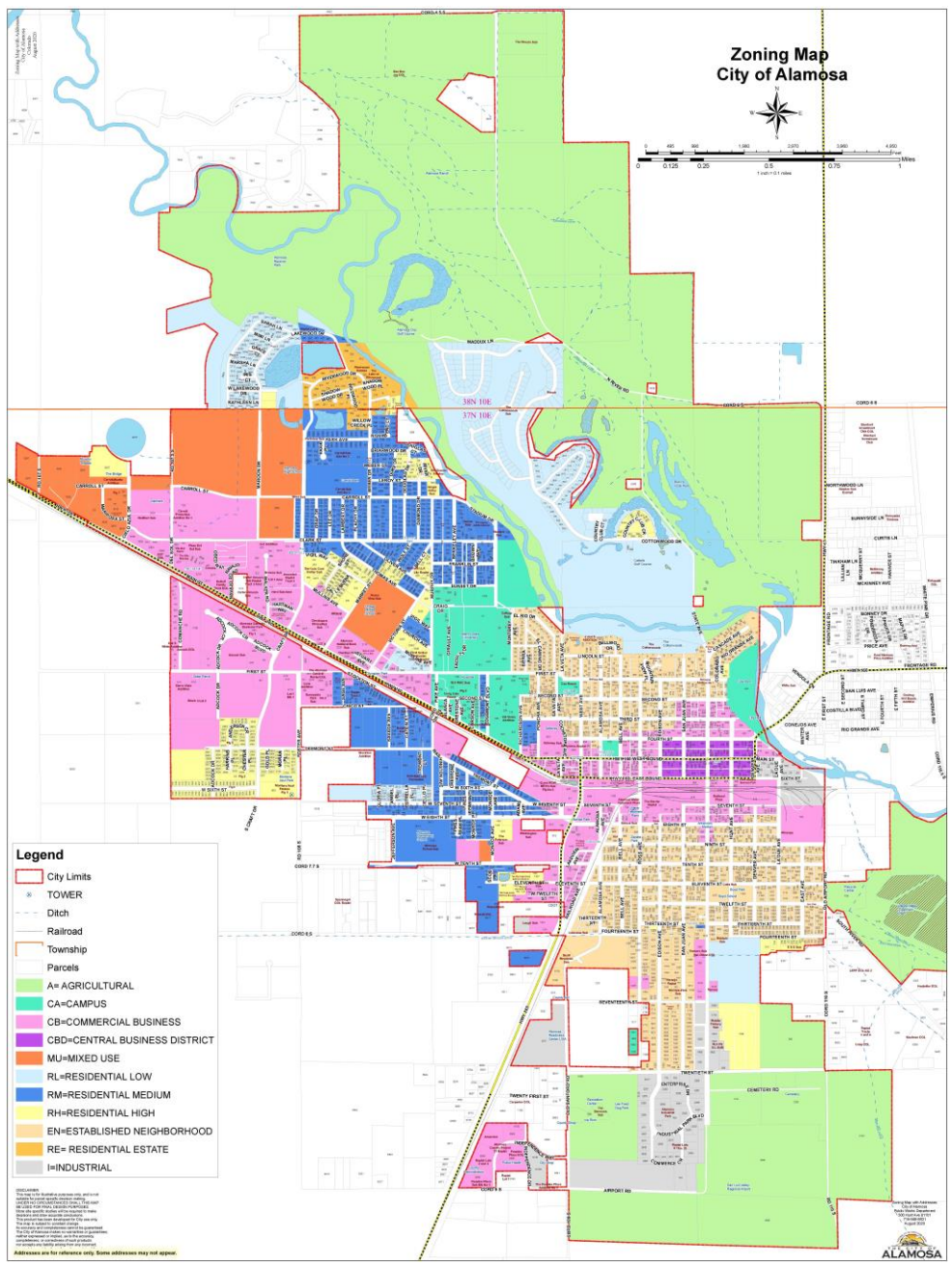
- City Staff, Development Services Director, City Council, Alamosa residents, lenders

Timing

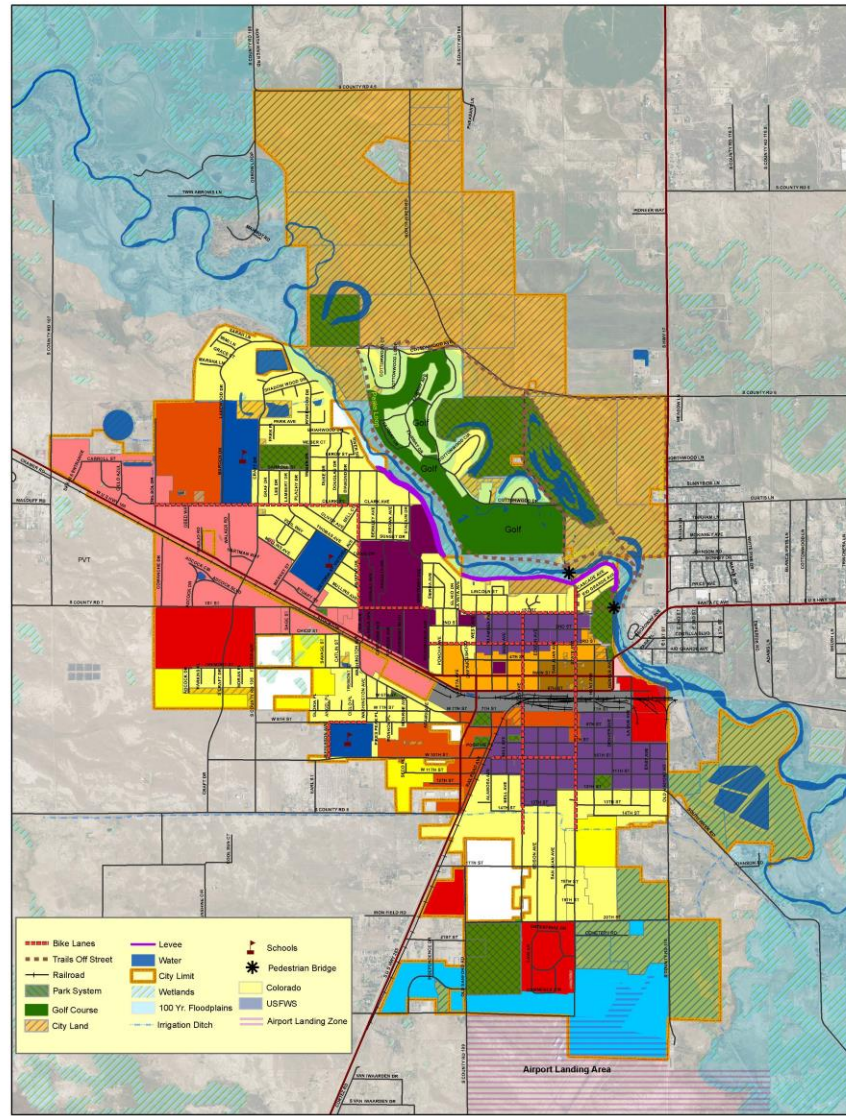
- 2022

Funding

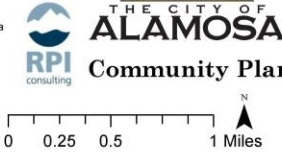
- Fairly significant staff time commitment, but can mostly/entirely be done in-house
- Funding outlay only if consultant hired



Adapt code to fit with Comprehensive Plan Future Land Use Map and better meet community needs, including increasing opportunities for residential uses.



Future Land Use Designations



Facilitate and Promote Accessory Dwellings

Current conditions/Local Issues

- Allowed with a SF detached home
- Max accessory dwelling unit (ADU) is 500 SF
- Lot area requirements must be met
- Community awareness of this opportunity is lacking
- High cost of construction is a barrier
- Prefabricated accessory structures are allowed, must meet the 2015 International Building Code
- Small dwellings (“tiny homes”) are allowed, but few have been market tested to date.

Action Items

- Minor code adjustments as part of broader zoning update
- Increase community outreach and education
- Work with local banks to promote available financing
- Host an ADU workshop or conference with local leadership, homeowners, lenders, builders

What is needed to move this action item forward?

- Development Services Director hired
- Ability to safely hold in-person meetings with the community

Who needs to be involved?

- City Staff, Planning Commission, Council, local lenders, community housing advocates, people with experience building small units in Alamosa, CHFA representative

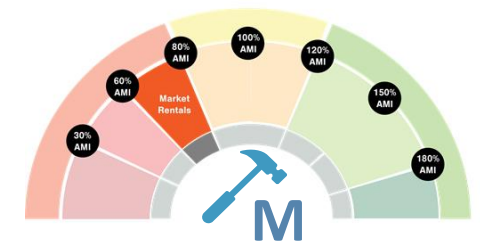
COMPLEXITY



COST



IMPACT



OPPORTUNITY
DRIVEN



ACTION
ORIENTED

Facilitate and Promote ADU Development

Timing

- Education and promotion: can begin now. See Ridgway example.
- Code adjustments: 2022, at the earliest as part of broader alignment with housing goals
- Working with financial institutions: to be determined, depending on staff capacity.

