



2021–2025 southwest colorado region report

Archuleta, Dolores, Gunnison, La Plata, Montezuma, Montrose, Ouray, San Juan,
and San Miguel counties; Southern Ute Indian Tribe and Ute Mountain Ute Tribe





A letter from Chris Lopez, CHFA

As Community Relationship Manager for the Southwest Region of Colorado, it is a true privilege and honor to get to serve the unique rural communities and two Tribes across this diverse landscape. Driving from the high desert mesas and sandstone bluffs, through dryland farms and agricultural valleys, over high mountain passes across the San Juan Mountains and Uncompahgre Plateau, not only am I captivated by the incredible beauty but also amazed by the self-determination and resiliency of the people who have demonstrated true grit in working to make this their home for over 1,000 years. Communities here have found ways to balance maintaining their fierce independence with understanding that cooperation and collaboration are key to survival in this harsh yet beautiful environment.

I am grateful for the opportunities I have to participate in conversations and meetings, listen to the challenges and issues these communities and people face, and help to identify solutions and resources to address their needs. Reflecting on the past five years, I am humbled by the knowledge I have gained and the experiences I have shared and look forward to continuing to support this region's affordable housing and economic development journeys hand in hand with CHFA.

CHRIS S. LOPEZ

Chris Lopez

Community Relationship Manager, Southwest Region



A letter from Thomas Bryan, CHFA

Southwest Colorado represents some of the very best of Colorado—extraordinary landscapes, rich cultural heritage, and communities defined by resilience, ingenuity, and care for one another. From the high desert mesas and mountain towns to the lands of the Southern Ute Indian Tribe and Ute Mountain Ute Tribe, this region reflects the strength and determination that make Colorado exceptional. The stories shared throughout this report show what is possible when local leaders, organizations, businesses, and residents work together to meet challenges and create lasting opportunity.

At CHFA, we believe strong communities are built through partnership. Over the past five years, we have been privileged to work alongside local governments, nonprofit organizations, lenders, Tribes, developers, and community advocates to advance affordable housing, expand access to homeownership and rental housing, and invest in economic development. Together, these partnerships have helped create and preserve affordable homes, expand pathways to homeownership, support local employers, and strengthen the economic foundation communities need to thrive.

This report highlights the impact of those partnerships from 2021 through 2025—and, more importantly, the people behind the numbers. Their commitment to community inspires us and reinforces the importance of listening, learning, and investing where needs are greatest. Even as challenges persist, Southwest Colorado continues to show what is possible when communities lead with collaboration, innovation, and persistence.

On behalf of CHFA, thank you to everyone who has contributed to this work. We are honored to support the communities of Southwest Colorado and excited to continue building on this progress—with local partners leading the way—in the years ahead.

A handwritten signature in black ink, appearing to read 'Thomas Bryan'.

Thomas Bryan
Executive Director and CEO



about chfa

Our Mission

CHFA strengthens Colorado by investing in affordable housing and community development.

Our Vision

Everyone in Colorado will have the opportunity for housing stability and economic prosperity.

What is CHFA?

Colorado Housing and Finance Authority (CHFA) finances the places where people live and work in Colorado. For more than 50 years, CHFA has strengthened Colorado by investing in affordable housing and community development. CHFA invests in affordable homeownership, the development and preservation of affordable rental housing, helps small- and medium-sized businesses access capital, and supports local communities and mission-aligned nonprofits through technical assistance and philanthropic investment. Please visit chfainfo.com to learn more.

CHFA Regional Engagement

Individuals and families are more likely to achieve housing stability and economic prosperity when they reside in strong, supportive communities. Colorado's geography spans mountain peaks, high plains, and canyons, and the needs and opportunities of its communities are as diverse as the landscapes. As a statewide organization, CHFA strategically engages and invests in communities across the state, including those in rural areas. These activities further CHFA's efforts to support improved economic and social outcomes for everyone who calls Colorado home.

about the southwest region



176K

Residents in the Southwest Region

20%

of Renters are Severely Cost-burdened

43%

of Renters are Cost-burdened

72%

of Residents are Homeowners

Southwest Colorado is characterized by diverse geography and a relatively small, dispersed population. The region includes the San Juan Mountains, high desert landscapes, and canyon systems that are home to Mesa Verde National Park and its preserved ancestral Puebloan cliff dwellings. Southwest Colorado is also home to the Southern Ute Indian Tribe and the Ute Mountain Ute Tribe, Colorado's two federally recognized Tribes.

