

**AGENDA  
JOINT WORKSHOP  
CITY OF GRAND JUNCTION, CITY COUNCIL  
MESA COUNTY, BOARD OF COUNTY COMMISSIONERS  
MESA COUNTY WORKFORCE  
BUSINESS CENTER, AUDITORIUM  
512 29 ½ ROAD  
GRAND JUNCTION, COLORADO  
TUESDAY, JUNE 1, 2021  
5:00 PM**

**1. Discussion Topics**

- a. Monument Ridge Townhomes - Jodi Welch, Finance Director & Tamra Allen, Community Development Director
- b. Riverbank Rehabilitation - Greg Caton, City Manager
- c. Persigo - Cody Davis, County Commissioner & Chuck McDaniel, Council President
- d. Grand Valley Needs Assessment - Tamra Allen, Community Development Director
- e. 29 Road Planning and Environmental Linkages Study Update - Peter Baier, County Administrator

**2. Other Business**

**3. Next Meeting Topics**

**REVISED**



**JOINT PERSIGO MEETING  
CITY OF GRAND JUNCTION, CITY COUNCIL  
MESA COUNTY, BOARD OF COUNTY COMMISSIONERS**

**Item #1.a.**

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**Meeting Date:** June 1, 2021

**Presented By:** Greg Caton, City Manager, Todd Hollenbeck Deputy County Administrator

**Department:** Community Development

**Submitted By:** Tamra Allen, Community Development Director  
Jodi Welch, Finance Director  
Todd Hollenbeck, Deputy County Administrator

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**Information**

**SUBJECT:**

Monument Ridge Townhomes - Jodi Welch, Finance Director & Tamra Allen, Community Development Director

**RECOMMENDATION:**

This topic is for discussion purposes. Staff recommends approval to move forward with the assignment of the City and County's allocation of Private Activity Bonds as requested. If directed, the assignment will be brought to the City Council and Board of Commissioners meetings for authorization.

**EXECUTIVE SUMMARY:**

The City of Grand Junction and Mesa County have received a request from Treadstone Companies and Monfric Development ("Developers") for the assignment of their 2021 Private Activity Bonds (PABs) allocation for the Monument Ridge Townhomes Rehabilitation Project. Each year the City and County receive a PAB allocation through the Department of Local Affairs Division of Housing for the purposes of, among other uses, affordable multifamily housing including new construction or acquisition and rehabilitation for low and moderate income individuals and families. The allocation grants the City and County the authorization to issue tax exempt bonds on behalf of a developer and project or assign the allocation in support of a project. If the annual allocation is not used or assigned by the City and County, the authorization is turned back to the State for utilization in other projects throughout the State. In 2021 the City's PAB Allocation is \$3,598,862 and the County's PAB Allocation is \$4,987,125.

The entire amount is being requested for the Monument Ridge Townhomes rehabilitation project which totals \$21.5 million.

It is recommended that the assignment be made to Colorado Housing and Finance Authority (CHFA) for the Monument Ridge Townhome Rehabilitation Project. CHFA will then be the issuer of the tax exempt bonds.

**BACKGROUND OR DETAILED INFORMATION:**

The Developers are requesting the assignment of the entire PAB allocation from the City and County which totals \$8,585,987. They have also requested assignment of Delta County PAB allocation of \$1,170,891. These funds would be used to leverage other financing in order to fund the rehabilitation of all units (166) in Monument Ridge Townhomes located at 2680 B 1/2 Road. The Monument Ridge Townhomes are currently supported by a HUD section 8 Housing Assistance Payment (HAP) contract that covers all 166 units and covers the gap between what residents can pay at 30% of their income and market rental rates; a HUD payment of approximately \$1.5 million per year. The Monument Ridge Townhomes development is a significant low-income housing provider in the community. Attached is a letter of support from Grand Junction Housing Authority.

Finance Structure – The Developers are proposing to utilize funds to acquire the property and finance the rehabilitation of the units. The updated financing structure is as follows:

\$ 9,756,878 - City of Grand Junction, Mesa County, Delta County tax exempt Private Activity Bond Allocation  
\$ 1,203,964 - taxable secondary financing  
\$ 1,500,000 - seller financing  
\$ 1,249,926 - net operating income during rehabilitation period  
\$ 7,721,000 - tax credit equity  
    \$21,162 - deferred developer fee  
**\$21,452,930 - Total Sources of Funds**

\$ 6,000,000 - purchase price of property  
\$10,225,600 - rehabilitation costs  
\$ 1,011,392 - soft costs including architect, permits, insurance, etc  
\$ 1,328,124 - financing costs including debt service during rehab, issuance costs, etc  
\$ 732,000 - operating reserve and initial reserve for replacement  
\$ 2,155,814 - developer fee based on CHFA guidelines  
**\$21,452,930 - Total Use of Funds**

Timeline – The timeline for the project is as follows:

- June 2021 - Assignment of PAB allocations

- September 2021 - Close on property and start rehabilitation project. Rehabilitation complete by January or February 2023. Residents will be accommodated on current property during rehabilitation.
- June 2023 - Stabilization will commence immediately following rehab completion and require approximately three to four months. Once achieved, the project is considered completed and the perm loan terms commence.

Rehabilitation Project Scope – The scope of rehabilitation is comprehensive and incorporates all building systems and components to insure longevity and efficient operations. Property rehabilitation will consist of:

- General Carpentry
- Windows/Doors
- Appliances
- Plumbing
- ADA Upgrade Features
- Electrical
- Roofing
- Mechanical
- Siding
- Landscaping
- Concrete

Site Details - The property is 9.82 acres and consists of 24 buildings originally built in 1980. Unit square footage totals 181,265 square feet. Garage units – both attached and detached equal 17,710 square footage. Units range from 670 to 1,253 square feet. All siding, appliances, doors/windows and electrical fixtures will be “energy star” rated for maximum efficiency. ADA upgrades will be set up in designated units and common areas.

**FISCAL IMPACT:**

The City/County is authorized to use or assign it's allocation of Private Activity Bonds in support of a project in order for tax exempt bonds to be issued for funding. If the allocation is not used or assigned by the City/County, the authorization is turned back to the State for utilization in other projects throughout the State. In 2021 the City's PAB Allocation is \$3,598,862 and the County's PAB Allocation is \$4,987,125. The entire PAB allocation for both the City and County are being requested for the Monument Ridge Townhome rehabilitation project.

**SUGGESTED MOTION:**

For discussion and possible direction regarding PAB allocation.



## **Attachments**

1. Monument Ridge Townhomes Redevelopment Project
2. GJHA Letter of Support - Monument Ridge PAB assignment 5.25.21
3. Treadstone Resume
4. THE MONFRIC GROUP MARKETING BROCHURE - 2021

**Monument Ridge Townhomes Redevelopment Project**

Treadstone Companies and Monfric Development - Developers

**We are respectfully requesting an allocation of tax-exempt bonds from the City of Grand Junction in the maximum amount possible to function as support to the project and a matching contribution to the proposed allocation from DOLA.**

Monument Ridge is a 166-unit townhome/apartment property located at 2680 ½ B Road in Grand Junction, Colorado 80501. The community is supported by a HUD Section 8 Housing Assistance Payment (HAP) contract covering all units, making this a significant low-income housing provider in the marketplace.

Proposed is the acquisition and financing of the project to support a substantial rehabilitation, healthier longevity, and preservation of this critical affordable housing asset. Monument Ridge was refinanced in 2002 with State Tax Credits including a nominal rehabilitation and is now beset by physical and operational problems. The new financing will support major rehabilitation and a viable long-term operations program.

The financing proposed is to utilize tax-exempt bonds combined with secondary taxable debt, 4% low-income housing tax credits, and cash-flow based seller financing.

The financing structure is as follows:

\$9,800,612	Primary Tax-Exempt Debt, rate of 4.5% with 17 year term and 30 year amort.*
\$894,578	Secondary Taxable Debt, rate of 6% with 10 year term and amort
\$1,500,000	Seller Financing, cash flow based, rate of 5% with 40 year term and amort
\$1,193,471	NOI during the rehab period
\$7,730,000	4% LIHTC at price of \$.85 per dollar
<u>\$366,968</u>	Deferred Developer Fee, rate of 4.5% with 14 year term
<b>\$21,485,629</b>	<b>Total Sources of Funds</b>
\$6,000,000	Acquisition of Property
\$10,225,600	Rehabilitation (\$50,000 per unit hard cost), including 8% GC fees, 4% General Requirements and 10% contingency
\$1,030,792	Soft costs including architectural, legal, tenant relocation costs and due diligence reports
\$1,325,419	Financing costs including debt service during rehab, issuance costs and legal fees
\$746,000	Operating Reserve and Initial Reserve for Replacement
<u>\$2,157,817</u>	Developer Fee
<b>\$21,485,629</b>	<b>Total Uses of Funds</b>

## **Timeline**

June 1, 2021 - Application will be made to the Colorado Department of Local Affairs (DOLA), Division of Housing for an allocation of Tax-Exempt bonds. *The amount requested depends on the amount of Tax-Exempt Bonds allocated by the City of Grand Junction.*

August 2021 - If an allocation is made by DOLA, then the project can close by August/September 2021.

September 2021 – December 2022 - Rehabilitation will commence immediately after closing and require approximately 16 months given the extent and complexity of the physical improvements.

April 2023 - Stabilization will commence immediately following rehab completion and require approximately three to four months. Once achieved, the project is considered complete and the perm loan terms commence.

## **Rehab Scope**

The scope of rehabilitation is comprehensive and incorporates all building systems and components to insure longevity and efficient operations.

Property rehabilitation will consist of:

- General Carpentry
- Appliances
- ADA Upgrade Features
- Roofing
- Siding
- Concrete
- Windows/Doors
- Plumbing
- Electrical
- Mechanical
- Landscaping

The property sits on 9.82 acres and consists of 24 buildings originally built in 1980.

Unit square footage totals 181,265 square feet. Garage units – both attached and detached equal 17,710 square footage. Units range from 670 to 1,253 square feet.

All siding, appliances, doors/windows and electrical fixtures will be “energy star” rated for maximum efficiency.

ADA upgrades will be set up in designated units and common areas.

We have a detailed design matrix for the improvements which we are pleased to provide.



GRAND  
JUNCTION  
HOUSING  
AUTHORITY

May 25, 2021

Grand Junction City Council  
Mesa County Commissioners  
Re: Rehabilitation Work – Monument Ridge Townhomes

Council Members and Commissioners:

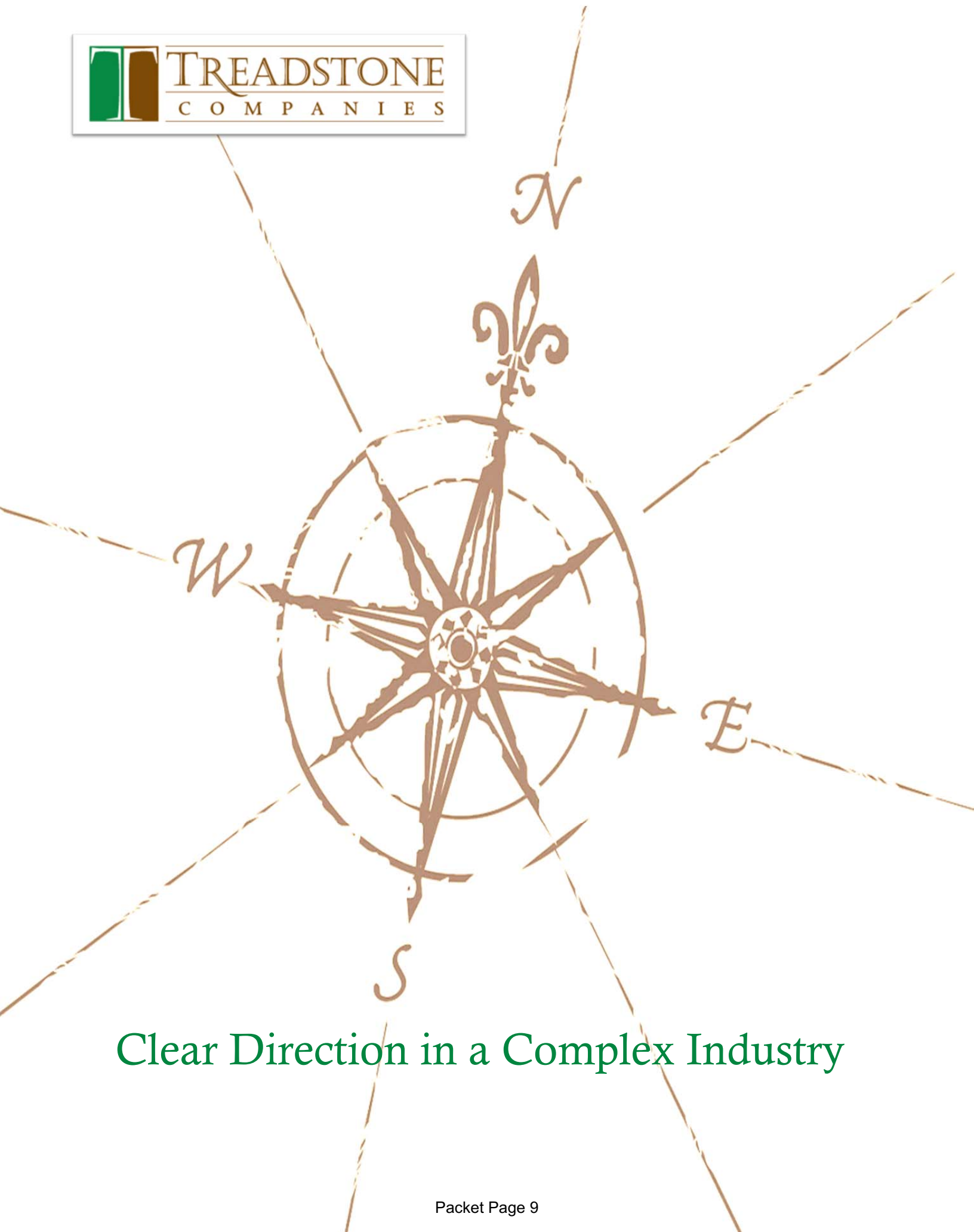
The Grand Junction Housing Authority enthusiastically supports the work of The Treadstone Companies toward a major rehabilitation of Monument Ridge Townhomes. We understand that Council and the Commissioners are considering an assignment of 2021 Private Activity Bond (PAB) capacity toward this effort, and we urge you to approve that assignment.

The preservation and ongoing viability of our community's existing affordable housing stock is a critical component of keeping as many housing options as possible available to lower-income individuals and families. The assignment of PAB capacity to fuel such capital improvements would provide long-term affordability and improved quality of life to 166 households.

Thank you for your consideration.

Respectfully,

Scott Aker  
Chief Operating Officer



# Clear Direction in a Complex Industry

The Treadstone Companies are a national real estate development and advisory group based in San Diego, California, specializing in the creation and preservation of affordable residential rental communities.

Our Mission: *To provide focused and innovative development and advisory services to the affordable housing industry.*

Through individually tailored services and a unique alignment with client goals, Treadstone brings clarity and ease to the increasingly complex processes inherent to affordable housing development.

## ✦ Clear Direction in a Complex Industry.

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Treadstone was formed to serve developers, investors and lenders with the creation of high quality affordable rental properties involving a variety of subsidy programs.

Specifically, we provide a range of services related to the analysis, finance, acquisition, construction/rehabilitation and management of affordable residential real estate assets across the United States.

Our focus and experience in affordable housing guarantees we provide the very highest level of expertise.

### *Affordable Housing*

The term “affordable housing” refers to residential rental properties that receive various forms of financial subsidy from government and/or private sector programs requiring occupancy by low-income individuals and families as defined by the US Department of Housing and Urban Development (HUD). These programs provide both direct and indirect financial subsidy to eligible properties.

Included among these programs:

- Low-Income Housing Tax Credits (LIHTC)
- Tax-Exempt Private Activity and Industrial Revenue Bonds
- Historic Tax Credits
- HOME Investment Partnerships Program
- Community Development Block Grants
- HUD Section 8 Rental Subsidy
- HUD/FHA Insurance



## Management



### Courtney D. Allen

Principal

Court Allen is the owner of Treadstone, and leads all finance, development and consulting initiatives of the firm. He is responsible for financial underwriting, risk assessment and oversight of all investment and development team activities.

Mr. Allen brings over 20 years' worth of affordable housing finance and broad real estate development experience to Treadstone. He has a wide range of experience with federal, state and local finance and development programs throughout the United States.

Mr. Allen began as a Development Coordinator with the City of Miami, Florida, working on affordable housing finance programs such as HOME and CDBG, as well as large-scale public/private joint venture developments and community revitalization efforts. After his tenure with the City, he was recruited by the consulting firm Carr-Smith in Miami, where he worked on Community Redevelopment throughout Florida and the Southeastern United States. From there he joined The Related Group of Florida as a Development Coordinator in their affordable housing group, structuring financing and partnerships for a multitude of developments.

He then became a Director in a development consulting group covering the Southeastern U.S. working with numerous private developers and non-profit groups, forming real estate partnerships and successfully securing financing from a variety of affordable and conventional providers.

Immediately prior to forming Treadstone, Mr. Allen served as Vice President of Development with Hampstead Partners in San Diego, California, one of the nation's leading firms in the field of affordable housing preservation and development.

Education:

*B.S. Land Development & Planning*  
University of Miami, Florida  
Joint Degree of the School of  
Architecture/Regional Planning and School of  
Business Administration.

Email: [Court@treadstonecos.com](mailto:Court@treadstonecos.com)

Direct line: 619.794.2201





**Michael I. Cates**  
Project Manager

Michael Cates is responsible for research, feasibility analysis, financial underwriting, facilitation of investment and development team activities and preparation of finance applications in support of the firm's principal.

Prior to joining Treadstone, Mr. Cates began his real estate experience in dealing with restructuring home mortgages for clients at New England Financial. During the beginning of his real estate experience, Mr. Cates adopted skills and gained knowledge in structured finance and investment fund formation. He later transitioned to financial planning where he practiced debt and asset management. Furthermore, Mr. Cates has several years of experience in Financial Analysis, Financial Planning and landlord representation; receiving his Series 7 and Series 66 licenses in 2011.

Education:

*B.A. Business Administration*  
University of San Diego  
San Diego, CA

Email: [Michael@treadstonecos.com](mailto:Michael@treadstonecos.com)  
Direct Line: 619.794.2203

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## *Professional Services*

Treadstone offers a full range of supportive development, investment and risk management services, including:

- Financial feasibility analysis and structuring (including LIHTC investment yield)
- Development/Investment team selection and management
- Financing team selection and relations
- Preparation and submission or oversight of financing applications
- Due diligence and closing coordination
- Management of final applications and cost certification
- Oversight of property stabilization and permanent funding

## Other services include:

- HUD Section 8 subsidy renewals and/or workouts
- HUD Office of Affordable Housing Preservation restructurings
- HUD Transfer of Physical Asset (TPA) management and processing
- Asset and partnership opportunity evaluations
- Partnership interest evaluations
- HUD and/or Section 42 compliance consulting

Treadstone's typical engagement is comprehensive, ranging from initial feasibility analysis through financial structuring and applications; team selection and management; partnership structuring and debt selection; real estate closing; rehabilitation/construction; and financial stabilization. That said, customization is a keystone of our approach and services can be structured to meet the specific needs of any development or client.

We are dedicated to providing the most intelligent, competitive, and practical solutions to the needs of our clients in every facet of the highly diverse and complex affordable housing industry.

## Our service philosophy is pragmatic:

- Analyze the unique investment opportunities of each development
- Establish a clear strategy to maximize opportunities and minimize risks
- Implement the strategy to create a successful development with long-term feasibility

✦ **This is the basis for providing Clear Direction in a Complex Industry.**



## *Treadstone's Distinctive Approach*

### Limited Engagements

Treadstone accepts a limited number of engagements at any given time in order to provide individual developments the full attention they require. This allows us to maximize results and client satisfaction.

### Customizable Services

Treadstone closely and carefully tailors its services to the needs of each client and development. Each has its own unique attributes, and an adaptive approach insures that we meet those very explicit needs.

### Flexibility and Creativity

There are many standard approaches within the industry with great merit, but achievement of the greatest results often requires a degree of flexibility and creative engineering. Treadstone's depth of experience, combined with its individualized approach to each development, fosters creative solutions without hindering the process or timeline.

### Multi-Disciplined Approach

In response to the increasing complexity of affordable housing transactions, and the need for highly specialized expertise covering many areas, Treadstone created an innovative multi-disciplined strategy, integrating the requisite professionals within a directed team to streamline processes.

### Established Team with Proven Results

Treadstone works with a wide variety of qualified firms to provide first-rate, cost-effective professional services including: attorneys, architects, engineers, appraisers, lenders and investors. Through years of experience and a variety of challenging developments and circumstances, we have created relationships with an outstanding group of professionals.

### Unique Fee Structure

The majority of Treadstone's fees are paid when success is realized, for the development and the client. We structure our fees such that we are invested in the success of our developments in the same way as our clients.



*Experience*

Treadstone has considerable experience with the complicated financing structures of modern affordable housing transactions. The firm has successfully worked with a wide variety of financing programs available to the affordable housing industry, including:

- Low-Income Housing Tax Credits - 4% and 9%
- Tax-Exempt Bonds (with a variety of structures and/or enhancements)
- Historic Tax Credits
- HOME, CDBG and other Federal programs including HUD Grants
- Federal Home Loan Bank programs
- A variety of local community-based housing programs
- Private philanthropic grant programs
- An assortment of conventional financing sources

Treadstone offers a superb staff as well as state-of-the-art support systems to help our clients build and sustain value in their affordable housing ventures.

We are fully versed in the numerous state and federal programs available to the affordable housing industry, and understand the challenges of effectively competing in this complex and often difficult business. The firm invests heavily in technology and training to ensure our team has access to every tool necessary to provide outstanding service to our developments and clients.

