

T. HOUSING

1. Housing Trends and Conditions

While the Valley is one of the most affordable places in Colorado for housing, the economics of its lower incomes and dependence on a more limited range of industry and job opportunities result in a somewhat overall lower quality of housing stock.

Tables containing Census data and their corresponding narrative writeups are presented in the same order as the previous CEDS, and include Tables T-1, T-2, T-3, T-4, T-5, and T-6. Table T-7 retains 2007 information on affordability as no new data has emerged in the intervening years. Table T-8 gives a current period and year-ago comparison on home prices for selected locations across the region.

In the five-year period since the last CEDS, homes in the \$300,000 range and higher have become a larger segment of the total housing stock, rising from 2.1 percent to 10.9 percent of all homes. This is especially true in elite neighborhoods of Alamosa; the Zapata subdivision in Alamosa County; Conejos Canyon; the Forbes Ranch properties in Costilla County; the Crestone/Baca area in Saguache County; Mineral County; and South Fork in Rio Grande County.

A growing number of \$1 million homes in South Fork reflect a greater number of higher income seasonal and second home buyers from other parts of Colorado, Texas, California, and other states who are seemingly unaffected by any local economic conditions or trends. This places housing costs beyond the reach for a large segment of the resident workforce, who are being required to commute to Del Norte and other locations to find affordable housing.

Manufactured homes are prominent on the outskirts of the towns to accommodate first homebuyers and transient workers. But new-home construction has declined since the last CEDS. Table T-1 shows there were 683 new homes built between 2005 and 2011. From 1999 to 2000 alone there were 713 housing starts.

2. Owners, Renters, and Vacancy Rates (Table T-1)

Table T-1 shows a higher rate of home ownership in the Valley of 71.4 percent compared with 66.8 percent for Colorado. Vacancy rates, however, were much higher due to larger portion of seasonal and second homes. The Valley had a 31.8 percent vacancy rate in 2011 compared to 11.7 percent for the state, and typically runs a higher vacancy rate.

3. Type, Age, and Occupants per Room (Table T-1, Table T-2)

As noted by the following highlights, the Valley has less multi-unit housing than the state, and its housing stock is older.

- A larger percentage of Valley homes are one unit detached (72.7 percent), compared with the state (62.8 percent).
- Mobile homes (and presumably manufactured homes also) number 3,855 (15.3 percent) of the Valley's total 15,516 structures. This compares with only 4.5 percent for Colorado.
- The state averages 20.1 percent for structures built before 1960, compared with 34.1 percent for the Valley.
- Houses built before 1980 make up 68.1 percent of houses in Conejos County, followed by Rio

Grande (63 percent), and Alamosa (62.4) and Costilla (62.2).

- In the Valley, 2.7 percent of the housing stock has been built since 2005, while that figure statewide is at 5.7 percent.
- Median rooms per housing unit range were 5.2 in the Valley compared with 5.7 for Colorado.
- Housing units with one or less persons per room are 97.5 percent in the Valley, compared to 97.6 percent in Colorado.

4. Housing Amenities (Table T-3)

Due to the lack of natural gas service throughout the Valley, a larger percentage homes are using bottled/tanked propane and wood for fuel.

- Utility gas use remains unchanged at 43.3 percent in the Valley while for Colorado its 74.4 percent.
- Bottled/tanked propane use is 22 percent compared to Colorado's 5.1 percent. Costilla is 56.2 percent and Mineral is 57.6 percent.
- Wood burning use is 16.3 percent, compared to only 2 percent for the state. Mineral's use is 33.7 percent followed by Conejos (27.4 percent), and Saguache (26.1 percent).
- Electrical use for home heating is 14.5 percent compared to 17.2 percent in Colorado. Conejos is only 7.9 percent.

A greater percentage in the Valley are also without complete plumbing or kitchen facilities and telephone service.

- In Conejos, three percent of the housing units are without complete plumbing, while 2.9 percent of Costilla units lack complete kitchens, compared to only 0.5 percent and 0.8 percent for Colorado.
- Across Colorado three percent of households had no phone service. In the Valley, only Costilla (3.7 percent) and Saguache (3.6 percent) exceeded the statewide figure.

5. Census Home Values (Table T-4)

Compared with the Colorado experience, a higher percentage of Valley homes fell in the lower home value brackets, and medians were considerably lower.

- The Valley median as reported in the most recent American Community Survey was \$130,900, only 55 percent of the state's \$236,700.
- Counties with the highest medians were Mineral (\$284,700), Rio Grande (\$141,600), and Saguache (\$131,400).
- Homes under \$100,000 in the Valley made up 37.6 percent, compared with only 9.7 percent in the rest of the state.
- Colorado's percentage of homes in the \$300,000 bracket or higher was 34 percent, compared with only 10.9 percent in the Valley.