The region accounts for approximately 8 percent of Colorado's land area but is home to nearly 176,000 residents, representing roughly 3 percent of the state's 5.9 million residents. Durango is the region's largest city, with a population of 19,411. Tourism and outdoor recreation are central to the local economy, with attractions including the historic downtown corridor, the Durango and Silverton Narrow Gauge Railroad, and year round recreational opportunities.

In addition to tourism, key economic sectors in the region include health and wellness, agriculture, and energy. The Southern Ute Indian Tribe and the Ute Mountain Ute Tribe are significant contributors to the regional economy and rank among the largest employers in La Plata County and Montezuma County, respectively.

Geographic isolation presents an ongoing challenge for communities across southwest Colorado. Access from the Front Range requires travel over high mountain passes, and the absence of interstate highways or major rail infrastructure increases transportation costs for goods and materials.

Aging infrastructure, along with limited transportation, broadband, and water systems, continues to affect economic growth and housing development, while also presenting opportunities for targeted investment.

Housing affordability is a significant concern across the region. More than 43 percent of renters are housing cost-burdened, meaning they spend more than 30 percent of their gross monthly income on housing. Nearly 20 percent of renters are severely cost-burdened, allocating more than half of their income toward housing costs.

Homeownership rates in southwest Colorado are higher than the statewide average, with 71.8 percent of households owning their homes compared with 66.1 percent statewide. Nonetheless, access to homeownership remains limited for many residents. In Archuleta County, home to Pagosa Springs, the median single family detached home sale price is \$600,000. To afford a home at this price, a household would need an estimated annual income of \$198,000, compared with the county's median household income of approximately \$76,500.

demographics and housing affordability

Region Demographics

Archuleta, Dolores, Gunnison, La Plata, Montezuma, Montrose, Ouray, San Juan, and San Miguel counties

	Southwest Region	Statewide
Total Households	69,705	2,227,940
Renter Households	28.2%	33.9%
Owner Households	71.8%	66.1%
Cost-burdened Renters	43.1%	46.8%
Severely Cost-burdened Renters	19.9%	22.9%
Cost-burdened Owners	20.7%	21.5%
Severely Cost-burdened Owners	8.9%	8.5%
Unemployment Rate	3.6%	3.5%
Poverty Rate	12.0%	9.4%

Median Rent and Home Prices

County	Median Rent	Median Detached Home Sale Price	Median Townhome and Condo Sale Price	Median Household Annual Income
Archuleta	\$1,409	\$600,000	\$362,500	\$76,524
Dolores	\$1,688	\$249,000	N/A	\$70,490
Gunnison	\$1,191	\$897,000	\$580,000	\$77,358
La Plata	\$1,409	\$765,000	\$527,500	\$85,296
Montezuma	\$974	\$366,000	\$292,500	\$63,005
Montrose	\$1,120	\$430,000	\$320,000	\$66,072
Ouray	\$1,398	\$895,000	\$610,000	\$84,556
San Juan	\$1,076	\$585,000	\$421,250	\$73,889
San Miguel	\$1,173	\$3,142,500	\$2,125,000	\$80,117
Statewide	\$1,693	\$584,000	\$410,000	\$97,113



To learn more, explore data on CHFA's Gap Map at chfainfo.com/gapmap, and read CHFA's Housing Continuum white paper at chfainfo.com/continuum.

Data sources: U.S. Census Bureau American Community Survey 5-year data set (2020-2024); U.S. Bureau of Labor Statistics (April 2026); Colorado Association of REALTORS® Regional and Statewide Statistics (2025)

chfa's five-year investment

January 1, 2021 – December 31, 2025

Archuleta, Dolores, Gunnison, La Plata, Montezuma, Montrose, Ouray, San Juan, and San Miguel counties



560

Affordable Housing
Units Constructed
or Preserved



857

Households Served
with CHFA Mortgages



471

Businesses
Supported



162

Organizations Supported
Through Corporate Giving,
Grants, and Technical Assistance

CHFA invested
\$389.2
million
in the Southwest
Region from
2021 to 2025



Affordable Rental Housing

CHFA provides loans and Housing Tax Credits to support the construction and preservation of affordable rental housing. CHFA also provides technical assistance and predevelopment grants to small-scale affordable developments of 25 units or fewer, along with grants and donations to mission-aligned organizations supporting affordable rental housing.