**\* Treadstone’s distinctive approach and depth of experience ensures the greatest success for each development.**

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Current Developments	Location	# of Units
Pine Ridge Apartments	West Memphis, Arkansas	57
Warwick Terrace	Los Angeles, California	108
Freeman Villa	Los Angeles, California	41
Vista Park Chino Apartments	Chino, California	40
Duarte Manor Apartments	Duarte, California	42
Puerto Rico Portfolio	Puerto Rico Commonwealth	374
<b>Total</b>		<b>662</b>



Treadstone Completed	Location	# of Units
Fair Oaks Apartments	Little Rock, Arkansas	100
Concord Apartments	Los Angeles, California	232
LA 78 Apartments	Los Angeles, California	78
Leeward Apartments	Los Angeles, California	257
Lexington Apartments	Los Angeles, California	251
Windward Apartments	Los Angeles, California	232
Witmer Manor	Los Angeles, California	238
Rose of Sharon Homes	Oakland, California	143
Durango Housing Apartments	Durango, Colorado	97
Lake Mann Apartments	Orlando, Florida	188
Shadow Run Apartments	Pinellas Park, Florida	276
Woodland Village Apartments	Waukegan, Illinois	405
Glacier State Apartments	Kalispell, Montana	99
Cottage Park Apartments	Missoula, Montana	60
Palace Apartments	Missoula, Montana	60
Corning Village Apartments	Memphis, Tennessee	144
<b>Total</b>		<b>2,488</b>

Principal Completed	Location	# of Units
Monument Ridge	Grand Junction, Colorado	166
Golfside Villas	Miami, Florida	180
Jubilee Villas	Miami, Florida	96
The Congress Building	Miami, Florida	120
College Park Apartments	Addison, Illinois	200
Seymour O'Brien Manor	Seymour, Indiana	56
Autumn Ridge Apartments	Vincennes, Indiana	144
Washington Highland Apartments	Washington, Indiana	56
Woodside Gardens	Annapolis, Maryland	144
Clay Courts	Baltimore, Maryland	144
Lester Morton Court	Baltimore, Maryland	70
Centre Court Manor	Kalispell, Montana	40
Greenbelt Place	Toledo, Ohio	176
<b>Total</b>		<b>1,592</b>



## Experience

### Current Developments:



#### Pine Ridge Apartments

West Memphis, Arkansas

Preservation and rehabilitation of 57 Units of HUD Section 8 subsidized apartments utilizing 9% LIHTC and conventional debt

Estimated Project Budget: \$6.4M

Partner: *Mesa Realty Advisors & Alpha Property Management*

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#### Warwick Terrace

Los Angeles, California

Preservation and rehabilitation of 108 Units of HUD Section 8 subsidized apartments utilizing 9% LIHTC and FHA debt

Estimated Project Budget: \$28.2M

Partner: *Alpha Property Management*

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#### Freeman Villa

Los Angeles, California

Preservation and rehabilitation of 41 Units of HUD Section 8 subsidized apartments utilizing 4% LIHTC and Tax-Exempt Bonds

Estimated Project Budget: \$7.9M

Partner: *Alpha Property Management*

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### Vista Park Chino

Chino, California

Preservation and rehabilitation of 40 Units of HUD Section 8 subsidized apartments utilizing 4% LIHTC and Tax-Exempt Bonds

Estimated Project Budget: \$10.5M  
Client: *Western America Properties*

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### Duarte Manor

Duarte, California

Preservation and Rehabilitation of 42 Units of HUD Section 8 subsidized apartments utilizing 4% LIHTC and Tax-Exempt Bonds

Estimated Project Budget: \$11.2M  
Client: *Western America Properties*

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*Puerto Rico Portfolio:*



**Hatillo del Corazón**

*Hatillo, Puerto Rico*

Preservation and rehabilitation of 64 Units of HUD Section 8 subsidized apartments utilizing 9% LIHTC and conventional debt

Estimated Project Budget: \$6.1M

Partner: *Alpha Property Management*

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**Montblanc Gardens**

*Yauco, Puerto Rico*

Preservation and rehabilitation of 128 Units of HUD Section 8 subsidized apartments utilizing 9% LIHTC and conventional debt

Estimated Project Budget: \$5M

Client: *Alpha Property Management*

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**Santa María Apartments**

*San German, Puerto Rico*

Preservation and rehabilitation of 86 Units of HUD Section 8 subsidized apartments utilizing 9% LIHTC and conventional debt

Estimated Project Budget: \$8.7M

Partner: *Alpha Property Management*

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**Miramar Apartments**

*Ponce, Puerto Rico*

Preservation and rehabilitation of 96 Units of HUD Section 8 subsidized apartments utilizing 9% LIHTC and conventional debt

Estimated Project Budget: \$12.6M

Partner: *Alpha Property Management*

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*Completed Developments:*



**Fair Oaks Apartment**

*Little Rock, Arkansas*

Preservation and rehabilitation of 100 Units of HUD Section 8 subsidized apartments utilizing 9% LIHTC and conventional debt

Estimated Project Budget: \$6M

Client: *Alpha Property Management*

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**Concord Apartments**

*Los Angeles, California*

Preservation and rehabilitation of 232 Units of HUD Section 8 subsidized apartments utilizing 4% LIHTC and Tax-Exempt Bonds

Estimated Project Budget: \$16.4M

Client: *Alpha Property Management*

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**LA 78 Apartments**

*Los Angeles, California*

Preservation and rehabilitation of 78 Units of HUD Section 8 subsidized apartments utilizing 4% LIHTC and Tax-Exempt Bonds

Estimated Project Budget: \$4.8M

Client: *Alpha Property Management*

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**Leeward Apartments**

*Los Angeles, California*

Preservation and rehabilitation of 257 Units of HUD Section 8 subsidized apartments utilizing 4% LIHTC and Tax-Exempt Bonds

Estimated Project Budget: \$18.1M

Client: *Alpha Property Management*

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## Lexington Apartments

Los Angeles, California

Preservation and rehabilitation of 251 Units of HUD Section 8 subsidized apartments utilizing 4% LIHTC and Tax-Exempt Bonds

Estimated Project Budget: \$17.2M

Client: *Alpha Property Management*



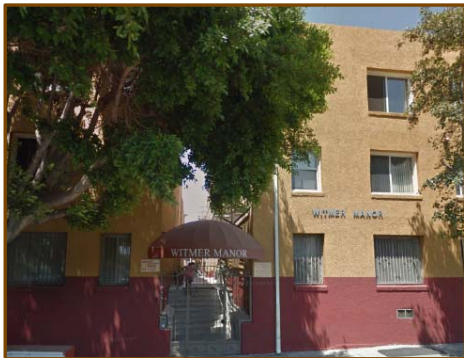
## Windward Apartments

Los Angeles, California

Preservation and rehabilitation of 232 Units of HUD Section 8 subsidized apartments utilizing 4% LIHTC and Tax-Exempt Bonds

Estimated Project Budget: \$17.1M

Client: *Alpha Property Management*



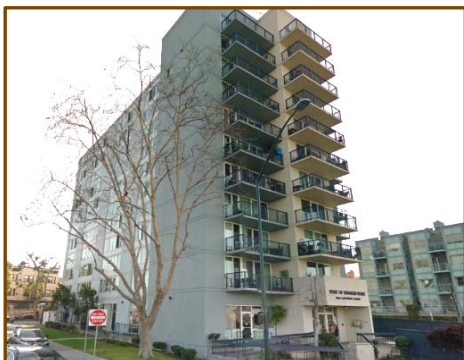
## Witmer Manor

Los Angeles, California

Preservation and rehabilitation of 238 Units of HUD Section 8 subsidized apartments utilizing 4% LIHTC and Tax-Exempt Bonds

Estimated Project Budget: \$15.5M

Client: *Alpha Property Management*



## Rose of Sharon Homes

Oakland, California

Preservation and rehabilitation of 143 Units of HUD Section 8 subsidized apartments utilizing 4% LIHTC and Tax-Exempt Bonds

Estimated Project Budget: \$13.6M

Client: *Mesa Realty Advisors & Wentz Development Group*





## Durango Housing Apartments

*Durango, Colorado*

Preservation and rehabilitation of 97 Units of HUD Section 8 subsidized apartments utilizing 4% LIHTC and Tax-Exempt Bonds

Estimated Project Budget: \$7.6M

Client: *The Monfric Group*

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## Lake Mann Apartments

*Orlando, Florida*

Preservation and rehabilitation of 188 Units utilizing conventional debt

Estimated Project Budget: \$10.1M

Client: *Barfield Bay Properties*

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## Shadow Run Apartments

*Pinellas Park, Florida*

Preservation and rehabilitation of 276 Units of multifamily housing utilizing 501(c)(3) tax exempt bonds

Estimated Project Budget: \$16.3M

Client: *Jubilee CDC*

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## Woodland Village Apartments

*Waukegan, Illinois*

Preservation and rehabilitation of 405 Units of HUD Section 8 subsidized apartments utilizing 4% LIHTC and Tax-Exempt Bonds

Estimated Project Budget: \$47.5M

Client: *Alpha Property Management*

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## Glacier State Apartments

*Kalispell, Montana*

Preservation and rehabilitation of 99 Units of HUD Section 8 subsidized apartments utilizing 4% LIHTC and Tax-Exempt Bonds

Estimated Project Budget: \$7.6M

Client: *The Monfric Group*

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## Cottage Park Apartments

*Missoula, Montana*

Preservation and rehabilitation of 60 Units of HUD Section 8 subsidized apartments utilizing 9% LIHTC and conventional debt

Estimated Project Budget: \$6.2M

Client: *Glacier Bank*

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## The Palace Apartments

*Missoula, Montana*

Historic Preservation and rehabilitation of 60 Units of LIHTC apartments utilizing 9% LIHTC, Historic Tax Credits and conventional debt

Estimated Project Budget: \$8.6M

Client: *Missoula Housing Authority*







## Harriman Gardens

*Harriman, Tennessee*

Preservation and rehabilitation of 136 units of HUD Section 8 subsidized apartments utilizing FHA 223f debt financing

Estimated Project Budget: \$4M

Client: *Alpha Property Management*



## Corning Village Apartments

*Memphis, Tennessee*

Preservation and rehabilitation of 144 Units of HUD Section 8 subsidized apartments utilizing 4% LIHTC and Tax-Exempt Bonds

Estimated Project Budget: \$8.3M

Client: *Affordable Housing Solutions*



**Contact Us**

Interested in utilizing our services for an upcoming development or evaluation?

✦ Treadstone provides results-driven services to clients across the nation.

*Let's talk about how we can help.*

**The Treadstone Companies**  
1635 Rosecrans Street, Suite C  
San Diego, California 92106  
Main: 619.794.2200  
Fax: 619.794.2299  
Email: [Info@treadstonecos.com](mailto:Info@treadstonecos.com)



**Your Goals. Our Expertise.**





1165 Bookcliff Ave., Grand Junction, CO 81501  
(970)434-9719



THE MONFRIC GROUP

# About Us

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**Monfric, Inc.** is a nationally recognized California corporation with over 50 years of experience in the field of affordable multi-family housing. During this time Monfric, Inc. has been a forefront in the development, ownership and management of HUD Section 8 and PRAC and IRS Section 42 properties. Monfric, Inc. is dedicated to the development, acquisition, rehabilitation and ongoing asset management of high quality affordable housing. Our staff specializes in development and management solutions for both for-profit and non-profit owners and organizations throughout the western United States.

Monfric, Inc. was founded in 1966 by Daniel B. Grady. Mr. Grady was committed to fair and equitable housing and helped to spearhead a national movement for affordable housing. Mr. Grady was elected to the National Association of Home Builders Hall of Fame in 1992. Since his passing the company has still dedicated itself to keeping his hard work, dedication, and forward thinking business practices as the foundation of Monfric, Inc.





THE MONFRIC GROUP

# About Us

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**Monfric Realty, Inc.** provides quality property management services to the affordable housing industry, and has specialized in low income subsidized housing property management for nonprofit and for profit owners since 1984. Since many developments have multiple levels of funding to meet affordability goals, Monfric has experience in a range of programs including: rent supplements, Section 236, Section 221(d)3 and (d)4, BMIR programs, Section 223(f), new construction Section 8, Section 202 and substantial rehabilitation Section 8 programs through HUD. We have additional experience with the California Housing Finance Agency, Farmers Home Administration, and the San Diego Housing Commission. The company currently manages properties located throughout California, Colorado, and Montana (please see attached). Of these properties, approximately 52% are designated for the elderly and/or handicapped, 48% are multi-family properties and one commercial property. Monfric Realty, Inc. currently manages thirteen (13) LIHTC properties in Colorado and Montana, managing the “placed in service” and ongoing compliance for Section 8 and Section 42.

Monfric’s expertise and reputation in the property management business is highly regarded throughout the affordable housing industry. Monfric has received “Superior” ratings from HUD for Management and Occupancy Reviews (MOR's) on multiple properties. We have a compliance department that not only does compliance for our company but for other management companies and owners across the country.

Through both Monfric, Inc. and Monfric Realty, we provide training to federal and state agencies and industry organizations as well as private training for companies wishing to advance their staffs in the latest changes in the industry. Types of training range from Section 8 occupancy rules and regulations to LIHTC regulations. Within these we offer a wide range of management courses dealing with day to day operational issues, maintenance, preventive maintenance, contract bidding and environmental issues from lead based paint to asbestos and mold.





THE MONFRIC GROUP

# Our Key Players

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## **Anita D. Moseman**

*President – Monfric, Inc. and Monfric Realty, Inc.*

Anita Moseman is the President of Monfric, Inc. and Monfric Realty, Inc. With over 35 years in the affordable housing industry Anita is a Housing Credit Certified Professional (HCCP) and a Registered Apartment Manager (RAM) through the National Association of Home Builders. She is also an Executive National Assisted Housing Professional (NAHPe) and a Certified Professional of Occupancy (CPO) through the National Affordable Housing Management Association (NAHMA). Anita is currently one of a handful of national trainers for the NAHMA CPO course and their Fair Housing Compliance (FHC) course. She trains on a wide variety of subjects dealing with both HUD and LIHTC compliance. Anita has served on the Board of Governors of RAM, as a board member for the NAHMA's Specialist in Housing Credit Management (SHCM) program and as a board member of Rocky Mountain Affordable Housing Management Agents and has received the prestigious Clive Graham award for her contributions to the affordable housing industry.

## **Michael W. Grady**

*Vice President – Monfric, Inc.*

Michael Grady is Vice President of Monfric, Inc. He is a licensed General Contractor, real estate broker, and a Certified Occupancy Specialist. He also holds a Senior Registered Apartment Manager designation (Sr. RAM) through the National Association of Home Builders. He has received certifications from both Farmers Home Administration and the National Assisted Housing Management Association.



THE MONFRIC GROUP

# Our Key Players

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## John L. Moseman

*CFO - Monfric, Inc. and Monfric Realty, Inc.*

John Moseman is involved in the development and management of assisted, conventional and commercial properties for Monfric, Inc. Monfric Realty, Inc. and has over 35 years in the affordable housing industry. John Moseman has served on the Board of Directors for the Rocky Mountain AHMA. He is a member of the National Association for Home Builders (NAHB) and is a certified Registered Apartment Manager (through NAHB). He additionally holds an executive level National Assisted Housing Professional (NAHPe) certification through the National Assisted Housing Management Association (NAHMA) and is a Certified Home Inspector as well as a member of the American Association of Home Inspectors (AAHI). He has taught classes on asset management, operations and staff training across the nation for private companies, organizations and associations, and received the prestigious Clive Graham award for his contributions to the affordable housing industry.





# Our Key Players

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## Grant P. Shahan

Project Redevelopment/Maintenance Supervisor

Grant has been with our company since 2000. He has a construction background and started working with Project Redevelopment in 2006 in Durango, CO. Since then he has been a part of 5 Building Rehabilitation projects for our company. Grant also supervises the maintenance for all of the properties that we currently manage, and with REAC pre-inspections for those properties. Grant is certified with the EPA for lead based paint removal.



# Properties Managed By The Monfric Group

<p><b>BIG SKY MANOR</b> 110 2<sup>nd</sup> Avenue West Kalispell, MT 59901 Tax credit/Sec. 8 Senior Property 60 units</p>	<p><b>PACIFIC RIM</b> 230 S. Grevillea Avenue Inglewood, CA 90301 202/8 w/Tax Credit Disabled/Senior 40 Units</p>	<p><b>STORSMART</b> 3205 E ½ Road Clifton, CO 81520 Mini Self Storage 177 units</p>	<p><b>LAKELAND MANOR</b> 13331 Lakeland Road Whittier, CA 90605 811 PRAC Disabled Property 25 Units</p>
<p><b>MONUMENT RIDGE TOWNHOMES</b> 2680 B1/2 Road, #24A Grand Junction, CO 81503 Tax Credit/Sec. 8 Family Property 166 Units</p>	<p><b>GLACIER MANOR</b> 506 1<sup>st</sup> Avenue West, #218 Kalispell, MT 59901 221d4/Sec. 8/Tax Credit Senior Property 61 Units</p>	<p><b>SENTINEL VILLAGE APTS</b> 1111 McDonald Ave #411 Missoula, MT 59801 236/Sec.8/Tax Credit Family Property 60 Units</p>	<p><b>MAPLE PARK APTS</b> 711 E. Maple Street Glendale, CA 91205 202/8/Tax Credit Disabled/ Senior 25 Units</p>
<p><b>CENTRE COURT MANOR</b> 121 2<sup>nd</sup> Avenue West Kalispell, MT 59901 Tax Credit Senior/Disabled 40 Units</p>	<p><b>GREEN MEADOW MANOR</b> 403 Idaho Street Libby, MT 59923 Tax Credit/Sec.8 Senior/Disabled 34 Units</p>	<p><b>STANRIDGE HOMES</b> Various #'s Stanridge Avenue Palmdale, CA 93550 Sec. 8 Family/Single Family Homes 17 Units</p>	<p><b>MORENO VALLEY APTS.</b> 24545 Bay Avenue Moreno Valley, CA 92553 811 PRAC Disabled Property 24 Units</p>
<p><b>COLUMBIA VILLAS</b> 700 7<sup>th</sup> Street West Columbia Falls, MT 59912 Tax Credit/Sec 8 Family Property 30 Units</p>	<p><b>PEBBLESTONE SQUARE</b> 714 Milwaukee Avenue Deer Lodge, MT 59722 Tax Credit/Sec. 8 Family Property 24 Units</p>	<p><b>VILLA MALAGA</b> 4704 E Dozier Street Los Angeles, CA 90022 811 PRAC Disabled Property 24 Units</p>	<p><b>DESERT SPRINGS</b> 700 E.2nd St Cortez, CO 81321 Tax Credit/Sec.8 Senior 50 units</p> <p><b>E.E.CLEVELAND</b> 2611 E.C Reems Oakland,CA94605 202/8/Tax Credit Senior/Disabled 53 units</p>
<p><b>CROWN HOUSE</b> 3055 E.DeMar Blvd Pasadena,CA 91107 811 PRAC Disabled 16 units</p>	<p><b>SUNRIDGE POINTE</b> 400 Liberty Street Kalispell, MT 59901 Tax Credit Family Property 52 Units</p>	<p><b>ACACIA VILLAS</b> 1360 E Acacia Street Hemet, CA 92544 811 PRAC Disabled Property 18 Units</p>	<p><b>RANCHO DE VALLE</b> 6560 Winnetka Avenue Woodland Hills. CA 91367 202/8/Tax Credit Disabled/ Senior 25 Units</p>
<p><b>DURANGO HOUSING PRESERVATION</b> 650 Valentine Drive Durango, CO 81301 Tax Credit/Sec. 8 Family Property 97 Units</p>	<p><b>THOMPSON FALLS LIONS MANOR</b> 1600 Maiden Lane Thompson Falls, MT 59873 Sec. 236/Sec. 8 Senior Property 28 Units</p>	<p><b>EUCALYPTUS HOUSING</b> 2067 Alamos Avenue Signal Hill, CA 90755 811 PRAC Disabled Property 24 Units</p>	<p><b>VILLA HERMOSA IRVINE</b> 14501 Harvard Avenue Irvine, CA 92606 811 PRAC Disabled Property 24 Units</p>
<p><b>EL DORITA APTS.</b> 420 Liberty St. #18 Kalispell, MT 59901 Sec. 221d4/Sec. 8 Family Property 36 units</p>	<p><b>TREASURE STATE PLAZA</b> 600 Liberty Street, #10 Kalispell, MT 59901 Sec. 8 Senior/Disable 38 Units</p>	<p><b>IVY GLEN</b> 113 N Cedar Street Glendale, CA 91206 811 PRAC Disabled Property 25 Units</p>	<p><b>E.BOYD ESTERS</b> 1101 N Central Avenue Compton. CA 90222 Sec. 8/Tax Credit Senior Property 50 Units</p> <p><b>SIERRA ROSE</b> 3053 ½ E Del Mar Blvd Pasadena, CA 91107 811 PRAC Disabled 6 Units</p>



## Grand Junction City Council

### Workshop Session

Item #1.b.

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**Meeting Date:** June 1, 2021

**Presented By:** Trent Prall, Public Works Director

**Department:** Public Works - Engineering

**Submitted By:** Trent Prall, Public Works Director

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### **Information**

#### **SUBJECT:**

Riverbank Rehabilitation - Greg Caton, City Manager

#### **EXECUTIVE SUMMARY:**

The Colorado River serves the City of Grand Junction as a primary wildlife habitat, water source, and recreational amenity. Over the past three decades, the City has invested heavily in rehabilitating and remediating the banks of the River in face of various challenges. Approximately 1,150 feet of bank along the north edge of the Colorado River in the proximity of the Riverfront at Las Colonias and The Eddy redevelopment is currently steep and composed of a mixture of concrete rubble, rebar, asphalt, and invasive species. The Council may direct City funds amounting to an estimated \$870,000 for the rehabilitation the riverbank, including removal of the rubble and its replacement with a more gradually sloped edge with more natural armoring mixed with native vegetation.

#### **BACKGROUND OR DETAILED INFORMATION:**

This staff report summarizes a potential project for the rehabilitation of approximately 1,150 feet of the northern bank of the Colorado River upstream of the Orchard Mesa Bike/Pedestrian Bridge just east of Las Colonias.

The subject Colorado River frontage occupies a critical location for the future development of the Colorado Riverfront Trail (CRT). One of the largest remaining gaps in the CRT is between 27 ½ Road and 29 Road, and this project offers a significant opportunity to make progress toward completing that connection. The location of the trail across the property has been the subject of substantial negotiation in the past resulting in the previous Ordinance No. 4979 which the easement and related

conditions were recently allowed to be modified with the approval of Referred Measure 2C in the most recent municipal election. As a result, any modifications to the easement will now require City Council approval and the development will meet all standard requirements of the City's development code, including construction of the CRT across the property concurrent with the project.