6. Mortgage Costs (Table T-5)

Table T-5 displays the costs to the owner of owning a home. These costs include mortgages, other debts on the property, real estate taxes, insurance on the property, utilities, fuels, and any condominium or mobile home fees. Some notables from this table are:

- Valley homeowners are more likely than their state counterparts to have their home completely paid off. 43.7 percent of Valley homeowners have no mortgage, led by Costilla (60.5 percent) and Mineral

- (56.6 percent), compared to 24.1 percent for the state.
- The lowest median monthly owner cost of \$901 is in Conejos.
- Highest median costs were in Mineral at \$1,199.

Mortgage costs as a percent of annual income are as follows:

- In the Valley 34.8 percent of mortgagees pay less than 20 percent of their income for mortgages, compared with only 33.5 percent in Colorado as a whole.
- In the Valley 38.6 percent of mortgagees exceed their affordable limits by paying 30 percent or more of income for a mortgage. This is slightly above Colorado's 36.5 percent.
- The highest percentage of mortgage holders above their affordable limits were in Costilla (48.5 percent), and the lowest in Mineral (42.4 percent).

7. Rental Costs (Table T-6)

Highlights covering gross rents and percent of income in Table T-6 are as follows:

- 2,743 out of 4,257 (64 percent) Valley rentals are in Alamosa and Rio Grande.
- Median rent in the Valley as reported by the 2011 American Community Survey was \$553 per month, compared to \$883 a month in Colorado.
- Medians ranged from \$489/month in Costilla to \$694/month in Mineral.
- Rents less than 15 percent of income in the Valley were 16.5 percent versus 10.8 percent for Colorado.
- 39.5 percent of renters in the Valley are exceeding their affordable limits by paying 30 percent or more of income for rent. For Colorado the percentage is 51.3 percent.

8. Affordability in 2007 (Table T-7)

Data reported by the Colorado Division of Housing in Table T-7 provides a more detailed look at factors affecting affordability, and comparisons of Valley counties to Colorado Front Range cities. Please note, the information is from 2007. An interpretation of the table using Alamosa County as an example is as follows:

- For a 3-person family at the median income level of \$40,140, an affordable house payment would be \$1,004/month (equivalent to 30 percent of annual income).
- As explained in the table footnotes, an affordable home sales price would be \$140,018. With a median sales price of \$130,000 for a single family home, and a median sales price of \$196,660 for a condominium or townhouse. On Alamosa's housing market, the family would be able to afford the single family home, but not the condominium.
- The reported benchmark home value of a 1,300 sq/ft home is \$101,535, and may include pre-fab homes.
- The number of single-family units available for a median income family at 80 percent of median income was 10, and 11 units were available at 60 percent of median income.
- Benchmark home values for single-family units ranged from \$58,030 in Conejos County to \$165,605 in Mineral.
- The 1,300 sq/ft benchmark home values for the Front Range cities ranged from \$135,361 in Pueblo to \$239,454 in Denver.

9. Home Prices (Table T-8)

Table T-8 provides information for 2011 and 2012 on the number of residential units sold; average and medi-

an sale prices; and the number of units for sale in selected locations. The San Luis Valley total for the current period includes other locations not on the list.

We see that the region total number of units sold in 2011 was 664, compared with 629 in 2012, a decrease of 5.2 percent. The number of homes for sale in 2012 rose. The average sale price increased by 4.9 percent. The highest average sale prices in the current period for the locations reported in the table were in Creede (\$260,966) and the lowest in Center (\$65,214). These compare with a region average of \$120,500. Other locations on the list with average sale prices higher than the region include Alamosa (\$137,550) Crestone (\$133,296), and Conejos Canyon (\$223,675) and South Fork (\$239,359).

10. Housing Assistance (Table T-9)

A total of 15 agencies providing housing assistance in various forms including home rehabilitation, new construction, self-help housing, volunteer home building, rental units, and other services are listed in the table. In most cases, the need for services from these agencies exceeds the resources available. Housing authorities usually have long waiting lists, and ongoing efforts are being made by these agencies to acquire funding for housing plans and project.