Rose Mountain Townhomes Pagosa Springs



Developed by the Archuleta County Housing Authority, Rose Mountain Townhomes includes 34 affordable homes for households with incomes between 30 percent and 60 percent of Area Median Income (AMI). CHFA supported the development with an allocation of \$1.2 million in federal 9 percent Housing Tax Credits, \$1 million in permanent financing, a \$600,000 Capital Magnet Fund loan, and a \$150,000 Capital Magnet Fund grant. The development celebrated its grand opening in 2023.

“CHFA’s support helped bridge critical funding gaps and allowed us to create housing that is both financially viable and long-term sustainable for the community,” said Anissa Griego, Executive Director of Archuleta County Housing Authority. “Rose Mountain Townhomes has had a meaningful impact on both the community and its residents. The development provides safe, stable, and high-quality housing for individuals and families who might otherwise struggle to find attainable options in Pagosa Springs. It supports workforce housing needs, helps retain local residents, and contributes to the overall economic stability of the area. Beyond housing, it fosters a sense of community and belonging for residents, which is especially important in smaller, rural towns.”

Anvil Townhomes Silverton



Modular homes from Fading West are placed on their permanent foundations at the Anvil Subdivision development, Silverton.

Photo courtesy of Silverton Housing Authority.

Beginning in 2021, CHFA's Small-scale Technical Assistance team worked with the Town of Silverton and San Juan County to explore how tract of county-owned land on the edge of Silverton called the Anvil Subdivision might be used to address the community's need for affordable housing.

"Often, the hardest part of a project is imagining what is possible and knowing where to start," said Anne Chase, Executive Director of Silverton Housing Authority. "CHFA's Small-scale Technical Assistance Program propelled the Anvil Subdivision forward by exploring what our community needed, translated that to the site constraints and opportunities, and created a clear framework and action steps to get us going on what has become Silverton's largest affordable housing development to date."

In 2026, the first affordable home in the new Anvil Townhome development was sold. Its 10 homes increased Silverton's affordable housing supply by 10 percent in a single building season, utilizing modular homes produced by Fading West Development in Buena Vista.

"The most significant benefit of utilizing modular has been an expedited construction timeline which both helps us address our housing shortage quickly and mitigates the potential for cost overruns over multiple building seasons," said Anne. "Overall, we are very happy with the quality of the homes and project execution for the Anvil Townhomes!"

CHFA Southwest Region Renter Profile

	CHFA Portfolio Renters in Region	All Renters in Region
Median Income	\$18,308	\$33,756-\$77,792
Median Area Median Income (AMI)	21%	61%-80%
Percent of Residents Aged 55+	50%	29%

Data sources: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability (CHAS) Data, 2025; U.S. Census Bureau American Community Survey 5-year data set (2020-2024)

Rental Community Partnerships

Grants, sponsorships, donations, and technical assistance to organizations supporting affordable rental housing.