Developing the property at 347 27 1/2 Road and of the CRT across it poses an additional opportunity: remediation of the north bank of the Colorado River that forms the southern boundary of the site. The bank is currently stable due to informal armoring due to the deposition of debris including asphalt, concrete slabs, and rebar rubble, as well as the root systems of numerous invasive species including Tamarisk, Russian Olive, and Siberian Elm trees that have volunteered over the last three decades along the bank. A general survey of riverbank quality within City limits makes evident that this particular stretch is uniquely unsightly and uniquely steep, features that may make it incompatible, unsightly and unsafe. Due to these traits and the proximity to Las Colonias Park, there may be a desire to improve upon the condition of the bank. The proposed development offers a window of opportunity for rehabilitation of these conditions.

Due to cost concerns, the development does not plan to rehabilitate the riverbank, including removal of the concrete rubble that has been used to stabilize the bank and its replacement with more formal and gradual armoring. City Code does not require the developer to address the bank; therefore, the City or another entity would need to fund and direct the project.

City staff has developed a preliminary concept for how the bank could be rehabilitated, stabilized, aesthetically improved. To reduce overall costs, design could be completed in-house and City crews could be utilized to remove the concrete rubble and restore the riverbank. Staff estimates the total cost of the project at \$870,000, however the self-performed labor describe previously would reduce the cost to \$786,000. The costs include landfill tipping fees for the rubble removal, rental of heavy equipment, labor, and materials for the restoration of the bank.

Funding for pursuit of this opportunity is currently unbudgeted and would therefore require that funds be disbursed from the City's reserve fund. The developer of the property, The Eddy at Grand Junction, LLC, will be responsible for costs associated with the Riverfront Trail (i.e. trail materials and construction). However, the Developer is not required by the Zoning and Development to participate financially in rehabilitation to the bank, nor has the Developer expressed interest or ability to participate in such a way.

An alternative to the clean up of the river bank would be to leave the debris in place and the developer constructs the trail. While the debris could be removed at some

point in the future, the work would damage the trail as well as disrupt the trail users, adjacent campsites and apartments. Leaving the debris would still provide riverbank protection however in a very steep, unattractive condition as described above.

**FISCAL IMPACT:**

This item is for discussion purposes only. If City Council chooses to proceed with the project, the cost net of the self-performed labor would be \$786,000 and if the tipping fees of \$186,000 are waived by Mesa County that would further reduce the cost to \$600,000. Funding would most likely come from the General Fund Reserve which at this time is estimated to be \$31 million at 12/31/2021, and be approved by City Council through a Supplemental Appropriation Ordinance.

**SUGGESTED ACTION:**

This item is for discussion purposes only.

**Attachments**

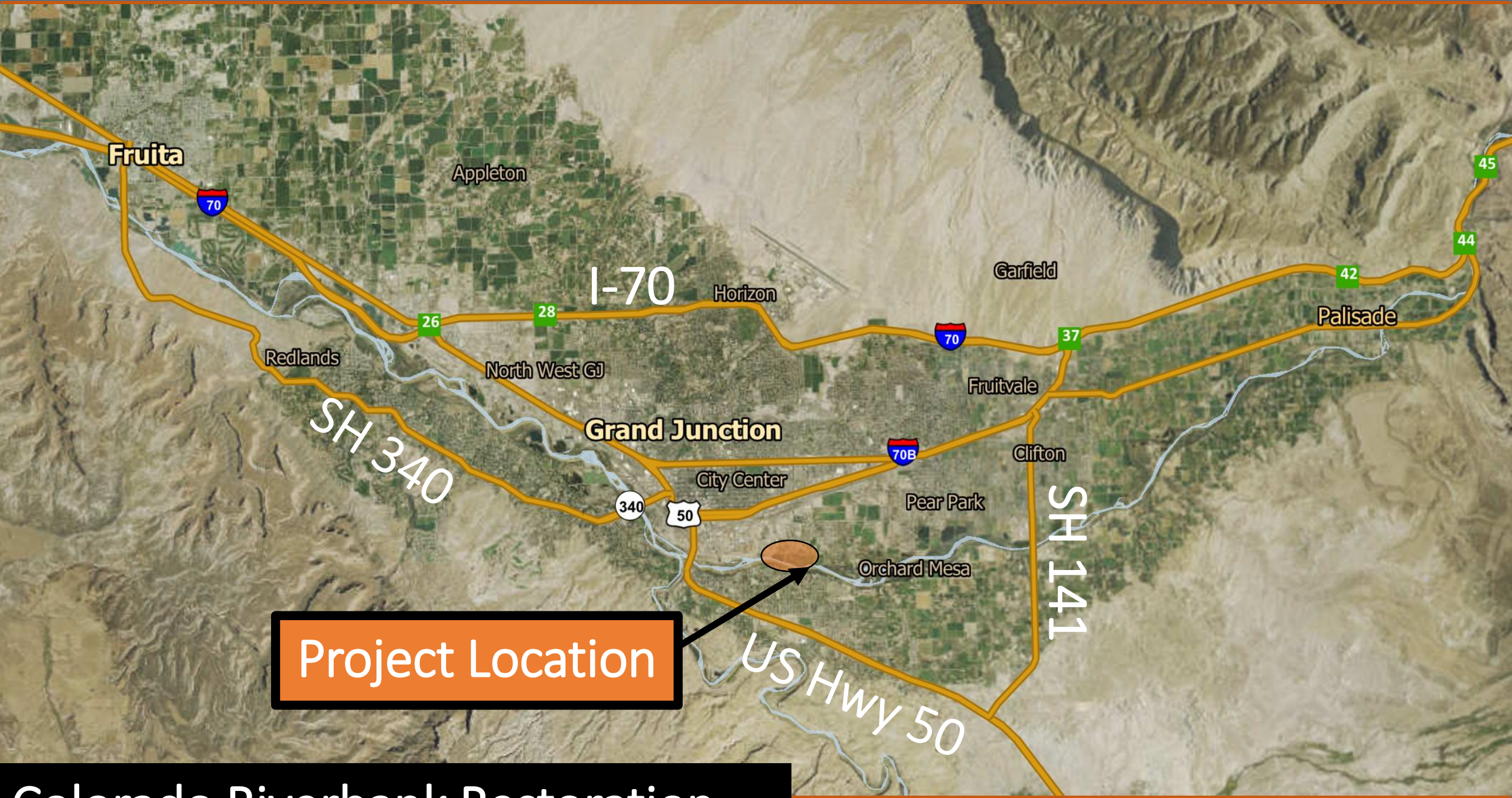
1. Colorado Riverbank Restoration Maps and Photos
2. Budgetary Estimate for Riverbank Rehabilitation

# Colorado Riverbank Restoration

Joint County Commission/City Council Workshop

June 1, 2021

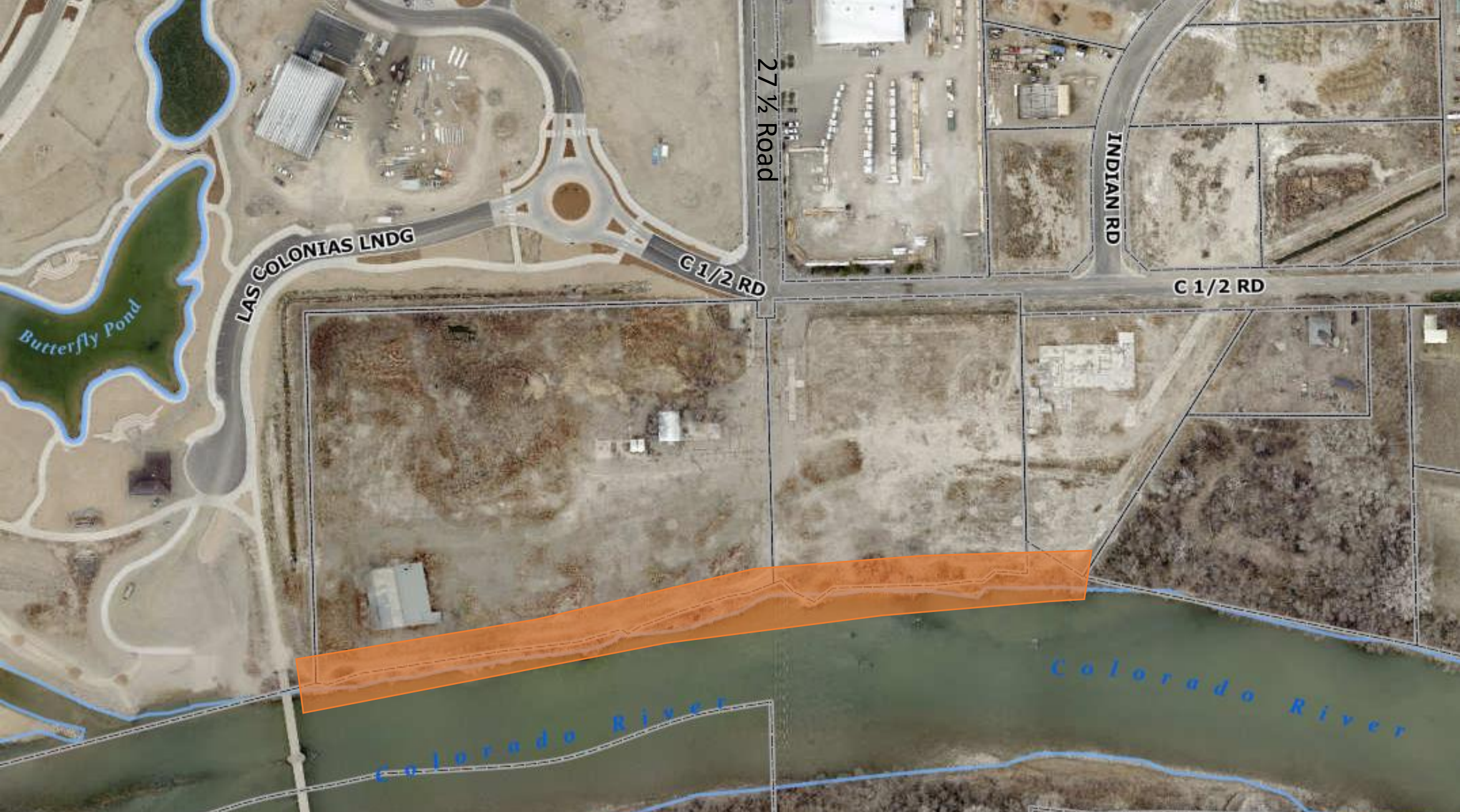




**Project Location**

# Colorado Riverbank Restoration





# Colorado Riverbank Restoration





03/18/2020 1 of 53 Select Date

Butterfly Lake

C 1/2 Road

Proposed Riverfront Trail

Riverbank – cleanup – entire frontage  
(See next slide)

# Colorado Riverbank Restoration

Packet Page 39





Proposed Riverfront Trail

Riverbank – cleanup – entire frontage  
Miscellaneous concrete rubble / steep slopes

# Colorado Riverbank Restoration

Packet Page 40





Riverbank – cleanup – entire frontage  
Miscellaneous concrete rubble / steep slopes

# Colorado Riverbank Restoration





Google Street View taken from Orchard Mesa Foot Bridge - 2014

# Colorado Riverbank Restoration

Packet Page 42





# Colorado Riverbank Restoration





# Colorado Riverbank Restoration





# Colorado Riverbank Restoration





# Colorado Riverbank Restoration





# Colorado Riverbank Restoration

**Project Team**

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<b>Equipment Rental</b>					
Breaker	\$	2,500	per week	12 Weeks	\$ 30,000
Hoe	\$	2,500	per week	12 Weeks	\$ 30,000
Haul Truck	\$	1,600	per week	12 Weeks	\$ 19,200
<b>Labor</b>		5 employees		12 weeks	\$ 35.00 \$ 84,000
<b>Tipping Fees</b>		5175 tons		\$36 \$/ton	\$ 186,300
<b>Materials</b>					
Rip Rap		1150 ft		\$ 325.00	\$ 373,750
Pit Run/Fill		1150 ft		\$ 85.00	\$ 97,750
Geotextile		1150 ft		\$ 7.00	\$ 8,050
					\$ 829,050
Contingency			5%		\$ 41,000
<b>Total</b>					<b>\$ 870,000</b>

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## Grand Junction City Council

### Workshop Session

Item #1.d.

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**Meeting Date:** June 1, 2021

**Presented By:** Kristen Ashbeck, Principal Planner/CDBG Admin

**Department:** Community Development

**Submitted By:** Kristen Ashbeck, Principal Planner

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### **Information**

#### **SUBJECT:**

Grand Valley Needs Assessment - Tamra Allen, Community Development Director

#### **EXECUTIVE SUMMARY:**

City Staff began work in late December with Root Policy and Research, a Colorado consultancy with extensive experience in the housing field, on the Grand Valley Housing Needs Assessment. Phase 1 of the project has been completed which included data collection, a community-wide survey and a series of focus group meetings with key stakeholders.

The regional housing assessment provides information for staff to draft the CDBG required Five-Year Consolidated Plan. The subsequent Phase 2 of the project is to develop a housing strategy for the City of Grand Junction which is to be completed in late summer 2021. Staff will highlight some of the key findings of the Housing Needs Assessment.

#### **BACKGROUND OR DETAILED INFORMATION:**

City Staff began work in late December with Root Policy and Research, a Colorado consultancy with extensive experience in the housing field, on the Grand Valley Housing Needs Assessment. This presentation and report is the final step in the first phase of the project which included extensive data collection, a community-wide survey, a series of focus group meetings with key stakeholders, and individual stakeholders. Root Policy Research launched a community-wide housing needs survey on February 3rd which was open for responses until February 28th. The survey received strong community feedback. A series of meetings with stakeholders' groups took place the week of February 15th. Information gathered through the survey and

meetings with stakeholders and housing partners was used in conjunction with Census (2010), American Community Survey (ACS), DOLA, among other data sources to formulate the assessment report.

The regional housing assessment provides information for City Staff to draft the CDBG required Five-Year Consolidated Plan. The subsequent Phase 2 of the project is to develop a housing strategy for the City of Grand Junction which is to be completed in late summer 2021. City Staff will present the major findings of the attached Housing Needs Assessment.

**FISCAL IMPACT:**

This item is for discussion purposes only.

**SUGGESTED ACTION:**

This item is intended for discussion.

**Attachments**

1. Grand Valley Housing Needs Assessment Executive Summary
2. Grand Valley Housing Needs Assessment\_Draft
3. Housing Advisory and Action Group Recommendations



**Root Policy Research**

6740 E Colfax Ave, Denver, CO 80220

[www.rootpolicy.com](http://www.rootpolicy.com)

970.880.1415

# Executive Summary

## Grand Valley Housing Needs Assessment

PREPARED FOR:

City of Grand Junction, Colorado  
250 North 5th Street  
Grand Junction, CO 81501

DRAFT REPORT

5/06/2021

This report presents the first phase of a two-part project. It identifies and quantifies housing needs across the Grand Valley. Phase II will present strategies and recommendations that are tailored to meet identified needs.

## Report Organization:

- Demographic Profile
- Economic Profile
- Housing Market Analysis
- Special Interest Populations
- Community Engagement Findings

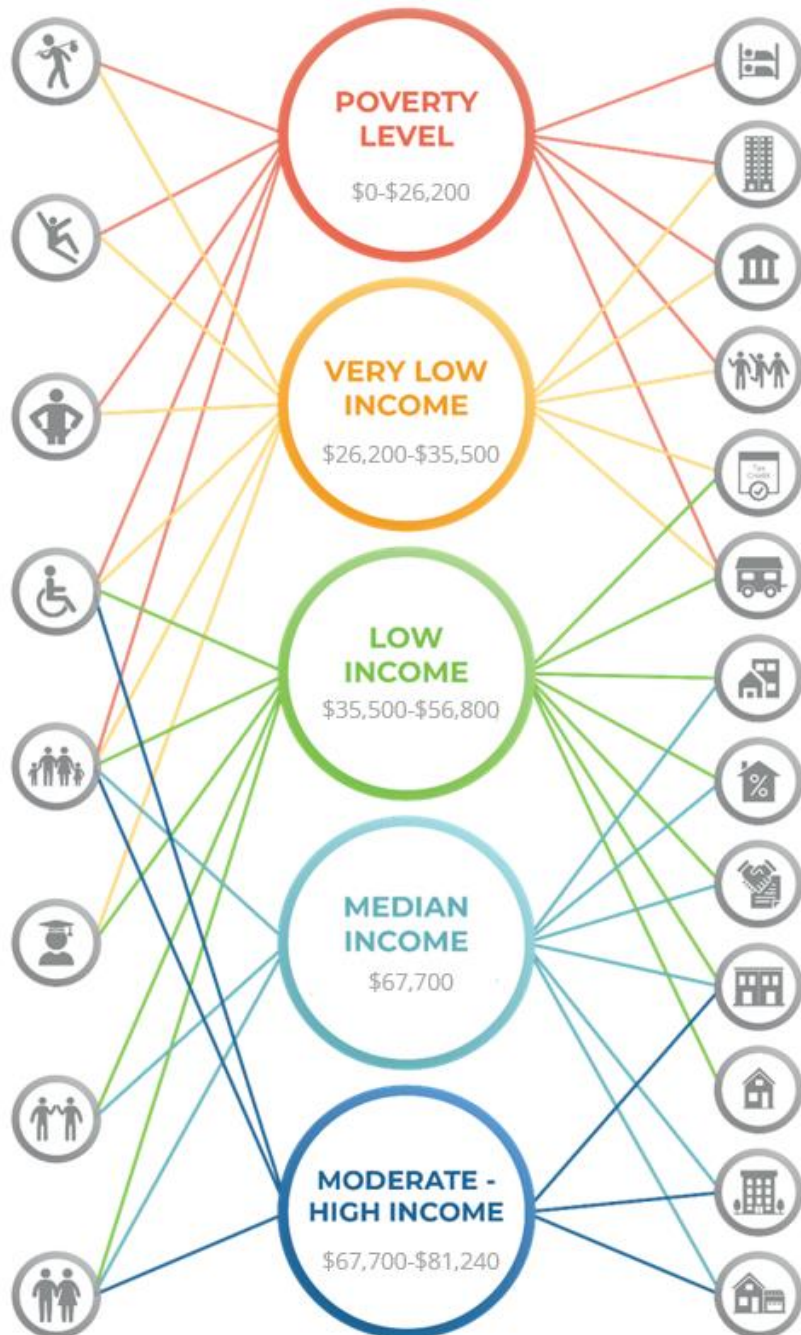
## Community Engagement Process:

- A resident survey available in English and Spanish, online and in paper format with **1,853 total responses**
- Five focus groups with stakeholders representing service providers, advocates, and industry professionals in fields related to housing development and real estate, housing and homeless services, affordable housing providers/developers, older adult housing and social services, as well as services for low-income families, residents with a disability, Hispanic residents, and limited English populations.

## Why Work to Address Housing Needs?

A balanced housing stock accommodates a full “life cycle community”—where there are housing options for each stage of life from career starters through centenarians—which in turn supports the local economy and contributes to community culture.

## THE HOUSING CONTINUUM



## Demographic and Economic Context:

- Strong population growth with particular growth expected among older adults.
- Most recent growth has been driven by in-migration. Mesa County has experienced positive net migration of around 1,500 residents per year since 2015.
- The region continues to diversify its economic base, with employment losses in the natural resources and mining industry and gains in the education and health services industry.
- Given current trends, job growth is expected to be concentrated in industries that fall in the middle of the wage distribution.
- Poverty rates across the Grand Valley have increased since 2010.
- The number of unemployed workers in the county continues to be significantly higher than pre-pandemic levels, but underling economic factors point to a continued recovery.

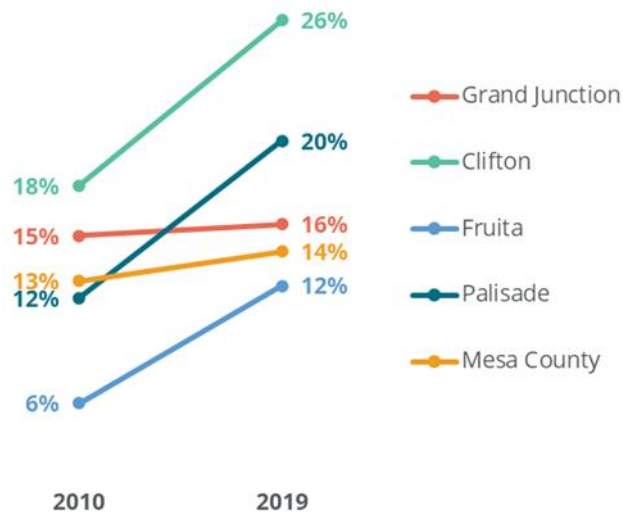
## Income and Poverty

In Grand Junction and Mesa County the poverty rate increased slightly since 2010, while Clifton, Palisade, and Fruita saw sharp increases in their poverty rates.

Increasing poverty rates accentuate the need for affordable housing options.

Figure ES-1.

Poverty Rate, by Jurisdiction, 2010 and 2019



Source: 2010 and 2019 5-year ACS and Root Policy Research.

In Grand Junction, the income distribution has changed since 2010. The city has gained significantly more renters than owners.

The most notable changes are:

- A decline in owners earning less than \$50,000, offset by increases in higher income owners.
- The city gained renters across all income brackets, but the rate of growth has been higher among middle- and high-income renters.
- These middle-income renters face barriers to entry into the ownership market (due to rising prices).



# Housing Market Analysis

## Housing Stock

- Around two-thirds of homes in Grand Junction are single-family detached homes, and single-family development continues to dominate building activity.
- Extremely tight ownership and rental markets persist, with low rental vacancy rates and a shrinking inventory of for-sale homes.

## Homeownership

- Homeownership rates across the county have trended down since 2010. In Grand Junction, the ownership rate decreased from 64% to 58%, and in Mesa County it decreased from 71% to 68%.
- Renters and owners occupy different structure types with owners much more likely to live in single-family units and renters more likely to live in attached housing.

