Leadership Message

Community Resources and Housing Development Corporation has spent the last 45 years helping to fulfill the housing needs statewide. The company continues to be successful at creating and seeking new opportunities not only to substantiate the company’s portfolio and efforts, but more importantly to serve the needs and demands of our clients. We continue to heighten awareness of CRHDC’s developments, address the shortage of workforce housing, and provide affordable rentals and home ownership options to households across Colorado.

A few of our recent highlights include:

- Developing 50 Agricultural Housing Units in Fort Morgan, Colorado
- Helping over 257 clients access home ownership with Down Payment Assistance
- Acquiring and Rehabilitating over 15 homes in the metro area
- Launching a new program to increase home ownership opportunities in Northeast Colorado
- Securing a LIHTC award to develop 50 units for seniors in New Castle, Colorado
- Assisting more than 24 families achieve their dream of home ownership with the Mutual Self Help Program in the San Luis Valley
- Helping more than 20 small business owners get their footing and grow their businesses
- Assisting over 1,243 farm worker families with emergency rental and utility assistance in the Western Region
- Creating new partnerships with investors and community leaders that share the mission and goals of CRHDC

CRHDC’s affiliates, Colorado Housing Enterprises and Pathways Realty continue to move forward to provide quality service across the state, assisting families with lending needs as well as home searches. Our dedicated staff has done an incredible job expanding our reach while strengthening our programs and services.

We want to continue to thank and appreciate our donors and network of growing partners for investing in our work and standing with our mission. As this statement underscores, we are strongly committed to delivering well-targeted programs that provide the maximum impact in the communities we serve.

Al Gold, Executive Director
Who We Are

For over 45 years, CRHDC and its affiliate corporations have worked to create strong and healthy communities through innovative approaches in providing sustainable and affordable housing, financial skills and economic development opportunities to benefit low-to-moderate income households throughout the state of Colorado.

CRHDC was formed in 1971 to provide safe and affordable housing to migrant workers in Colorado. Following success in that process, we have since evolved into a nationally recognized, award winning non-profit organization representing and addressing far more than migrant housing needs.

Our clients come from diverse and colorful walks of life. Some being single individuals investing in their future; others being young families with children or elderly citizens looking for more manageable and modern housing; all wanting a home to call their own. They find both freedom and security though CRHDC’s paths to home ownership.

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Rental Housing

Serving the Seniors and Disabled Population

La Hacienda and Casas de Rio Grande of Del Norte, Colorado, are HUD subsidized rental developments constructed in 1986 and 2005 respectively. The La Hacienda has 24 one bedroom units for seniors and individuals living with disabilities. Rent is based on 30% of the adjusted gross income with utilities included. Casas de Rio Grande features 28 one-bedroom units for seniors 62 and older. Casas de Rio Grande and La Hacienda are continually welcoming eligible tenants to join the band of residents.

In New Castle, New Castle Senior Housing, constructed in 2005 is a HUD 202 Senior Rental Housing Development home to seniors 62 and over and consisting of 23 one-bedroom units and a two-bedroom unit. For all Senior and Disabled Properties rent is based on 30% of the resident’s adjusted income.

Serving the Workforce and Families

CRHDC has affordable rentals in Sterling, Pagosa Springs, and Hayden, Colorado. Overland Trails of Sterling features 48 units with a mix of market and affordable apartment rates. Affordable rate tenants can make up to 120% area median income and live in this property. Pagosa Springs is home to the Bristlecone Lofts which features 20 apartment units for households earning up to 120% of area median income, and qualified residents have the options of one and two bedroom units. Vista Verde of Hayden is home to 20 affordable family townhomes with three bedrooms and one bath, and attached garages and patios. These units are rented to households with incomes at or below 50% of the area median income.

Serving the Agricultural Laborers

Alta Vista de La Montana in Delta serves Montrose, Delta and Mesa Counties, where the 40 apartment units are available to agricultural workers and their families. This property includes 16 three bedroom apartments and 24 four bedroom apartments which are fitted with energy saving features such as solar panels, high efficiency furnaces and hot water heaters.

In continuing our mission, and reaching into our history of serving agricultural laborers, an agricultural development, Sol Naciente, was completed in May of 2016. This 50 unit property will be home to laborers serving the many agricultural enterprises in Fort Morgan and the surrounding area. Like Alta Vista, this development has been equipped with energy saving solar panels, high efficiency furnaces, hot water heaters, refrigerators and low flow toilets and shower heads.

“If I didn’t have a reduced rent, there would be no way I could live on my social security. It is a life saver for me.”