\$665,868

Dollars Invested

42

Organizations Supported

355

Technical Assistance Hours Provided



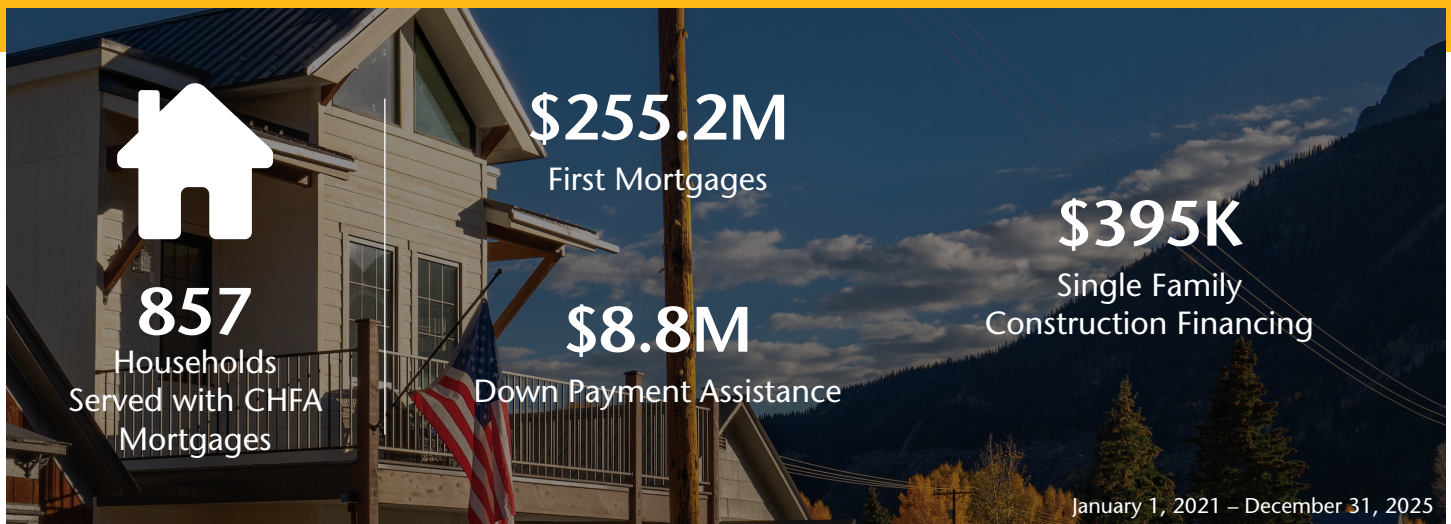
Renee (left) and Tiffany (right), residents at Tawi Kaan Apartments, Cortez.

Tawi Kaan Apartments Cortez

Developed by Piñon Project and BlueLine Development, Inc., Tawi Kaan offers 42 supportive housing apartments for residents exiting homelessness, serving members of the Ute Mountain Ute Tribe. CHFA supported Tawi Kaan with an award of \$1.2 million in federal 9 percent Housing Tax Credits in 2022, and the development opened its doors in 2024.

“The completion of Tawi Kaan has had a profound impact on both residents and the broader Cortez community,” said Kelly Gill, Chief Operating Officer of BlueLine Development, Inc. “As a culturally grounded community, Tawi Kaan was developed to honor the Ute Mountain Ute Tribe. Its name, meaning ‘our home’ in the Ute language, reflects that partnership. Tawi Kaan’s trauma-informed, culturally responsive design helps residents feel supported and connected. Our service-rich approach, delivered in partnership with The Piñon Project, supports residents in achieving long-term housing stability, wellness, and community integration.”

In 2025, Tawi Kaan received a Recognition of Housing Tax Credit Excellence award in the Native American Housing category from the Affordable Housing Tax Credit Coalition.



Homeownership

Through a statewide network of approved lenders, CHFA offers home loans with optional down payment and/or closing cost assistance to help Coloradans achieve their goal of homeownership. CHFA sponsors free homebuyer education across the state in English and Spanish to help buyers prepare for homeownership. In addition, CHFA finances the construction of affordable for-sale homes and provides grants and donations to mission-aligned nonprofit and community organizations supporting affordable homeownership.

Jake Mott, Guild Mortgage
Montrose



Jake Mott is a CHFA Participating Lender in Montrose, connecting homebuyers in Montrose County and beyond with CHFA's home mortgage and down payment assistance programs. From 2021-2025, loans made through Jake supported 165 households with CHFA loans in the Southwest Region. Jake emphasized the power and importance of CHFA's homebuyer education, ensuring borrowers are equipped with the knowledge to be successful in long-term homeownership.

"The down payment assistance is often the difference-maker—it turns 'almost ready' buyers into actual homeowners," said Jake. "What really sets CHFA apart is pairing that assistance with education. The homebuyer courses give clients confidence, clarity, and a better understanding of what they're stepping into. Buying a home becomes real. By the time we get to closing, they're not just excited—they're prepared."

Jake recognizes the challenges of Southwest Colorado's homebuying market, including limited inventory and rising prices that have outpaced wage growth.

