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Analysis of the
**SAN LUIS VALLEY, COLORADO
HOUSING MARKET**

as of October 1, 1970

DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT

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DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
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FHA Housing Market Analysis

San Luis Valley, Colorado, as of October 1, 1970

Foreword

This analysis has been prepared for the assistance and guidance of the Federal Housing Administration in its operations. The factual information, findings, and conclusions may be useful also to builders, mortgagees, and others concerned with local housing problems and trends. The analysis does not purport to make determinations with respect to the acceptability of any particular mortgage insurance proposals that may be under consideration in the subject locality.

The factual framework for this analysis was developed by the Economic and Market Analysis Division as thoroughly as possible on the basis of information available on the "as of" date from both local and national sources. Of course, estimates and judgments made on the basis of information available on the "as of" date may be modified considerably by subsequent market developments.

The prospective demand or occupancy potentials expressed in the analysis are based upon an evaluation of the factors available on the "as of" date. They cannot be construed as forecasts of building activity; rather, they express the prospective housing production which would maintain a reasonable balance in demand-supply relationships under conditions analyzed for the "as of" date.

Department of Housing and Urban Development
Federal Housing Administration
Economic and Market Analysis Division
Washington, D. C.

FHA HOUSING MARKET ANALYSIS - SAN LUIS VALLEY, COLORADO
AS OF OCTOBER 1, 1970

The San Luis Valley, Colorado, Housing Market Area (HMA) is defined as Alamosa, Conejos, Costilla, Rio Grande and Saguache Counties, Colorado. The San Luis Valley is located in south-central Colorado and is surrounded by mountains on three sides, the major opening being into New Mexico. Adequate all-season highways service the area across the mountain passes to the north, east and west and regular air transportation to Alamosa City is available. Although the five counties comprising the HMA are largely rural, the following major towns are included with the HMA definition: Alamosa, Monte Vista, Del Norte, San Luis, Center and La Jara. The population of the HMA was estimated to be 35,700 as of October 1, 1970.

Although the economy of the San Luis Valley is dominated by the production and processing of agricultural commodities, recent growth in nonagricultural employment has added impetus to the growing diversification of the economy. In recent years, expansion of Adams State College and the location of a small manufacturing concern in Alamosa have resulted in a shortage of available housing in the Alamosa and Monte Vista areas. Further expansion of the local economy as a result of the opening of a major new agricultural processing plant in 1971 is expected to further tighten the market for housing in these two communities.

Anticipated Housing Demand

The demand for new, nonsubsidized housing in the San Luis Valley Housing Market Area is based upon an anticipated net increase in the number

of households during the forecast period (October 1, 1970 to October 1, 1972) as well as upgrading of housing accommodations by households presently residing within the HMA. Consideration also has been given to the current number of available vacant units in the housing inventory, the present level of construction activity, anticipated demolitions of housing units and the current distribution of income among area families. On the basis of these considerations, it is concluded that there will be an annual demand for 75 units of new, nonsubsidized permanent housing in the HMA during the two-year forecast period. These units would be absorbed most readily if 50 units are provided in single-family structures and 25 units are provided in multifamily structures. Market acceptance of the forecast demand would be optimized if units are located near the towns of Alamosa and Monte Vista. The distribution of demand for single-family houses by price class is presented in table I. Demand for multifamily units probably will consist of about 10 one-bedroom units at gross rents of between \$140 and \$160 a month and 15 two-bedroom units at gross rents of \$150 to \$170 a month. Additionally it is estimated that 50 households annually will be accommodated in mobile homes.

The estimated annual demand for 75 units of nonsubsidized housing is above the average 45 units produced annually in the HMA since 1960 and reflects the considerable acceleration of economic growth anticipated in the area during the forecast period. The demand estimates discussed in this analysis are not intended to be predictions of short-term construction activity. Rather, they are suggestive of construction levels which would promote an orderly housing market consistent with trends evident in the San Luis Valley HMA as of October 1, 1970.

Occupancy Potential for Subsidized Housing

Federal assistance in financing costs for new housing for low- or moderate-income families may be provided through a number of different programs administered by FHA: monthly rent supplements in rental projects financed under Section 221(d)(3); partial payment of interest on home mortgages insured under Section 235; partial interest payment on project mortgages insured under Section 236; and federal assistance to local housing authorities for low-rent public housing.