Table T-1

Housing - Occupancy, Tenure, Units in Structure, Year Built - 2011

	Alamosa		Conejos		Costilla		Mineral		Rio Grande		Saguache		San Luis Valley		Colorado	
		%		%		%		%		%		%		%		%
HOUSING OCCUPANCY																
Total housing units	6,523	100.0	4,287	100.0	2,587	100.0	1,309	100.0	6,627	100.0	3,829	100.0	25,162	100.0	2,197,823	100.0
Occupied housing units	5,743	88.0	3,062	71.4	1,325	51.2	368	28.1	3,960	59.8	2,695	70.4	17,153	68.2	1,941,193	88.3
Vacant housing units	780	12.0	1,225	28.6	1,262	48.8	941	71.9	2,667	40.2	1,134	29.6	8,009	31.8	256,630	11.7
Homeowner vacancy rate	1.4		1.7		2.6		5.1		4.8		6.8				2.6	
Rental vacancy rate	8		5.9		6.7		17.5		11.5		9.9				7.1	
UNITS IN STRUCTURE																
1-unit, detached	4,228	64.8	3,296	76.9	1,997	77.2	1,200	91.7	4,860	73.3	2,712	70.8	18,293	72.7	1,380,181	62.8
1-unit, attached	261	4.0	69	1.6	10	0.4	10	0.8	128	1.9	137	3.6	615	2.4	153,580	7.0
2 units	291	4.5	62	1.4	29	1.1	0	0.0	209	3.2	79	2.1	670	2.7	38,527	1.8
3 or 4 units	374	5.7	21	0.5	8	0.3	0	0.0	82	1.2	38	1.0	523	2.1	75,641	3.4
5 to 9 units	123	1.9	66	1.5	65	2.5	2	0.2	140	2.1	99	2.6	495	2.0	104,967	4.8
10 to 19 units	247	3.8	35	0.8	6	0.2	0	0.0	161	2.4	43	1.1	492	2.0	123,396	6.0
20 or more units	101	1.5	18	0.4	3	0.1	0	0.0	40	0.6	34	0.9	196	0.8	213,315	9.7
Mobile home	898	13.8	703	16.4	469	18.1	97	7.4	1,007	15.2	681	17.8	3,855	15.3	97,867	4.5
Boat, RV, van, etc.	0	0.0	17	0.4	0	0.0	0	0.0	0	0.0	6	0.2	23	0.1	1,349	0.1
YEAR STRUCTURE BUILT																
Built 2005 or later	213	3.3	69	1.6	30	1.2	42	3.2	151	2.3	178	4.6	683	2.7	124,397	5.7
Built 2000 to 2004	393	6.0	253	5.9	90	3.5	132	10.1	525	7.9	347	9.1	1,740	6.9	265,301	12.1
Built 1990 to 1999	890	13.6	482	11.2	443	17.1	245	18.7	864	13.0	808	21.1	3,732	14.8	377,193	17.2
Built 1980 to 1989	959	14.7	560	13.1	418	16.2	277	21.2	911	13.7	629	16.4	3,754	14.9	329,848	15.0
Built 1970 to 1979	1,258	19.3	758	17.7	493	19.1	213	16.3	997	15.0	645	16.8	4,364	17.3	443,164	20.2
Built 1960 to 1969	709	10.9	409	9.5	219	8.5	94	7.2	717	10.8	152	4.0	2,300	9.1	215,887	9.8
Built 1950 to 1959	479	7.3	379	8.8	142	5.5	86	6.6	528	8.0	224	5.9	1,838	7.3	183,673	8.4
Built 1940 to 1949	357	5.5	327	7.6	123	4.8	29	2.2	378	5.7	150	3.9	1,364	5.4	66,212	3.0
Built 1939 or earlier	1,265	19.4	1,050	24.5	629	24.3	191	14.6	1,556	23.5	696	18.2	5,387	21.4	192,148	8.7
HOUSING TENURE																
Occupied housing units	5,743	100.0	3,062	100.0	1,325	100.0	368	100.0	3,960	100.0	2,695	100.0	17,153	100.0	1,941,193	100.0
Owner-occupied	3,753	65.3	2,363	77.2	1,017	76.8	316	85.9	2,890	73.0	1,906	70.7	12,245	71.4	1,295,906	66.8
Renter-occupied	1,990	34.7	699	22.8	308	23.2	52	14.1	1,070	27.0	789	29.3	4,908	28.6	645,287	33.2
Average household size of	2.55		2.7		2.62		1.88		2.9		2.28				2.6	
Average household size of	2.33		2.48		2.9		1.67		3.03		2.23				2.3	

Source: U.S. Census Bureau, DP04 Selected Housing Characteristics, 2007-2011 American Community Survey 5-Year Estimates

**Table T-2
Housing - Rooms & Occupants Per Room, 2011**

	Alamosa %	Conejos %	Costilla %	Mineral %	Rio Grande %	Saguache %	San Luis Valley %	Colorado %
Total housing units	6,523	4,287	2,587	1,309	6,627	3,829	25,162	2,197,823
ROOMS								
1 room	39	40	139	30	194	78	520	33,436
2 rooms	100	63	59	18	32	103	375	73,092
3 rooms	679	258	313	135	564	393	2,342	218,947
4 rooms	1,415	771	564	273	991	849	4,863	339,503
5 rooms	1,389	1,122	668	194	1,628	929	5,930	375,845
6 rooms	1,247	906	499	252	1,152	649	4,705	327,220
7 rooms	667	555	199	199	863	369	2,852	272,837
8 rooms	515	240	111	63	567	208	1,704	217,179
9 rooms or more	472	332	35	145	636	251	1,871	339,764
Median rooms	5.2	5.4	4.8	5.5	5.4	5	5.2	5.7
OCCUPANTS PER ROOM								
Occupied housing units	5,743	3,062	1,325	368	3,960	2,695	17,153	1,941,193
1.00 or less	5,600	2,957	1,304	368	3,873	2,615	16,717	1,895,135
1.01 to 1.50	72	80	18	0	25	61	256	34,344
1.51 or more	71	25	3	0	62	19	180	11,714

Source: U.S. Census Bureau, DP04 Selected Housing Characteristics, 2007-2011 American Community Survey 5-Year Estimates
<http://factfinder2.census.gov/>

