SHAWNA'S SAN LUIS VALLEY

BUYER'S GUIDE

Alamosa County Edition

Following the 2024 NAR settlement, buyers sign a Buyer Representation Agreement before touring homes. In most SLV transactions, the seller or listing agent covers 2% of Shawna's 3% fee — meaning your typical out-of-pocket cost is just 1% of the purchase price. On a $300,000 home, that's $3,000 for a 25-year local expert working exclusively for YOU. No surprises. Full transparency.

WHY WORK WITH SHAWNA

◆ 25+ Years Licensed

Licensed since 2000 — I've seen every market cycle, every regulation change, and every type of property the Valley has to offer.

◆ All Property Types

Residential, commercial, agricultural, vacant land, water rights — I handle it all across all six counties.

◆ Water Rights Expertise

Water is everything in the San Luis Valley. I understand water rights, well permits, acequia systems, and sub-district rules that out-of-area agents miss entirely.

◆ Drone & Video

Professional aerial photography and video for listings — and I use the same tools to help buyers understand the lay of the land before they ever set foot on a property.

◆ Trusted Local Professionals

Need an inspector, lender, well or septic specialist, surveyor, insurance agent, or contractor? I can connect you with experienced local professionals to help make your purchase as smooth as possible.

◆ True Hyper-Local

I don't just work here — I live here. I know the neighbors, the roads, the flood plains, the irrigation districts, and the history behind the properties I show.

ALAMOSA COUNTY — WHAT YOU NEED TO KNOW

County Highlights

- Largest city in the SLV — Adams State University hub
- Most diverse property types in the Valley
- Great Sand Dunes National Park nearby
- Active rental market due to university

Towns & Communities

Alamosa, Hooper, Mosca

Water Rights — Know Before You Buy

Surface water is regulated by the Colorado Division of Water Resources, individual irrigation companies, and the Rio Grande Subdistrict No. 1. Wells are strictly regulated by the Colorado Division of Water Resources. City of Alamosa properties are on municipal water; rural parcels rely on permitted wells — always verify well permits and water court decrees.

Typical Timeline

30–45 days for in-town; 45–75 days for rural/ag

Local Lenders & Preferred Mortgage Brokers

Local Banks & Credit Unions: SLV Federal Bank, Alamosa State Bank, RG Bank, ENT Credit Union

Preferred Mortgage Brokers:

Lisa Chavez — OnQ Home Loans | lisa.chavez@onqhomeloans.com | 480-214-8898

Mike Floren — Low Cost Mortgage | mike@lcmloans.com | 719-362-0439

Agricultural Land: Farm Service Agency (FSA) — Monte Vista office serves the San Luis Valley. FSA offers farm ownership and operating loans for qualifying agricultural properties.

Vacant Land: Rural 1st specializes in vacant and recreational land loans, including parcels that traditional lenders won't finance. Terms and acreage requirements vary by property and location — visit www.rural1st.com or ask Shawna for details.

Ask Shawna for a personal introduction to any of these resources.

Septic Systems — What Buyers Need to Know

Properties in the San Luis Valley are served by either municipal/town water and sewer, or private well and septic. If the home you are purchasing has a septic system, request in your offer that the seller pump and inspect the septic tank prior to closing. A failing or unmaintained septic system can cost thousands to repair or replace — this is a simple, standard protection every buyer should ask for.

THE BUYING PROCESS — STEP BY STEP

1. Get Pre-Approved	Before we look at a single property, get pre-approved with a lender. In the SLV market, sellers take pre-approved buyers far more seriously — and it tells us exactly what we're working with.
2. Define Your Needs	We sit down (in person or by phone) and talk through what you need: property type, location, size, water, access, intended use. Rural properties need much more specific criteria than city homes.
3. Sign Buyer Representation Agreement	Required since 2024. This agreement explains my fee, protects your interests, and means I'm working exclusively for YOU — not the seller.
4. Tour Properties	I'll show you properties that genuinely fit your criteria — not just whatever's available. I'll point out things to look for AND potential red flags.

5. Make an Offer	I'll run a comparative market analysis and help you write a competitive offer. We'll negotiate inspection periods, contingencies, and seller concessions.
6. Due Diligence	Your inspection period. We bring in inspectors, verify water rights, review title, confirm well and septic function, and make sure everything checks out.
7. Closing	Title company handles closing. You'll sign documents, pay closing costs, and get your keys. I'll be there — before, during, and after.

KEY TERMS EVERY BUYER SHOULD KNOW

PMI (Private Mortgage Insurance)	Required by lenders when you put down less than 20%. It protects the LENDER — not you. Typically $50–200/month, drops off once you reach 20% equity.
Mortgage Protection Insurance	An optional policy YOU purchase that pays off your mortgage if you die or become disabled. Protects your family — not the bank. Ask me for current provider recommendations.
Home Warranty	Covers mechanical systems and appliances (furnace, water heater, etc.) if they fail after closing. Often negotiated as a seller concession in SLV transactions.
Title Insurance (Owner's Policy)	Protects YOU if title defects — unpaid liens, ownership disputes, easement issues — surface after closing. Especially important in SLV where properties have complex histories.
Earnest Money	A good-faith deposit made when your offer is accepted. Typically 1–2% of purchase price. Applied to your closing costs — or forfeited if you back out without a valid contingency.
Due Diligence / Inspection Period	Your window to inspect the property, review title, and verify everything checks out. In Colorado this is a negotiated period — typically 10–15 days.
Water Rights	In Colorado, water rights are separate from land ownership and follow the Prior Appropriation Doctrine ('first in time, first in right'). Always verify what water rights convey with the property.
Mineral Rights	Rights to oil, gas, coal, and minerals beneath the surface. Often severed from surface rights in SLV — meaning someone else may own what's underground. Always check.
Acequia (ah-SAY-kee-ah)	A centuries-old community irrigation ditch dating to Spanish colonial times, common in Conejos and Costilla counties. An acequia right is a legal water right that may or may not convey with the land — and membership typically comes with community maintenance obligations. Always verify before closing.

Buyer Representation Agreement	Required since the 2024 NAR settlement before I can show you homes. It spells out my fee and our working relationship — full transparency, no surprises.

Ready to find your property in the San Luis Valley? Call or text Shawna today — 25+ years of local expertise, at your service.

Shawna | Licensed Colorado Real Estate Agent since 2000 | Serving Rio Grande, Alamosa, Saguache, Mineral, Conejos & Costilla Counties