

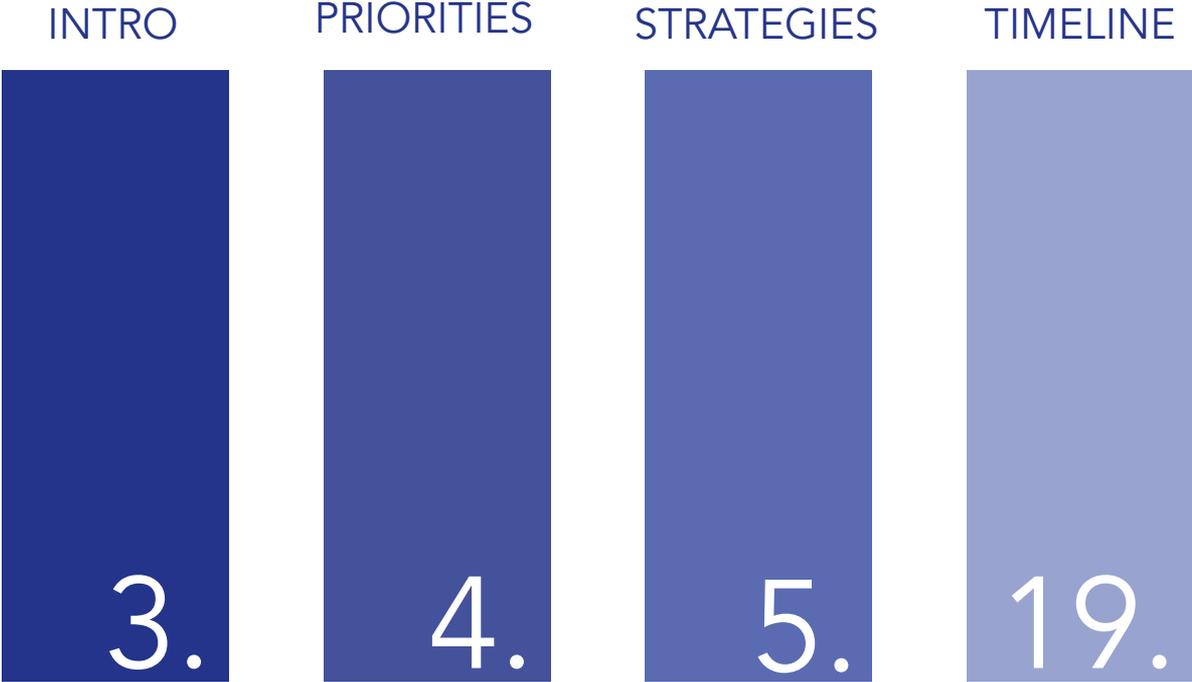


# Housing Action Plan Hooper/Mosca

SEPTEMBER  
2022

# Overview

---



# Action Plan Introduction

## PURPOSE:

This action plan serves as a roadmap towards housing stability in Hooper and Mosca, Colorado. In order for all members of these communities to have housing that meets their needs, the plan outlines goals, strategies, and resources specific to the context of the community. It builds upon the findings of the *San Luis Valley Housing Needs Assessment 2021* and the *San Luis Valley Regional Housing Action Plan 2022*. These documents and all assessments and plans for other communities within the valley are available at [www.slvhc.com](http://www.slvhc.com).

## PROCESS:

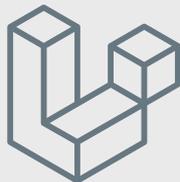
The San Luis Valley Housing Coalition spearheaded the formation of the San Luis Valley Housing Cohort in the summer of 2019 to guide and assist in the development of the housing assessments completed in 2021 and this action plan. The cohort is comprised of public, private and non-profit representatives from across the Valley. The plan is the product of the collaborative effort of the San Luis Valley Housing Cohort and the input and feedback received from over 400 local residents and community stakeholders. Collaborative planning and engagement efforts included a community survey, site visits, topic-specific subcommittee meetings, and interviews.

## Guiding Principles

COLLABORATIVE



FLEXIBLE



INCLUSIVE



## VISION:

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

# SLV Priorities

These are the five priorities for the San Luis Valley's overall housing strategy. The specific strategies for Hooper and Mosca begin on the next page.