Funding

- Can mostly/entirely be done in-house
- No funding outlay needed unless the City seeks outside consultant assistance or decides to help underwrite construction costs

Communities Who Have Done It Well

- [Ridgway](#), Durango, Crested Butte, Fountain, Leadville (also in process of creating opportunities now), [Portland](#), OR

Other Resources

[ADU Resource Packet, Book, Podcast](#) by Kol Peterson
[Workshops](#)

Infrastructure & Development Partnerships

Current conditions/Local Issues

- Infrastructure costs are a factor in cost of housing outpacing household housing budgets.
- Streets Trust Fund (½ percent sales tax) in place through 2029.
- Master Utility Plan in process, sanitary sewer component done by year end. This study will help identify sequencing and scale of investments needed.
- Washington Addition upgrades are a priority commitment already in the planning process; full funding will take several years.

Action Items

- Pursue a combination of supporting existing neighborhoods and creating capacity for new housing in infill and greenfield locations.
 - Upgrades to existing infrastructure as funding is available
 - Install infrastructure where growth is desired (may need to be City owned or through development agreements)
 - Contribute funds through fee waivers, reductions, and deferrals, with possible cost recovery (per Iron Horse) on priority community housing projects (see page 17)

What's needed to move it forward?

- Master Utility Plan components completed
- Evaluation of costs to extend in infrastructure in priority areas
- Evaluate potential funding sources
- Design/engineer needed improvements
- Bid and construct

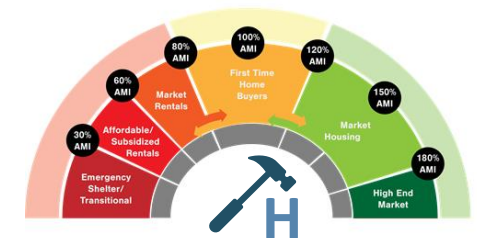
COMPLEXITY



COST



IMPACT



OPPORTUNITY
DRIVEN



ACTION
ORIENTED

Infrastructure & Development Partnerships

Who needs to be involved?

- Public Works and Development Services staff, City Council, developers, community stakeholders
- Fairly significant staff time commitment, but can mostly/entirely be done in-house at the City
- Consultant assistance on some tasks

Timing

- Underway - five year project
- Infrastructure improvements as funding allows
- Fee waivers evaluated on an opportunity driven basis, aligned with community housing goals (see City Role matrix)

Funding

- Seek Colorado Department of Local Affairs funding
- Track federal rescue stimulus funding for infrastructure
- General fund contributions
- Utility fees from Enterprise Fund

Peer Communities who have done it well

- Boulder, Gunnison, Crested Butte, Eagle County

Supportive Housing

Develop 20-40 rental units specific to people who have experienced homelessness.

Current conditions/Local Issues

- *Housing Needs Assessment* found significant need for this type of housing to help break the cycle of homelessness and increase positive outcomes for extremely low income and vulnerable households. At the time of this report, 78 individuals were seeking housing through La Puente, and the School District is serving about 40 households with school age children.
- Over 100 very affordable single room occupant and small apartments have been lost over the past several decades.
- At least two strategies are needed to better address housing for people who have experienced homelessness:
 - (1) **Permeant Supportive Housing** (PSH) - which combines supportive services, housing choice voucher assistance, and housing built with trauma informed design. This approach serves the most vulnerable people, through a coordinated entry data management approach. It is proven to reduce the burden on high-cost public services, and is currently a priority for State and Federal funding.
 - (2) **Other supportive Housing** - less intensive/expensive interventions for people who have experienced homelessness, and need an affordable rent and so some assistance navigating health care, benefits, employment and other sources available in the community to stay housed.
- San Luis Valley Behavioral Health Group (SLVBHG) is leading the PSH initiative and has selected a development partner and is currently searching for suitable sites
- La Puente is leading the other supportive housing initiative, which ties to updating zoning regulations, and increasing the supply of rental housing more generally.

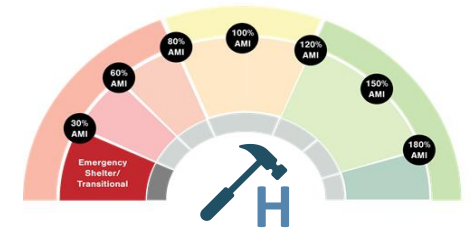
COMPLEXITY



COST



IMPACT



OPPORTUNITY
DRIVEN



ACTION
ORIENTED

Supportive Housing

Develop 20-40 rental units specific to people who have experienced homelessness

What's needed to move it forward?

PSH

- Committed case management and services coordination plan and ongoing funding
- Cultivate development capacity and partnerships between outside entities with experience and financial backing, and local groups with long term commitment to serving the community.
- Secure land, entitlements and funding
- Early City involvement and conversations about potential sites (zoning, infrastructure), fee waivers, etc. to mitigate roadblocks and reduce uncertainty/risk early in process

Other Supportive Housing

Seek opportunities to replace lost small affordable units through acquisition, renovation, and new construction.

Who needs to be involved?

- SLVBHG, La Puente, Alamosa Housing Authority, City of Alamosa, Alamosa County Human Services, SLV Housing Coalition, other service providers and veterans groups.

Timing

- Multi-year process, already underway

Other Considerations

- Further discussion needed on participation in coordinated entry and how waiting lists are managed.

Funding

- Possible sources include CHFA Low Income Housing Tax Credits, conventional or subsidized loan, social impact funding, Colorado Division of Housing grants and vouchers, local sources.

Peer Communities Who Have Done It Well

- Grand Junction, Durango, Fort Collins, Boulder, Denver
- In predevelopment: Jane's Place in Salida, Hilltop in Montrose, High Plains in Greeley

Mobile Home Parks

preservation, improvements and affordability

Current conditions/Local Issues

- About 5% of Alamosa housing stock is mobile homes, this is the most attainable “naturally occurring” affordable housing in the community.
- Only allowed in licensed manufactured home parks/manufactured home subdivisions
 - 9 Parks in Alamosa County
 - 2 within City limits; Town N’ Country (about 62 lots), and Century (about 185 lots)
 - Town N’ Country residents recently received notice of sale
 - Group desire is to work on both parks within city limits starting this year.
- Infrastructure serving the sites and many homes are at the end of their useful lives.
- New state laws require notice to residents and additional time to move a home if lot rent is terminated.
- Residents: strong community, but fear of speaking up, concern for retaliation, justice and/or status challenged.
- Homes have been sold/rented in uninhabitable condition. Homes manufactured before 1976 present additional challenges due to changes in HUD code.

What’s needed to move it forward?

- SLV Housing Coalition has expressed willingness to lead - stakeholders to support various efforts within the overall strategy include ERC, City of Alamosa, School District, and La Puente
- Identify the owners, and start to build a relationship with them.
- Begin resident outreach and engagement around safety, tenants rights, and their desires and preferences.
- Further define desired outcomes such as: increase aesthetics, health and safety, keep lot and home rents attainable, keep communities intact.
- Consider re-zoning for preservation of the mobile home use on Town N’ Country site.
- Explore adding more pocket parks and green space for play and gardening.
- Seek funding and partnerships for infrastructure upgrades, home repairs and replacements.
- Analyze, update and communicate City code requirements for replacement of homes and ensure codes are appropriately flexible for replacements given new trends.

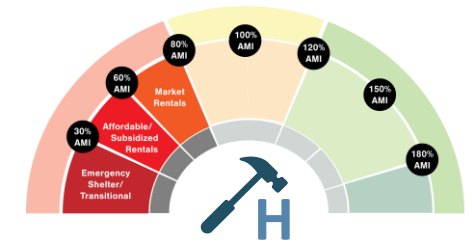
COMPLEXITY



COST



IMPACT



OPPORTUNITY
DRIVEN



ACTION
ORIENTED

Mobile Home Parks

(preservation, improvements and affordability)

Who needs to be involved?

- Mobile Home Park Owners, Mobile Home Park Residents, City staff, Non-profit/faith based, or other community advocates, funders
- San Luis Valley Housing Coalition, La Puente, and Energy Resources Center have begun some coordination
- CHFA

Timing

- Multi-year process, already underway

Funding

- Potential funders include Colorado Division of Housing, ROC USA, Colorado Health Foundation, Colorado Trust, Latina Foundation for Colorado, CHFA, Habitat for Humanity, ERC-Weatherization Assistance Program, USDA Mobile Home Mortgage Program, and KaBoom.
- ERC has two grants that could help the energy retrofit aspect of this strategy, one through Energy Outreach Colorado (EOC) and the other with the Colorado Energy Office (CEO). The Colorado Health Foundation might also be a consideration for home repairs if in regards to dwelling condemnation due to health safety requirements.

Communities who have done it well

- Ponderosa Mobile Home Park and Mapleton Mobile Home Park, Boulder, Canon City, Longmont. Montrose is currently working on a similar initiative.



This priority is not about creating new mobile home parks, it's about increasing quality, community, livability, aesthetics and fairness in the ones we have: Century Mobile Home Park and Town N' Country Mobile Home Park.

Existing Programs to Grow

Programs to Grow and Expand

Alamosa Housing Solutions Survey respondents indicated strong support for growing existing resources that help to solve the housing gap in Alamosa. The following programs are the top five priorities for expansion.