The estimated occupancy potentials for subsidized housing are designed to determine, for each program, (1) the number of families and individuals who can be served under the program and (2) the proportion of these households that can reasonably be expected to seek new subsidized housing during the forecast period. Household eligibility for the Section 235 and Section 236 programs is determined primarily by evidence that household or family income is below established limits but sufficient to pay the minimum achievable rent or monthly payment for the specified program. Insofar as the income requirement is concerned, all families and individuals with income

below the income limits are assumed to be eligible for public housing and rent supplement; there may be other requirements for eligibility, particularly the requirement that current living quarters be substandard for families to be eligible for rent supplements. Some families may be alternatively eligible for assistance under more than one of these programs or under other assistance programs using federal or state support. The total occupancy potential for federally assisted housing approximates the sum of the potentials for public housing and Section 236 housing. For the San Luis Valley, Colorado HMA, the total occupancy potential is estimated to be 130 units annually. This estimate is premised on consideration of the relatively high proportion of households presently occupying substandard housing units, the existence of a large population characterized by low family incomes and limited job mobility, and the present small number of available subsidized housing units in the inventory.

Attainment of this potential for subsidized housing will depend to a large extent on the willingness of local authorities to experiment with various available programs and means of financing. However, the encouraging reception of the self-help and rural rental housing programs of the Farmer's Home Administration presently active in the HMA suggest the likelihood of successful promotion of additional assisted housing programs under the sponsorship of the Federal Housing Administration. The full potential for subsidized housing in the HMA can best be attained through further development of the programs available under each agency, including those of the Farmer's Home Administration in areas outside the major towns of the HMA.

Rental Housing Under the Public Housing and Rent-Supplement Programs.

These two programs serve households in essentially the same low-income group. The principal differences arise from the manner in which net income is computed for each program and from other eligibility requirements. For the San Luis Valley HMA, the annual occupancy potential for public housing is estimated at 75 units for families and 25 units for the elderly, (see table II). Only a negligible number of the families and elderly would also be eligible for housing under Section 236. Nearly all the families and elderly would qualify for rent supplements.

Currently, there are 60 units of public housing in the HMA, most of which are in Alamosa City. The Alamosa Housing Authority reports a waiting list of 46 families and elderly individuals and there were no vacancies among the forty units managed by the Authority as of October 1, 1970. A proposal for an additional 60 units of public housing (including 30 units for the elderly) is presently in the development stage. There are 32 units of public housing under construction in the town of San Luis with completion scheduled for December 1970. The waiting list in San Luis is presently 50 families and individuals. Provision of public housing units under construction or proposed should satisfy the potential for only the first year of the two-year forecast period ending October 1, 1972. As of October 1, 1970, there were no rent-supplement units in the HMA and none had been proposed.

Rental Housing Under Section 236. Moderately-priced rental units can be provided under Section 236. With exception income limits, there is an annual occupancy potential for 30 units of Section 236 housing in the HMA, including 25 units for families and 5 units for elderly occupants. If regular income limits are used, this potential would be reduced to 20 units for families and only a negligible number of units for the elderly. It should be noted that in terms of eligibility, the Section 236 potential for families and the Section 235 potential draw from essentially the same population and are, therefore, not additive. As of October 1, 1970, there was no existing or proposed Section 236 housing in the HMA.

Sales Housing Under Section 235. Sales housing can be provided for families with low or moderate incomes under Section 235. Using exception income limits, it is estimated that the San Luis Valley HMA could absorb about 25 units under this program during each of the next two years. Using regular income limits, the annual potential for Section 235 housing would be reduced to about 20 units. All of the families in the potential for Section 235 housing also are eligible under Section 236, and vice versa, but the two are not additive. Only one or two houses had been financed under Section 235 as of October 1, 1970 but proposals for provision of modular-type housing to be financed under the program were well advanced.