Table T-3

Housing - Year of Occupancy, Vehicles, Heating Fuel, Plumbing, Kitchen, and Telephone

	Alamosa		Conejos		Costilla		Mineral		Rio Grande		Saguache		San Luis Valley		Colorado	
		%		%		%		%		%		%		%		%
Occupied housing units	5,743	100	3,062	100	1,325	100	368	100	3,960	100	2,695	100	17,153	100	1,941,193	100
YEAR HOUSEHOLDER MOVED INTO UNIT																
Moved in 2005 or later	2,289	39.9	794	25.9	369	27.8	111	30.2	1,358	34.3	1,104	41.0	6,025	35.1	904,323	46.6
Moved in 2000 to 2004	946	16.5	399	13.0	102	7.7	92	25.0	663	16.7	469	17.4	2,671	15.6	410,506	31.1
Moved in 1990 to 1999	1,176	20.5	631	20.6	396	29.9	72	19.6	976	24.6	700	26.0	3,951	23.0	359,962	18.5
Moved in 1980 to 1989	706	12.3	360	11.8	177	13.4	40	10.9	341	8.6	197	7.3	1,821	10.6	130,752	6.7
Moved in 1970 to 1979	394	6.9	436	14.2	127	9.6	38	10.3	273	6.9	137	5.1	1,405	8.2	82,557	4.3
Moved in 1969 or earlier	232	4.0	442	14.4	154	11.6	15	4.1	349	8.8	88	3.3	1,280	7.5	53,093	2.7
VEHICLES AVAILABLE																
No vehicles available	345	6.0	218	7.1	89	6.7	0	0.0	259	6.5	110	4.1	1,021	6.0	111,148	5.7
1 vehicle available	1,915	33.3	692	22.6	458	34.6	114	31.0	1,029	26.0	879	32.6	5,087	29.7	613,446	31.6
2 vehicles available	1,892	32.9	1,136	37.1	547	41.3	146	39.7	1,523	38.5	950	35.3	6,194	36.1	775,669	40.0
3 or more vehicles available	1,591	27.7	1,016	33.2	231	17.4	108	29.3	1,149	29.0	756	28.1	4,851	28.3	440,930	22.7
HOUSE HEATING FUEL																
Utility gas	3,331	58.0	1,387	45.3	99	7.5	19	5.2	1,844	46.6	741	27.5	7,421	43.3	144,730	74.4
Bottled, tank, or LP gas	775	13.5	488	15.9	744	56.2	148	40.2	931	23.5	684	25.4	3,770	22.0	99,873	5.1
Electricity	970	16.9	241	7.9	81	6.1	72	19.6	617	15.6	509	18.9	2,490	14.5	334,456	17.2
Fuel oil, kerosene, etc.	178	3.1	64	2.1	88	6.6	0	0.0	23	0.6	17	0.6	370	2.2	2,708	0.1
Coal or coke	0	0.0	4	0.1	2	0.2	0	0.0	0	0.0	0	0.0	6	0.0	1,474	0.1
Wood	432	7.5	838	27.4	244	18.4	124	33.7	456	11.5	703	26.1	2,797	16.3	38,796	2.0
Solar energy	17	0.3	3	0.1	14	1.1	0	0.0	5	0.1	26	1.0	65	0.4	2,533	0.1
Other fuel	40	0.7	37	1.2	53	4.0	5	1.4	84	2.1	15	0.6	234	1.4	11,154	0.6
No fuel used	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	5,469	0.3
SELECTED CHARACTERISTICS																
Lacking complete plumbing	98	1.7	91	3.0	34	2.6	0	0.0	10	0.3	67	2.5	300	1.7	10,113	0.5
Lacking complete kitchen	120	2.1	79	2.6	39	2.9	0	0.0	22	0.6	61	2.3	321	1.9	15,096	0.8
No telephone service available	146	2.5	80	2.6	49	3.7	4	1.1	113	2.9	98	3.6	490	2.9	59,201	3.0

Source: U.S. Census Bureau, DP04 Selected Housing Characteristics, 2007-2011 American Community Survey 5-Year Estimates