(continued on page 12)

Jake Mott, Guild Mortgage (*continued*)

“For many local buyers, especially first-time homeowners, it can feel like they’re competing in a market that wasn’t built for them,” he said. “That’s where programs like CHFA become incredibly important. I’ve seen clients go from feeling stuck in the rental cycle to planting real roots in the community. It’s not just about owning a house—it’s about creating a foundation for everything else: family, finances, and future opportunities.”



To view a complete list of CHFA’s Participating Lenders in the region, please visit chfainfo.com/find-lender.





CHFA homeowners Cote (left) and Sam (right) in front of their home with their dogs, Star (left) and Pluto (right), Bayfield.

Sam and Cote Bayfield

Sam and Cote are homeowners in Bayfield who used a CHFA mortgage and down payment assistance to purchase their first house. When they were saving for the purchase, they received the unexpected news that Sam had received a diagnosis of multiple sclerosis. As they navigated medical bills and a life changing diagnosis, they received good news that Sam's treatments were successful. With the illness managed, they resumed their search for a home in the community they loved. They were connected with REALTOR® Phil Schoon at Keller Williams Realty and Loan Officer Jennifer Boykin with Alpine Bank, who introduced them to CHFA's homeownership programs. Ultimately, they found a home in Bayfield, which they purchased in 2024.

"We learned all we needed to know about the process and what we should do to prepare for a successful first-time experience in a CHFA homebuying course," recalled Sam. "When we saw the house for the first time, we fell in love instantly! CHFA's down payment assistance program made it possible for us to get our dream home. We can't thank CHFA enough for their support. This would not have been possible for us without it."

CHFA Southwest Region Homeowner Profile

\$295,200

Median Loan Amount

699

Median Credit Score

**\$78,144
(122% AMI)**

Median Income

87%

Percent First-time Homebuyers

Homeownership Community Partnerships

Grants, sponsorships, donations, and technical assistance to organizations supporting affordable homeownership.

\$548,204

Dollars Invested

33

Organizations Supported

493

Technical Assistance Hours Provided



Economic Development

CHFA partners with lenders, local businesses, and communities to strengthen local economies, create and support jobs, and build greater opportunities for economic prosperity.

Region 9 Economic Development District Durango



Region 9 Economic Development District (EDD) partners with the private and public sectors to enhance the economic conditions in Archuleta, Dolores, La Plata, Montezuma, and San Juan, as well as the Southern Ute and the Ute Mountain Ute Indian Tribes. Their work spans business lending and development, infrastructure development including transportation and broadband, grant writing, and supporting local communities in addressing their housing needs.

“CHFA has been a long-time and strong partner with Region 9 EDD across both our business loan and housing coordination efforts,” said Laura Lewis Marchino, Region 9’s Executive Director. “We participate in the Colorado Credit Reserve (CCR) program to build our loan loss reserve, and the Cash Collateral Support (CCS) program, both administered by CHFA. These valuable programs allow us to better serve and support our rural businesses.”

In 2025, CHFA provided grant funding to Region 9 to support their creation of a housing needs assessment template, which will help local governments to comply with a state law requiring a needs assessment every six years—saving local communities time and money.

“This will reduce staff burden and create a system that can be updated on a recurring cycle,” Laura said. “We believe that this program can be replicated statewide and we will be launching it this summer.”



Colorado Outdoors Montrose



Colorado Outdoors is a Montrose-based company whose work centers on developing 165 acres along the Uncompahgre River in Montrose into a thriving commercial, residential, and industrial campus.

“The vision for Colorado Outdoors is to create a compelling destination for business,” said Heidi Dragoo, Director of Community Relations for Colorado Outdoors. “The development brings together businesses of various sizes, stages, and industries in a beautiful location along the Uncompahgre River.”

CHFA supported Colorado Outdoors with \$10.6 million in New Markets Tax Credits (NMTC), and a \$1.2 million loan through the Colorado Growth and Revitalization Fund-Community Impact Fund in 2020. This investment supported the construction of mixed-use commercial space on the campus.

“The CHFA team was very supportive and collaborative throughout the process,” recalled Heidi. “The NMTC allocation allowed us to move forward with approximately 55,000 square feet of new flex-industrial space supporting 15 businesses and creating more than 200 jobs. It’s rewarding to play a role in helping Montrose businesses grow and thrive by providing an ecosystem through our development that supports businesses and their teams.”