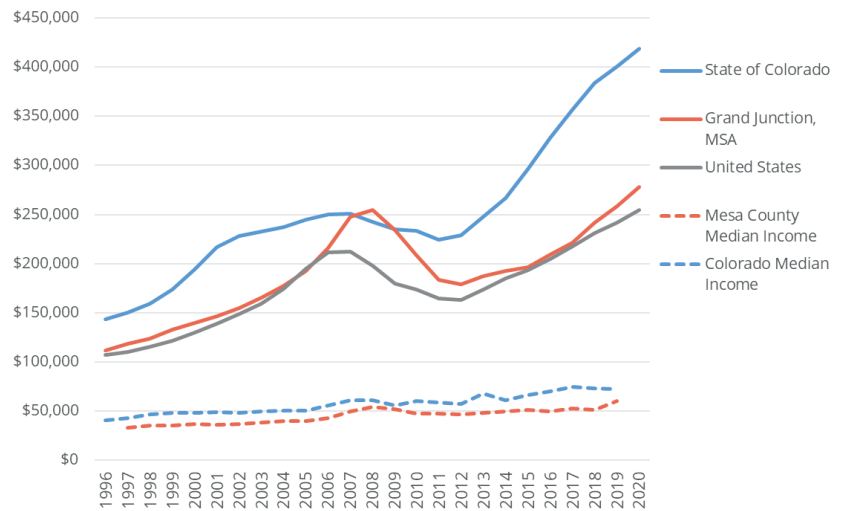
## Gaps in Housing Supply

- There is a “gap” or shortage of 2,168 units affordably priced for renters who earn less than \$25,000 per year in Grand Junction. In Mesa County overall, there is a rental “gap” of 3,736 units for these low-income households.

## Market Trends

Zillow estimates show that price trends in Grand Junction have accelerated since 2015 and continue to pick up. According to MLS data by Bray Real Estate, the median sold price in Mesa County has increased from \$256,400 in 2019 to \$309,000 in March of 2021, an increase of 20.5%.

**Figure ES-2.**  
**Zillow Sale Price Trends, 1996 to 2020**



Source: Zillow Research Data and Root Policy Research.

Like the ownership market, Grand Valley’s rental market has experienced sharp increases over the past decade. Since 2010, Fruita experienced the largest increase in median rent, followed by Grand Junction and Mesa County overall.

- Median rent in Grand Junction was \$935 in 2019, up 21% from the 2010 median rent of \$770.
- Median rent in Mesa County was higher (\$981) and experienced the same growth over the period (21% increase from 2010 median of \$810).

In Grand Junction, the most significant changes were a loss of units priced below \$650 per month, offset by gains in units priced over \$1,250 per month. In 2010, 38% of rentals were priced below \$650 per month; by 2019 that proportion had dropped to 23%.

# Special Interest Populations:

## By the Numbers...

### Older Adults (65+):

- 19% of residents countywide
- 18% of residents in Grand Junction

### Residents with a Disability

- 15% of residents countywide
- 15% of residents in Grand Junction

### People Experiencing Homeless

- 218 counted in 2020 Point-In-Time Count (Jan 28, 2020)
- 618 students (K-12) experiencing homelessness in Mesa County

### Affordable Housing Inventory

- 901 Low Income Housing Tax Credit (LIHTC) units in Mesa County, 664 of those in Grand Junction
- 1,045 HUD-funded units, 887 of those in Grand Junction
- 1,300 Housing Choice Vouchers

*Note: Vouchers and units are not additive as vouchers can be used in subsidized units, creating overlapping subsidies.*

## Community Engagement Findings

Section V of the full report details insight into residents' experience with housing choice and housing needs, the impacts of the COVID-19 pandemic, and residents' perceptions of the types of housing most needed in the Grand Valley.

Some key findings from the community engagement process include:

- Overall, about 45% of survey respondents said they face one or more housing challenges (e.g., worry about eviction, struggling to pay rent/mortgage, overcrowded, etc.). Housing challenges are more severe for renters, households with a member with a disability, and low-income households.
- Half of unsubsidized renters worry their rent will increase to an unaffordable level, one in four struggles to pay their rent and one in five struggles to pay utilities.
- Housing needs in the Grand Valley were present before the COVID-19 crisis. However, recent trends in the housing market such as rapid housing cost appreciation, and very low vacancies have made these needs more acute, particularly for vulnerable populations that are having increasing trouble finding and staying in market rate housing.
- According to stakeholders, the major barriers to housing development include increasing construction and lot development costs, fees, speed of approval process, and resistance to higher density housing by residents.
- Respondents expressed a strong desire for the housing stock to accommodate a wide range of residents including those living on a fixed income, low- and moderate-income families, and residents with mobility challenges. Increasing housing choice for a wide range of residents has implications for land use as well as affordability and housing policies/programs.
- The most common housing types considered "appropriate in my neighborhood" by respondents were, medium-sized single-family homes between 1,500 and 3,000 square feet, small homes with less than 1,500 square feet, and accessory dwelling units (ADUs).

# Summary of Affordability Needs

Housing pressures in the county are unlikely to improve if the region continues to be a destination for economic development and population growth. Housing price increases have outpaced incomes over the past decade resulting in declining affordability within the rental and ownership markets alike. Due to the severe drop in the for-sale inventory, widening affordability gaps are particularly acute in the for-sale market, pushing ownership further out of reach for many households.

## Rental Affordability

- Between 2010 and 2019, the median rent in Grand Junction increased from \$770 to \$935, a 21% increase. Renter incomes rose as well, but only by 14%, not enough to absorb the change in rents.
- Over half of all Grand Junction renters (53%), 5,700 renter households, are cost burdened, spending 30% or more of their income on housing costs. Over one fourth of renters (27% or 2,800 households) are severely cost burdened, spending at least half of their income on housing costs.
- In Mesa county, 52% of renter households or almost 9,800 renter households are cost burdened, of these, around 5,000 households are severely cost burdened.
- Based on a gaps analysis (which compares supply and demand at various price-points), Mesa County has a 3,736-unit shortage of rentals priced affordably for renters earning less than \$25,000 per year.
- In Grand Junction, the gaps analysis shows a 2,168-unit shortage for households earning less than \$25,000 (needing rentals for less than \$625/month).

## Homeownership Affordability

- Low interest rates, a large drop in inventory, and low construction levels since the recession, have caused substantial price increases over the past two years. As of March 2021, median sold price was \$309,000 in Mesa County overall, reflecting about a 33% increase over 2010 values. In contrast, median income decreased by 0.2% between 2010 and 2019 in Mesa County.
- Renters earning less than \$50,000 per year can afford a maximum home price of about \$241,190 and they represent 68% of all renters. Cumulatively, only about a third (29%) of Grand Junction's sold homes were affordable to them.
- The homeownership rate declined in both Mesa County and Grand Junction between 2010 and 2019. It dropped from 71% to 68% in Mesa County and from 64% to 58% in Grand Junction.
- Rising rents and rising home prices both create barriers to ownership as current renters have a harder time saving for a down payment while the liquid capital required for a down payment rises with escalating home prices. In addition, homes priced affordably for low-income residents are increasingly being cash financed, leaving low-income home buyers unable to enter the market.

## Next Steps:

The ultimate purpose of the study is to provide a strategy and recommendations that guide future policy decisions relating to housing. This draft reflects the first phase of the overall study—an analysis of housing stock, market trends, and community perceptions related to the Grand Valley’s housing context and potential housing needs. The second phase of the study is to craft recommendations for addressing the identified housing needs, with a focus on Grand Junction’s sphere of influence in the rest of the Grand Valley. Those recommendations will be developed in conjunction with City staff and Council feedback.



**Root Policy Research**

6741 E Colfax Ave, Denver, CO 80220

[www.rootpolicy.com](http://www.rootpolicy.com)

970.880.1415

**Grand Valley**  
*Housing Needs  
Assessment*

*PREPARED FOR:*

City of Grand Junction, Colorado  
250 North 5th Street  
Grand Junction, CO 81501

*DRAFT REPORT*

5/10/2021



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*EXECUTIVE SUMMARY*

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GRAND VALLEY HOUSING NEEDS ASSESSMENT

This report presents the first phase of a two-part project. It identifies and quantifies housing needs across the Grand Valley. Phase II will present strategies and recommendations that are tailored to meet identified needs.

## Report Organization:

- Demographic Profile
- Economic Profile
- Housing Market Analysis
- Special Interest Populations
- Community Engagement Findings

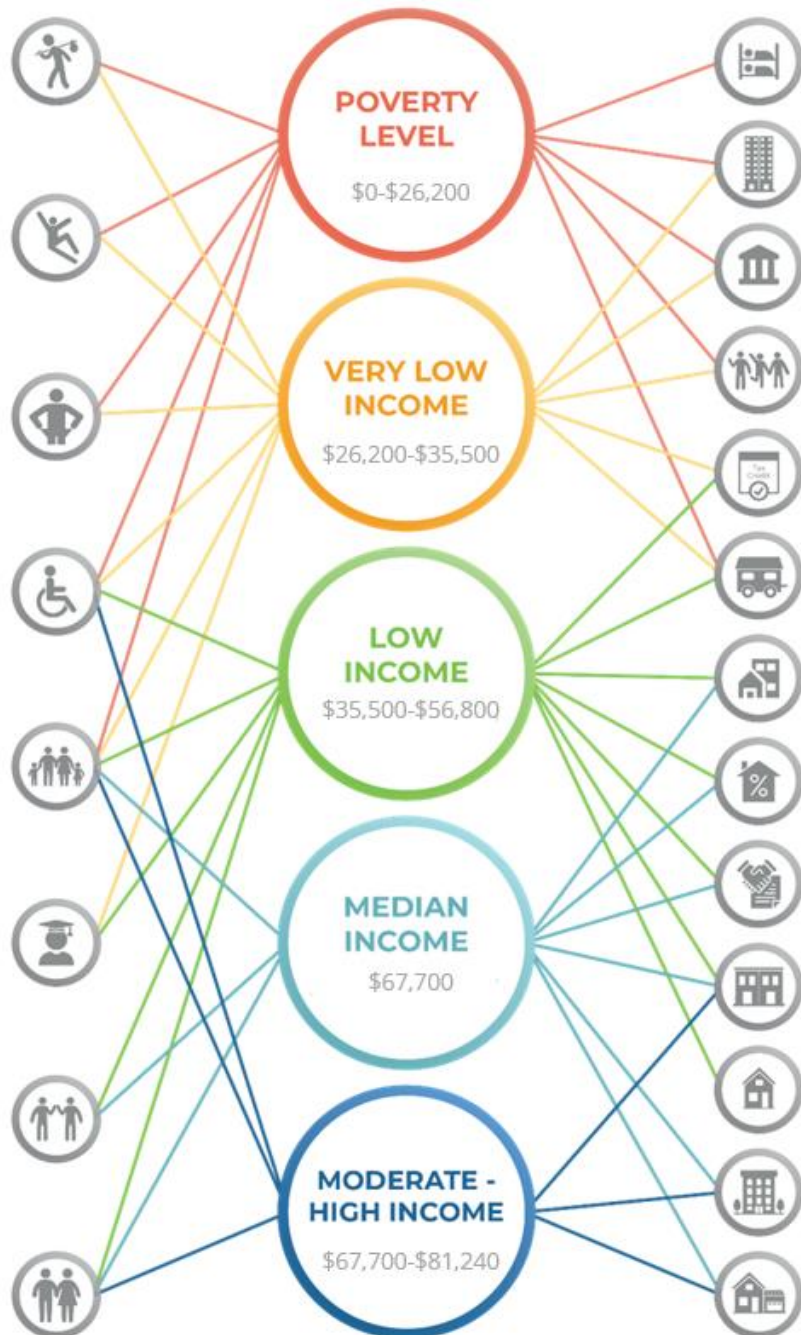
## Community Engagement Process:

- A resident survey available in English and Spanish, online and in paper format with **1,853 total responses**
- Five focus groups with stakeholders representing service providers, advocates, and industry professionals in fields related to housing development and real estate, housing and homeless services, affordable housing providers/developers, older adult housing and social services, as well as services for low-income families, residents with a disability, Hispanic residents, and limited English populations.

## Why Work to Address Housing Needs?

A balanced housing stock accommodates a full “life cycle community”—where there are housing options for each stage of life from career starters through centenarians—which in turn supports the local economy and contributes to community culture.

## THE HOUSING CONTINUUM





# Demographic and Economic Context:

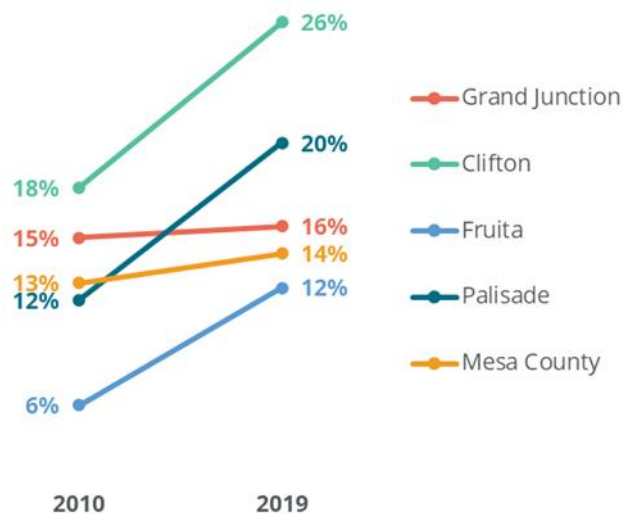
- Strong population growth with particular growth expected among older adults.
- Most recent growth has been driven by in-migration. Mesa County has experienced positive net migration of around 1,500 residents per year since 2015.
- The region continues to diversify its economic base, with employment losses in the natural resources and mining industry and gains in the education and health services industry.
- Given current trends, job growth is expected to be concentrated in industries that fall in the middle of the wage distribution.
- Poverty rates across the Grand Valley have increased since 2010.
- The number of unemployed workers in the county continues to be significantly higher than pre-pandemic levels, but underling economic factors point to a continued recovery.

## Income and Poverty

In Grand Junction and Mesa County the poverty rate increased slightly since 2010, while Clifton, Palisade, and Fruita saw sharp increases in their poverty rates.

Increasing poverty rates accentuate the need for affordable housing options.

**Figure ES-1.**  
**Poverty Rate, by Jurisdiction, 2010 and 2019**



Source: 2010 and 2019 5-year ACS and Root Policy Research.

In Grand Junction, the income distribution has changed since 2010. The city has gained significantly more renters than owners.

The most notable changes are:

- A decline in owners earning less than \$50,000, offset by increases in higher income owners.
- The city gained renters across all income brackets, but the rate of growth has been higher among middle- and high-income renters.
- These middle-income renters face barriers to entry into the ownership market (due to rising prices).

# Housing Market Analysis

## Housing Stock

- Around two-thirds of homes in Grand Junction are single-family detached homes, and single-family development continues to dominate building activity.
- Extremely tight ownership and rental markets persist, with low rental vacancy rates and a shrinking inventory of for-sale homes.

## Homeownership

- Homeownership rates across the county have trended down since 2010. In Grand Junction, the ownership rate decreased from 64% to 58%, and in Mesa County it decreased from 71% to 68%.
- Renters and owners occupy different structure types with owners much more likely to live in single-family units and renters more likely to live in attached housing.

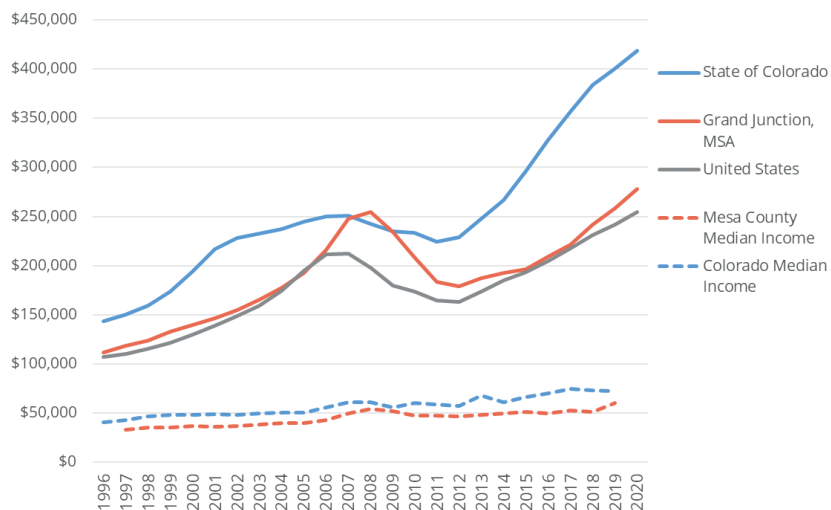
## Gaps in Housing Supply

- There is a “gap” or shortage of 2,168 units affordably priced for renters who earn less than \$25,000 per year in Grand Junction. In Mesa County overall, there is a rental “gap” of 3,736 units for these low-income households.

## Market Trends

Zillow estimates show that price trends in Grand Junction have accelerated since 2015 and continue to pick up. According to MLS data by Bray Real Estate, the median sold price in Mesa County has increased from \$256,400 in 2019 to \$309,000 in March of 2021, an increase of 20.5%.

**Figure ES-2.**  
**Zillow Sale Price Trends, 1996 to 2020**



Source: Zillow Research Data and Root Policy Research.

Like the ownership market, Grand Valley's rental market has experienced sharp increases over the past decade. Since 2010, Fruita experienced the largest increase in median rent, followed by Grand Junction and Mesa County overall.

- Median rent in Grand Junction was \$935 in 2019, up 21% from the 2010 median rent of \$770.
- Median rent in Mesa County was higher (\$981) and experienced the same growth over the period (21% increase from 2010 median of \$810).

In Grand Junction, the most significant changes were a loss of units priced below \$650 per month, offset by gains in units priced over \$1,250 per month. In 2010, 38% of rentals were priced below \$650 per month; by 2019 that proportion had dropped to 23%.

# Special Interest Populations:

## By the Numbers...

### Older Adults (65+):

- 19% of residents countywide
- 18% of residents in Grand Junction

### Residents with a Disability

- 15% of residents countywide
- 15% of residents in Grand Junction

### People Experiencing Homeless

- 218 counted in 2020 Point-In-Time Count (Jan 28, 2020)
- 618 students (K-12) experiencing homelessness in Mesa County

### Affordable Housing Inventory

- 901 Low Income Housing Tax Credit (LIHTC) units in Mesa County, 664 of those in Grand Junction
- 1,045 HUD-funded units, 887 of those in Grand Junction
- 1,300 Housing Choice Vouchers

*Note: Vouchers and units are not additive as vouchers can be used in subsidized units, creating overlapping subsidies.*

## Community Engagement Findings

Section V of the full report details insight into residents' experience with housing choice and housing needs, the impacts of the COVID-19 pandemic, and residents' perceptions of the types of housing most needed in the Grand Valley.

Some key findings from the community engagement process include:

- About 45% of survey respondents said they face one or more housing challenges (e.g., worry about eviction, struggling to pay rent/mortgage, overcrowded, etc.). Housing challenges are more severe for renters, households with a member with a disability, and low-income households.
- Half of unsubsidized renters worry their rent will increase to an unaffordable level, one in four struggles to pay their rent and one in five struggles to pay utilities.
- Housing needs in the Grand Valley were present before the COVID-19 crisis. However, recent trends in the housing market such as rapid housing cost appreciation, and very low vacancies have made these needs more acute, particularly for vulnerable populations that are having increasing trouble finding and staying in market rate housing.
- According to stakeholders, the major barriers to housing development include increasing construction and lot development costs, fees, speed of approval process, and resistance to higher density housing by residents.
- Respondents expressed a strong desire for housing stock that accommodates a wide range of residents including those living on a fixed income, low- and moderate-income families, and residents with mobility challenges. Increasing housing choice for a wide range of residents has implications for land use as well as affordability and housing policies/programs.
- The most common housing types considered "appropriate in my neighborhood" by respondents were, medium-sized single-family homes between 1,500 and 3,000 square feet, small homes with less than 1,500 square feet, and accessory dwelling units (ADUs).



# Summary of Affordability Needs

Housing pressures in the county are unlikely to improve if the region continues to be a destination for economic development and population growth. Housing price increases have outpaced incomes over the past decade resulting in declining affordability within the rental and ownership markets alike. Due to the severe drop in the for-sale inventory, widening affordability gaps are particularly acute in the for-sale market, pushing ownership further out of reach for many households.

## Rental Affordability

- Between 2010 and 2019, the median rent in Grand Junction increased from \$770 to \$935, a 21% increase. Renter incomes rose as well, but only by 14%, not enough to absorb the change in rents.
- Over half of all Grand Junction renters (53%), 5,700 renter households, are cost burdened, spending 30% or more of their income on housing costs. Over one fourth of renters (27% or 2,800 households) are severely cost burdened, spending at least half of their income on housing costs.
- In Mesa county, 52% of renter households or almost 9,800 renter households are cost burdened, of these, around 5,000 households (27% of renter households) are severely cost burdened.
- Based on a gaps analysis (which compares supply and demand at various price-points), Mesa County has a 3,736-unit shortage of rentals priced affordably for renters earning less than \$25,000 per year.
- In Grand Junction, the gaps analysis shows a 2,168-unit shortage for households earning less than \$25,000 (needing rentals for less than \$625/month).

## Homeownership Affordability

- Low interest rates, a large drop in inventory, and low construction levels since the recession, have caused substantial price increases over the past two years. As of March 2021, median sold price was \$309,000 in Mesa County overall, reflecting about a 33% increase over 2010 values. In contrast, median income decreased by 0.2% between 2010 and 2019 in Mesa County.
- Renters earning less than \$50,000 per year can afford a maximum home price of about \$241,190 and they represent 68% of all renters. Cumulatively, only about a third (29%) of Grand Junction's sold homes were affordable to them.
- The homeownership rate declined in both Mesa County and Grand Junction between 2010 and 2019. It dropped from 71% to 68% in Mesa County and from 64% to 58% in Grand Junction.
- Rising rents and rising home prices both create barriers to ownership as current renters have a harder time saving for a down payment while the liquid capital required for a down payment rises with escalating home prices. In addition, homes priced affordably for low-income residents are increasingly being cash financed, leaving low-income home buyers unable to enter the market.

## Next Steps:

The ultimate purpose of the study is to provide a strategy and recommendations that guide future policy decisions relating to housing. This draft reflects the first phase of the overall study—an analysis of housing stock, market trends, and community perceptions related to the Grand Valley’s housing context and potential housing needs. The second phase of the study is to craft recommendations for addressing the identified housing needs, with a focus on Grand Junction’s sphere of influence in the rest of the Grand Valley. Those recommendations will be developed in conjunction with City staff and Council feedback.