## 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.

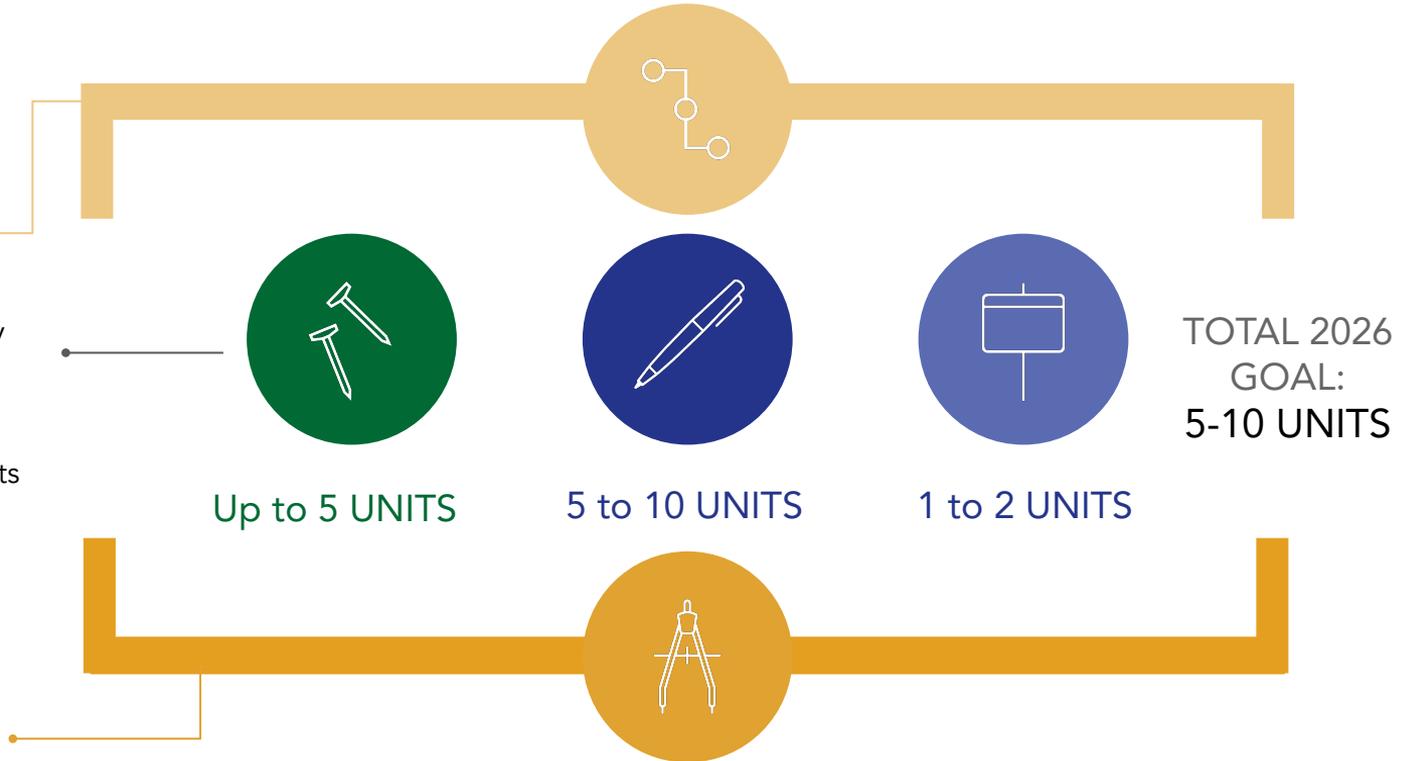
# Hooper/Mosca Priorities

*The following pages contain the goals, strategies, opportunities and constraints, lead agency, collaborators, funding, and proposed resources to move forward with these priorities. Below is the organizational structure of these priorities.*

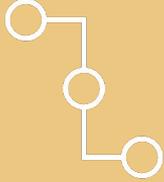
Education and outreach is an overarching priority to facilitate awareness, understanding, and action.

Improving the existing inventory and building new housing, with an emphasis on rentals, is needed to meet the housing goal of 5 to 10 new housing units by 2026.

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



## EXPAND EDUCATION AND OUTREACH



**LEAD AGENCY:** Alamosa County and Town of Hooper

**COLLABORATORS:** SLVHC

**FUNDING:** SLVHC, CHFA

### RESOURCES:

- ❖ Existing resource guides - coming in 2022
- ❖ Stories that matter website
- ❖ The Civic Canopy facilitation
- ❖ SLVHC documents on website

## 5-YEAR GOALS

Increase resident knowledge of existing resources

Citizen participation in decision making

Strengthen partnerships

Education on the benefits of strategies included in the other priorities

## STRATEGIES

Distribute pertinent information to Mosca residents in utility bills and at highly visited local businesses.