Increase Homeownership counseling and financial readiness

Addresses Missing Middle

Support CRDHC and Habitat to produce more “Self help” housing

Addresses Missing Middle and Production

Grow down payment assistance programs to support more first-time homebuyers

Addresses Missing Middle

Support the use of housing choice vouchers through partnerships with landlords

Addresses Equity and Attainable Rentals

Increase renovation and energy improvements assistance

Addresses Preservation and Missing Middle

COMPLEXITY



IMPACT



COST



Programs to Grow and Expand

Existing Programs to Support and Expand	Current Level	Desired Outcomes	Considerations for Growth	What resources are needed?	Does anyone else need to be included?
Homeownership financial readiness	About 12 people/month	More first time buyers ready to purchase new and existing homes	<ul style="list-style-type: none"> Start junior high and high school level; explore working with Trinidad State Junior College SLV campus students, Adams State University- Married Housing occupants, people receiving TANF, LEAP, SNAP. Host classes more often than 1x/month. Host some classes outside Alamosa. Renters to build better credit, CHFA is doing a pilot. Post close classes - support successful homeownership. CRHDC is providing financial literacy and homebuyer to public at no charge, and would like to continue to grow these services. 	Materials Funding to pay teachers	CRHDC, Habitat and SLVHC, local banks, CHFA
More "Self help" housing	8-10 homes/year	10-12/homes/year create more inventory	<ul style="list-style-type: none"> Clients in rental properties, outreach to bridge that first time homeownership. Grow Habitat funding, and capacity of construction volunteers. Add education on the programs to our partnerships and resources information website. 	Partnerships, funding, education, volunteer and staff capacity	CRHDC, Habitat, USDA Rural Dev, NeighborWorks
Down payment assistance	12 at 80% below AMI 6 up to 100% AMI/ per year	More buyers able to reach the first rung of homeownership	<ul style="list-style-type: none"> Recently expanded to 100% AMI Could we expand to 120% AMI? Prices are out of reach for many qualifying buyers. Cost of living is going up, especially with young kids in childcare. Stronger education and outreach might help (link to resources hub and financial readiness classes). Make buyers more aware of lending opportunities; good housing at different levels will help people transition. Rent = more than mortgage sometimes. 	SLVHC needs 1 more staff person to implement. CRHDC currently revamping; they will know more soon. More loan and grant funding.	CHFA, local lenders Foundations If we show we can use more in the existing tiers, we could pull more in.

Programs to Grow and Expand

Existing Programs to Support and Expand	Current Level	Desired Outcomes	Considerations for Growth	What resources are needed?	Does anyone else need to be included?
<p>Housing choice vouchers - partnerships with landlords</p>	<p>AHA - 35 vouchers SLVBHG -</p>	<p>Use vouchers effectively, create opportunity to bring new vouchers to the community</p>	<ul style="list-style-type: none"> Engage with landlords, explore providing assurances around security deposits/risk share. Mitigate “golden ticket to nowhere” effect. Payment standards set by voucher funders are too low for current market conditions. 	<p>Engagement from AHA, other voucher administrators, DOLA and City</p>	<p>AHA, SLVBHG, and La Puente , Colorado Division of Housing, local property managers and landlords</p>
<p>Home restoration and energy retrofits</p>	<p>ERC serves 350-400 households/year across the valley, most below 80% AMI There is a 500 person waitlist. SLVHC provides retrofit loans, assistance with health and safety, and funding for wells repair</p>	<p>Serve more households.</p>	<ul style="list-style-type: none"> Current funding typically allows less than \$10,000/unit; many homes need more. Leverage different funding sources to serve the same household. Building code: energy code restrictions can be challenging. Electrical standards also driving higher costs State law: use energy code - limits upgrading existing properties Cliff effect on income limits; explore opportunity to serve slightly higher incomes. 	<p>Additional funding and staff ERC - with funding from Colorado Energy Office - WAP, Energy Outreach CO, CARE, Colorado Renu, etc Rocky Mtn SER Monitor American Rescue Plan or other federal and state infrastructure resources</p>	<p>ERC EOC - multifamily solar SLVHC - safety and habitability loans Could the City or others sponsor some # of homes?</p>

Actions to Take as Capacity Grows

Actions to Take as Capacity Grows

Four actions were identified as those that should be reviewed and considered as City and partner capacity expands over time.

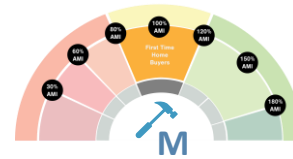
Purchasing and renovating run down or abandoned homes

Addresses Missing Middle and Preservation

COMPLEXITY



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Renovating and repurposing vacant or underutilized buildings for rental housing

Addresses Attainable Rentals and Preservation

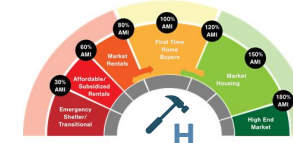


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Build homes on suitable and available public- and institutionally-owned land

Addresses Production, Attainable Rentals, and Missing Middle



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Purchase land and hold for future housing development

Addresses Production, Attainable Rentals, Missing Middle



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Purchasing & renovating run down or abandoned homes

Current conditions/Local Issues

- Community supported this as a mid-tier priority in the *Solutions Survey* (appendix B).
- Would support economic development, community aesthetics, and housing goals.
- As cost to build new continues to increase, renovating existing may become more cost effective.

What's needed to move it forward?

- Considerable staffing/capacity growth needed - could be at City, CRHDC, SLV Housing Coalition, or other.
- Inventory of run down/abandoned homes in the City.
- Program development to determine funding, eligibility, price point, construction management.

Timing

- TBD - when capacity becomes available or unique opportunities arise.

Risk points

- Old buildings and renovations can be complex and have unexpected costs.

Funding proposed

- DOLA has funded Monte Vista program. Rehab/weatherization funds may also pair well with this action.

Peer Communities who have done it well

- Similar program underway in Monte Vista.

COMPLEXITY



COST



IMPACT



OPPORTUNITY
DRIVEN



ACTION
ORIENTED

Renovating & repurposing vacant or underutilized buildings for rental housing

Current conditions/Local Issues

- Community supported this as a mid-tier priority in the *Solutions Survey* (appendix B).
- Would support economic development, community aesthetics, and housing goals.
- As cost to build new continues to increase, renovating existing may become more cost effective.
- Buildings of a scale suitable for multi-family with willing sellers may not always be available; would be helpful to be ready when opportunity presents itself.

What's needed to move it forward?

- Considerable staffing/capacity growth needed - could be at City, SLV Housing Coalition, AHA, or other.
- Inventory of run down/abandoned homes in the City.
- Program development to determine funding, eligibility, price point, construction management, seller negotiations.

Timing

- TBD - when capacity becomes available or unique opportunities arise.

Funding proposed

- CHFA, DOLA, Conventional finance, local fundraising

COMPLEXITY

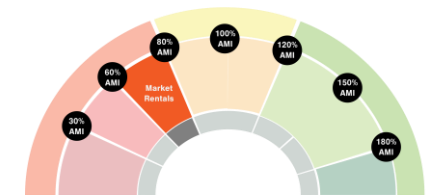


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COST



IMPACT



OPPORTUNITY
DRIVEN



ACTION
ORIENTED

Build homes

on suitable and available public- and institutionally-owned land

Current conditions/Local Issues

- Review of City owned parcels was conducted for the St. Benedict camp site selection, and that work could be a starting point in the future. Site at northwest corner of 20th Street and Airport Road has water, sewer, solar farm, and development potential.
- Institutionally owned sites (ASU, churches, school district, hospital etc.) have not been inventoried, but may have potential for housing.
- Other considerations include zoning, infill, and high cost of infrastructure.

What's needed to move it forward?

- Work with other institutional land owners to create comprehensive inventory of land opportunities.
- Create criteria to evaluate, priority uses, and process to select development partner(s).

Who needs to be involved?

- City, County, ASU, School District, Hospital, Churches.

Timing

- TBD - likely 3-7 years out.

Funding proposed

- CHFA, DOLA, local banks, City/County, special district, foundations, etc

COMPLEXITY



COST



IMPACT



OPPORTUNITY
DRIVEN



ACTION
ORIENTED

Purchase land and hold for future housing development

Current conditions/Local Issues

- Not a high priority at this time, but land suitable for residential with willing sellers may not always be available; would be helpful to be ready when opportunity presents itself

What's needed to move it forward?

- Point person at a local agency.
- Monitor tax lien sales.
- Cultivate relationships with local real estate brokers.
- Due diligence and project feasibility, once a site is identified.

Who needs to be involved?

- City, CRHDC, SLV Housing Coalition. AHA would also be good resource to hold land, as they are tax exempt, and legislatively enabled to do this type work.

Timing

- TBD - when capacity becomes available or unique opportunities arise.

Funding proposed

TBD - entitlement negotiations, land donations, one time appropriation of local funds, and/or grants/loans.

COMPLEXITY



COST



IMPACT



OPPORTUNITY
DRIVEN



ACTION
ORIENTED

Tools for Future Consideration

Tools for Future Consideration

The following housing tools are not current priorities but should be considered as the housing market and City and partner capacity and resources evolve.