*SECTION I.*

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DEMOGRAPHIC PROFILE

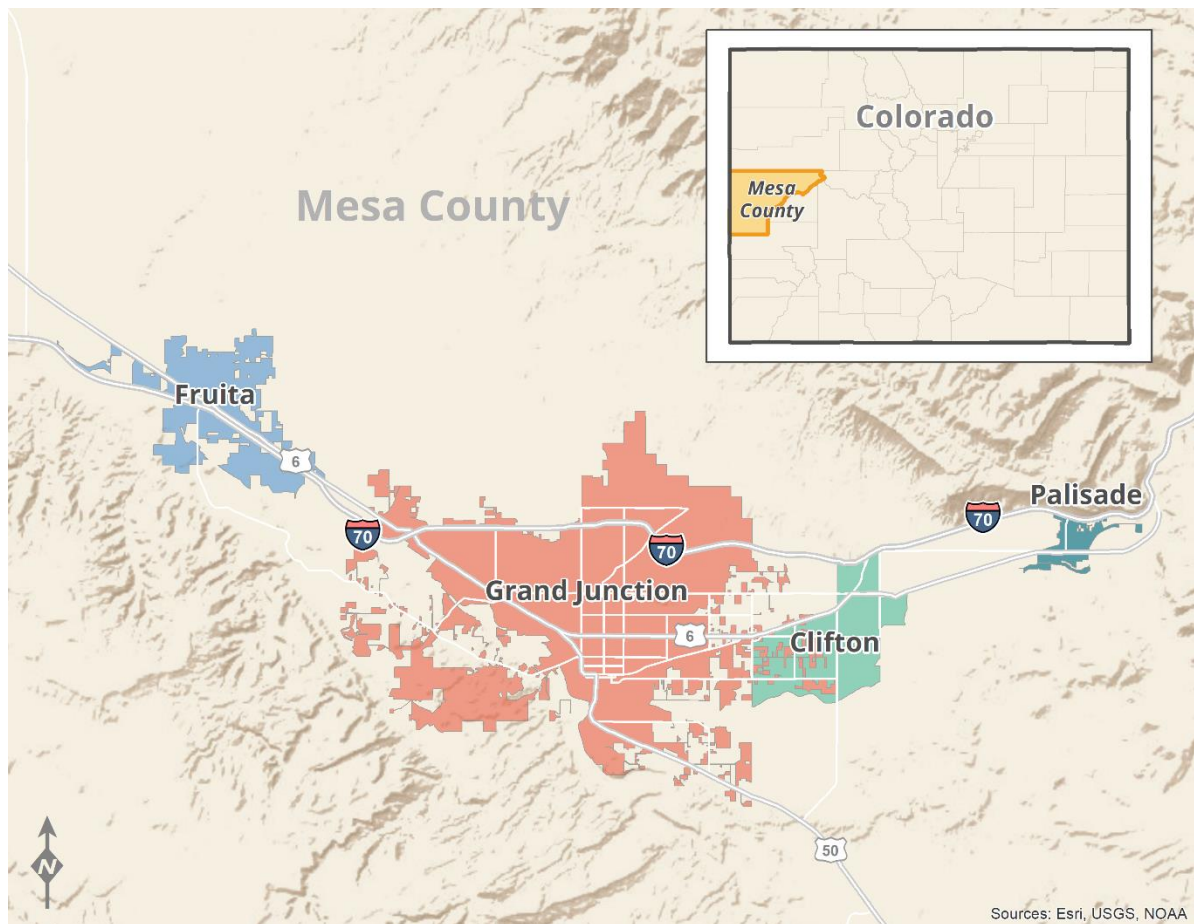


# SECTION I.

## Demographic Profile

This section provides an overview of the Grand Valley demographic environment to set the context for the housing market analysis. The discussion is organized around population levels and trends, household characteristics, and income trends. This report focuses on the urbanized area of the Grand Valley, comprised of four major metropolitan centers including Grand Junction, Clifton, Fruita, and Palisade (Figure I-1).

**Figure I-1.**  
**Geographic Area of Analysis**



Source: Root Policy Research.

## Top Trends

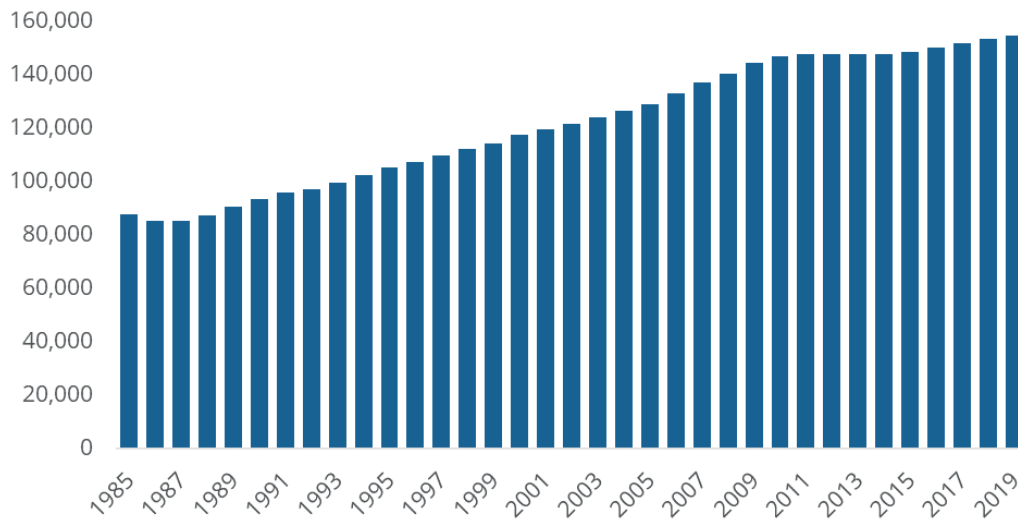
Notable demographic trends include:

- According to population estimates from the Colorado State Demography Office, Mesa County's population as of 2019 was 154,933, representing an increase of 5% (7,778 new residents) since 2010. Grand Junction's population was 64,941, representing an increase of 8% (4,695 new residents) since 2010.
- Since 2010, adults 65 years and older had the fastest growth among age cohorts, increasing by 17% in Grand Junction, and adults between 75 and 84 years old are projected to have the fastest growth rates in the county over the next 5 years.
- After a decline in net migration between 2012 and 2014, Mesa County has experienced positive net migration of around 1,500 residents per year since 2015. In migrants tend to be younger than current residents.
- Median income in the Grand Valley has remained flat or decreased since 2010, and poverty rates have slightly increased in Grand Junction and Mesa County overall, while Clifton, Palisade, and Fruita saw a sharp increase in poverty rates.

## Population Trends

Mesa County experienced rapid population growth since the late 1980's up to the 2008 Financial Crisis, after which population remained flat, as shown in Figure I-2. Population growth resumed in 2015 but as of 2019 has not reached pre-recession growth rates.

**Figure I-2.**  
**Population, Mesa County, 1985-2019**



Source: DOLA, Colorado State Demography Office.

According to ACS estimates, Grand Junction has added almost 2,000 new residents since 2010, representing a 3% increase in population. Clifton and Fruita grew at a faster pace, increasing their population by 6% while Palisade’s population remained flat. Grand Junction, Clifton, Fruita and Palisade contain 65% of the county’s population and this share has remained stable since 2010. It should be noted that 2019 data are 5-year estimates<sup>1</sup>. One-year estimates are only available for jurisdictions with population over 65,000. Given that 5-year estimates include data collected over the preceding five years, it is likely that jurisdictions have experienced faster growth.

According to population estimates from the Colorado State Demography Office shown in Figure I-3, Mesa County’s population as of 2019 was 154,933 representing an increase of 5% (7,778 new residents) since 2010, and Grand Junction’s population was 64,941 representing an increase of 8% (4,695 new residents) since 2010, while population estimates for Fruita and Palisade did not differ substantially from ACS estimates.<sup>2</sup> Population growth in Mesa County has been slower than in Colorado, which experienced population increase of 14% since 2010.

**Figure I-3.**  
**Population and Population Change by Jurisdiction, 2010-2019**

Jurisdiction	2010	2019	Change		Share of County	
			Number	Percent	2010	2019
<b>Grand Junction</b>	60,246	64,941	4,695	8%	41%	42%
<b>Clifton</b>	19,499	20,748	1,249	6%	13%	13%
<b>Fruita</b>	12,695	13,567	872	7%	9%	9%
<b>Palisade</b>	2,726	2,787	61	2%	2%	2%
<b>Mesa County</b>	147,155	154,933	7,778	5%	100%	100%

Source: DOLA, Colorado State Demography Office, and Root Policy Research. ACS 2019 5-year estimates used for Clifton.

**Age.** Figure I-4 compares the age distribution of Grand Junction residents in 2010 and 2019. Adults between the ages 45 to 64 comprise the largest cohort of residents in Grand Junction followed by school aged children (5 to 19) and older adults (65 and older). Since 2010, adults 65 years and older had the fastest growth, increasing by 17%, followed by adults ages 35 to 44, which increased by 11%. The number of children under age 5

<sup>1</sup> Five-year estimates are constructed with data collected over the 5-year period between January 2015 through December 2019.

<sup>2</sup> Estimates for Clifton are not available through the Colorado State Demography Office.



decreased slightly and the number of adults ages 45 to 64 also declined. Most age groups still account for roughly the same proportion of the population overall as they did in 2010.

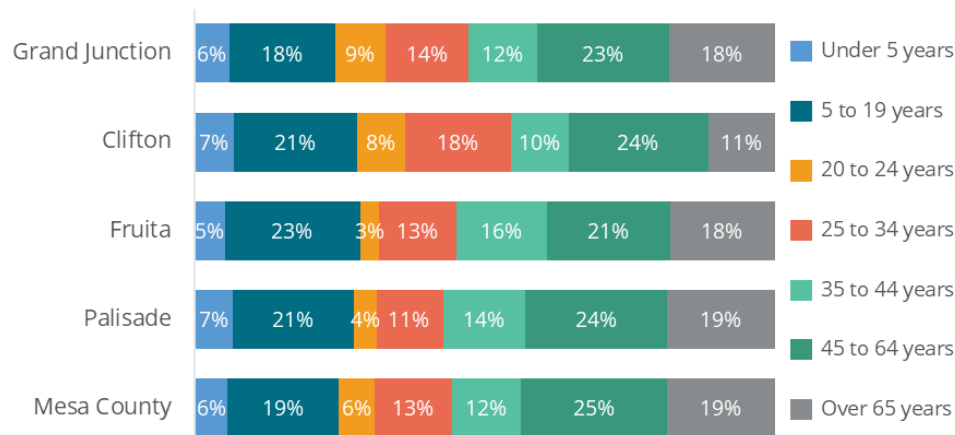
**Figure I-4.**  
**Age Trends, Grand Junction, 2010 and 2019**

Age Cohort	2010		2019		Percent Change 2010-2019
	Number	Percent	Number	Percent	
Under 5 years	3,749	6%	3,724	6%	-1%
5 to 19 years	11,120	18%	11,352	18%	2%
20 to 24 years	5,184	9%	5,308	9%	2%
25 to 34 years	8,282	14%	8,944	14%	8%
35 to 44 years	6,570	11%	7,290	12%	11%
45 to 64 years	15,557	26%	14,134	23%	-9%
65 years and older	9,679	16%	11,310	18%	17%
<b>Total</b>	<b>60,141</b>	<b>100%</b>	<b>62,062</b>	<b>100%</b>	<b>3%</b>

Source: 2010 Census and 2019 ACS 5-year estimates, Root Policy Research.

Figure I-5 shows the age distribution of residents by jurisdiction. Clifton has the youngest population, with a median age of 32.8 and Fruita, the oldest, with a median age of 46.8. Grand Junction's and Palisade's resident age distributions resemble that of the county overall but are slightly younger: Grand Junction's median age is 37.1, Palisade's is 38.8, and Mesa County's is 39.9. The median age in Mesa County is higher than the median age in Colorado of 36.7.

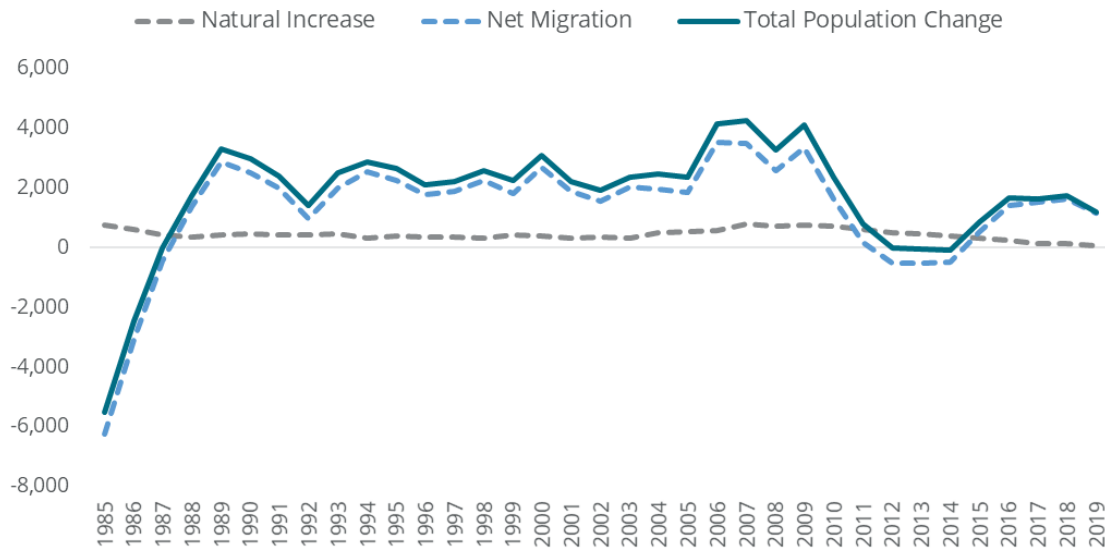
**Figure I-5.**  
**Age Distribution, by Jurisdiction, 2019**



Source: 2019 ACS 5-year estimates, and Root Policy Research.

**Migration.** According to the Colorado State Demography Office, Mesa County had high positive levels of net migration throughout the 1990's and 2000's which then slowed down between 2012 and 2014. Since 2015, the county has experienced positive net migration of around 1,500 residents per year but has not reached the high in-migration levels it experienced during the mid-2000's (Figure I-6).

**Figure I-6.**  
**Total Population Change, Natural Increase, and Net Migration, Mesa County, 1985-2019**



Source: DOLA, Colorado State Demography Office.

Figure I-7 shows the distribution of in-migrants to Mesa County by age compared to the age distribution of current Mesa County residents. Partly driven by the Colorado Mesa University student population, persons moving to the Grand Valley are around twice as likely to be college aged adults (20 to 24). In migrants are also around one and a half times more likely to be between 25 to 34 years old and around 1.3 times more likely to be between 5 and 19 years old.

**Figure I-7.  
Residents by Age Moving into  
Mesa County from Outside Mesa  
County, 2019**

Note:  
Population 1 year and over in the United States.

Source:  
2019 ACS 1-year estimates.

Age Cohort	Current Distribution	In-migrant Distribution
Under 5 years	6%	3%
5 to 19 years	19%	25%
20 to 24 years	6%	14%
25 to 34 years	13%	20%
35 to 44 years	12%	6%
45 to 64 years	25%	21%
65 years and older	19%	11%

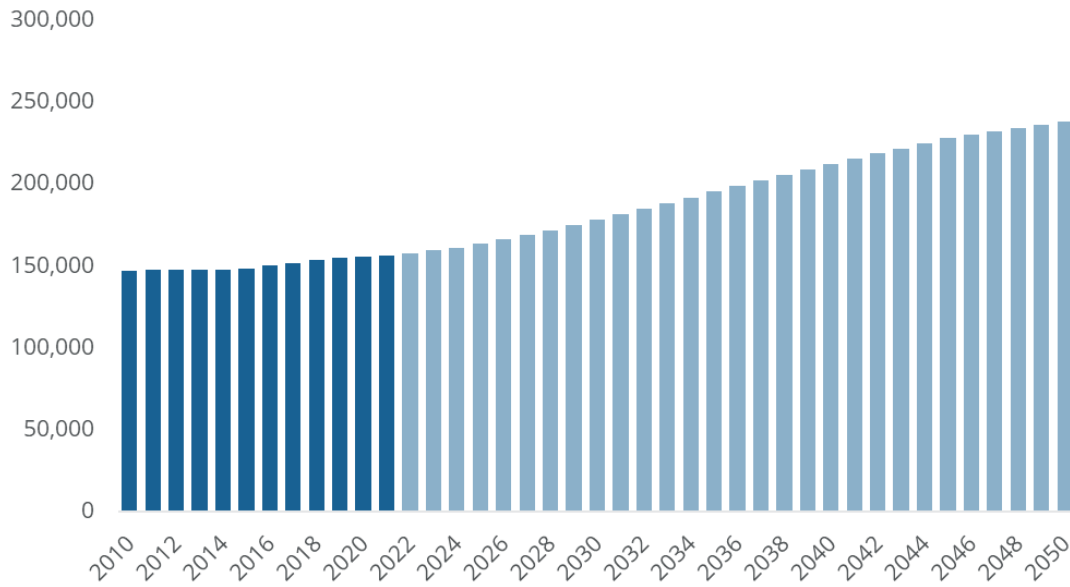
According to ACS data based on 2014-2018 estimates, the majority of residents moving into Mesa County came from other counties in the state such as Adams County, Montezuma County, Delta County, La Plata County, Moffat County, Pueblo County, and Denver County. These counties combined represent around two thirds (66%) of total net migration.

Migration trends during the COVID-19 pandemic have made Colorado an attractive destination for people leaving denser and more expensive markets. According to data from North American Moving services and U-Haul, Colorado is among the top 10 inbound states.

**Projections.** The Colorado State Demography Office provides population projections for Mesa County over the next 30 years. As shown in Figure I-8, in 2050, the county is projected to have over 238,000 people, which represents an increase in population of 50% compared to 2020. The number of households is expected to increase from around 61,000 to over 96,000.



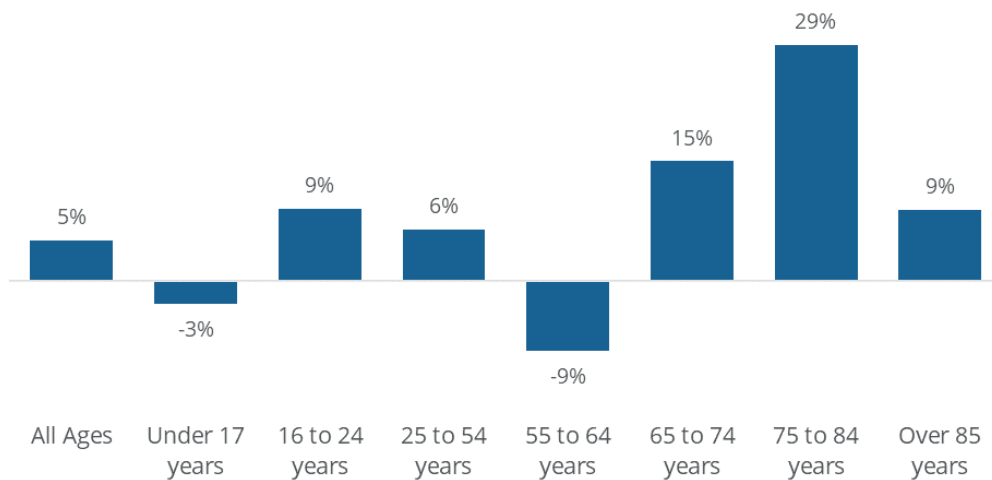
**Figure I-8.**  
**Population Projections, Mesa County, 2010 to 2050**



Source: DOLA, Colorado State Demography Office.

Figure I-9 depicts projected population change by age over the next 5 years. The age group with the largest projected growth is adults between 75 and 84 years old (29%). The number of children under age 17 is projected to decrease by 3% and the number of adults between 55 and 64 years old is projected to decrease by 9%.

**Figure I-9.**  
**Projected Population Change by Age Group, Mesa County, 2020 to 2025**



Source: DOLA, Colorado State Demography Office.

**Race and ethnicity.** Seventy-eight percent of Grand Junction residents identify as non-Hispanic White; another 17% identify as Hispanic, 1% as African American, 1% as Asian, and the remaining 2% belong to other minority groups. Figure I-10 presents the racial and ethnic composition of Grand Junction residents and how this composition has changed since 2010. The share of the population that identifies as non-Hispanic White has decreased since 2010 (78% compared to 82%). This decline has been offset by increases in the share of the Hispanic population (14% to 17%). Asians and African Americans exhibit the largest percent change since 2010, while the American Indian population experienced a decline; however, estimates for such small populations are associated with large margins of error and trends are difficult to assess.

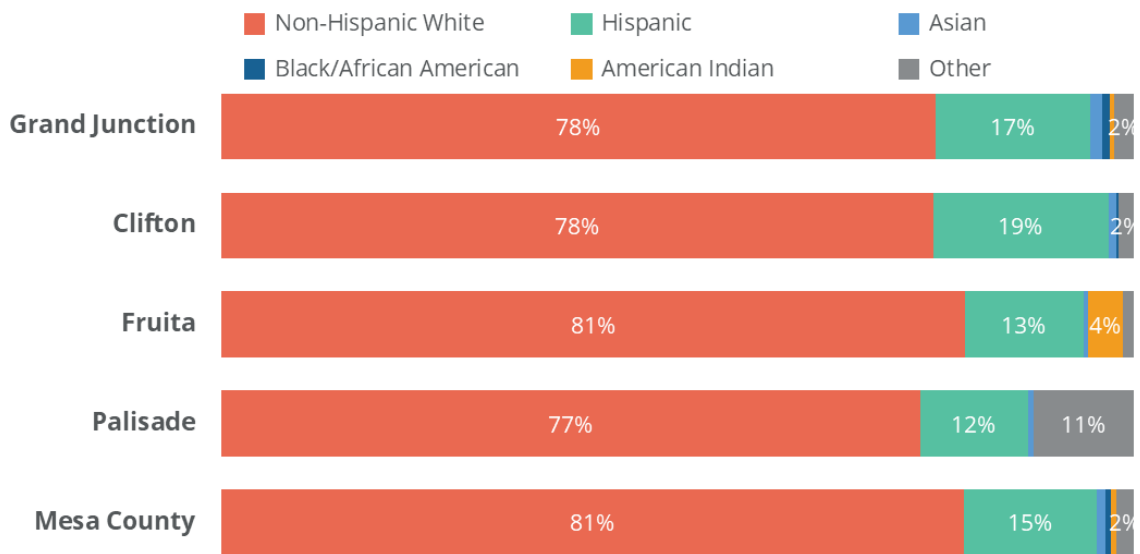
**Figure I-10.**  
**Race/Ethnicity, Grand Junction, 2010 and 2019**

Race/Ethnicity	2010		2019		Percent Change 2010-2019
	Number	Percent	Number	Percent	
<b>Non-Hispanic White</b>	49,388	82%	48,600	78%	-2%
<b>Hispanic</b>	8,330	14%	10,527	17%	26%
<b>Asian</b>	591	1%	772	1%	31%
<b>African American</b>	397	1%	548	1%	38%
<b>American Indian</b>	363	1%	305	0%	-16%
<b>Other</b>	1,072	2%	1,310	2%	22%

Source: 2010 and 2019 ACS 5-year estimates, Root Policy Research.