Sales Market

The market for nonsubsidized sales housing in the HMA was extremely tight as of October 1, 1970, as evidenced by the homeowner vacancy rate of only .4 percent. The current rate is considerably below that of 1.4 percent recorded in April 1960. The dearth of available sales units is particularly critical in Alamosa and Monte Vista where low rates of new construction have failed to meet the demand for new housing generated by expansion of Adams State College and the growth in local employment. New construction is limited to individual houses built in established subdivisions and all units are generally sold before completion. Low volume production and the high cost of land reclamation^{1/} necessary for large acreage development have precluded construction of new housing in sufficient volume to bring unit prices into the range of the relatively low incomes in the area. In recent months, however, a greater availability of local capital and a willingness to experiment with federally-assisted and insured housing have revealed a significant potential for providing new housing more appropriate for local incomes.

The market for conventionally-financed new sales housing has been most active in the \$25,000 to \$32,500 price range. Very few units are offered at prices above \$40,000 or below \$20,000. Existing units offered for sale are generally priced from \$22,500 to \$30,000 and are usually sold as soon as they are listed. Units north and east of Alamosa close to the college

^{1/} Because of the unusually high water table in the San Luis Valley, large-tract development requires the installation of extensive drainage systems prior to construction.

enjoy the greatest market acceptance and experience very few vacancies. Most of the vacant single-family units in the HMA in October 1970 were located in older, smaller units outside the growth centers of Monte Vista and Alamosa.

Federal assistance in rehabilitating existing vacant but substandard units appears impractical because the costs of such development would price these units out of the range of local incomes. Very few existing units in the HMA at present meet minimum federal standards such as would be required for re-financing.

Rental Market

The market for nonsubsidized rental units in the HMA has improved since 1960, as evidenced by the decline in the renter vacancy rate from 7.5 percent to 5.2 percent. Most of the housing units presently available for rent in the HMA are single-family structures in largely rural areas outside the towns. In Alamosa, the only location in the HMA with significant experience with rental units in multifamily structures, available rental units are practically nonexistent. Although this phenomenon is somewhat seasonal, fluctuating with the school year at Adams State College, vacancies appear to be relatively low all year long. The present insufficiency of available units in Alamosa has in some cases forced students at the college to rent accommodations in houses several miles from the college and commute to Alamosa. It is estimated that approximately 800 to 1,000 nonresident students live off campus, mostly in rented housing in rural Alamosa County or in Rio Grande County.

The first and largest multifamily rental project reached full occupancy of its 55 units soon after it was completed in mid 1968 and experiences moderate vacancies only during the summer months, between school years. Rentals at this project are \$136 for unfurnished two-bedroom units, excluding utilities. Other multifamily structures built in the HMA consist of duplex and 4 to 8 unit structures, most of which are also in Alamosa. Available existing houses rent for \$90 to \$110 monthly and most often are available only in the rural portions of Alamosa and Rio Grande Counties.

Economic, Demographic and Housing Factors

Employment. Employment in the five counties comprising the San Luis Valley HMA averaged 12,878 during 1969, the most recent year for which employment information is available (see table III). This total represents an increase of about 120 over the annual average for 1968. The 1969 total includes 7,022 nonagricultural wage and salary workers, 1,396 other nonagricultural workers, and 4,460 agricultural workers.

For decades the economy of the Valley has been dominated by the production and processing of agricultural products, primarily lettuce, potatoes and vegetables, with an emphasis on the utilization of seasonal labor (such labor in 1969 totaled approximately 1,700 workers in the peak harvesting month of October). However, because of mechanization, agricultural employment and the relative importance of agriculture in the Valley have been decreasing.

Nonagricultural wage and salary employment increased by almost 250 workers between 1968 and 1969 and is indicative of the developing shift away from a primarily agriculturally based economy. Growth of Adams State College and the location of a sporting apparel manufacturer in the HMA have provided the major impetus to this shift in recent years. In a major program of expansion, fall enrollment at Adams State College increased from 1,225 in 1960 to about 3,000 in 1970. Full time professional and civil service employment at the college is approximately 250 persons currently. Colorado Outdoor Sports, a manufacturer of sports apparel, located in the HMA in 1969.