Support for landlords to make repairs and improvements to rentals

Addresses Attainable Rentals and Preservation

Building code enforcement and residential inspections

Addresses Preservation

Purchasing homes and deed restricting them so they will be affordable to local residents permanently

Addresses Preservation and Missing Middle

Allow parking reductions for development producing homes that local residents can afford to reduce the cost of development

Addresses Production, Attainable Rentals, and Missing Middle

Employer help with housing

Addresses Public Private Partnerships

Local funding sources dedicated to community and workforce housing *Addresses all aspects of this Plan*

COMPLEXITY



IMPACT



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Unknown

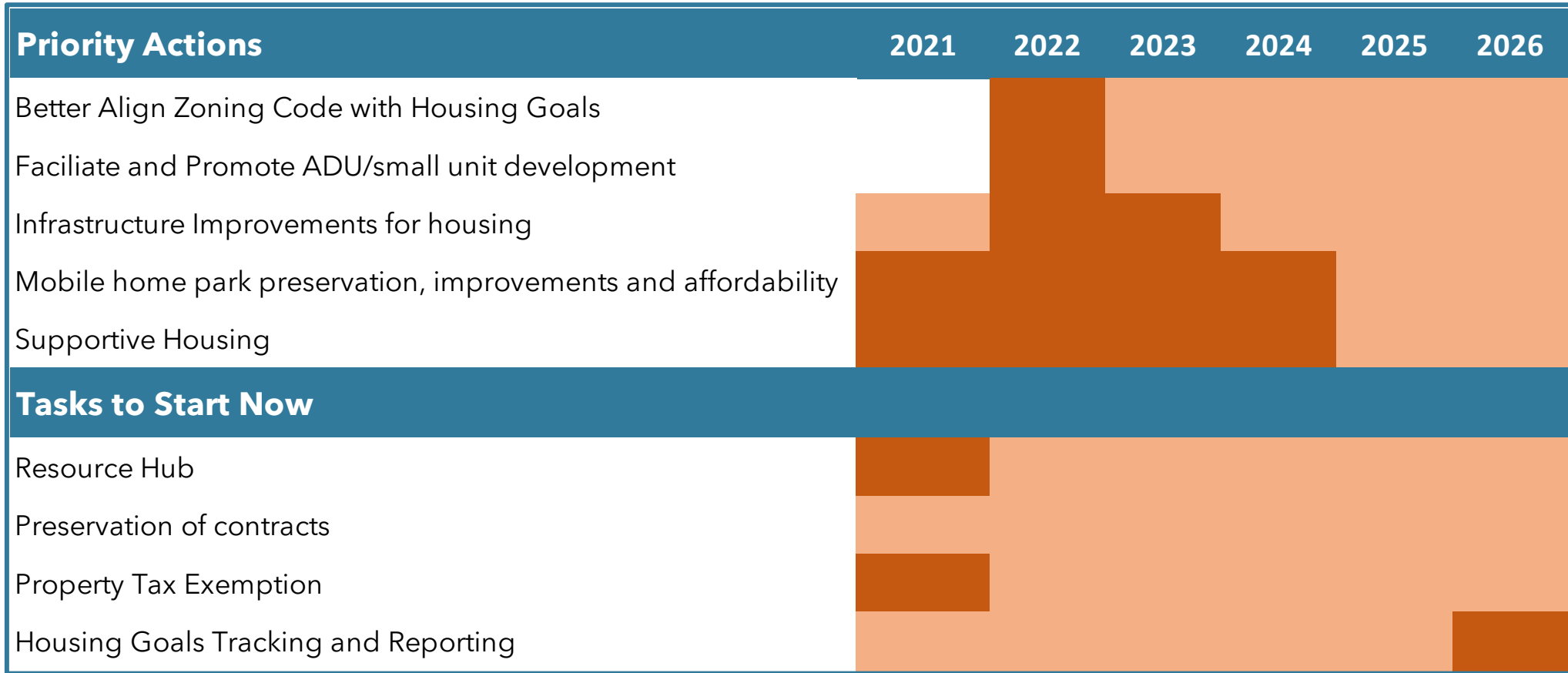


Timeline and Lead Agency

Tasks by lead and supporting agency

Lead Initiative	Supporting Agencies	Plan Topic
City of Alamosa		
Better Align Zoning Code with Housing Goals	N/a	Priority Actions
Faciliate and Promote ADU/small unit development	CHFA	Priority Actions
Infrastructure Improvements for housing	N/a	Priority Actions
Resource Hub	SLV Housing Coalition	Tasks to Start Now
Goals Tracking and Reporting	SLV Housing Coalition	Tasks to Start Now
SLV Housing Coalition		
Mobile home park preservation, improvements and affordability	La Puente, City, CHFA, CDOH, CRHDC	Priority Actions
Homeownership and financial readiness	CRHDC, CHFA	Programs to Grow
Down payment assistance	CRHDC, CDOH	Programs to Grow
Preservation of existing contracts	City, AHA	Tasks to Start Now
SLV BHG		
Permenant Supportive Housing	City, CHFA, CDOH, AHA, La Puente	Priority Actions
La Puente		
Other housing for people who have experienced homelessness	City, CHFA, CDOH, AHA, SLV BHG	Priority Actions
CRHDC		
More "Self help" housing	Habitat for Humanity, USDA Rural Development	Programs to Grow
Senior Housing	NeighborWorks America	Programs to Grow
Multi-family - new and acquisitions	NeighborWorks America	Programs to Grow
Mark rate "missing middle" for sale	NeighborWorks America	Programs to Grow
Alamosa HA		
Housing choice vouchers partnerships with landlords	City	Programs to Grow
Property tax exemptions for priority rental housing	City	Tasks to Start Now
ERC		
Renovation and energy improvements assistance	SLV Housing Coalition	Programs to Grow

Timeline



Acknowledgements and Appendices

Acknowledgements

This Action Plan is the product of the time, dedication, and effort of individuals and organizations with a common commitment to providing safe, quality housing that local households in Alamosa can afford. This work was guided with an eye toward the long-term sustainability and economic vibrancy of the City. Funding for the Plan was provided by Colorado Division of Housing, Colorado Housing and Finance Authority, and Colorado Health Foundation.

Alamosa County
Alamosa Housing Authority
City Council
Colorado Division of Housing
Colorado Housing and Finance Authority
Colorado Health Foundation
Community Resources and housing Development Corporation
Energy Resource Center
Housing Working Group
Homeless Coalition
La Puente Home, Inc.
Planning Commission
San Luis Valley Housing Coalition

A special thank you to the residents of the City of Alamosa for helping create this plan, participating in the Housing Solutions Survey and attending the public meetings.

Appendix A – Area Median Income

The Area Median Income (AMI) is included throughout this Plan because it is a metric used by affordable housing funders. AMI is published annually by HUD for each county (Alamosa County below) and varies by household size.

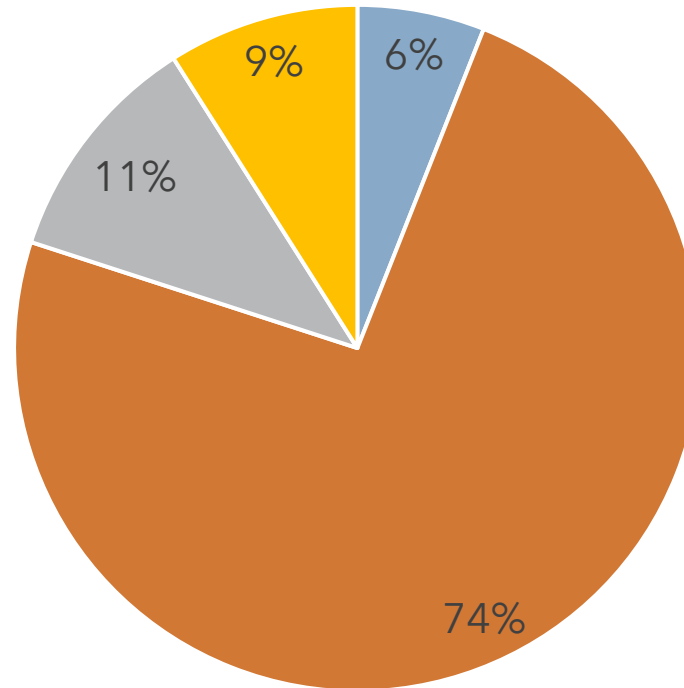
2021 Income Limits

AMI	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
120%	61,800	70,560	79,440	88,200	95,280	102,360	109,440	116,520
100%	51,500	58,800	66,200	73,500	79,400	85,300	91,200	97,100
80%	41,200	47,040	52,960	58,800	63,520	68,240	72,960	77,680
60%	30,900	35,280	39,720	44,100	47,640	51,180	54,720	58,260
50%	25,750	29,400	33,100	36,750	39,700	42,650	45,600	48,550
40%	20,600	23,520	26,480	29,400	31,760	34,120	36,480	38,840
30%	15,450	17,640	19,860	22,050	23,820	25,590	27,360	29,130
20%	10,300	11,760	13,240	14,700	15,880	17,060	18,240	19,420