<http://factfinder2.census.gov>

**Table T-4
Housing - Value of Owner-Occupied Units, 2011**

	Alamosa		Conejos		Costilla		Mineral		Rio Grande		Saguache		San Luis Valley		Colorado	
		%		%		%		%		%		%		%		%
Owner-occupied units	3,753	100	2,363	100	1,017	100	316	100	2,890	100	1,906	100	12,245	100	1,295,906	100.0
Less than \$50,000	385	10.3	311	13.2	126	12.4	41	13.0	273	9.4	278	14.6	1,414	11.5	60,824	4.7
\$50,000 to \$99,999	891	23.7	755	32.0	370	36.4	12	3.8	670	23.2	497	26.1	3,195	26.1	65,290	5.0
\$100,000 to \$149,999	766	20.4	494	20.9	152	14.9	20	6.3	593	20.5	262	13.7	2,287	18.7	131,649	10.2
\$150,000 to \$199,999	664	17.7	401	17.0	223	21.9	51	16.1	492	17.0	179	9.4	2,010	16.4	227,458	17.6
\$200,000 to \$299,999	760	20.3	232	9.8	109	10.7	45	14.2	578	20.0	271	14.2	1,995	16.3	370,053	28.6
\$300,000 to \$499,999	216	5.8	125	5.3	26	2.6	60	19.0	187	6.5	257	13.5	871	7.1	287,482	22.2
\$500,000 to \$999,999	53	1.4	21	0.9	11	1.1	78	24.7	67	2.3	117	6.1	347	2.8	123,622	9.5
\$1,000,000 or more	18	0.5	24	1.0	0	0.0	9	2.8	30	1.0	45	2.4	126	1.0	29,528	2.3
Median (dollars)	\$ 130,400		\$ 110,200		\$ 102,600		\$ 284,700		\$ 141,600		\$ 131,400		\$ 130,900		\$ 236,700	

Source: U.S. Census Bureau, DP04 Selected Housing Characteristics, 2007-2011 American Community Survey 5-Year Estimates
<http://factfinder2.census.gov>

**Table T- 5
Housing - Mortgage Status and Percent of Household Income, 2011**

	Alamosa		Conejos		Costilla		Mineral		Rio Grande		Saguache		San Luis Valley		Colorado	
		%		%		%		%		%		%		%		%
MORTGAGE STATUS																
Owner-occupied units	3,753	100	2,363	100	1,017	100	316	100	2,890	100	1,906	100	12,245	100	1,295,906	100
Housing units with a mortgage	2,367	63.1	1,144	48.4	402	39.5	137	43.4	1,780	61.6	1,067	56.0	6,897	56.3	982,988	75.9
Housing units without a mortgage	1,386	36.9	1,219	51.6	615	60.5	179	56.6	1,110	38.4	839	44.0	5,348	43.7	312,918	24.1
SELECTED MONTHLY OWNER COSTS																
Housing units with a mortgage	2,367	2367	1,144	1144	402	402	137	137	1,780	1780	1,067	1067	6,897	100	982,988	100
Less than \$300	7	0.3	9	0.8	0	0.0	0	0.0	0	0.0	0	0.0	16	0.2	1,688	0.2
\$300 to \$499	191	8.1	54	4.7	28	7.0	4	2.9	56	3.1	50	4.7	383	5.6	11,128	1.1
\$500 to \$699	383	16.2	184	16.1	58	14.4	12	8.8	225	12.6	145	13.6	1,007	14.6	29,532	3
\$700 to \$999	459	19.4	417	36.5	124	30.8	35	25.5	572	32.1	332	31.1	1,939	28.1	94,980	9.7
\$1,000 to \$1,499	752	31.8	366	32.0	126	31.3	22	16.1	601	33.8	283	26.5	2,150	31.2	264,803	26.9
\$1,500 to \$1,999	346	14.6	71	6.2	34	8.5	46	33.6	168	9.4	148	13.9	813	11.8	262,127	26.7
\$2,000 or more	229	9.7	43	3.8	32	8.0	18	13.1	158	8.9	109	10.2	569	8.5	318,730	32.4
Median (dollars)	1,072		901	0.0	971		1,199		1,022		1,012				1,656	
Housing units without a mortgage	1,386	100.0	1,219	1219	615	615	179	179	1,110	1110	839	839	5,348	100	312,918	100
Less than \$100	15	1.1	3	0.2	32	5.2	0	0.0	13	1.2	90	10.7	153	2.9	2,540	0.8
\$100 to \$199	137	9.9	222	18.2	145	23.6	13	7.3	152	13.7	206	24.6	875	16.4	19,763	6.3
\$200 to \$299	452	32.6	452	37.1	133	21.6	66	36.9	272	24.5	167	19.9	1,542	28.8	56,421	18.7
\$300 to \$399	351	25.3	292	24.0	108	17.6	22	12.3	280	25.2	177	21.1	1,230	23.0	77,277	24.7
\$400 or more	431	31.1	250	20.5	197	32.0	78	43.6	393	35.4	199	23.7	1,548	28.9	154,917	49.5
Median (dollars)	325		282		299		352		349		279				398	
SELECTED MONTHLY OWNER COSTS AS PERCENTAGE OF HOUSEHOLD INCOME																
Housing units with a mortgage	2,342	2342	1,144	1144	402	402	125	125	1,769	1769	1,026	1026	6,808	100	978,336	100
Less than 20.0 percent	1,001	42.7	423	37.0	89	22.1	48	38.4	543	30.7	262	25.5	2,366	34.8	327,371	33.5
20.0 to 24.9 percent	424	18.1	205	17.9	46	11.4	25	20.0	219	12.4	121	11.8	1,040	15.3	163,181	16.7
25.0 to 29.9 percent	191	8.2	64	5.6	72	17.9	0	0.0	281	15.9	169	16.5	777	11.4	130,966	13.4
30.0 to 34.9 percent	112	4.8	95	8.3	32	8.0	14	11.2	151	8.5	119	11.6	523	7.7	91,591	9.4
35.0 percent or more	614	26.2	357	31.2	163	40.5	38	30.4	575	32.5	355	34.6	2,102	30.9	265,227	27.1
Not computed	25		0		0		12		11		41		89		4,652	