A major new employer is to locate in the HMA during the forecast period. Simplot, a potato processing company with headquarters in Idaho, has begun construction of a plant located between Alamosa and Monte Vista. Production is scheduled to begin in October 1971 and an employment level of about 400 workers is expected to be reached by the spring of 1972. Most of the employment (approximately 375 persons) will be seasonal,^{1/} and approximately half the seasonal workers will be female. It is expected that most of these workers can be recruited from the existing labor pool. Temporary employment in the form of construction workers will reach a peak of about 50 workers in the spring and summer of 1971 as the plant is being built. It is expected that the location of the plant will have a significant impact upon area incomes although new household growth is also expected as plant managers and supervisors locate in the area. Secondary effects of the new facility will include growth in the retail trade and services industries and possible stimulation of the livestock and feedlot operations in the Valley, utilizing peelings and other waste materials.

Upon consideration of the effects of the new plant and assuming continued expansion of Adams State College, nonagricultural wage and salary employment is expected to increase during the forecast period by approximately 400 jobs annually, to a total of 13,800 by October 1, 1972. Other developments in the area economy, including promotion of mining, tourism, skiing, and other outdoor sports may strengthen and possibly augment this projection.

Income. As of October 1, 1970, the estimated median annual income of all families in the San Luis Valley HMA was \$5,700, after deduction of federal income tax. Renter households of two or more persons had an

^{1/} The production cycle is approximately 9 months, beginning each autumn.

estimated median annual after-tax income of \$4,850. In 1960, the median after-tax incomes for all families and for renter households were \$3,500 and \$3,000, respectively. Distributions of families and renter households by after-tax incomes are presented in table IV.

Demographic Factors. Total population in the San Luis Valley HMA was estimated to be 35,700 persons on October 1, 1970, a decrease of approximately 2,600 since April 1, 1960.^{1/} Out-migration due to the lack of sufficient new employment opportunities has continued, a trend that has characterized the HMA for at least three decades. Relatively high birth rates have been typical in the HMA; there is only a moderate tendency towards smaller household size since 1950, in contrast to patterns evident in the nation as a whole. The only portion of the HMA to register population growth since 1960 has been Alamosa County which has increased by an average annual rate of 125 persons since 1960 (see table V) as a result of the influx of students and professional personnel associated with the college.

With the construction and initiation of production at the Simplot plant between Monte Vista and Alamosa and continued steady growth of Adams State College, population in both Alamosa and Rio Grande Counties is expected to increase during the forecast period, more than compensating for continued population losses in the remaining counties of the HMA. By October 1, 1972 total population in the HMA will be an estimated 36,300, an increase of 300 persons annually over the current level. This will represent a reversal of population trends in the Valley evident since 1940.

The number of households in the HMA totaled 9,950 on October 1, 1970, a loss of about 200 since April 1960. Trends similar to those in population change have characterized changes in the number of households in the HMA. It is expected that the total number of households will increase during the forecast period by approximately 75 annually, to a total of 10,100 by October 1, 1972. The forecast growth in both population and households in the HMA represents not so much the in-migration of new persons to the Valley as the retention of existing families because of the improved employment opportunities.

Housing Factors. The housing inventory of the San Luis Valley HMA totaled about 12,600 units on October 1, 1970, including 6,750 owner-occupied units, 3,200 renter-occupied units and about 2,650 vacant units (see table VI). The net decrease in the total number of housing units in the HMA since 1960 is the consequence of the considerable rate of losses from the inventory through demolition, fire and abandonment exceeding the rate of additions to the inventory. Excluding dormitory units built in Alamosa for students at Adams State College, only about 535 new housing

^{1/} The preliminary count from the U.S. Census of Population showed a population of 35,655 in the HMA as of April 1, 1970.

units have been completed in the HMA since April 1, 1960. Other additions to the inventory were 220 trailers and about 40 conversions of units to renter-occupancy in houses near Adams State College. Demolitions and other losses totaled approximately 1,235 units.

There were about 90 housing units under construction in the HMA on October 1, 1970, including 50 single-family houses, 10 units in multifamily structures, and 30 public housing units. Construction activity, as measured by building permits issued,^{1/} has averaged 45 units annually, excluding public housing units (see table VII). The rate was considerably below this average in 1969 because of unavailability of construction and mortgage credit, but evidence thus far in 1970 points to a resurgence in private construction activity, possibly near if not above the record level of 78 units built in 1961. Nearly all the apartment units built and currently under construction in the HMA are located in Alamosa, near the Adams State College campus. New single-family units in the HMA have been located mainly in Alamosa and Monte Vista. The most promising direction for future residential development is the corridor between Monte Vista and Alamosa, along route 180-285.