Appendix B – Solutions Survey Results

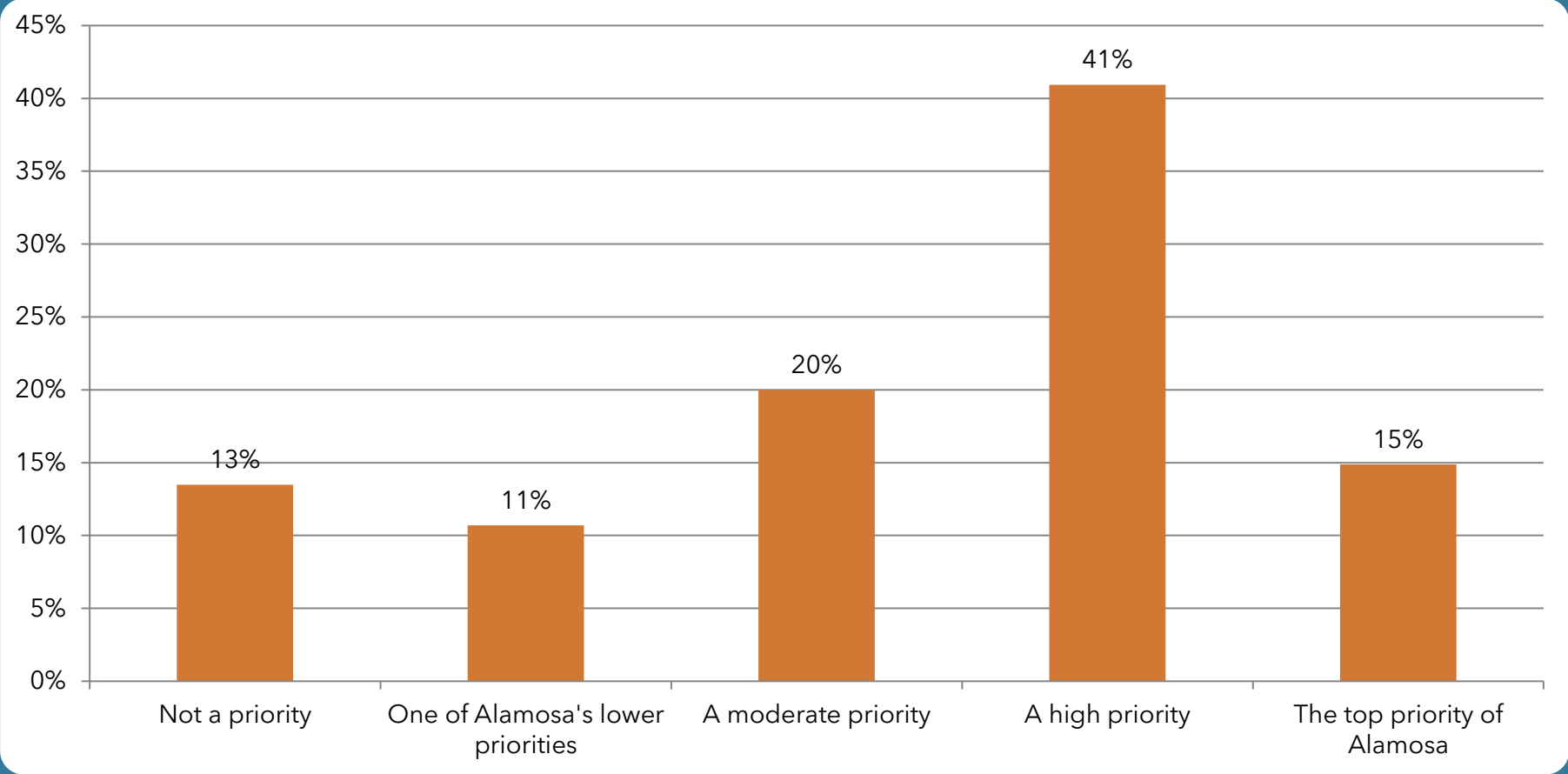
Over 200 households responded to our *Housing Solutions Survey*, hosted in February 2021 online and with paper surveys mailed. This strong participation helped inform the housing actions proposed in this Plan, but is not a representative sample of the community. As shown below, many more homeowners participated than renters.

“To help us understand a little about your responses, what is your current housing situation?”

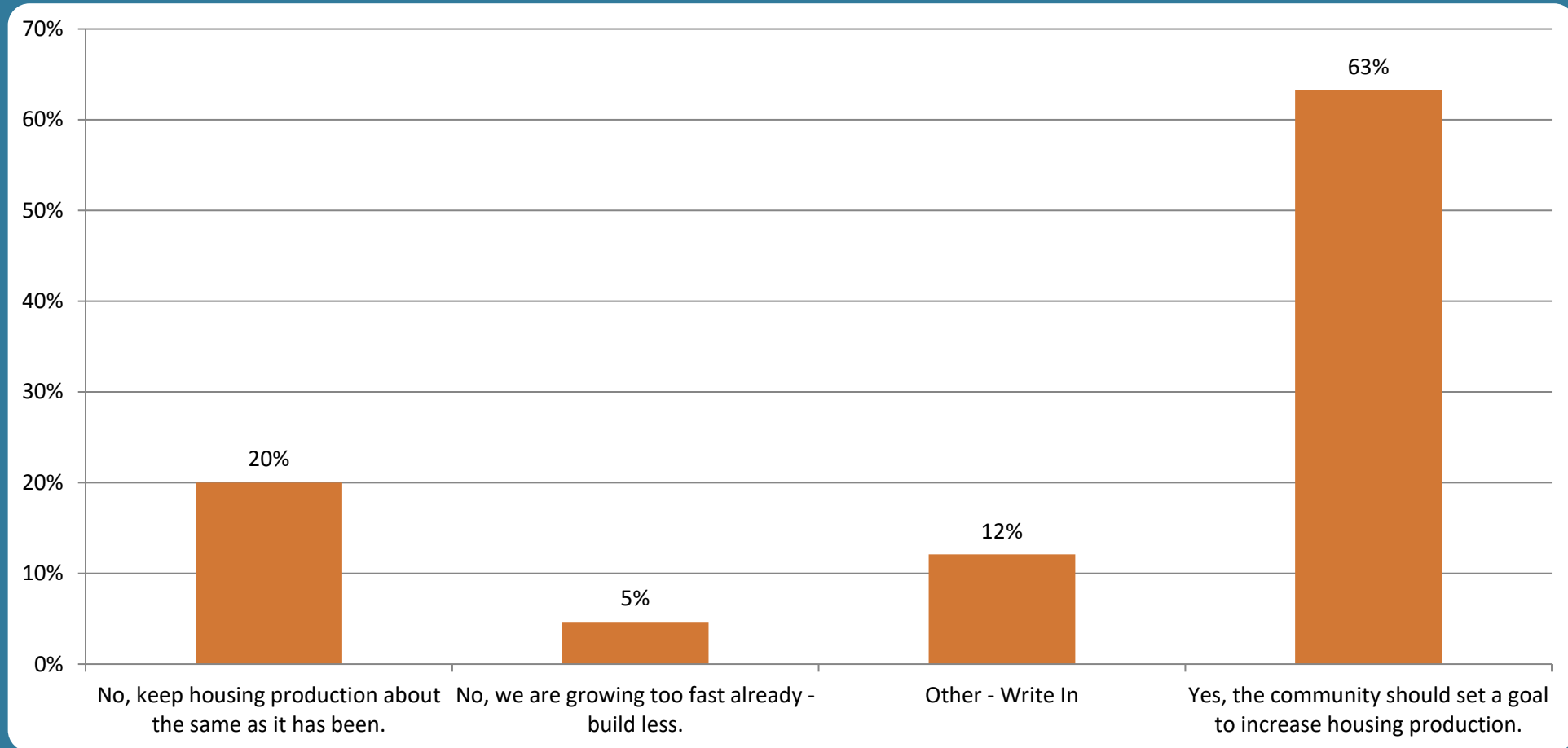


■ I live outside of Alamosa ■ I own a home in Alamosa ■ I rent a home in Alamosa ■ Other