Figure I-11 shows the racial/ethnic distribution by jurisdiction. As shown, Grand Junction, Clifton, and Palisade are slightly more diverse than Fruita and Mesa County overall. Clifton has the highest share of Hispanic population, at 19%.

**Figure I-11.**  
**Distribution of Race and Ethnicity, by Jurisdiction**



Source: 2019 ACS 5-year estimates, and Root Policy Research.

**Household composition.** Figure I-12 shows the number of households and household type in Grand Junction for 2010 and 2019. The number and share of married couples decreased since 2010, driven mostly by a decrease in the number of married couples with children. The number and share of single mothers also decreased. The number of single person households increased by around 1,400 and around 800 of those are over age 65.



**Figure I-12.**  
**Household Type, Grand Junction, 2010 and 2019**

	2010		2019	
	Number	% Total Households	Number	% Total Households
<b>Total households</b>	<b>23,892</b>	<b>100%</b>	<b>26,282</b>	<b>100%</b>
<b>Married Couples</b>	10,946	46%	10,577	40%
<b>With children under 18</b>	4,264	18%	3,935	15%
<b>Without children under 18</b>	6,682	28%	6,642	25%
<b>Male householder, no spouse</b>	860	4%	2,099	8%
<b>With children under 18</b>	387	2%	594	2%
<b>Without children under 18</b>	473	2%	1,505	6%
<b>Female householder, no spouse</b>	2,129	9%	3,164	12%
<b>With children under 18</b>	1,333	6%	1,140	4%
<b>Without children under 18</b>	796	3%	2,024	8%
<b>Non-family households</b>	9,957	42%	10,442	40%
<b>Householder living alone less than 65</b>	4,779	20%	5,367	20%
<b>Householder living alone 65 years and over</b>	3,034	13%	3,855	15%
<b>Other Non-family households</b>	2,144	9%	1,220	5%

Source: 2010, and 2019 5-year ACS, Root Policy Research.

As shown in Figure I-13, Grand Junction has a lower share of family households compared to other jurisdictions. Among the jurisdictions, Fruita has the highest share of married couples with children; Clifton has the highest share of single mothers and other family households, and Grand Junction has the highest share of non-family households, this is likely driven by the Colorado Mesa University student population.

**Figure I-13.**  
**Household Composition, by Jurisdiction, 2019**

Jurisdiction	Total Households	Family Households					Non-family households
		All family households	Married with children	Married, no children	Single mother	Other family household	
Grand Junction	26,282	60%	15%	25%	4%	16%	40%
Clifton	8,012	72%	17%	25%	10%	20%	28%
Fruita	5,275	73%	25%	31%	7%	10%	27%
Palisade	1,113	62%	18%	22%	8%	14%	38%
Mesa County	61,742	67%	17%	31%	5%	14%	33%

Source: 2019 ACS 5-year estimates, and Root Policy Research.

**Household size.** The average household size in the Grand Valley has changed very little since 2010. Grand Junction has the smallest average household size of 2.3 and Clifton has the largest of 2.6. The average household size in Mesa County is 2.4.

Household size varies more by tenure, the average owner household is larger than the average renter household in Grand Junction, Clifton, and Mesa County overall, while smaller in Fruita and Palisade (Figure I-14).

**Figure I-14.**  
**Household Size, by Jurisdiction and Tenure, 2019**

Jurisdiction	Overall	Tenure	
		Owner Households	Renter Households
Grand Junction	2.3	2.4	2.1
Clifton	2.6	2.7	2.5
Fruita	2.5	2.5	2.5
Palisade	2.4	2.2	2.6
Mesa County	2.4	2.4	2.3

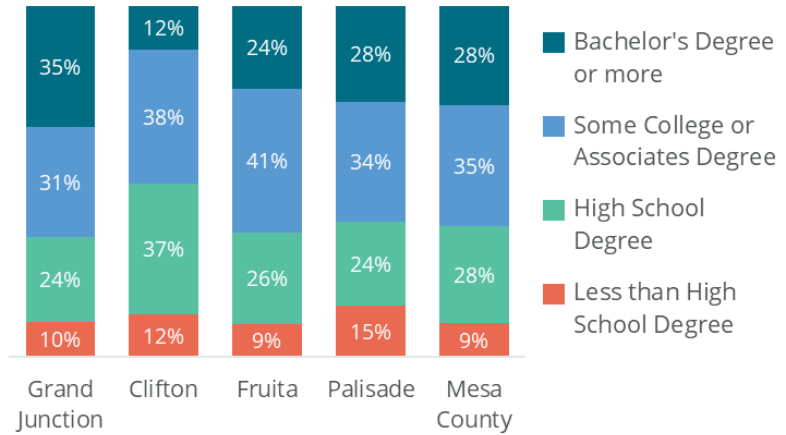
Source:  
 2019 ACS 5-year estimates, and Root Policy Research.

**Educational attainment.** Figure I-15 shows the educational distribution by jurisdiction for 2019. Grand Junction has a significantly higher share of residents with a Bachelor's degree while Clifton has a significantly lower share. Palisade has the highest share of residents without a high school degree.

**Figure I-15.  
Educational  
Distribution, by  
Jurisdiction, 2019**

Note:  
For population 25 years and older.

Source:  
2019 ACS 5-year estimates, and  
Root Policy Research.



## Income and Poverty

This section examines household and family income in the Grand Valley, as well as the prevalence of poverty among area residents.

**Household income.** As shown in Figure I-16, the median household income in the Grand Valley has remained mostly flat or decreased. In Grand Junction, the median income for owner households increased by around \$6,600 since 2010 and by around \$4,000 for renters.

In Mesa County renter households have median incomes that are around half the median income for owner households. Income for both owners and renters increased between 2010 and 2019; however, there was a shift toward renter households (the number of renters increased faster than the number of owners), which left overall income growth in the county flat.

Clifton experienced a sharp decline in renter median income, and Palisade experienced a sharp decline in owner median income, although trends for small jurisdictions should be assessed with caution due to large margins of error.

**Figure I-16.  
Median Income by  
Jurisdiction and  
Tenure, 2010-2019**

Note:  
Nominal dollars.

Source:  
2010 and 2019 5-year ACS, and Root  
Policy Research.

Jurisdiction	2010	2019	Growth	
			# Change	% Change
<b>Overall</b>				
Grand Junction	\$52,389	\$52,504	\$115	0.2%
Clifton	\$48,775	\$43,452	-\$5,323	-10.9%
Fruita	\$61,751	\$58,531	-\$3,220	-5.2%
Palisade	\$43,164	\$34,779	-\$8,385	-19.4%
Mesa County	\$55,511	\$55,379	-\$132	-0.2%
<b>Owners</b>				
Grand Junction	\$62,475	\$69,113	\$6,638	10.6%
Clifton	\$49,988	\$53,578	\$3,590	7.2%
Fruita	\$67,159	\$68,441	\$1,282	1.9%
Palisade	\$52,697	\$36,131	-\$16,566	-31.4%
Mesa County	\$60,882	\$66,526	\$5,644	9.3%
<b>Renters</b>				
Grand Junction	\$29,446	\$33,485	\$4,039	13.7%
Clifton	\$28,811	\$23,740	-\$5,071	-17.6%
Fruita	\$29,423	\$40,750	\$11,327	38.5%
Palisade	\$21,849	\$33,902	\$12,053	55.2%
Mesa County	\$31,781	\$35,854	\$4,073	12.8%

Figure I-17 shows how the income *distribution* has changed since 2010 in Grand Junction for both owners and renters. The city has gained significantly more renters than owners.

It has lost low- and middle-income owners, offset by increases in high income owners. Close to one third (29%) of owners have incomes above \$100,000 (v. 24% in 2010).

The city gained renters across all income brackets, but the rate of growth has been higher among middle- and high-income renters. In 2010, 73% of renters had income below \$50,000 compared to 68% in 2019.



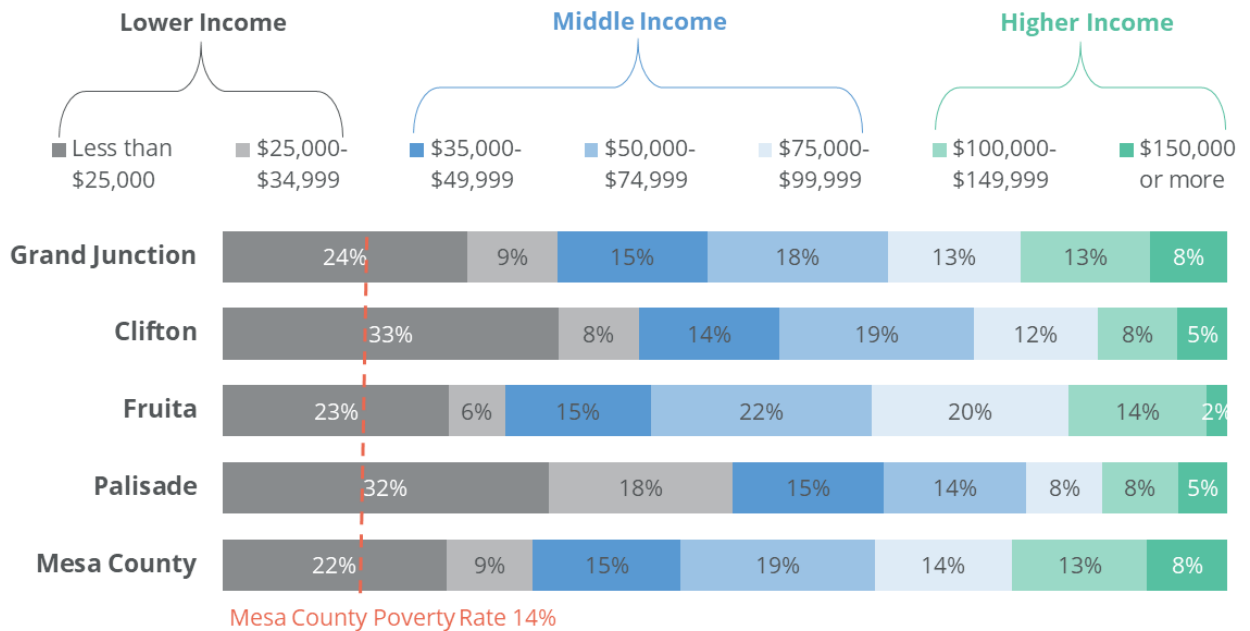
**Figure I-17.  
Income  
Distribution by  
Tenure, Grand  
Junction, 2010 and  
2019**

Source:  
2010, and 2019 5-year ACS, Root  
Policy Research.

	2010	2019	Change 2010-2019	
			Percentage Point Change	Numerical Change
<b>Owner income distribution</b>				
Less than \$25,000	16%	13%	-3%	-505
\$25,000-\$50,000	23%	21%	-2%	-280
\$50,000-\$75,000	20%	21%	0%	67
\$75,000-\$100,000	17%	16%	-1%	-144
\$100,000+	24%	29%	6%	897
<b>Total</b>	<b>100%</b>	<b>100%</b>		<b>35</b>
<b>Renter income distribution</b>				
Less than \$25,000	43%	40%	-3%	732
\$25,000-\$50,000	30%	27%	-2%	440
\$50,000-\$75,000	14%	14%	1%	402
\$75,000-\$100,000	9%	10%	1%	306
\$100,000+	5%	8%	4%	506
<b>Total</b>	<b>100%</b>	<b>100%</b>		<b>2,386</b>

Compared to Grand Junction (and the county overall) Clifton and Palisade have higher concentrations of low-income households, where 41% and 51% of households have incomes below \$35,000, respectively. Fruita has the highest share of middle-income households: 56% of Fruita households have incomes between \$35,000 and \$100,000. Grand Junction has the highest share of higher income households—21% of households have incomes above \$100,000 (Figure I-18).

**Figure I-18.**  
**Income Distribution, by Jurisdiction, 2019**



Source: 2019 5-year ACS, and Root Policy Research.

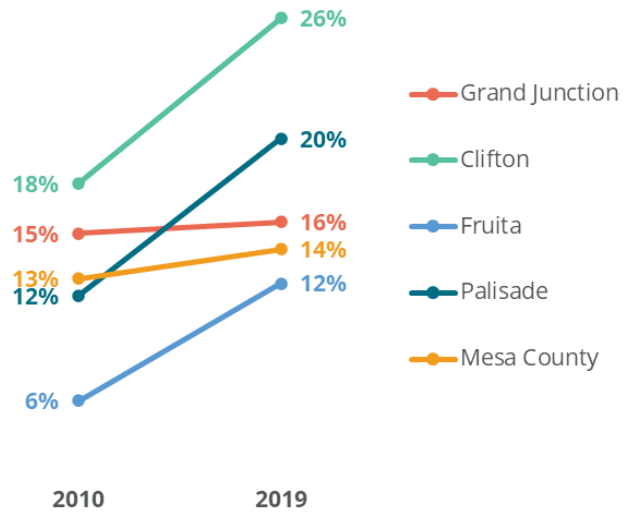
**Poverty.** According to 2019 ACS data, 9,270 Grand Junction residents and 21,032 Mesa County residents have incomes below the federal poverty line<sup>3</sup>. Figure I-19 presents poverty rates for 2010 and 2019 by jurisdiction. In Grand Junction and Mesa County the poverty rate increased slightly since 2010, and currently stands at 16% and 14%, respectively. These poverty rates are higher than Colorado’s 10%.

Clifton, Palisade, and Fruita saw sharp increases in their poverty rates. In Clifton and Palisade, poverty rates increased by 8 percentage points—going from 18% to 26% in Clifton, and from 12% to 20% in Palisade. Fruita’s poverty rate increased by 6 percentage points, going from 6% to 12%.

<sup>3</sup> Poverty lines vary by size of household. For 2019 the poverty line is \$12,490 for a 1-person household, \$16,910 for a 2-person household, \$23,330 for a 3-person household, and \$25,750 for a 4-person household.

**Figure I-19.  
Poverty Rate, by Jurisdiction,  
2010 and 2019**

Source:  
2010 Census, 2019 5-year ACS, and Root Policy Research.



Some residents have disproportionately higher poverty rates—in Grand Junction, the poverty rate for children under 5 years old and for people with a disability is 24%, and over one third (37%) of single mothers have incomes below the poverty line.

Section IV of this report provides a deeper look into special interest populations with unique or severe housing needs. These populations include older adults, people with disabilities, people experiencing homelessness, and students.

*SECTION II.*

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ECONOMIC PROFILE



## SECTION II.

# Economic Profile

This section discusses key components of the region's economy, which affect the demand for and price of housing. The discussion provides an overview of the Grand Valley economic profile and is organized around employment and wage trends, unemployment and other labor market indicators, as well as commuting patterns, and COVID-19 impacts.

### Top Trends

Notable economic trends include:

- The region continues to diversify its economic base. It has experienced strong employment growth in the education and health services industry and employment losses in the natural resources and mining industry.
- If current trends persist this means that the majority of job growth will be concentrated in industries that fall in the middle of the wage distribution and provide moderate incomes.
- The number of unemployed workers in the county continues to be significantly higher than pre-pandemic levels and the recovery for small businesses has been slower than the recovery in consumption spending. However, the size of the labor force has remained stable, which signals workers' positive expectations about the labor market.

### Employment and Wage Trends

Figure II-1 compares Mesa County's job composition by industry for 2010 and 2019—the Bureau of Labor Statistics (BLS) does not provide industry employment data by city.

Mesa County continues to rely on service producing industries for the majority of its employment (82%) compared to goods producing industries (18%). Since 2010, Mesa County experienced growth in most job categories, with the exception of job loss in natural resources and mining (454 jobs), information (283 jobs), and professional and business services (115 jobs). The education and health services industry gained the most jobs (2,926 jobs), followed by construction (1,220), and leisure and hospitality (1,102). The employment distribution across industries has remained stable since 2010.

**Figure II-1.  
Average Employment, Mesa County, 2010 and 2019**

	2010		2019		Percent Change 2010-2019
	Number	Percent	Number	Percent	
<b>Goods Producing</b>	9,282	18%	10,612	18%	14%
<b>Natural Resources and Mining</b>	3,134	6%	2,680	5%	-14%
<b>Construction</b>	3,601	7%	4,821	8%	34%
<b>Manufacturing</b>	2,547	5%	3,112	5%	22%
<b>Service Providing</b>	43,245	82%	47,918	82%	11%
<b>Trade, Transportation and Utilities</b>	12,869	24%	13,584	23%	6%
<b>Information</b>	880	2%	597	1%	-32%
<b>Financial Activities</b>	2,926	6%	2,985	5%	2%
<b>Professional and Business Services</b>	5,334	10%	5,219	9%	-2%
<b>Education and Health Services</b>	9,393	18%	12,319	21%	31%
<b>Leisure and Hospitality</b>	6,832	13%	7,934	14%	16%
<b>Public Administration</b>	3,338	6%	3,372	6%	1%
<b>Other Services</b>	1,673	3%	1,908	3%	14%
<b>Total Employment</b>	52,527	100%	58,530	100%	11%

Source: BLS, and Root Policy Research.

Figure II-2 presents wage information by industry for jobs in Mesa County in 2010 and 2019. Natural resources and mining jobs pay the highest average wages, followed by financial activities, and public administration jobs. The lowest paid industries are leisure and hospitality and other services. These two lowest paid industries comprise 17% of employment in the county, while the two highest paid industries comprise 10% of county employment. The majority of job growth has been concentrated in industries that fall in the middle of the wage distribution.

**Figure II-2.**  
**Average Wages, Mesa County, 2010 and 2019**

	2010		2019		Percent Change 2010-2019
	Weekly Wages	Annual Total	Weekly Wages	Annual Total	
<b>Goods Producing</b>	\$973	\$50,596	\$1,134	\$58,968	17%
<b>Natural Resources and Mining</b>	\$1,268	\$65,936	\$1,576	\$81,952	24%
<b>Construction</b>	\$866	\$45,032	\$1,047	\$54,444	21%
<b>Manufacturing</b>	\$762	\$39,624	\$887	\$46,124	16%
<b>Service Providing</b>	\$724	\$37,639	\$877	\$45,594	21%
<b>Trade, Transportation and Utilities</b>	\$652	\$33,919	\$816	\$42,435	25%
<b>Information</b>	\$756	\$39,312	\$947	\$49,244	25%
<b>Financial Activities</b>	\$820	\$42,640	\$1,156	\$60,112	41%
<b>Professional and Business Services</b>	\$757	\$39,387	\$930	\$48,343	23%
<b>Education and Health Services</b>	\$832	\$43,239	\$966	\$50,232	16%
<b>Leisure and Hospitality</b>	\$294	\$15,297	\$391	\$20,325	33%
<b>Public Administration</b>	\$950	\$49,411	\$1,083	\$56,300	14%
<b>Other Services</b>	\$563	\$29,276	\$640	\$33,280	14%
<b>Total Employment</b>	\$797	\$41,465	\$959	\$49,869	20%

Source: BLS, and Root Policy Research.

The BLS only provides industry level data for Mesa County, to look at employment differences across jurisdictions in the Mesa County we look at ACS data. In addition, the BLS only provides *average* wage data by industry; while this indicator is useful, it can be skewed by high earners. Figure II-3 shows the occupational distribution and median earnings by jurisdiction, based on 2019 ACS estimates. Across the Grand Valley, management, business, and financial occupations have the highest median earnings and service occupations the lowest. Grand Junction has the highest share of workers in management, business, and financial occupations at 39% while Clifton has the lowest at 19%.

**Figure II-3.**  
**Occupational Distribution and Median Earnings, by Jurisdiction, 2019**

	Grand Junction	Clifton	Fruita	Palisade	Mesa County
<b>Occupational Distribution</b>					
Management, business, and financial	39%	19%	38%	25%	36%
Service	20%	22%	21%	21%	19%
Sales and office	21%	25%	20%	23%	21%
Natural resources, construction, and maintenance	10%	19%	7%	16%	12%
Production, transportation, and material moving	11%	15%	14%	14%	12%
<b>Median Earnings</b>					
Management, business, and financial	\$49,664	\$46,650	\$55,603	\$55,000	\$51,310
Service	\$18,152	\$21,315	\$14,654	\$14,792	\$18,606
Sales and office	\$27,132	\$22,151	\$31,325	\$30,711	\$26,335
Natural resources, construction, and maintenance	\$37,478	\$37,973	\$42,277	\$21,742	\$42,391
Production, transportation, and material moving	\$34,180	\$27,077	\$33,344	\$19,327	\$32,146

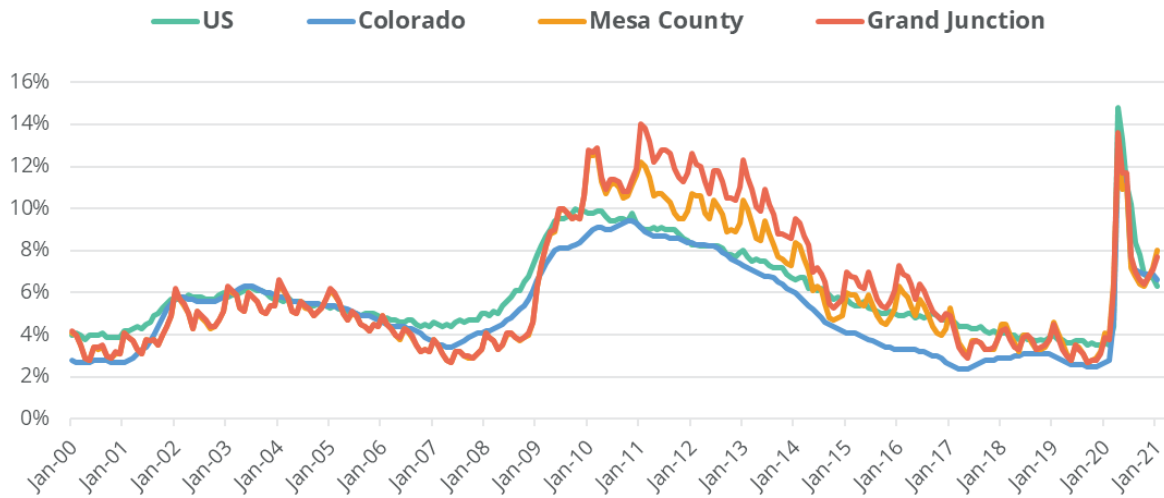
Source: 2019 5-year ACS, and Root Policy Research.