Continue to post relevant information at the Hooper post office and on the forthcoming website.

Engage mobile home residents in protecting affordable housing.

Distribute resource guides when available.

Amplify community voices through story-telling and engaging community advocates.

## CONSTRAINTS/ OPPORTUNITIES

There is opportunity to build upon good working relationships with landowners and community members.

There is an opportunity to overcome existing fears around development and change that may have been a constraint in the past. Ensuring that existing resources and new housing serve current members is essential.

## IMPROVE EXISTING INVENTORY



**LEAD AGENCY:** San Luis Valley Housing Coalition

**COLLABORATORS:** Alamosa County, Town of Hooper, Colorado Trust

**FUNDING:** CHFA, DOH, USDA, Private lenders, philanthropy

## RESOURCES:

- ❖ Abandoned Home Inventory
- ❖ Renovation and improvement assistance - ERC
- ❖ Home Rehabilitation program - SLVHC
- ❖ Trinidad State College - COPERR Program
- ❖ DOH funding, resources, and technical support

## 5-YEAR GOALS



Up to 5 Units

Built or rehabilitated from abandoned homes or vacant lots

## STRATEGIES

Use the property inventory created by Williford LLC to prioritize opportunities renovate, rent, or sell abandoned homes to add to the rental/for sale market.

Seek opportunities to partner with current owners or acquire vacant lots from willing sellers for new development. Assist current owners with improving/rehabilitating their homes.

Collaborate with peer communities across the valley to find funding to add staff focused on improving the existing inventory (e.g., staff sharing).

## CONSTRAINTS/ OPPORTUNITIES

There is a relatively high number of mobile homes that are generally more affordable than other housing types, but many are in need of repair, updates, and weatherization upgrades.

There is a huge opportunity for infill development on vacant lots (18 in Hooper and 16 in Mosca and vacant commercial buildings)

## NEW RENTAL HOUSING



**LEAD AGENCY:** No clear lead. Collaboration and coordination is required.

**COLLABORATORS:** SLVHC, Alamosa County, Town of Hooper

**FUNDING:** CHFA, DOH, USDA, Private lenders, philanthropy

### RESOURCES:

- ❖ CRHDC housing development programs
- ❖ CHFA/DOH - loans, grants, tax credits, technical assistance, Developer toolkit
- ❖ Experienced developers: Louis Llukondi, John Vance, Akia Tanara
- ❖ DOH support for planning and rental housing under 80% AMI
- ❖ IndieDwell and Fading West are creating factory built solutions

## 5-YEAR GOALS



5-10 Units

## STRATEGIES

Pursue development on government and employer owned land adjacent to infrastructure

Seek development partnerships to complete design, finance, and construction

Work closely with private landowners interested in developing rental housing and facilitate introductions to state agencies and funders, as appropriate

Consider a scattered site Low Income Housing Tax Credit project

## CONSTRAINTS/ OPPORTUNITIES

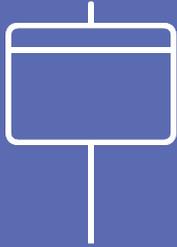
Mosca's location provides an opportunity to provide housing to the local workforce that minimizes commute time and cost

Opportunity to develop multi-family housing in Mosca due to existing infrastructure capacity

Hooper's lack of a modern wastewater system and robust economic activity may limit builder/developer interest

Constraints include identifying funding to address the gap between the cost to build and what local residents can afford

## NEW HOMES FOR SALE



**LEAD AGENCY:** No clear lead. Collaboration and coordination is required.

**COLLABORATORS:** CRHDC, SLVHC

**FUNDING:** DOH, USDA, CHFA, Private lenders, philanthropy

### **RESOURCES:**

- ❖ Homeownership Counseling and Financial Readiness Classes (SLVHC & CRHDC)
- ❖ Down Payment Assistance (SLVHC)
- ❖ CRHDC - building with USDA Self Help and other resources
- ❖ Habitat for Humanity
- ❖ IndieDwell and Fading West factory built solutions

## 5-YEAR GOALS



Pursue the development of 1 to 2 homes for sale housing units from below \$125,000 to \$200,000.