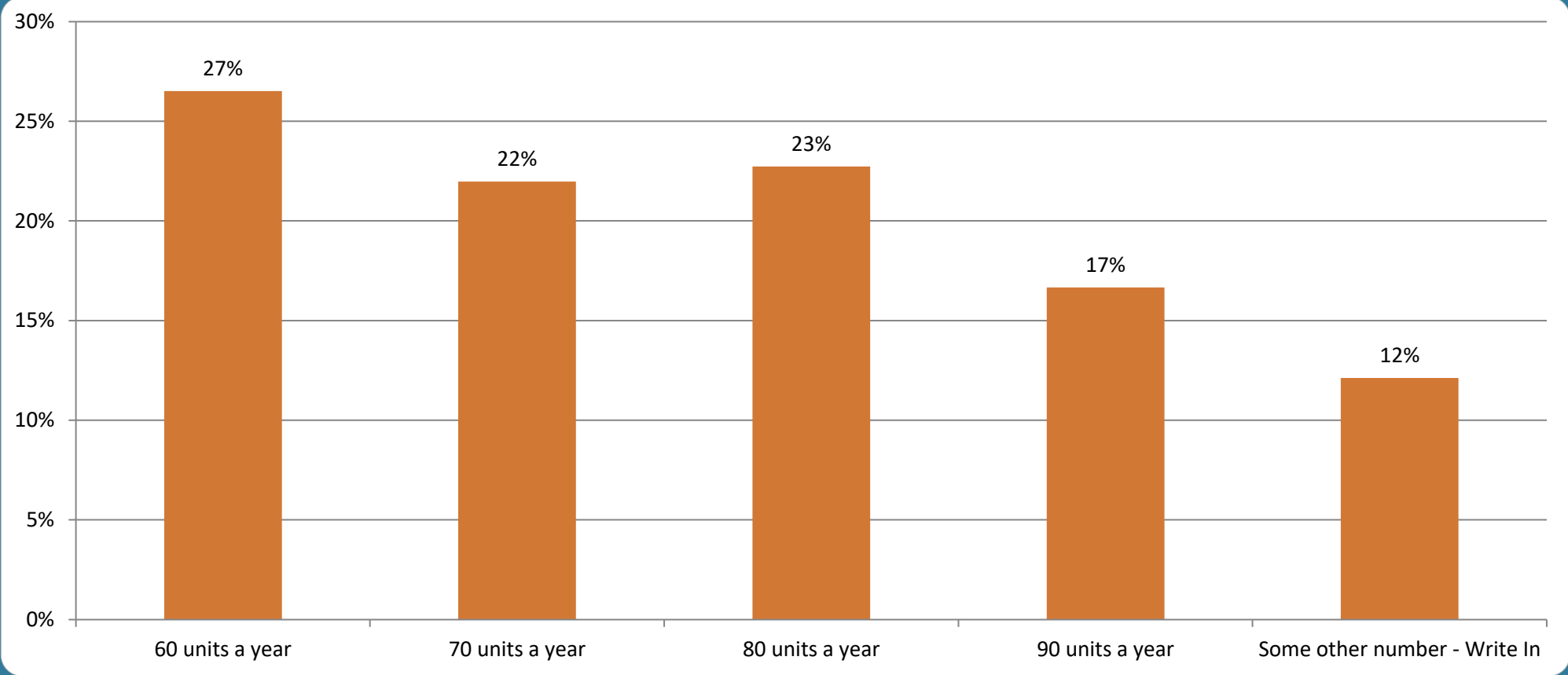
Historically, the City has not played an active role in housing. We are now considering taking a more active role, including supporting our community partners as they pursue housing. What priority should community housing (housing for residents and local employees that costs no more than 30% of their income) be in Alamosa?



The Needs Assessment found that between 445 and 515 new homes and apartments are needed over the next five years to provide the community with housing opportunities and help employers fill jobs. Over the past ten years, about 44 new homes and apartments have been built each year in the city. **At this rate about half the housing need would be satisfied over the next five years. Should the community set a goal to increase housing production?**

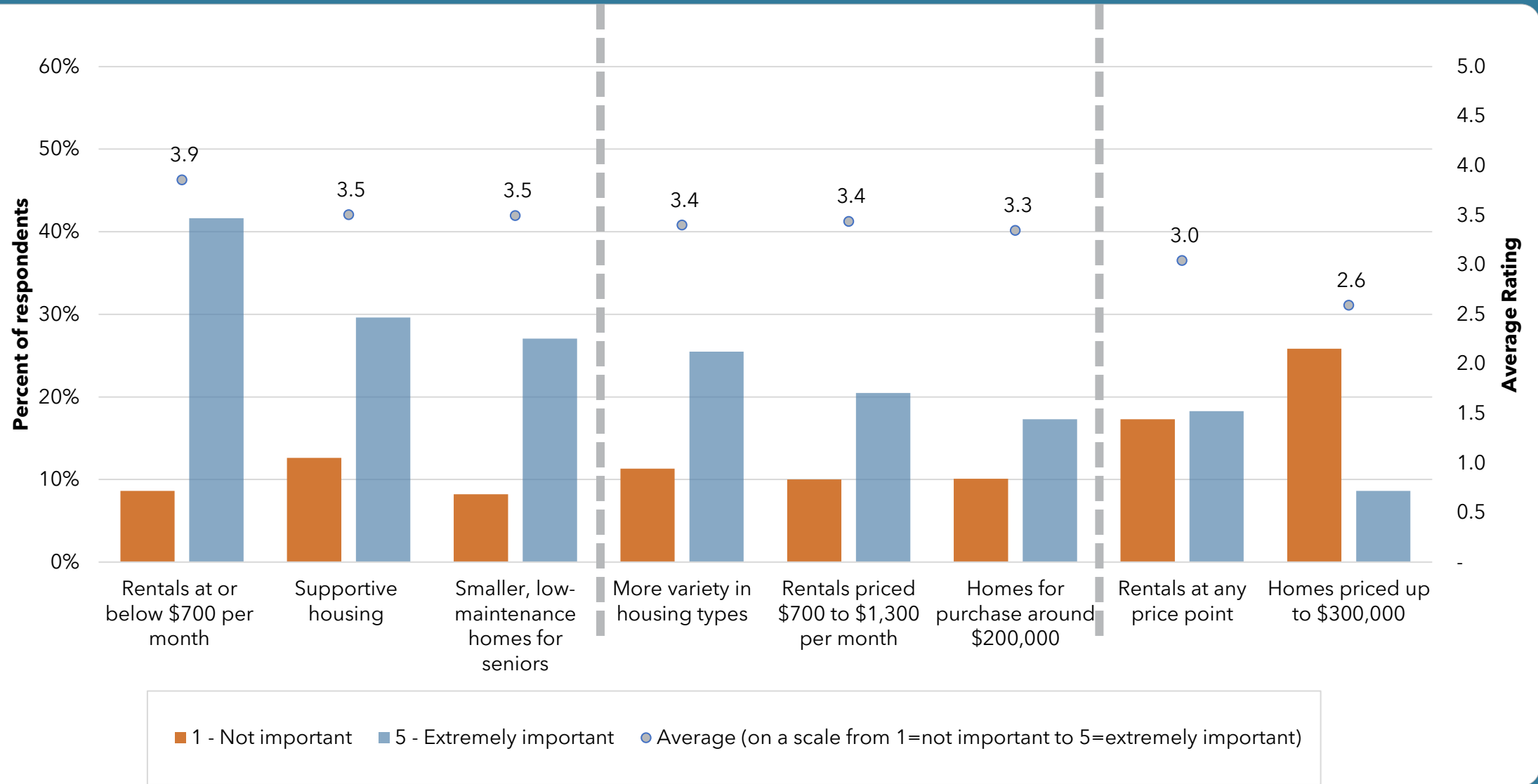


What should we shoot for?

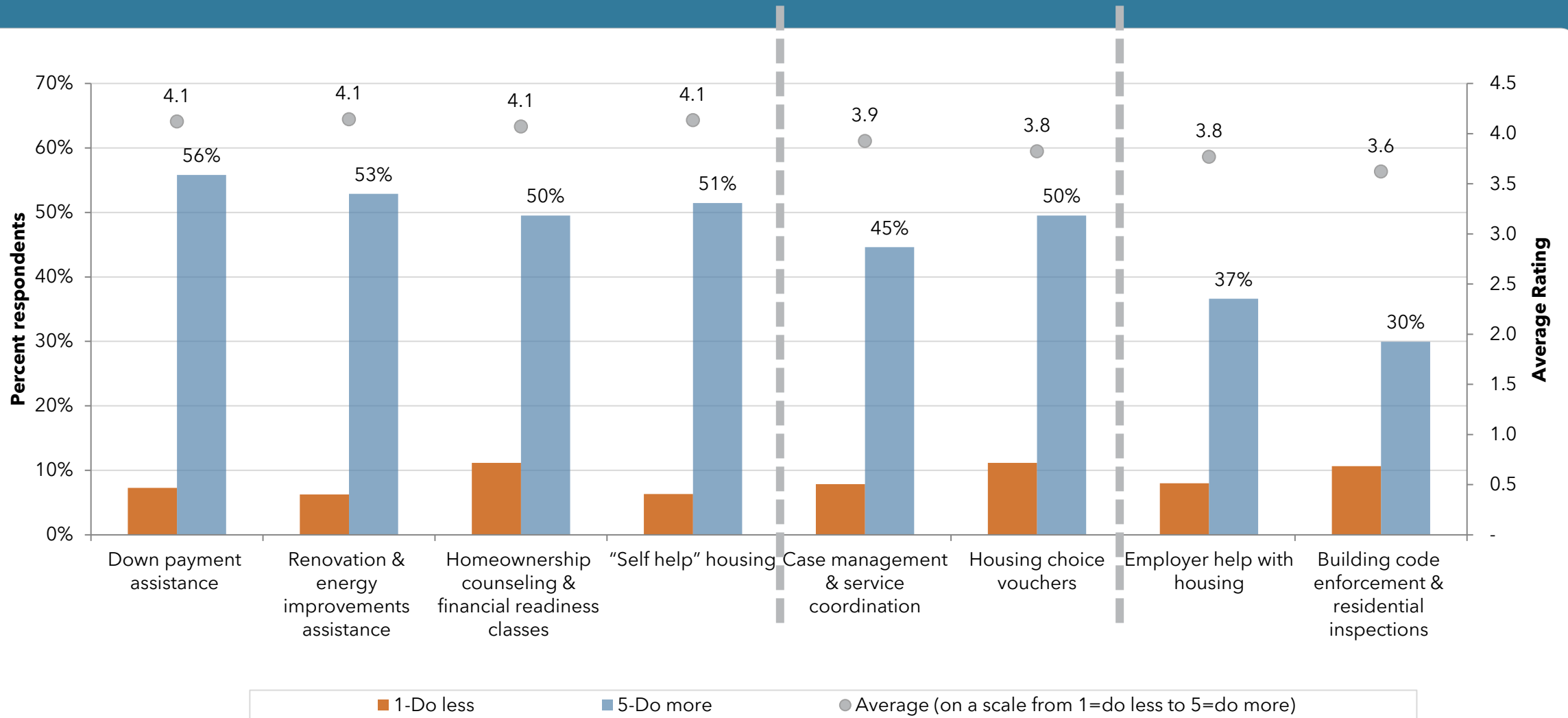


Comment: start with 50 units/year add onto that number each year to build capacity.