—Arletta Fairchild, Casas de Rio Grande Resident
CRHDC’s Mutual Self-Help Program allows new homebuyers to participate in the construction of their home, containing costs and building community as owners get to know their neighbors.
Housing Development

Single Family Housing

Over the past 45 years CRHDC has helped over 1,700 families build their homes in 30 different counties with the Mutual Self-Help Program. This program allows new homebuyers to take an active role in the construction of their homes. Clients are able to choose their floor plan, landscaping, colors, cabinets and more. Participants in this program contribute significant “sweat equity” toward the construction of their home, bringing down development cost and producing a more affordable home. Families work in groups and contribute a minimum of 1,000 hours of labor towards all the homes in approximately 5-8 months while getting to know their neighbors. CRHDC’s Mutual Self-Help Program provides stable foundations for families, neighborhoods and communities.

CRHDC is a proud member of the NextStep Network. As a NextStep member, CRHDC has joined nonprofits across the nation to advance the use of factory-built modular housing as an asset-building strategy for low to moderate income households.

Along with these options, homebuyers are able to have a site built home constructed with the help of CRHDC. Site built homes are constructed completely by contractors and the process is overseen by CRHDC. Working closely with the USDA Rural Development office, this program is offered to low to moderate income families and is currently available with CRHDC’s help in Northeast Colorado and the San Luis Valley areas of Colorado.

Multi-Family Housing

CRHDC has extensive expertise with multi-family developments and is excited about the recent completion of Sol Naciente Agricultural Housing in Fort Morgan.

CRHDC’s development team is currently working on the development of 50 new senior units in New Castle, Colorado, Lakota Ridge Senior Housing. This property will serve seniors 55 and up earning less than 60% of area median income.

CRHDC’s development team is continuing to search for and create opportunities for multi-family developments throughout the state.

“Without CRHDC I don’t think I could have done it, they were with me every step of the way from start to finish- I wouldn’t be a homeowner if it wasn’t for them.”
–Jessica C., Monte Vista, CO
CRHDC’s Colorado Home Ownership Centers in Westminster and Alamosa offer an innovative approach to providing the services and training that homebuyers need to prepare for home ownership, find a home that is right for them, invest in and retain their home.
**Prepare and Educate**

CRHDC believes that the key to sustainable home ownership is informed and educated consumers. This holistic approach gives each buyer the information he or she needs to make good decisions on every aspect of the home buying process. Our nationally certified housing counselors help clients determine if home ownership meets their lifestyle in one-on-one sessions. The counselor takes an in-depth look at credit and mortgage readiness with a tri-merge credit report, explores and assesses mortgage affordability options and creates a working budget. CRHDC also provides Homebuyer Education Courses in Alamosa, and additionally offers Financial Capability trainings throughout the North Metro area. Taking these steps ensures creation of an action plan designed to overcome obstacles and achieve home ownership goals and outcomes related to debt reduction, income improvement, savings and credit.

**Find Your Dream Home**

When it comes to helping clients with the purchase of a new home, and or sale of an existing home; Pathways Realty is there to help. Pathways works with clients to find homes they can afford and in a neighborhood of their choosing.

**Retain**

CRHDC’s HUD approved counselors provide free foreclosure prevention services. The experienced, bilingual staff help our clients to understand their options and can negotiate directly with lenders for a resolution that may keep struggling families in their homes.
Invest and Empower

Colorado Housing Enterprises (CHE) CRHDC’s affiliate CDFI assists borrowers needing home mortgage financing in achieving and maintaining healthy home ownership by promoting responsible lending and providing healthy mortgage finance options to meet individual clients’ needs.

CHE is able to empower the homebuyer with access to various lending options that provide clients with affordable financing. After completing home buyer education, qualified buyers have access to programs including down-payment assistance in the form of loans and grants.

CHE offers conventional 30 year mortgages and has a suite of products that help potential homebuyers achieve their dream of home ownership in a sustainable manner. With the insight of counseling and education and the options our lending team offers, homebuyers can gain purchasing power for their dream home, and are fully prepared to begin their search and avoid predatory lending.

Community Development and Business Lending

It is often necessary to look beyond housing to improve the quality of life for individuals living in underserved communities. Stable communities need jobs and economic investment on the whole. Because of this need CHE has continually worked to enhance its business loan program. These programs make lending available to small business owners across the state. By giving small businesses access to capital, CHE is helping them grow, create jobs and stimulate income in underserved areas.

“With our business loan funds, we were able to add 5 new employees to our staff, which allowed us to better serve our customers. We were also able to reward our management staff with incentive-pay bonuses for reaching or exceeding monthly goals for the store.”

-Carol D.C., Big O Tires
Thank you to our Partners

“We can build more, when we build together”

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