## 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

## CONSTRAINTS/ OPPORTUNITIES

Opportunity to leverage the existing strong and dedicated network of jurisdictions, organizations, and individuals working to build housing for locals in the Valley

Constraints include:

- Ensuring zoning allows types of housing that will be attainable
- Identifying funding to address the gap between the cost to build and what local residents can afford

# 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

### SHARED EQUITY



Habitat for  
Humanity



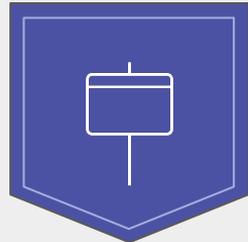
Self-Help  
Program



Deed  
Restriction



Community  
Land Trust



IMPROVE  
LAND USE & ZONING



# MOSCA

(township area only)

Land Use, Infrastructure, and  
Building Code



## IMPROVE LAND USE & ZONING



**LEAD AGENCY:** Alamosa County

**COLLABORATORS:** Mosca Residents and Local Building Community

**FUNDING:** DOLA, DOH, Alamosa County

### 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

## 5-YEAR GOALS



Land use regulations for Mosca area promote housing choice and construction of housing that locals can afford

## STRATEGIES

Review and revise land use regulations prior to and following Alamosa County's Comprehensive Plan update to facilitate a more diverse housing stock in Mosca.

Numerous residential uses are permitted in the RMH zone, so consideration should be given not just to use, but dimensional standards and other requirements in the code.

## CONSTRAINTS/ OPPORTUNITIES

Alamosa County Land Use and Building Department has the expertise for in house code work and/or managing a code update contract, which is an opportunity to explore the best approach to successfully review and amend/rewrite the code.

Adoption of DOLA's qualifying code changes puts the county in position to apply for state grant monies.

Facilitating change will require early and personalized engagement to increase understanding and continue to build trust before formally proposing code changes. Housing is needed today and code changes can take time, but small adjustments can be made prior to the start of the Comprehensive Plan and larger code revision process.

## IMPROVE INFRASTRUCTURE



**LEAD AGENCY:** Alamosa  
County

**COLLABORATORS:**  
Developers/Builders

**FUNDING:** CDPHE, EPA, USDA

### **RESOURCES:**

- ❖ Build.gov (federal programs & funding)
- ❖ CDPHE state revolving fund
- ❖ EPA technical assistance
- ❖ USDA Water & Waste Disposal Loan and Grant Program

## 5-YEAR GOALS



Wastewater infrastructure in place to service vacant blocks west of Highway 17 in Mosca

## STRATEGIES

Complete necessary design and engineering and extend wastewater services to land west of Highway 17 and north of 4th Avenue to facilitate future development.

Aggressively seek out windfall funding opportunities to help finance the utility extension.

## CONSTRAINTS/ OPPORTUNITIES

Mosca has the unique distinction of being an unincorporated community with a sewer system. This previous investment in infrastructure provides the opportunity for additional commercial and residential development at a critical intersection in the valley - a primary access point to Great Sand Dunes National Park and Preserve.

Yet, service is not present throughout the entire Mosca township. This is currently a constraint but presents a great opportunity to facilitate more housing and economic development.

## IMPROVE BUILDING CODES & ENFORCEMENT



**LEAD AGENCY:** Alamosa County

**COLLABORATORS:** Valley governmental jurisdictions and building officials

**FUNDING:** Alamosa County

### RESOURCES:

- ❖ International Code Council (ICC), Colorado Chapter
- ❖ Valley Building Officials

## 5-YEAR GOALS

Current building and energy code is adopted and equitably enforced

## STRATEGIES

Review new state statutes and evaluate adopting a more current building and energy code, modified to meet local conditions as applicable. This could include the ICC Existing Building Code.

The Alamosa County Land Use and Building Department helps lead the creation of a cohort of valley building officials who meet at least semiannually to discuss issues, best practices, educational opportunities, etc.

Budget adequate funds for building official/inspector training, certifications and continuing education.

## CONSTRAINTS/ OPPORTUNITIES

Modern building codes are intended to prevent health and safety hazards and promote energy conservation, which can lower homeowner/tenant costs

Lack of consistent and equitable enforcement may result in "corner-cutting"

**IMPROVE  
LAND USE & ZONING**



# HOOPER

Land Use, Infrastructure, and  
Building Code



## IMPROVE LAND USE & ZONING



**LEAD AGENCY:** Town of Hooper

**COLLABORATORS:** Hooper Residents and Local Building Community

**FUNDING:** DOLA, DOH, Town of Hooper

### 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

## 5-YEAR GOALS



Land use regulations are publicly available and promote housing choice and construction of housing that locals can afford

## STRATEGIES

Develop consolidated municipal code, including land use regulations, and publish it on the forthcoming town website with a zoning map.

Ensure all construction types are allowed in town limits, including modular.