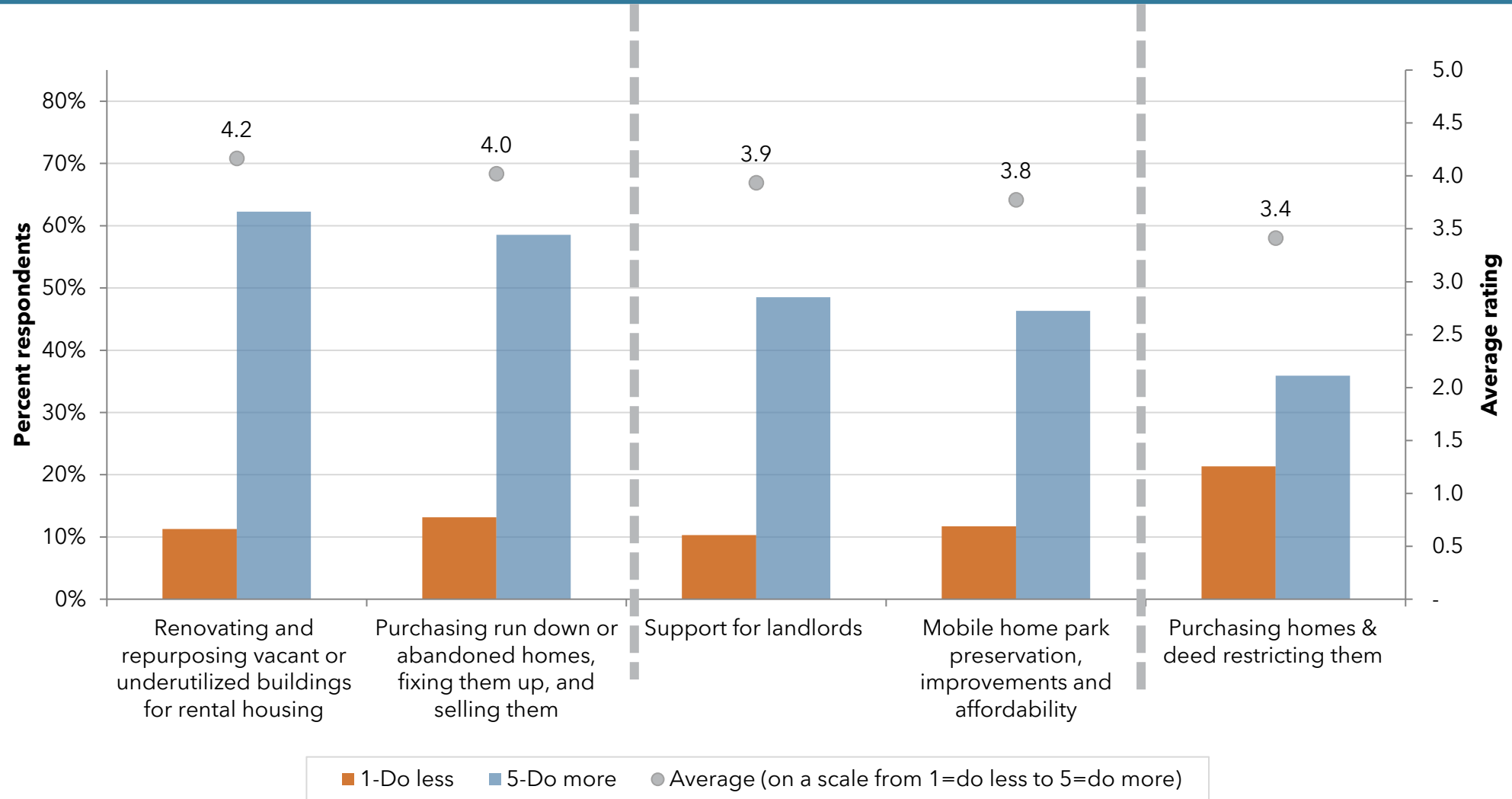
Priorities and Price Points - rank order