Wild Gals Market, Naturita

Photo courtesy of Galit Korngold.

Wild Gals Market

Naturita

Wild Gals Market provides fresh produce and groceries to Naturita and the surrounding community, operating in close partnership with local farmers, ranchers, and dairies. They work to connect the community with local food producers, traveling throughout the region to source fresh seasonal groceries and homemade food.

Wild Gals was founded in Nucla in 2019 in Galit Korngold's living room. As it grew and evolved, she sought funding from CHFA to help support the relocation of the business to a storefront in Naturita, where they also built out a commercial kitchen to support fresh food preparation.

"We fixed a gap in the food landscape here and in the process, I found my true calling, and I am passionate about it," said Galit. "My biggest pleasures are hearing how much people love our food, being thanked for doing what we do, and hearing from newcomers that Wild Gals was a deciding factor in their decision to move into our community."

"CHFA is an organization that cares about and supports the little guys," Galit continued. "If they can help, they will! The best day was the day that I got the call that our commercial kitchen was going to be a reality!"

CHFA Southwest Region Economic Development Customer Profile

	CHFA Customers in Region	Statewide
Women-owned	41%	29%
Minority-owned	15%	13%
Women and Minority-owned	7%	4%
Average Loan Amount	\$114,008	

Statewide data source: U.S. Census Bureau Annual Business Survey (ABS), 2023

Economic Development Community Partnerships

Grants, sponsorships, donations, and technical assistance to organizations supporting economic development.

\$1.2M

Dollars Invested

76

Organizations Supported

355

Technical Assistance Hours Provided



Tribal Investments

CHFA works in partnership with the Ute Mountain Ute and Southern Ute Indian Tribes to support their affordable housing and economic development goals. CHFA's investments over this five-year period supported a variety of initiatives including but not limited to the Colorado Ute Mountain Helping Hands housing rehabilitation program, Kwiyaqat Community Academy, SunUte Community Park, Southern Ute Cultural Center, and Tri-Ute Games.

SunUte Community Center Ignacio



The SunUte Community Center serves as a central hub of community activity in Ignacio, a town situated at the heart of the Southern Ute Indian Reservation. In 2024, the Southern Ute Indian Tribe (SUIT) recognized an opportunity to address safety concerns and support evening activities at the Community Center by investing in solar powered outdoor lighting for the pickleball courts, playground, grassy areas, and skatepark. In 2024, at the Tribe's request, CHFA invested \$15,000 to help fund the installation of the lighting.

"The lights were placed in a way that lit the walk path between SunUte Community Center to the skatepark," said Morgann Graham, Director of the SunUte Community Center. "This lights up the walk path, the playground, and the skatepark. This has ensured that elders and those who are utilizing the facilities outside of daylight hours can see. The SunUte Community Center's vision is Endless Opportunities for All. We make every decision based on this. We look for creative ways to provide opportunities for health, wellness, and kindness to our patrons and the surrounding community."



A Weeminuche Construction Authority employee in front of a home rehabilitation project, Towaoc.

Colorado Ute Mountain Helping Hands Program

Ute Mountain Reservation

The Colorado Ute Mountain Helping Hands Program invests in housing rehabilitation for aging homes on the Ute Mountain Reservation. The program addresses critical health and safety issues, including structural repairs, replacing roofs, upgrading electrical and plumbing systems, considering accessibility needs, replacing doors and windows, and painting interiors and exteriors. As of May 2026, 30 Tribal member homes have been rehabilitated through the program, with work completed by the Tribally owned Weeminuche Construction Authority.

Between 2021 and 2025, CHFA invested \$900,000 to support the program, alongside additional funding from partner investors including Colorado Health Foundation, the Colorado Division of Housing, Federal Home Loan Bank of Topeka, and the Bureau of Indian Affairs through its Tiwahe Home Improvement Program.