There were approximately 2,650 vacant housing units in the HMA as of October 1, 1970, a decline of about 250 units since April 1, 1960. Of these, approximately 25 were available for sale and 175 were available for rent, indicating homeowner and renter vacancy rates of 0.4 and 5.2 percent, respectively. The decline in both vacancy rates since 1960 is the consequence mainly of the expansion of Adams State College and a moderate increase in nonagricultural employment.

^{1/} Permits issued account for approximately 90 percent of housing starts in the HMA since 1960.

Table I

Estimated Annual Demand For New Nonsubsidized Single-family Houses
San Luis Valley, Colorado, Housing Market Area
October 1, 1970 to October 1, 1972

<u>Sales price</u>	<u>Number of units</u>	<u>Percent of total</u>
Under 17,499	5	10
17,500 - 19,999	5	10
20,000 - 22,499	15	30
22,500 - 24,999	10	20
25,000 - 29,999	10	20
30,000 and over	<u>5</u>	<u>10</u>
Total	50	100

Table II

Estimated Annual Occupancy Potential for Subsidized Housing
San Luis Valley, Colorado, Housing Market Area
October 1970-October 1972

	<u>Section 236</u> <u>exclusively^{a/}</u>	<u>Eligible for</u> <u>both programs</u>	<u>Public housing</u> <u>exclusively</u>	<u>Total for</u> <u>both programs</u>
A. <u>Families</u>				
1 bedroom	0	0	10	10
2 bedrooms	10	0	30	40
3 bedrooms	15	0	25	40
4 bedrooms or more	<u>0</u>	<u>0</u>	<u>10</u>	<u>10</u>
Total	25	0	<u>75^{c/}</u>	100
B. <u>Elderly</u>				
Efficiency	5	0	15	20
1 bedroom	<u>0</u>	<u>0</u>	<u>10</u>	<u>10</u>
Total	<u>5^{b/}</u>	0	<u>25^{d/}</u>	30

a/ Estimates are based on exception income limits.

b/ Applications and commitments under Section 202 are being converted to Section 236.

c/ All of these families are also eligible for the rent-supplement program.

d/ All of these elderly couples and individuals are also eligible for rent supplements.

Table III

Work Force and Employment Trends
San Luis Valley, Colorado, Housing Market Area
Annual averages, 1964, 1965, 1968 and 1969

	<u>1964</u> ^{1/}	<u>1965</u> ^{1/}	<u>1968</u>	<u>1969</u>
Civilian work force	<u>12,046</u>	<u>11,684</u>	<u>13,530</u>	<u>13,716</u>
Unemployment	767	752	774	838
Unemployment rate	6.4%	6.4%	5.7%	6.1%
Employment	<u>11,279</u>	<u>10,932</u>	<u>12,756</u>	<u>12,878</u>
Nonagri. wage & salary employ.	5,745	5,849	6,778	7,022
Other nonag. employment	1,618	1,591	1,385	1,396
Agricultural employment	3,916	3,492	4,593	4,460

Note: Work force data for all five counties of the HMA are available for only the four years 1964, 1965, 1968 and 1969.

^{1/} Estimates for years prior to 1967 are unrevised and may not be comparable to the estimating series begun in 1967.

Source: Colorado Division of Employment.

Table IV

Estimated Percentage Distribution of All Families and Renter Households
by Income, After Deduction of Federal Income Tax
San Luis Valley, Colorado, Housing Market Area, 1960 and 1970

<u>Annual after-</u> <u>tax income</u>	<u>April 1, 1960</u>		<u>October 1, 1970</u>	
	<u>All</u> <u>families</u>	<u>Renter</u> <u>households^{a/}</u>	<u>All</u> <u>families</u>	<u>Renter</u> <u>households^{a/}</u>
Under \$1,000	8	11	3	5
\$1,000 - 1,999	13	15	7	8
2,000 - 2,999	19	23	8	10
3,000 - 3,999	16	16	11	13
4,000 - 4,999	12	12	13	15
5,000 - 5,999	10	9	11	11
6,000 - 6,999	7	6	8	8
7,000 - 7,999	5	4	6	7
8,000 - 8,999	3	2	6	5
9,000 - 9,999	3	1	5	5
10,000 - 12,499	3	1	9	7
12,500 and over	<u>1</u>	<u>-</u>	<u>13</u>	<u>6</u>
Total	100	100	100	100
Median	\$3,500	\$3,000	\$5,700	\$4,850

^{a/} Excludes one-person households.