Source : U.S. Census Bureau, DP04 Selected Housing Characteristics, 2007-2011 American Community Survey 5-Year Estimates
<http://factfinder2.census.gov>

**Table T- 6
Housing - Gross Rent and Percent of Household Income, 2011**

	Alamosa		Conejos		Costilla		Mineral		Rio Grande		Saguache		San Luis Valley		Colorado	
		%		%		%		%		%		%		%		%
GROSS RENT																
Occupied units paying rent	1,816	100	570	100	232	100	33	100	927	100	679	100	4,257	100	620,331	100
Less than \$200	106	5.8	38	6.7	34	14.7	0	0.0	138	14.9	103	15.2	419	9.8	10,636	1.7
\$200 to \$299	256	14.1	97	17.0	12	5.2	0	0.0	142	15.3	31	4.6	538	12.6	14,640	2.4
\$300 to \$499	389	21.4	149	26.1	78	33.6	0	0.0	102	11.0	116	17.1	834	19.6	37,127	6
\$500 to \$749	638	35.1	214	37.5	41	17.7	25	75.8	334	36.0	285	42.0	1,537	36.1	150,538	24.3
\$750 to \$999	318	17.5	49	8.6	57	24.6	2	6.1	146	15.7	109	16.1	681	16.0	170,096	27.4
\$1,000 to \$1,499	109	6.0	23	4.0	10	4.3	6	18.2	65	7.0	32	4.7	245	5.8	168,041	27.1
\$1,500 or more	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	3	0.4	3	0.1	69,253	11.2
Median (dollars)	\$ 547		\$ 502		\$ 489		\$ 694		\$ 559		\$ 604		\$ 553		\$ 883	
No rent paid	174		129		76		19		143		110		651		24,956	
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME																
Occupied units paying rent	1,785	100	570	100	226	100	33	100	927	100	679	100	4,220	100	606,529	100
Less than 15.0 percent	210	11.8	123	21.6	29	12.8	2	6.1	206	22.2	127	18.7	697	16.5	65,708	10.8
15.0 to 19.9 percent	173	9.7	64	11.2	14	6.2	13	39.4	101	10.9	84	12.4	449	10.6	75,743	12.5
20.0 to 24.9 percent	295	16.5	73	12.8	20	8.8	0	0.0	91	9.8	56	8.2	535	12.7	80,930	13.3
25.0 to 29.9 percent	208	11.7	35	6.1	26	11.5	4	12.1	82	8.8	96	14.1	451	10.7	73,020	12
30.0 to 34.9 percent	195	10.9	90	15.8	0	0.0	0	0.0	87	9.4	50	7.4	422	10.0	57,218	9.4
35.0 percent or more	704	39.4	185	32.5	137	60.6	14	42.4	360	38.8	266	39.2	1,666	39.5	253,910	41.9
Not computed	205		129		82		19		143		110		688		38,758	

Source: U.S. Census Bureau, DP04 Selected Housing Characteristics, 2007-2011 American Community Survey 5-Year Estimates
<http://factfinder2.census.gov>

Table T-7
Affordable Housing, September 2007

County	3-Person AMI	Affordable	Average	Affordable	Median	Benchmark	# Units	# Units	
		Payment	Rent-9/06	Sales Price	Sales Price	Home Value	Available	Available	
						1,300 sq/ft	<80% AMI	<60% AMI	
Alamosa	Median	\$40,140	\$1,004	\$409	\$140,018	\$130,000 sf	\$101,535	10 sf	11 sf
	< 80%	38,800	970		135,349	\$196,660 co		0 co	0 co
	< 60%	29,100	728		101,508				
	< 50%	24,250	606		84,590				
	< 30%	14,550	364		50,754				
Conejos	Median	\$30,510	\$763	N/A	\$106,426	\$109,196 sf	\$58,030	7 sf	2 sf
	< 80%	38,800	970		135,349	\$59,000 co	(2004 data)	N/A	N/A
	< 60%	29,100	728		101,508				
	< 50%	24,250	606		84,590				
	< 30%	14,550	364		50,754				
Costilla	Median	\$26,870	\$671	N/A	\$93,554	\$101,640 sf	\$61,905	6 sf	4 sf
	< 80%	38,800	970		135,349	N/A	(2004 data)	N/A	N/A
	< 60%	29,100	728		101,508				
	< 50%	24,250	606		84,590				
	< 30%	14,550	364		50,754				
Mineral	Median	\$43,290	\$1,082	N/A	\$151,006	N/A sf	\$165,605	0 sf	0 sf
	< 80%	39,100	970		135,349	N/A co		N/A	N/A
	< 60%	29,340	728		101,508				
	< 50%	24,450	606		84,590				
	< 30%	14,650	364		50,754				
Rio Grande	Median	\$38,610	\$965	N/A	\$136,681	\$166,298 sf	\$100,746	27 sf	15 sf
	< 80%	39,100	970		135,349	N/A co		N/A	N/A
	< 60%	29,340	728		101,508				
	< 50%	24,450	606		84,590				
	< 30%	14,550	\$364		50,754				
Saguache	Median	\$31,140	\$779	N/A	\$108,624	\$140,190 sf	\$74,194	9 sf	4 sf
	< 80%	38,800	970		135,349	N/A co	(2004 data)	N/A	N/A
	< 60%	29,100	728		101,508				
	< 50%	24,250	606		84,590				
	< 30%	14,550	364		50,754				
Denver	Median	\$64,170	\$1,604	\$838	\$223,840	\$235,000 sf	\$239,454	912 sf	502 sf
	< 80%	51,600	1,290		179,993	\$177,937 co		492 co	224 co
	< 60%	38,700	968		134,995				
	< 50%	32,250	806		112,495				
	< 30%	19,350	484		67,497				
El Paso	Median	\$56,790	\$1,420	\$614	\$198,097	\$216,878 sf	\$169,875	473 sf	136 sf
	< 80%	45,650	1,141	Colorado	159,238	\$147,817 co		182 co	229 co
	< 60%	34,260	857	Springs	119,507				
	< 50%	28,550	714		99,589				
	< 30%	17,100	428		56,649				
Pueblo	Median	\$42,120	\$1,053	\$489	\$146,927	\$126,851 sf	\$135,361	196 sf	462 sf
	< 80%	38,800	970		135,349	\$142,500 co		8 co	13 co
	< 60%	29,100	728		101,508				
	< 50%	24,250	606		84,590				
	< 30%	14,550	364		50,754				