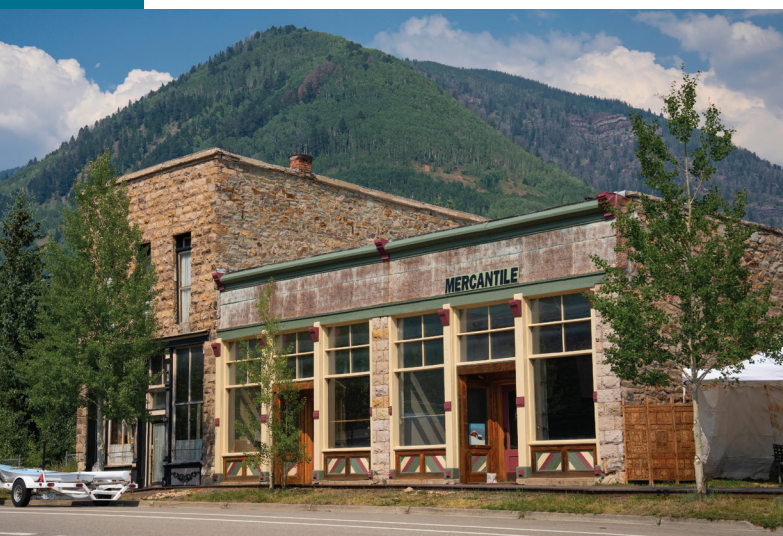
“Housing stability on the Ute Mountain Ute Reservation is inseparable from tribal sovereignty and community wellbeing,” explained Juanita Plentyholes, Tiwahe Director for the Ute Mountain Ute Tribe. “In practical terms, rehabilitation is not just a home improvement outcome. It is an investment in stable households, healthier living conditions, and the long-term capacity of the Tribe to care for its residents in ways that reflect Tribal priorities and values.”



Organizations Supported

Southwest Region organizations supported by CHFA through corporate giving, community investment grants, and technical assistance: 2021-2025

- Apple Core Project
- A Safe Place in Pagosa
- All Points Transit
- Animas View Mobile Home Park Cooperative
- Archuleta Housing Corporation
- Aspen House
- Black Canyon Boys and Girls Club
- Boys and Girls Club of La Plata County
- Build Pagosa, Inc.
- Business Education Connection
- Care and Share Food Bank of Southern Colorado
- Careers in Construction Colorado
- CASA of the 7th Judicial District
- Catholic Charities of the Diocese of Pueblo
- Center for Independence
- City of Cortez
- City of Gunnison, Gunnison Senior Center
- Colorado Coalition Against Sexual Assault
- Colorado Coalition for the Homeless
- Community Builders
- Community Compassion
- Community Hospital
- Community Investment Alliance
- Community Options
- Compañeros: Four Corners Immigrant Resource Center
- Continental Divide Trail Coalition
- Cooking Matters by Share Our Strength
- Cortez Area Chamber of Commerce
- Dancing Spirit Center for the Arts
- Delta Health Foundation
- Dolores County Senior Services
- Dominguez-Escalante Expedition Education Project



Organizations Supported (*continued*)

Dove Creek Recreation Center	La Plata Economic Development Alliance
Dove's Nest	La Plata Family Centers Coalition
Dream Catcher Therapy Center	LFMG Music Academy
Energy Outreach Colorado	Local First
Enterprise	Lone Cone Legacy Trust
EUREKA! McConnell Science Museum	Mancos Commons
Families Plus	Mancos Community Press
Family Resource Center Association	Mancos Creative District
First Nations Development Institute	Mancos Food Share
First Southwest Community Fund	Mancos School District
Food Bank of the Rockies	Mancos United
Fort Lewis College	Mancos Valley Properties
Fort Lewis College Foundation	Mancos Valley Trails Group
Four Corners Child Advocacy Center	Manna - The Durango Soup Kitchen
Four Corners Office for Resource Efficiency	Maslow Academy of Applied Learning
Fozzie's Farm	Medicine Horse Center - Therapeutic Riding and Equine Rehabilitation
Fundamental Needs	Mercy Housing Mountain Plains
Good Food Collective	Mexican American Development Association
Guidestone	Montezuma County
Gunnison Country Food Pantry	Montezuma County Historical Society
Gunnison Hinsdale Youth Services	Montezuma Food Coalition
Gunnison Valley Mentors	Montezuma Leadership Network
Gunnison Valley Regional Housing Authority	Montezuma School to Farm
Habitat for Humanity of Archuleta County	Montrose Lighthouse, Inc
Habitat for Humanity of La Plata County	Montrose Recreation District
Habitat for Humanity of the San Juans	Montrose Recreation Foundation
Haven House	Mount Lookout Grange
Healing Collective of Western Colorado	Mountain Roots Food Project
Hilltop Community Resources	Norwood Parks and Recreation
Home Trust of Ouray County	Nucla-Naturita Chamber of Commerce
Homegrown Talent Initiative	Oak Tree Resources
HomesFund Southern Colorado	Pagosa Play Place
Housing Resources of Western Colorado	Pagosa Springs Community Development Corporation
Housing Solutions for the Southwest	Pinon Project
In the Weeds	Power to Act
Indigenous Wellbriety	Project Hope of the Gunnison Valley
Know Your Dough	Pueblo Corporate College
KSJD/Sunflower Theater	Rainbow Housing
La Plata County Collaborative Management Program/ La Plata Youth Services	