**Labor force and unemployment.** Figure II-4 presents unemployment rates for Grand Junction, Mesa County, Colorado, and the United States. Until the 2008 Financial Crisis, Grand Junction and Mesa County unemployment rates moved in tandem and followed national and state trends closely. During the recovery, Grand Junction had higher unemployment levels than Mesa County and the Grand Valley suffered higher unemployment rates than the U.S. and the state.

The impacts of the COVID-19 pandemic are also clearly evident in the 2020 and 2021 data, which show spikes in unemployment across all geographies. As of March 2021, the unemployment rate in Grand Junction was 7.1%, and in Mesa County it was 7.2%, compared to 6.4% in Colorado and 6% in the U.S.



**Figure II-4.**  
**Unemployment Rates, Grand Junction, Mesa County, Colorado and US, 2000-2021 YTD**



Note: Data for Grand Junction and Mesa County are not seasonally adjusted.

Source: BLS, and Root Policy Research.

Figure II-5 shows the labor force participation rate and the unemployment rate by jurisdiction based on 2019 ACS estimates. Palisade has a lower labor force participation rate and a lower unemployment rate compared to other jurisdictions, while Fruita and Clifton have a significantly higher unemployment rate.

**Figure II-5.**  
**Labor Force Participation and Unemployment Rates, by Jurisdiction, 2019**

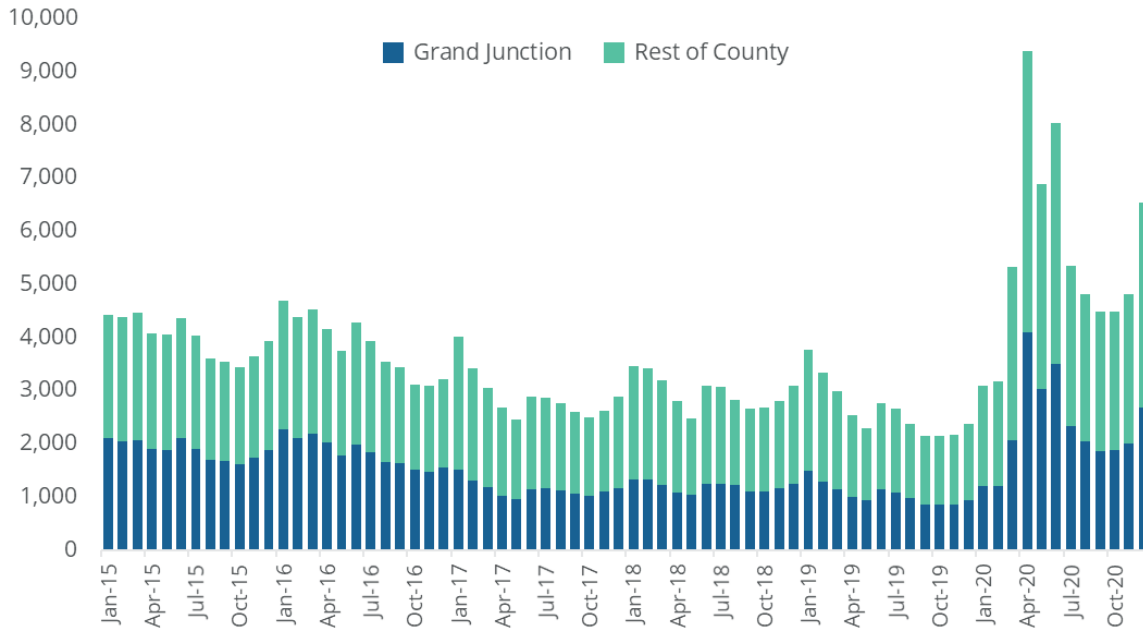
Note:  
 For population 16 years and over.

Source:  
 2019 5-year ACS.

	Labor Force Participation Rate	Unemployment Rate
<b>Grand Junction</b>	62%	6.9%
<b>Clifton</b>	66%	8.8%
<b>Fruita</b>	64%	9.3%
<b>Palisade</b>	57%	4.0%
<b>Mesa County</b>	62%	6.7%

Figure II-6 shows the number of unemployed workers in Grand Junction and Mesa County from 2015 through 2020. As shown, the number of unemployed residents in Mesa County reached a total of 9,378 in April of 2020, decreased significantly during the summer and increased to 6,536 in December of 2020.

**Figure II-6.**  
**Number Unemployed, Grand Junction and Mesa County, 2015-2020**

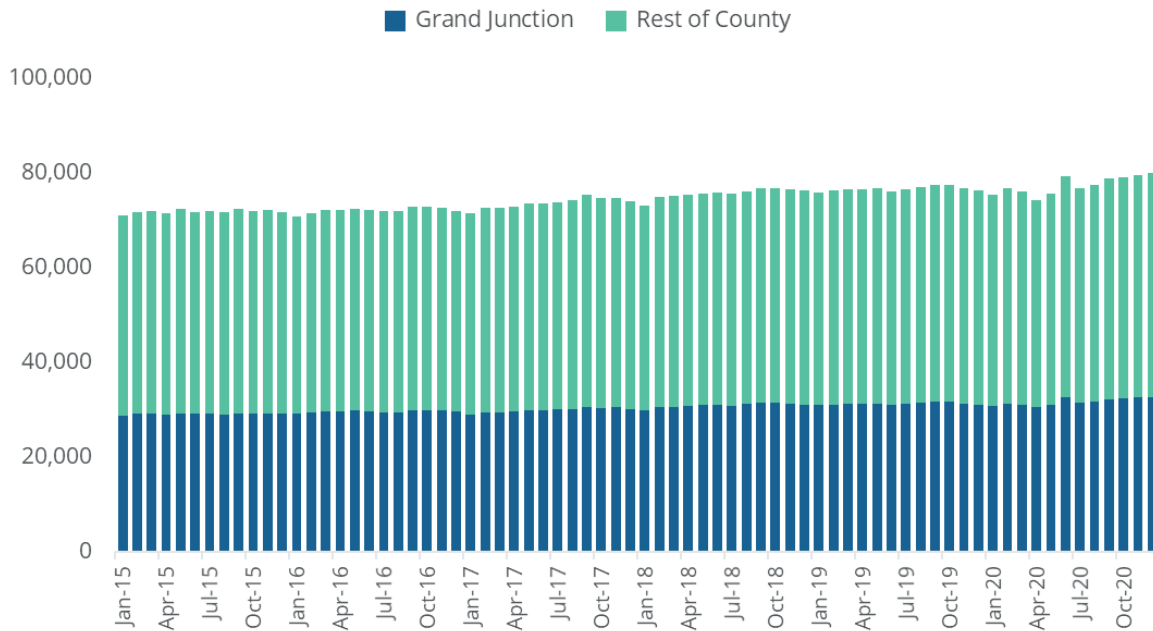


Source: BLS, and Root Policy Research.

Another useful labor market indicator is the size of the labor force. Lower unemployment rates can mask changes in the size of the labor force. A smaller labor force can be a sign of workers who have dropped out of the labor force, also known as discouraged workers—these are workers who have stopped looking for a job altogether. A higher number of discouraged workers indicates pessimism around the labor market.

Figure II-7 shows the size of the labor force in Mesa County since 2015. As shown, the size of the labor force has remained stable in the county and in Grand Junction throughout the pandemic, signaling workers positive expectations about the labor market.

**Figure II-7.**  
**Labor Force, Grand Junction and Mesa County, 2015-2020**



Source: BLS, and Root Policy Research.

Figure II-8 shows the top ten largest employers in Mesa County. Combined, these employers provide over 11,000 jobs. These employers are clustered in the education and health services, and public administration sectors, which tend to provide jobs with wages that fall in the middle of the wage distribution.

**Figure II-8.**  
**Top Employers in**  
**Mesa County, 2020**

Note:

Last updated June 14, 2020.  
 Sourced directly from the organizations listed, with support from the Mesa County Workforce Center.

Source:

Grand Junction Economic Partnership.

	Sector	Number of Employees
<b>1. Mesa County Valley School District</b>	Education	2,851
<b>2. St. Mary's Hospital</b>	Healthcare	2,341
<b>3. Mesa County</b>	Government	1,051
<b>4. Community Hospital</b>	Healthcare	932
<b>5. Colorado Mesa University</b>	Education	808
<b>6. City of Grand Junction</b>	Government	754
<b>7. VA Medical Center-JG</b>	Healthcare	750
<b>8. Family Health West</b>	Healthcare	591
<b>9. Hilltop Community Resources</b>	Healthcare	536
<b>10. West Star Aviation</b>	Aviation	488

## Commuting Patterns and Transportation Costs

The Census Longitudinal Employer Household Dynamics program tracks commuting flows in/out of communities. There are 46,799 workers whose jobs are located in Grand Junction. Those jobs are filled by 30,335 in-commuters (65% of jobs) and 16,464 Grand Junction residents (35% of jobs).

Most of Grand Junction’s workers are non-commuters, 62% (16,464) of working Grand Junction residents live *and* work in Grand Junction and the other 38% commute to a primary job located outside of Grand Junction.

Figure II-9 displays the inflow and outflow of primary jobs/workers to and from Grand Junction.

**Figure II-9.  
Inflow and Outflow of Jobs,  
Grand Junction, 2018**

Source:

US Census Bureau’s Longitudinal Employer-Household Dynamics, and Root Policy Research.

	Number	Percent
<b>In-Commuters</b>	<b>30,335</b>	<b>100%</b>
<i>Top Five Sources</i>		
Clifton	4,842	16%
Fruita	2,948	10%
Redlands	2,043	7%
Fruitvale	1,988	7%
Orchard Mesa	1,476	5%
<b>Out-Commuters</b>	<b>10,217</b>	<b>100%</b>
<i>Top Five Destinations</i>		
Denver	812	8%
Fruita	538	5%
Clifton	482	5%
Montrose	244	2%
Fruitvale	216	2%

The top daily destinations of out-commuters from Grand Junction are Denver (8%)<sup>1</sup>, Fruita (5%), and Clifton (5%). In-commuters to Grand Junction come from Clifton (16%), Fruita (10%), Redlands (7%), Fruitvale (7%), Orchard Mesa (5%), and Montrose (2%). An estimated 77% of Grand Junction workers drove to work alone in 2019, and 8.6% carpooled. Among

<sup>1</sup> These may represent remote jobs headquartered in Denver.



those who commuted to work by private vehicle, it took them on average 16.4 minutes to get to work.

According to the Center for Neighborhood Technology (CNT) Housing and Transportation (H+T) Affordability Index data, the typical Mesa County household spends 26% of their household income on transportation costs. Grand Junction is similar in that the typical household spends 25% of their household income on transportation costs.

About three quarters of those transportation costs are related to auto ownership and the remaining one quarter is related to vehicle miles traveled. On average there are 1.7 vehicles per household in Grand Junction and 1.83 in Mesa County.

The typical Mesa County resident spends another 30% of their household income on housing, meaning the total housing and transportation costs for a typical Mesa County household is 56% of income. The typical Grand Junction resident spends 28% of their household income on housing, meaning the total housing and transportation costs for a typical Grand Junction household is 52% of income.

## **Broadband Access**

The pandemic has accelerated the importance of internet access among all residents. In 2019, 91% of households in Grand Junction had a computer and 85% had a broadband internet subscription. In Mesa County overall, 92% of households had a computer, and 86% had a broadband internet subscription.

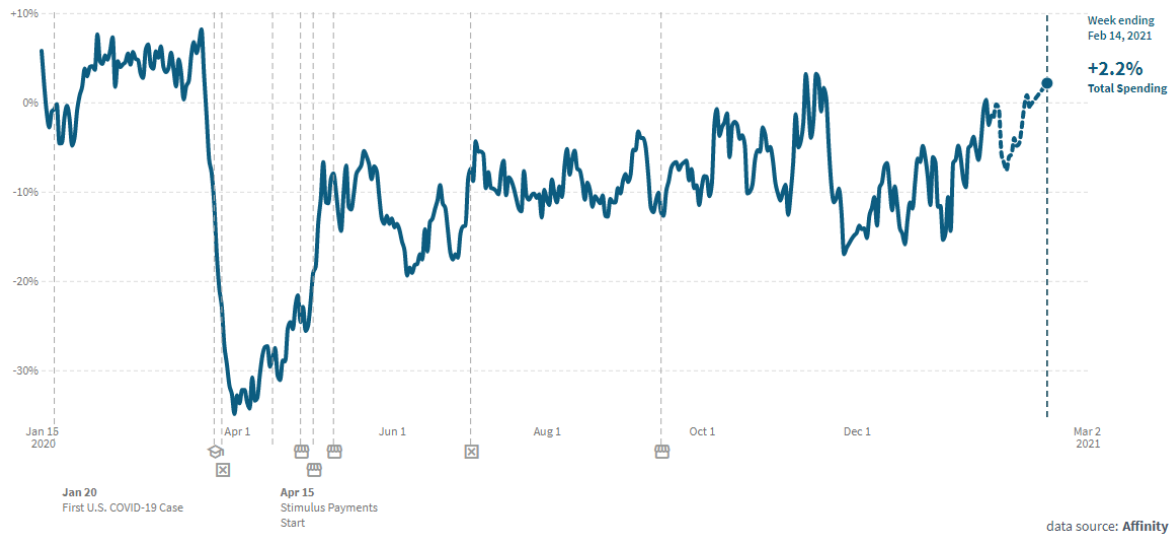
Computer and internet access in Clifton, Palisade, and Fruita does not meaningfully differ from Grand Junction, according to ACS estimates.

## **COVID-19 Impacts**

Figures II-10, II-11, and II-12 show the percent change in consumer spending, small business revenue, and number of small businesses open for Mesa County from January to February 2020.

Consumer spending in the county is recovering. As of February 14, 2021 total spending by all consumers increased by 2.2% compared to January 2020.

**Figure II-10.**  
**Percent Change in All Consumer Spending**

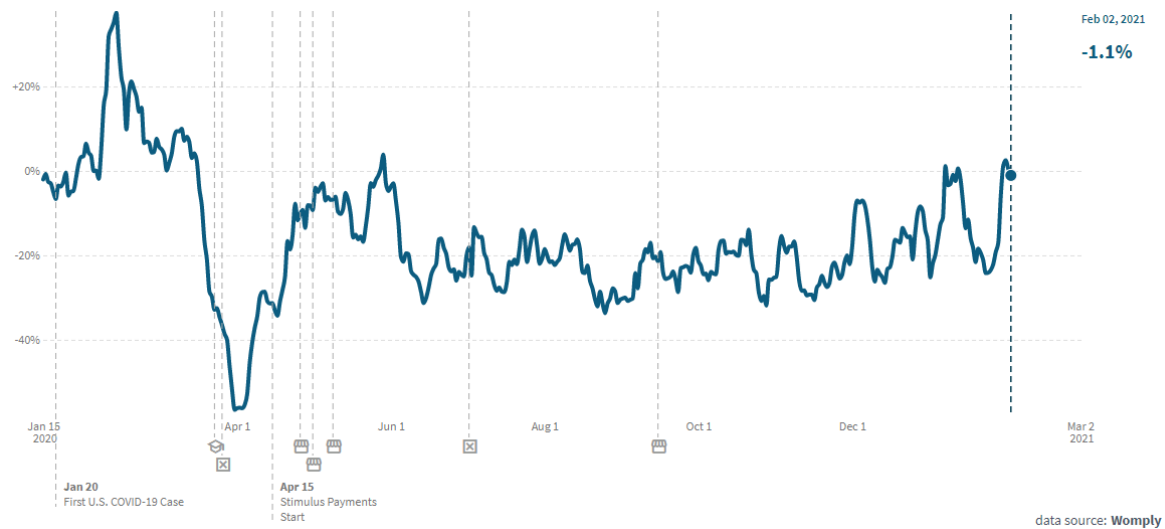


Note: Dashed line at the tail end indicates preliminary estimates. Dashed vertical lines indicate key dates such as public-school closures, stay at home orders, and business closures and reopening.

Source: <https://tracktherecovery.org/>

The recovery in consumer spending has been faster than the recovery for small businesses. In Mesa County, as of February 2<sup>nd</sup>, 2021, total small business revenue was down by 1.1% compared to January 2020 (Figure II-11), and the number of small businesses open was down by 24.6% compared to January 2020 (Figure II-12).

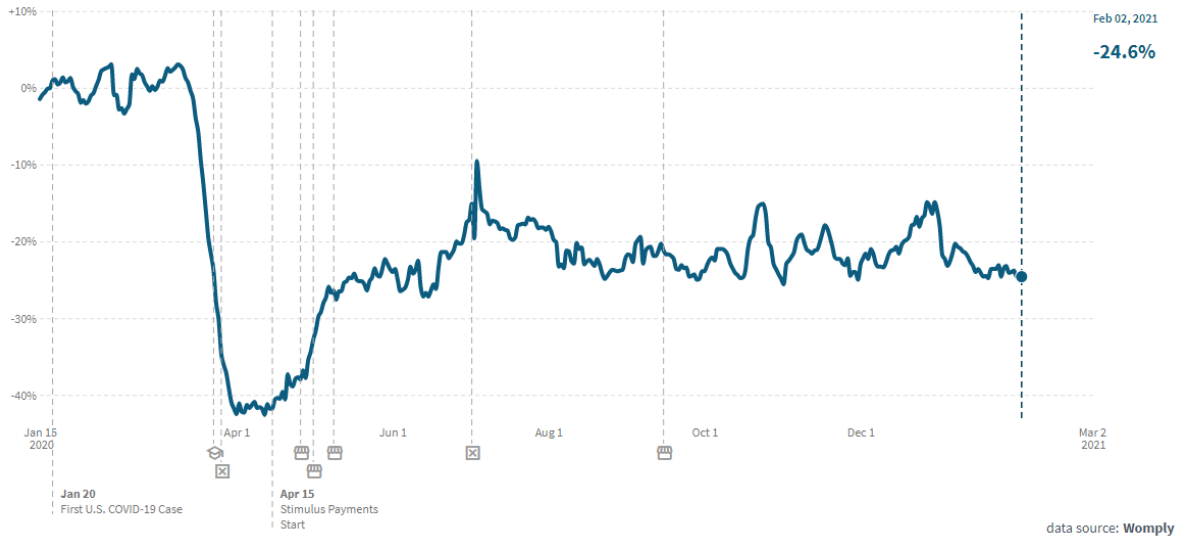
**Figure II-11.**  
**Percent Change in Small Business Revenue**



Note: Dashed vertical lines indicate key dates such as public-school closures, stay at home orders, and business closures and reopening.

Source: <https://tracktherecovery.org/>

**Figure II-12.**  
**Percent Change in Number of Small Businesses Open**



Note: Dashed vertical lines indicate key dates such as public-school closures, stay at home orders, and business closures and reopening.

Source: <https://tracktherecovery.org/>

*SECTION III.*

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HOUSING PROFILE AND MARKET ANALYSIS



## SECTION III.

# Housing Profile and Market Analysis

This section provides an analysis of the Grand Valley's housing market. It examines housing supply and availability, development trends, affordability of rental and ownership housing, and housing demand.

The section begins with a definition of affordability and how affordability is typically measured. Then a discussion of price trends and affordability in both the rental and ownership markets is presented, as well as an overview of renter and owner profiles, including cost trends in the ownership and rental markets, followed by a gaps analysis, which evaluates mismatches in supply and demand in the housing market. The section concludes with future housing needs based on household growth projections.

### Key findings

Key trends in the housing market include:

- Homeownership rates across the county have trended down since 2010. In Grand Junction, the ownership rate decreased from 64% to 58%, and in Mesa County it decreased from 71% to 68%. In Colorado, the homeownership rate declined from 68% to 65%.
- Cost burden among renters in the Grand Valley has increased since 2010. In Grand Junction and Mesa County overall, the share of cost burdened renters increased by 5 percentage points— going from 48% to 53% in Grand Junction and from 47 to 52% in Mesa County. In Grand Junction more than 5,700 renter households, are cost burdened, spending 30% or more of their income on housing costs. Of these, over 2,800 households are severely cost burdened, paying more than 50% of their income on housing costs.
- Forty percent of renters (about 4,400 households) living in Grand Junction earn less than \$25,000 per year and need rental units priced at \$625/month or less to avoid being cost burdened. Just 20% of rental units (around 2,250 units) in the city rent for less than \$625/month. This leaves a “gap,” or shortage, of 2,168 units for these low-income households. In Mesa County overall, there is a rental “gap” of 3,736 units for low-income households.
- Low interest rates, a large drop in inventory, and low construction levels since the recession, have caused substantial price increases since 2019. Between 2019 and

2020/21<sup>1</sup> the median sold price in Grand Junction increased by 13%, from \$255,000 to \$289,000. The median sold price in the County also increased by 13%, from \$256,400 to \$289,000. In addition, homes priced affordably for low-income residents are increasingly being cash financed, leaving low-income home buyers unable to enter the market.

## Defining and Measuring Housing Affordability

The most common definition of affordability is linked to the idea that households should not be cost burdened by housing. A cost burdened household is one in which housing costs—the rent or mortgage payment, plus taxes and utilities—consumes more than 30% of monthly gross income.

**Figure III-1.**  
**Affordability Definitions**

### Federal definition of affordability

- 1) Housing costs are “affordable” if they do not exceed 30% of household’s gross monthly income
- 2) “Costs” include basic utilities, mortgage insurance, HOA fees, and property taxes



The 30% proportion is derived from historically typical mortgage lending requirements.<sup>2</sup> Thirty percent allows flexibility for households to manage other expenses (e.g., childcare, health care, transportation, food costs, etc.).

<sup>1</sup> According to MLS data. Data for 2020/21 include sales of homes from January 1, 2020 through March 11, 2021.

<sup>2</sup> Recently, the 30% threshold has been questioned as possibly being lower than what a household could reasonably bear. Indeed, the U.S. Department of Housing and Urban Development has considered raising the contribution expected of Housing Choice (“Section 8”) Voucher holders to 35% of monthly income. However, most policymakers maintain that the 30% threshold is appropriate, especially after taking into account increases in other household expenses such as health care.

Spending more than 50% of income on housing costs is characterized as severe cost burden and puts households at high risk of homelessness—it also restricts the extent to which households can contribute to the local economy.