Source: Estimated by Housing Market Analyst.

Table V
Demographic Trends
San Luis Valley, Colorado, Housing Market Area
1950-1972

	<u>April</u>	<u>April</u>	<u>Oct.</u>	<u>Oct.</u>	<u>Average annual change</u>		
	<u>1950</u>	<u>1960</u>	<u>1970</u>	<u>1972</u>	<u>1950-1960</u>	<u>1960-1970</u> ^{a/}	<u>1970-1972</u> ^{a/}
<u>Population</u>							
HMA total	<u>45,265</u>	<u>38,280</u>	<u>35,700</u>	<u>36,300</u>	-698	-245	300
Alamosa County	10,531	10,000	11,300	12,050	- 53	125	375
Conejos County	10,171	8,428	7,650	7,550	-174	- 75	- 50
Costilla County	6,067	4,219	2,850	2,800	-185	-130	- 25
Rio Grande County	12,832	11,160	10,300	10,400	-167	- 80	50
Saguache County	5,664	4,473	3,600	3,500	-119	- 85	- 50
<u>Households</u>							
HMA total	<u>11,341</u>	<u>10,146</u>	<u>9,950</u>	<u>10,100</u>	-120	- 20	75
Alamosa County	2,836	2,814	3,400	3,575	- 2	55	98
Conejos County	2,360	2,020	1,850	1,825	- 34	- 15	- 15
Costilla County	1,346	1,006	700	675	- 34	- 30	- 15
Rio Grande County	3,298	3,063	3,000	3,050	- 24	- 5	25
Saguache County	1,501	1,243	1,000	975	- 26	- 25	- 10

^{a/} Rounded.

Sources: 1950 and 1960 Censuses of Housing and Population and estimates by Housing Market Analyst.

Table VI

Housing Inventory Trends
San Luis Valley, Colorado, Housing Market Area
1950-1970

	<u>April 1,</u> <u>1950</u>	<u>April 1,</u> <u>1960</u>	<u>October 1,</u> <u>1970</u>
Total housing inventory	13,698	13,040	12,600
Occupied	11,341	10,146	9,950
Owner-occupied	7,036	6,837	6,750
Percent of all occupied	62.0	67.4	67.8
Renter-occupied	4,305	3,309	3,200
Vacant	2,357	2,894	2,650
Available	263	369	200
For sale	28	100	25
Homeowner vacancy rate	.4	1.4	.4
For rent	235	269	175
Renter vacancy rate	5.2	7.5	5.2
Other vacant units ^{a/}	2,094	2,525	2,450

^{a/} Includes vacant seasonal units, dilapidated units, units rented or sold awaiting occupancy, and units held off the market for other reasons.

Sources: 1950 and 1960 Censuses of Housing and estimates by Housing Market Analyst.

Table VII

Housing Units Authorized By Building Permits
San Luis Valley, Colorado, Housing Market Area
1960-1970

<u>Units in structure</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>1969</u>	<u>1970^{e/}</u>
One	49	72	61 ^{a/}	32	29	16	20	22	22	12	33
Two	-	6	2	48 ^{b/}	4 ^{c/}	14 ^{d/}	2	2	-	-	-
Three and four	-	-	4	-	-	-	-	-	-	4	32 ^{f/}
Five or more	-	-	-	-	16	-	-	-	55	-	24
Total	<u>49</u>	<u>78</u>	<u>67</u>	<u>80</u>	<u>49</u>	<u>30</u>	<u>22</u>	<u>24</u>	<u>77</u>	<u>16</u>	<u>89</u>
Private	49	78	65	40	45	16	22	24	77	16	57

^{a/} Includes two units of public housing.

^{b/} Includes 40 units of public housing.

^{c/} Includes 4 units of public housing.

^{d/} Includes 14 units of public housing.

^{e/} Through October 1.

^{f/} Includes 32 units of public housing.

Sources: U.S. Bureau of the Census, Construction Reports C-40, and local building departments.

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