Source: Division of Housing, Colorado Department of Local Affairs, *What is Affordable Housing in Your Area?* 2007.

AMI - 2007 Area Median Income for 3 person families, by county, as calculated by HUD.

Affordable Payment - Equals 30% of monthly income, including rent or PITI and utilities.

Median rents - Two bedroom/one bath units, not including utilities, from third quarter 2006 Multi-Family Housing Vacancy & Rental Survey, Colorado Division of Housing and the Metro Apartment Association.

Affordable Sales Price - Assumes 25% of monthly income pays for principle & interest only on an FHA mortgage with a 3% downpayment, 6.25% interest, and 30-year term. Assumes 4% of monthly income pays for taxes & insurance.

Interest rate (6.25%) - Average rate in Colorado for 30-year FHA mortgages. Freddie Mac Primary Mortgage Market Survey for 2007.

Median sales price - Based on 2006, Multiple Listing Service (MLS) information from the Colorado Assn. of Realtors, Metro list, & IRES.

Benchmark Home Value - Average value of 1,300 sq/ft single family units as of 1/1/07. Based on an analysis of assessment data prepared by Value West Inc.

Units Available - Number of single family and condo units available for sale at or below the "Affordable Sale Price" for 3 person households earning 80% AMI. Based on listings in Realtor.com, ReColorado.com, and local Realtors.

sf = single family & mobile home, **co** = condo & town home. **N/A** = not applicable.

Table T-8

Residential Home Sale Prices, 2011-2012

Location	Number Sold	Average Sale	Median Sale	Actual For Sale
Alamosa Area				
Current Period	215	\$137,550	\$120,000	524
One Year Ago	228	\$143,822	\$128,500	526
Antonito				
Current Period	11	\$73,845	\$43,500	37
One Year Ago	12	\$72,754	\$49,078	48
Center				
Current Period	17	\$65,214	\$63,000	46
One Year Ago	22	\$72,334	\$66,750	52
Conejos Canyon				
Current Period	8	\$223,675	\$142,450	31
One Year Ago	5	\$313,300	\$299,000	27
Creede				
Current Period	25	\$260,996	\$185,000	182
One Year Ago	20	\$211,150	\$180,000	144
Crestone				
Current Period	24	\$133,296	\$130,125	134
One Year Ago	32	\$147,977	\$147,950	154
Del Norte				
Current Period	27	\$110,729	\$83,999	147
One Year Ago	42	\$127,845	\$101,000	149
Fort Garland				
Current Period	30	\$146,305	\$149,500	137
One Year Ago	20	\$155,575	\$148,450	113
Hooper				
Current Period	6	\$90,750	\$805,000	11
One Year Ago	6	\$82,333	\$76,750	12
Jasper				
Current Period	1	\$105,000	\$105,000	8
One Year Ago	0	\$0	\$0	6
La Garita				
Current Period	1	\$26,000	\$26,000	12
One Year Ago	1	\$26,000	\$26,000	10
La Jara				
Current Period	9	\$102,924	\$77,500	37
One Year Ago	4	\$104,125	\$102,000	23
Manassa				
Current Period	5	\$76,240	\$64,000	16
One Year Ago	7	\$72,757	\$64,000	26