## CONSTRAINTS/ OPPORTUNITIES

The lack of a publicly available land use code and zoning map is a barrier to outside builder/developer interest.

There is tremendous opportunity to use state and other funding sources to pay for additional capacity and expertise to consolidate and publish a municipal code, such as DOLA grants.

Adoption of DOLA's qualifying code changes puts Hooper in position to apply for state grant monies.

## IMPROVE INFRASTRUCTURE



**LEAD AGENCY:** Town of Hooper

**COLLABORATORS:** Developers/Builders

**FUNDING:** CDPHE, EPA, USDA

### **RESOURCES:**

- ❖ Build.gov (federal programs & funding)
- ❖ CDPHE state revolving fund
- ❖ EPA technical assistance
- ❖ USDA Water & Waste Disposal Loan and Grant Program

### 5-YEAR GOALS



One priority site is development ready

### STRATEGIES

Identify one government or institutionally owned parcel suitable for new housing development.

Aggressively seek out windfall funding opportunities to make the one identified parcel development ready.

### CONSTRAINTS/ OPPORTUNITIES

Proactive infrastructure installation is expensive and requires community and political buy in, but benefits the community and residents over the long run.

Opportunity to capitalize on federal and state funds aimed at infrastructure improvement and housing production

## IMPROVE BUILDING CODES & ENFORCEMENT



**LEAD AGENCY:** Town of Hooper

**COLLABORATORS:** Valley governmental jurisdictions and building officials

**FUNDING:** Town of Hooper

### RESOURCES:

- ❖ International Code Council (ICC), Colorado Chapter
- ❖ Valley Building Officials

## 5-YEAR GOALS

Current building code is adopted and equitably enforced

## STRATEGIES

Review new state statutes and consider adopting a more current building code with amendments to align with local conditions, including affordability and enforceability.

Budget adequate educational/training funds for building official/inspector certifications and continuing education. Participate as member of valley building officials cohort, if implemented.

Contact Alamosa County Land Use & Building Department to discuss staff/cost sharing ideas to ensure equitable and consistent enforcement.

## CONSTRAINTS/ OPPORTUNITIES

Modern building codes are intended to prevent health and safety hazards and promote energy conservation, which can lower homeowner/tenant costs

Lack of consistent and equitable enforcement may result in "corner-cutting"

# Implementation Timeline

3 YEARS

5 YEARS

Expand  
Education  
& Outreach



Improve  
Existing  
Inventory



New  
Rentals



New for  
Sale Housing



Improve Land  
Use &  
Infrastructure



# Glossary

The following acronyms are frequently used throughout the report. The organizations listed are major sources of funding and programming – which will support the implementation of this plan.

## ORGANIZATIONS

CDPHE: *Colorado Department of Public Health and Environment*

CHFA: *Colorado Housing and Finance Authority*

COPERR: *Colorado Partnership for Education and Rural Revitalization, Trinidad State College*

CRHDC: *Community Resources and Housing Development Corporation*

DOH/DOLA: *The Division of Housing is within the Department of Local Affairs, State of Colorado*

EDA: *Economic Development Administration, U.S. Department of Commerce*

EPA: *Environmental Protection Agency*

ERC: *Energy Resource Center*

SLVHC: *San Luis Valley Housing Coalition*

USDA: *U.S. Department of Agriculture*

## OTHER

AMI - *Area Median Income*: The midpoint of an area's (e.g., county) income distribution.

ADU - *Accessory Dwelling Unit*: A residential unit that is secondary to the primary home usually located in the backyard. Also known as a "Casita" or "Mother in Law Unit."

CLT - *Community Land Trust*: a private, non-profit organization that owns land in perpetuity on behalf of a community; residents can never sell the land their home is on, but typically otherwise have the same rights and responsibilities as other homeowners.

Community Outreach and Coordination

Dawn Melgares  
SLV Housing Coalition  
Executive Director  
(719) 587-9807  
[dawn@slvhc.com](mailto:dawn@slvhc.com)

Local Contacts

Richard Hubler  
Director, Land Use & Building Department  
Alamosa County  
(719) 589-3812  
[rhubler@alamosacounty.org](mailto:rhubler@alamosacounty.org)

LeAnn Ledbetter  
Town Manager/Clerk, Town of Hooper  
(719) 378-2204  
[tclerk.hooper@gmail.com](mailto:tclerk.hooper@gmail.com)

Funding Provided by  
Colorado Health Foundation, Colorado Division of Housing,  
Colorado Housing and Finance Authority  
and local participating jurisdictions

Consultant Team



SEPTEMBER  
2022