Organizations Supported (*continued*)

Reaching Out to Community and Kids

Region 10 League for Economic Assistance
and Planning

Region 9 Economic Development District of
Southwest Colorado

Rico Trails Alliance

Rise Above the Violence

Ruby M. Sisson Memorial Library Foundation, Inc

Rural Homes

San Juan Development Association

San Juan Mountains Association

San Miguel Education Fund

School Community Youth Collaborative

Seeds of Learning

Senior Housing Options

Silverton Creative District

Silverton Housing Authority

Southern Ute Cultural Center

Southern Ute Indian Tribe

Southwest Center for Independence

Southwest Colorado Education Collaborative

Southwest Conservation Corp

Spark the Change Colorado

Startup Colorado

Stillwater Music

TARA Historical Society

Telluride Foundation

The Bridge Emergency Shelter

The Hive DGO

The Pinhead Institute Inc

The Pinon Project Family Resource Center

The Powerhouse

The Wayfaring Band

Thistle Community Housing

Town of Dolores

Town of Ignacio

Town of Mancos

Town of Naturita

Town of Norwood

Town of Nucla

Town of Rico

Town of Silverton

Tri-County Health Network

United Way of Southwest Colorado

Ute Indian Museum

Ute Mountain Ute Tribe

Valley Food Partnership

Valley Housing Fund

Welcome Home Alliance

West End Economic Development Corporation

West End Family Link Center

West End Public School System

Western Colorado University Foundation

Women's Resource Center in Durango

Young Americans Center for Financial Education





With respect to its programs, services, activities, and employment practices, Colorado Housing and Finance Authority prohibits unlawful discrimination against applicants or employees on the basis of age 40 years and over, race, sex, sexual orientation, gender identity, gender expression, color, creed, religion, national origin, ancestry, disability, military status, genetic information, marital status or any other status protected by applicable federal, state or local law. Requests for reasonable accommodation, the provision of auxiliary aids, or any complaints alleging violation of this nondiscrimination policy should be directed to the Nondiscrimination Coordinator, 1.800.877.2432, TDD/TTY 800.659.2656; CHFA, 1981 Blake Street, Denver, Colorado 80202-1272; chfainfo.com/nondiscrimination, available weekdays 8:00am to 5:00pm.

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- Front cover clockwise from upper left: Monte Vista; Manna Soup Kitchen, Durango; Gunnison; Mancos Commons, Mancos; Montrose; Ute Mountain Indian Trading Company, Cortez
- Page 2-3 Background: Blue Mesa Reservoir, Curecanti National Recreation Area, Gunnison County
- Page 7: Canyons of the Ancients National Monument, Montezuma County
- Page 12: Mancos
- Page 15: Axis Health System, Durango
- Page 18: Weeminuche Construction Authority, Ute Mountain Ute Tribal Lands, Towaoc
- Page 19 from top: Mancos; Rico; Ute Tribe Lands, Towaoc; Summit Reservoir State Wildlife area, Montezuma County
- Page 21: Silverton
- Back cover: Manna Soup Kitchen, Durango

Data as of December 31, 2025. Demographics data accessed May 2026.

800.877.chfa (2432)
800.659.2656 tdd
www.chfainfo.com



*financing the places where
people live and work*

colorado housing and finance authority