Table T-8 continued on next page

Table continued

Table T-8

Location	Number Sold	Average Sale	Median Sale	Actual For Sale
Moffat				
Current Period	2	\$146,500	\$146,500	16
One Year Ago	4	\$82,000	\$74,000	16
Monte Vista				
Current Period	107	\$127,669	\$115,000	327
One Year Ago	115	\$124,211	\$106,352	323
Mosca				
Current Period	6	\$95,795	\$88,887	28
One Year Ago	4	\$96,693	\$81,387	19
Saguache				
Current Period	15	\$101,773	\$95,000	54
One Year Ago	14	\$107,785	\$107,500	53
San Acacio				
Current Period	1	\$145,500	\$145,500	12
One Year Ago	0	\$0	\$0	13
San Luis				
Current Period	16	\$75,762	\$74,500	47
One Year Ago	10	\$74,655	\$77,875	45
Sanford				
Current Period	7	\$76,442	\$64,000	24
One Year Ago	6	\$83,250	\$86,750	26
South Fork				
Current Period	81	\$239,359	\$210,000	409
One Year Ago	96	\$206,045	\$182,500	368
San Luis Valley*				
Current Period	629	\$144,574	120,500	2,302
One Year Ago	664	\$142,014	125,000	2,194

Source: Multiple Listing Service, June 2013
 San Luis Valley totals include other locations not listed.

Table T-9

Housing Agencies and Assistance Programs 2013

Agency/Program	Service Area	Programs
San Luis Valley Housing Coalition , 529 Main Street Suite 6, PO Box 592, Alamosa, CO 81101, e-mail: slvhc@questoffice.net, (719) 587-9807, Web site: www.slvhousingcoalition.org	San Luis Valley	A certified Community Housing Development Organization. Offers down payment assistance, home rehabilitation assistance, manages Casita de la Luna apartments (for elderly and disabled) in Alamosa and High Valley Manor (multi-family apartment complex) in Monte Vista.
Colorado Rural Housing Development Corp. , 1016 West Ave., Alamosa, CO 81101, (719) 589-1680. Web site: www.crdhc.org	San Luis Valley	A HUD Housing Counseling Agency and member of NeighborWorks® America. Offers home ownership counseling, home mortgage lending, real estate services, multi- and single-family housing development for elderly, disabled, migrant workers and low income, and rental housing for elderly and disabled. Operates La Hacienda Del Norte (elderly and disabled) and Casa de Rio Grande (elderly) rental housing in Del Norte.
Adelante Family Services , 511 6th St., Alamosa, CO 81101, (719) 587-0538, e-mail: adelante.lapiente@gmail.com Web site: www.lapiente.net/family.php	San Luis Valley	A program of La Puente Home. Assists homeless families with children under 18 by providing housing, life skill training and job training, among other services.
La Puente Outreach Services , 929 State Ave., Alamosa, CO 81101, (719) 587-3781, e-mail: outreach.lapiente@gmail.com. Web site: www.lapiente.net/outreach.php	San Luis Valley	A program of La Puente Home. Among services provided are emergency rental and utility assistance, and simple weatherization of low income homes.
Habitat for Humanity , 601 State Ave., PO Box 1197, Alamosa CO 81101, e-mail slvhhabitat@yahoo.com, Web site: www.slvhhabitat.org	San Luis Valley	Volunteer home building - 1-2 homes/yr. For low income families.
San Luis Valley Farm Worker Housing Corp. , 980 S. Broadway, Center CO 81125, (719) 754-9050, e-mail slvfarmwork@centurytel.net	Center/Saguache County	Manages Tierra Nueva, dormitory and single family units for migrant workers.
Tu Casa , PO Box 473, Alamosa CO 81101, (719), e-mail admin@slvtucasa.net, Web site: www.slvtucasa.net	San Luis Valley	Emergency shelter and relocation services for victims of domestic violence or sexual assault, and their families.
Alamosa Housing Authority , 213 Murphy Dr., Alamosa CO 81101, (719) 589-6694	Alamosa	Rental units for low-income families and elderly. Section 8 voucher programs.
Antonito Housing Authority , PO Box 25, Antonito CO 81120, (719) 376-5487	Antonito/southern Conejos County	" "
Center Housing Authority , PO Box 759, Center CO 81125, (719) 754-2537	Center/agricultural areas	" "
Conejos County Housing Authority , PO Box 366, La Jara, CO 81140, (719) 274-5417	La Jara/northern Conejos County	" "
Costilla County Housing Authority , PO Box 629, San Luis CO 81152, (719) 672-3379	San Luis	" "
Monte Vista Housing Authority , PO Box 581, 551 Monroe, Monte Vista CO 81144, (719) 852-5505	Monte Vista	" "
Saguache Housing Authority , PO Box 201, 630 1/2 Pitkin, Saguache CO 81149, (719) 655-2804	Saguache	" "
Del Norte Senior Housing, Inc. , 1305 6th, Del Norte CO 81132, (719) 657-9332	Del Norte	La Hacienda Del Norte and Casa de Rio Grande, rental for elderly (see Colorado Rural Housing Development Corp.)

Sources: Web sites of agencies and programs listed, and *Colorado Public Housing Authority Directory*, published by the Colorado Dept. of Local Affairs, Div. of Housing.