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San Luis Valley Housing Coalition

INNOVATIVE WAYS TO MEET HEALTH NEEDS THROUGH HOME REHABILITATION

Helping community members with affordable housing in the Valley since 1993
Area Served:
San Luis Valley
- Alamosa
- Conejos
- Costilla
- Mineral
- Rio Grande
- Saguache
## What We Do

<table>
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<tr>
<th>Service Description</th>
<th>Details</th>
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<tbody>
<tr>
<td>Single Family Home Rehabilitation Loans</td>
<td>Up to $24,999 – 30 years - 1% to 5% interest</td>
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<tr>
<td>Down Payment Assistance Loans</td>
<td>Up to $12,000 – 10 years - 1% to 5% interest</td>
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<tr>
<td>Casita de la Luna – Alamosa Colorado</td>
<td>Elderly and/or Disabled Housing with rent subsidies</td>
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<tr>
<td>High Valley Manor – Monte Vista Colorado</td>
<td>Multi-Family Housing with rent subsidies</td>
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Major Housing Issues

- County regulation changes
  - Larger square footage required
  - Septic – Well – Electricity
- Mobile Home replacement needed
  - Mobile Home repairs often beyond value of homes
- Overcrowding
- Housing Stock is limited or in need of repair
- Liquid Oxygen no longer delivered to rural clients
County Regulation Changes

Larger square footage required
- No units under 600 square feet
- Those under had to be increased
- No campers on land unless septic was installed and home is being built

Septic - Well - Electricity
- Septic has to be on site before home could be built
- Wells or cistern systems required
- Electricity or Solar required
Mobile Home Replacement Needed

Many older mobile homes on land and in parks that need replaced or repaired

Often cost of repair is 3 times, or more, than value of home

If purchasing a mobile home and land, repairs are often needed

Values of a brand new mobile home on land are less than purchase and set up costs
Before Rehab: No Electricity or water. Windows original aluminum. Water damage inside.

After Rehab: Electricity and Well installed. New windows installed.
Liquid Oxygen No Longer Delivered to Rural Clients

In 2017, insurances cut payments to oxygen companies for liquid oxygen. This created a loss of over $300 per client per month. Companies decided to remove this service. Households living on liquid oxygen were required to use oxygen concentrators. Concentrators use the same amount or more electricity as an entire house uses in one hour of use.

Households living on solar could not power concentrators. They were forced to choose between oxygen and other appliances, often meaning turning off refrigerators and lights.
What Did We Do About This Health Crisis?

- Requested to use our Home Rehabilitation program to add on to or replace solar systems for those with oxygen needs.
- Requested waivers to make loans more affordable.
  - $24,999 amortized loan - 30 years - with payments
  - Remaining balance needed deferred with stipulations
- Partnered with Energy Resource Center, another non-profit helping low income households with energy needs, to provide solar systems.
Before: Homemade solar system

Liquid Oxygen Machine

C-Pap Machine