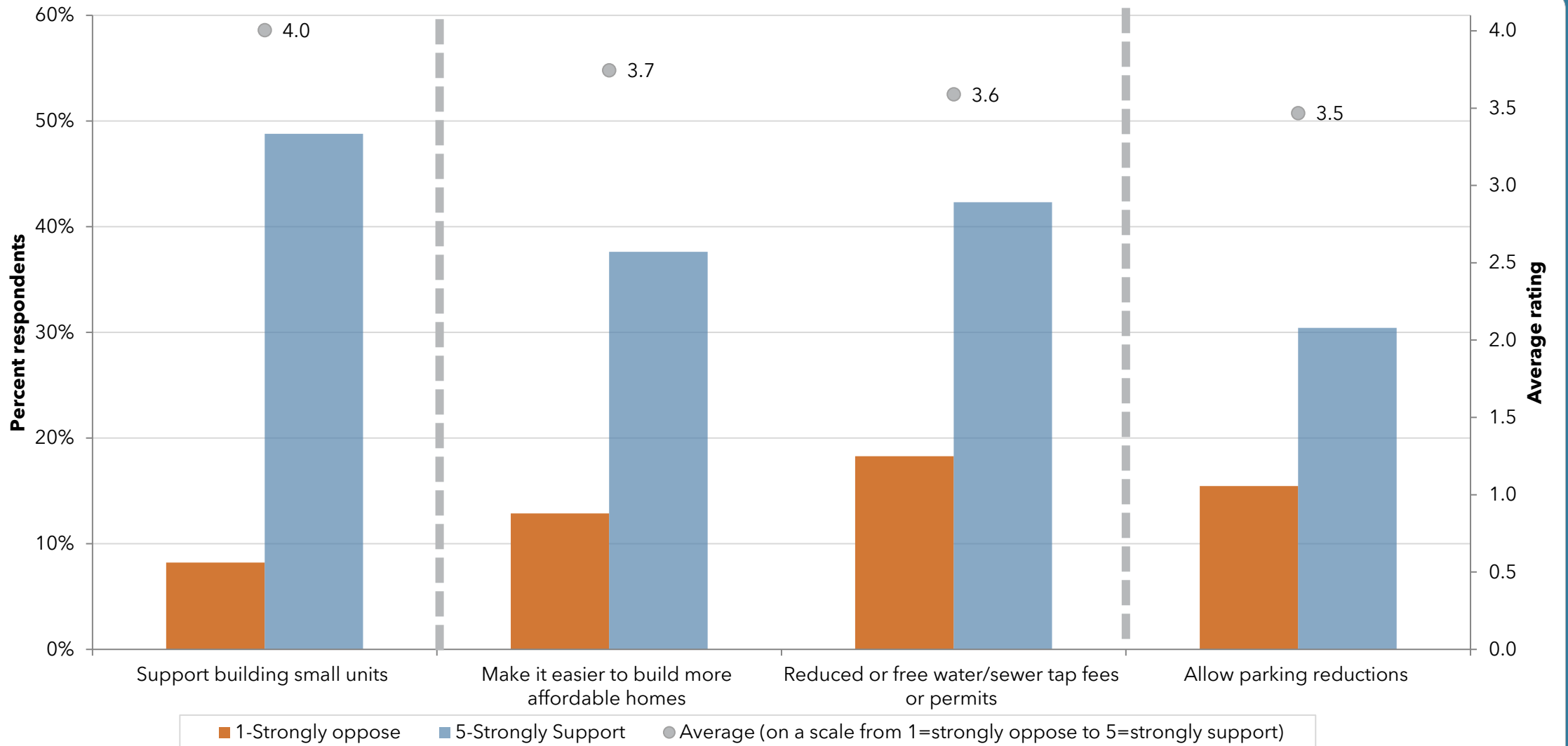
Existing Programs - rank order



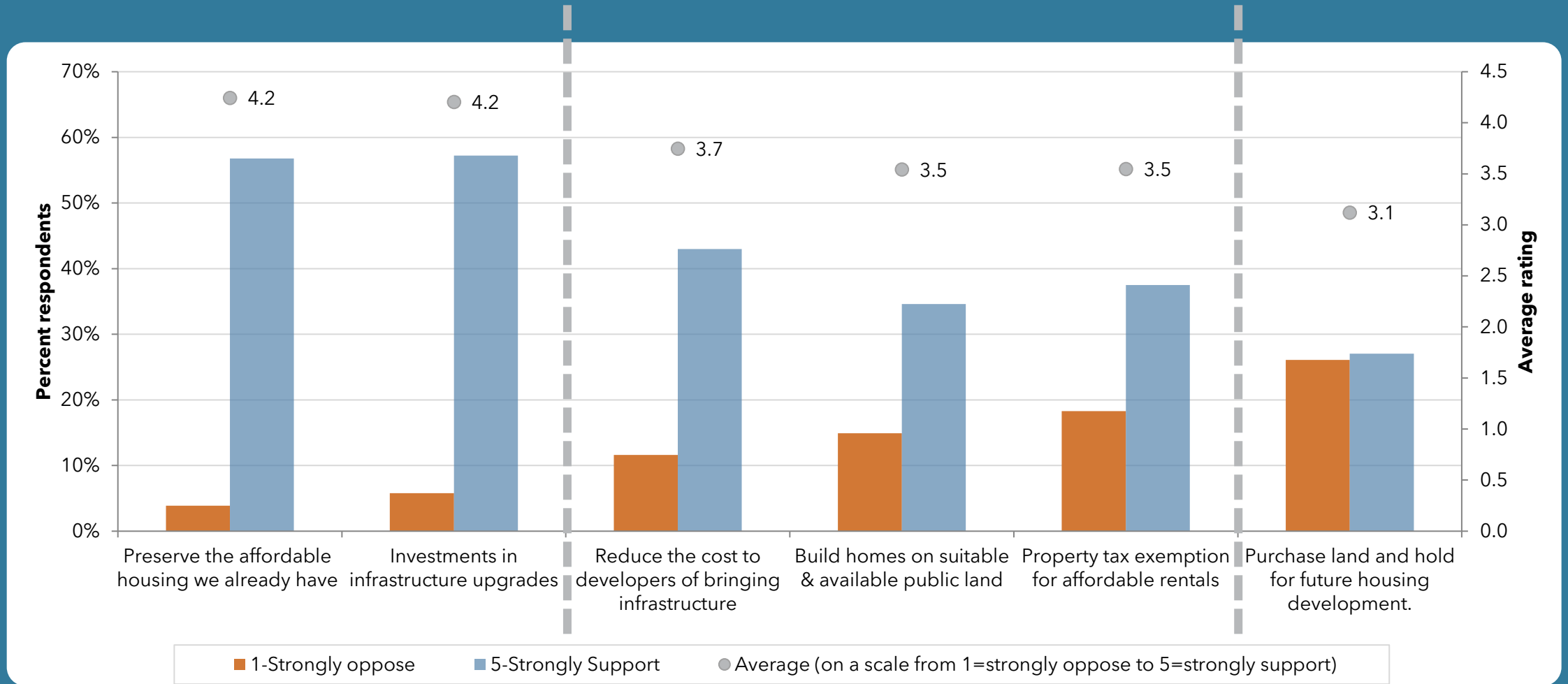
New Programs - rank order



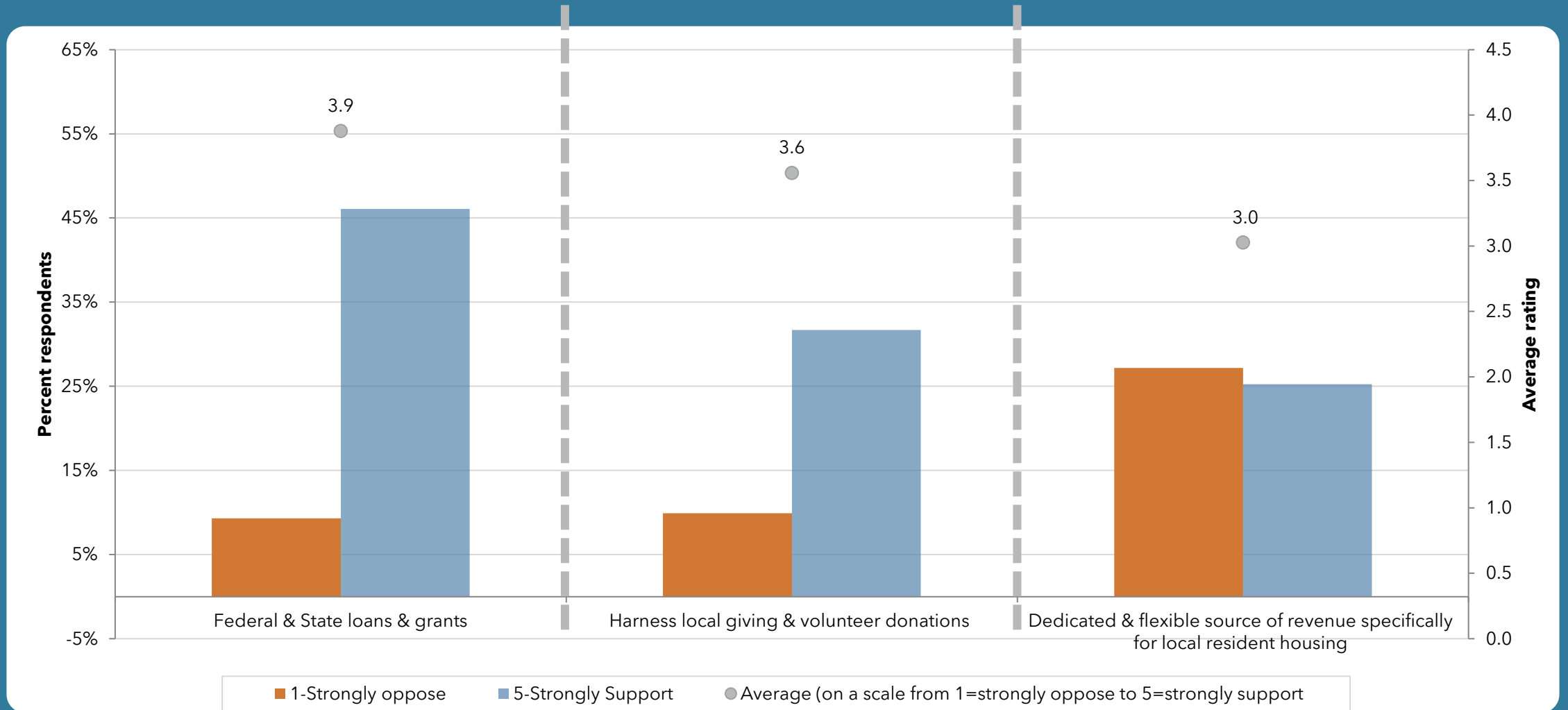
Incentives - rank order



Public/Private Partnerships - rank order



Funding - rank order



Write in comments - major themes

This issue affects me,
my family and people
I know.

I don't want to have to
choose between my pet
and having a roof over
my head.

I'd like the City to do
more to help developer's
get housing built.

Let's make investments in
rundown/abandoned homes
and lift up our
neighborhoods.

Also need to focus on
jobs and the economy.

Concerned about
homelessness.

New ideas for
construction, funding,
land, and how we can
help.

Mobile homes need
attention.

Habitat for Humanity and
Self Help Build are a
great fit for our
community.

More support for
people recovering
from addiction.

I'm concerned about
taxes.

We need good housing
for crisis situations:
pandemic, fire.

City should not take a
larger role in housing.

Appendix C - Glossary

Affordable Housing	As used in this plan, housing is affordable if the monthly payment is equal to or less than 30% of gross household income (before taxes).
ADU	Accessory dwelling unit - casita, garage unit, lock off, small apartment associated with primary home
AHA	Alamosa Housing Authority
AMI	Area Median Income -published annually for counties by the US Department of Housing and Urban Development (HUD). AMI is used to set income and rent limits for affordable housing programs statutorily linked to HUD income limits (e.g., low-income housing tax credit rentals). See Appendix A.
ASU	Adams State University
CDBG	Community Development Block Grants - a federal funding source used to develop and renovate affordable housing with income restrictions.
CHFA	Colorado Housing and Finance Authority - administers LIHTC and provides mortgage funding
COVID-19	Coronavirus disease 2019, causing 2020 global pandemic and extensive local public health precautions.
CRHDC	Community Resources and Housing Development Corporation
EOC	Energy Outreach Colorado
ERC	Energy Resource Center
FHA	Federal Housing Administration, provides secondary market for residential mortgages
HOME Funds	Grants from HUD to states and units of general local government to implement local housing strategies designed to increase homeownership and affordable housing opportunities for low and very low-income households.
HUD	Housing and Urban Development; federal agency providing funding and regulations for low income housing.
LIHTC	Low Income Housing Tax Credit - a federal program to stimulate capital investment in affordable rental housing, administered in Colorado by the Colorado Housing and Finance Authority.
MLS	Multiple Listing Service used for purchase and sale of residential real estate
SLVBHG	San Luis Valley Behavioral Health Group
SLVHC	San Luis Valley Housing Coalition
TSJC	Trinidad State Junior College
USDA	United States Department of Agriculture - responsible for numerous affordable housing projects and programs in rural areas.
WAP	Weatherization Assistance Program



City of Alamosa Contact

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(719)-589-6631

WILLIFORD, LLC

land use & affordable housing



URBANrural
—continuum—