Figure III-2 shows the income thresholds typically used to evaluate income qualifications for various housing programs, based on the Grand Junction MSA area median income (AMI). AMI is defined annually by HUD market studies. The figure provides AMI ranges and the housing types that typically serve the households in the AMI range.

**Figure III-2.**  
**Income Thresholds and Target Housing**



Note: MFI = HUD Median Family Income, 4-person household. The 2020 MFI estimate for the Grand Junction MSA is \$67,700.

Source: Root Policy Research and HUD 2020 income limits.

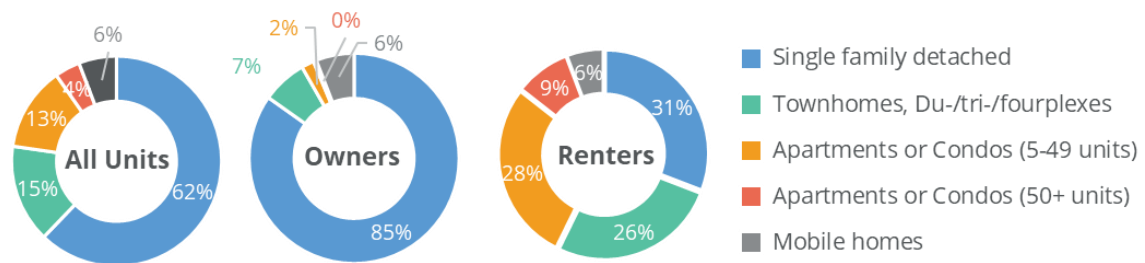
## Existing Housing Stock

The U.S. Census counts 66,599 housing units in Mesa County as of 2019. Forty percent of housing units are located in Grand Junction, and another 23% are distributed between Clifton, Fruita and Palisade. The share of the county's housing stock located in Grand Junction has remained stable since 2010.

Mesa County has experienced an 8% increase in housing units since 2010 adding 4,747 housing units, according to ACS data. Grand Junction's housing stock has expanded at a slower pace, increasing 6% since 2010, adding 1,532 units.

**Housing type.** As shown in Figure III-3, over half (62%) of the housing stock in Grand Junction is comprised of detached single-family homes, followed by townhomes and du-/tri-/fourplexes (15%) and apartment buildings with less than 50 units (13%). The vast majority of Grand Junction’s owners (85%) live in single-family detached homes. The majority of renters (54%) live in multifamily units including townhomes, du-/tri-/fourplexes (26%) and apartment buildings with 5 to 49 units in the structure (28%). Almost one-third of renters live in single-family detached homes (31%) and 9% live in apartment buildings with more than 50 units in structure.

**Figure III-3.**  
**Occupied Housing by Type and Tenure, Grand Junction, 2019**



Note: Data are for occupied housing units.  
Source: 2019 5-year ACS, and Root Policy Research.

Figure III-4 presents the types of housing structures in Grand Junction compared to surrounding jurisdictions and Mesa County overall. Grand Junction has a lower share of single-family detached homes than Fruita and Mesa County overall and a larger share of higher density structures with more than 5 units compared to surrounding communities. Palisade has a relatively high share of attached homes, sometimes referred to as “missing middle” housing (23% v. 16% in Grand Junction).

**Figure III-4.**  
**Comparative Housing Type, by Jurisdiction, 2019**

	Grand Junction	Clifton	Fruita	Palisade	Mesa County
Single family detached	62%	60%	76%	49%	69%
Single family attached (townhomes)	5%	2%	4%	4%	4%
Duplexes/triplexes/fourplexes	11%	12%	6%	19%	8%
Apartments/Condos (5-49 units)	13%	3%	3%	9%	7%
Apartments/Condos (50+ units)	4%	0%	0%	1%	2%
Mobile homes	6%	23%	10%	18%	10%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

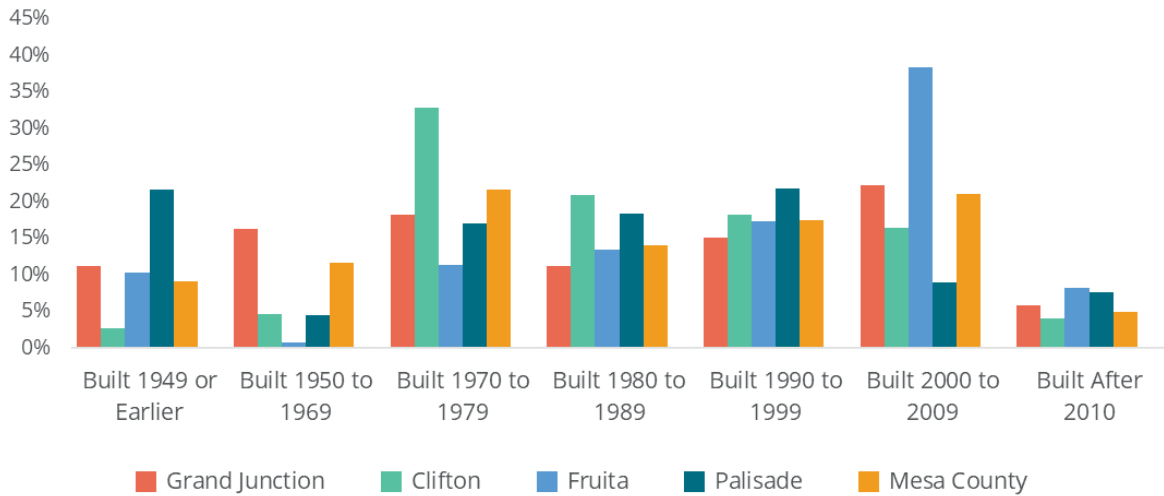
Source: 2019 5-year ACS, and Root Policy Research.



**Number of bedrooms.** In Mesa County, over half (52%) of housing units have three bedrooms and another 19% have four or more bedrooms. Around one fourth (23%) of units have two bedrooms. In Grand Junction, close to half (44%) of housing units have three bedrooms and another 17% have four or more bedrooms. Over one fourth (28%) of units have two bedrooms and 8% are one-bedroom units.

**Age of housing stock.** Figure III-5 shows the distribution of housing stock by age and jurisdiction. Over one fourth (28%) of Grand Junctions' housing stock was built after 2000, another 18% was built between 1970 and 1979. Fruita has the highest share of housing units built after 2000 at 47%, while Palisade has the highest share of units built before 1950, at 22%.

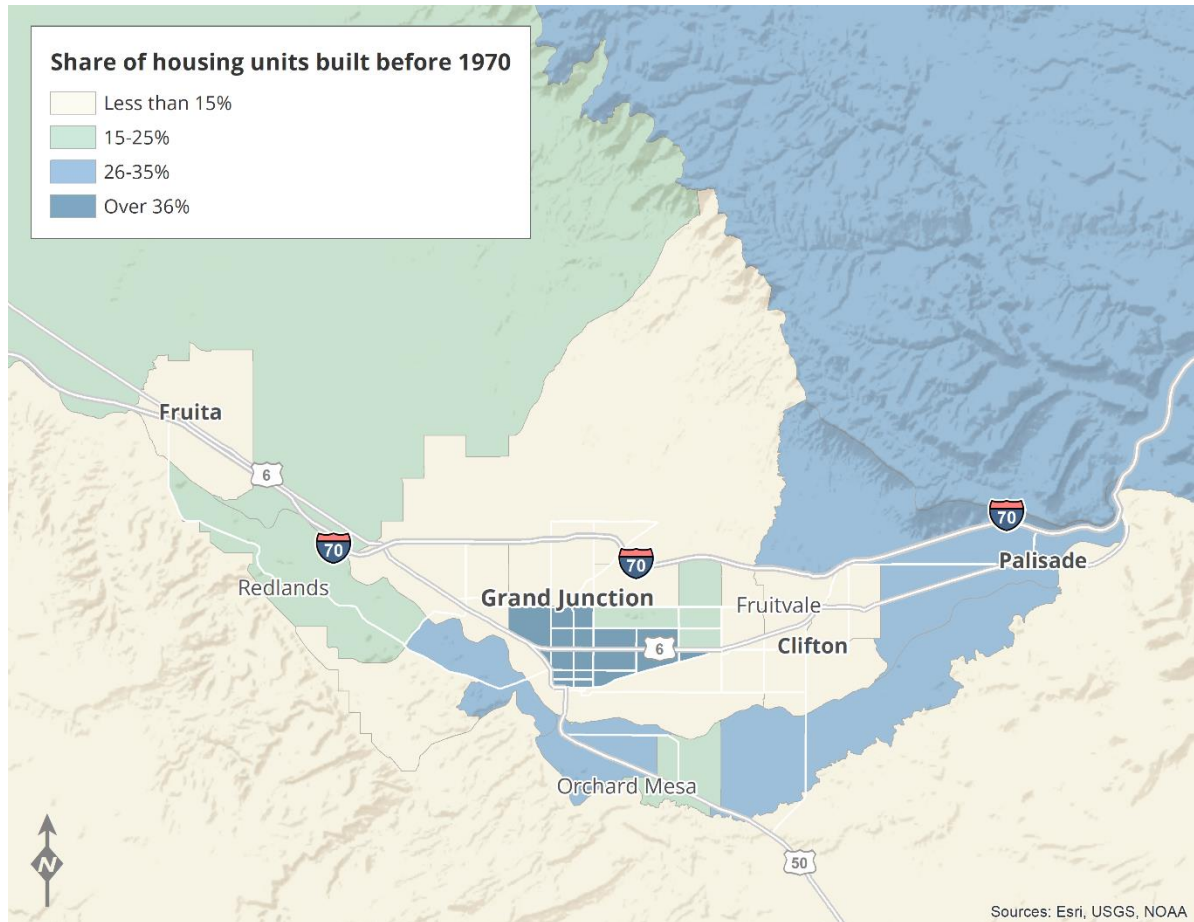
**Figure III-5.**  
**Age of Housing Stock, by Jurisdiction**



Source: 2019 5-year ACS, and Root Policy Research.

The map in Figure III-6 shows the share of housing units that are older than 50 years (built before 1970). These units are more likely to be in need of repair but are also more likely to represent the naturally occurring affordable housing (NOAH) inventory.

**Figure III-6.**  
**Share of Housing Units Built Before 1970 by Census Tract, Grand Valley, 2019**



Source: 2019 5-year ACS, and Root Policy Research.

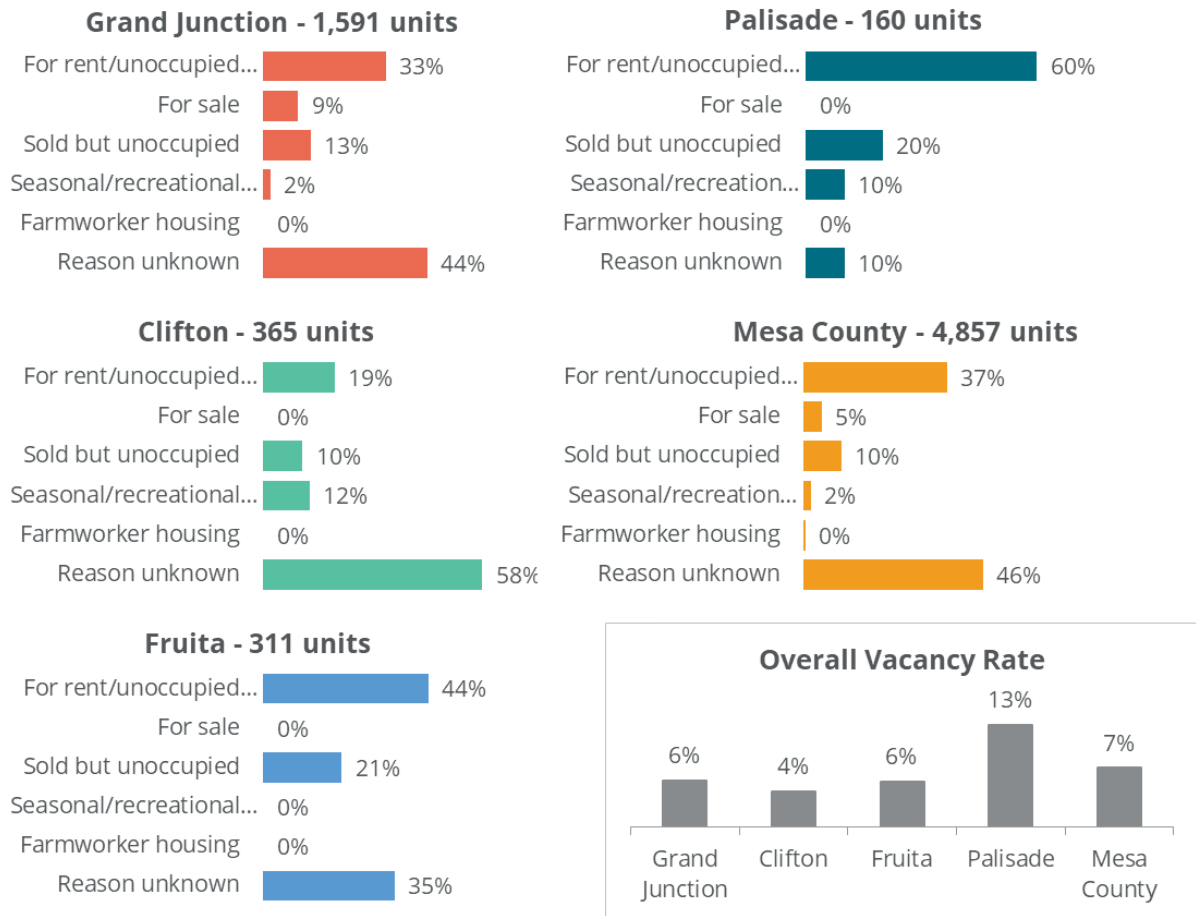
**Vacancies.** Figure III-7 shows the number of vacant units and the distribution of those units by vacancy type for Grand Junction and surrounding jurisdictions. As shown by the figure, Palisade has the highest total vacancy rate, and in Palisade and Fruita, the primary reason units are vacant is that they are for rent. In Grand Junction and Clifton, the primary reason units are vacant is unknown. Clifton has the highest share of seasonal and recreational vacancies, followed by Palisade.

Overall, the number of vacant units is very low. The Census Bureau estimates the vacancy rate<sup>3</sup> for rental units at 2.4% for Mesa County and 1.8% for Grand Junction in 2019, while the homeownership vacancy rate stands at 1.2% in Mesa County and 1% in Grand Junction. The homeowner vacancy rate in 2010 was similar, at 1.2% in Mesa County and Grand

<sup>3</sup> Rental and ownership vacancy rates include only units available for occupancy, as opposed to all vacant units used in the vacancy rate shown in the figure.

Junction, but the rental vacancy rate was higher, at 3.5% in Mesa County and 5% in Grand Junction.

**Figure III-7.**  
**Vacant Units by Reason and Jurisdiction, 2019**



Note: Vacant for rent and vacant for sale includes homes that have been rented or sold but are not yet occupied.

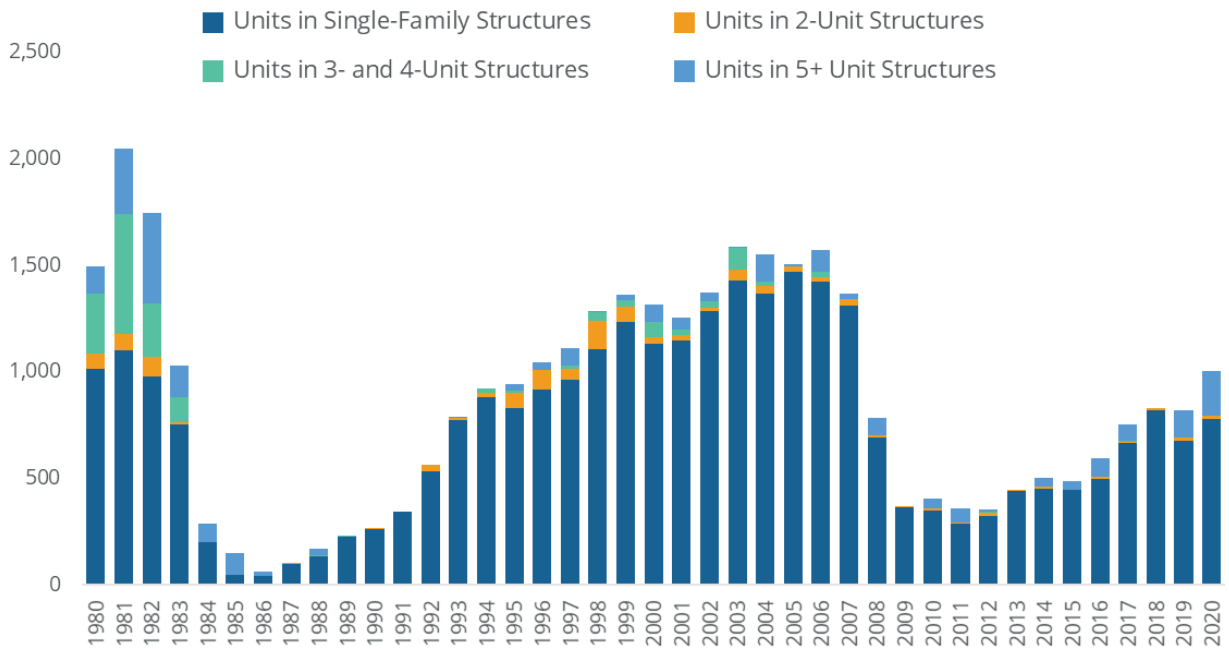
Source: 2019 5-year ACS, Root Policy Research.

**Short-term rentals.** Many of the seasonal/recreational use vacancies likely reflect homes used as short-term rentals (STRs). According to data from airdna.com (a market analytics website for STRs), there are 462 homes listed as short-term rentals in Mesa County. Some of these may be permanently occupied and rented occasionally, others may be rented consistently and otherwise vacant or used seasonally. Over half (57%) of all the STRs listed in Mesa County are located in Grand Junction (263 active rentals), another 16% are in Fruita (76 active rentals) and 13% in Palisade (56 active rentals). According to permit data, as of April 2021, 188 permits for short term rentals have been issued for Grand Junction since 2018. Permits have to be renewed on an annual basis; currently, the City has 140 permitted short-term rentals.

**Development activity.** Since the 1990's, building permits in Mesa County have been dominated by single-family units. On average, around 90% of units permitted since 1990 were single-family units. The peak for multifamily unit permits was in 1981, with 942 multifamily units permitted and over 500 of those multifamily units were in multifamily structures of 3 and 4 units.

As shown in Figure III-8, development activity drastically dropped during the 2008 Financial Crisis and has not reached pre-recession levels. Over the past decade 5,391 single-family units and only 759 multifamily units have been permitted, around 87% of those multifamily units were in structures with 5 or more units. The level of multifamily development has not kept up with the increase in renter households.

**Figure III-8.**  
**Building Permits, Mesa County, 1980-2020**



Note: Data for 2020 are preliminary.

Source: HUD State of the Cities Data System Building Permits Database.

Data from the Mesa County building permit activity yearly reports indicate that in 2020, 779 single-family permits, and 21 multifamily permits were issued in the county. Seventy one percent of single-family permits and all of the multifamily permits were issued in Grand Junction. Between January and April 2021, 242 single-family permits and zero multifamily permits have been issued for Grand Junction.

**Construction costs.** Construction costs have consistently increased, particularly since the recovery from the 2008 Financial Crisis. Labor shortages in Colorado are a driving factor, though commodity prices have also increased. Shortages in raw materials, such as

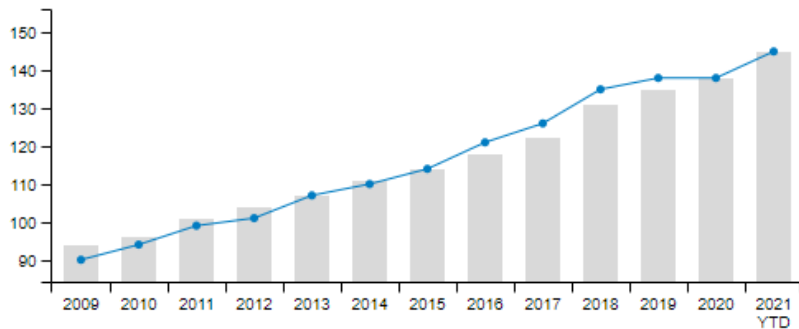


lumber, and supply chain disruptions have caused sharp increases in building costs over the past year. Figure III-9 illustrates this trend using the Mortenson Construction Cost Index for Denver (note: data are not available for Western Colorado specifically; Denver data used as a rough proxy). Over the last twelve months, costs increased 6.7% nationally and 4.8% in Denver.

According to local developers in the Grand Valley area, rising costs are a major contributor to affordability challenges and make it difficult for builders to provide new housing at attainable prices. Developers believe constraints are likely to worsen, through a combination of labor shortages and increased volatility in commodity markets.

**Figure III-9.**  
**Mortenson**  
**Construction Cost**  
**Index, 2009-2021Q1**

Note:  
 January 2009 = 100  
 Source:  
 Mortenson Construction Cost Index Q1 2021.

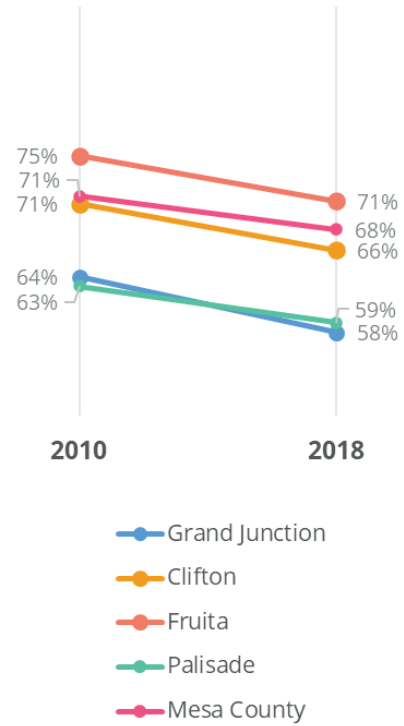


## Ownership Market Trends

Figure III-10 shows homeownership rates and trends for Grand Junction and surrounding jurisdictions. Grand Junction has the lowest homeownership rate among the jurisdictions at 58%, down from 2010 (64%). Fruita has the highest homeownership rate among the jurisdictions at 71%. All jurisdictions and the county overall saw homeownership rates decline from 2010. In Colorado, the homeownership rate decreased from 68% to 65%.

**Figure III-10.  
Homeownership Rates, by Jurisdiction,  
2010 and 2019**

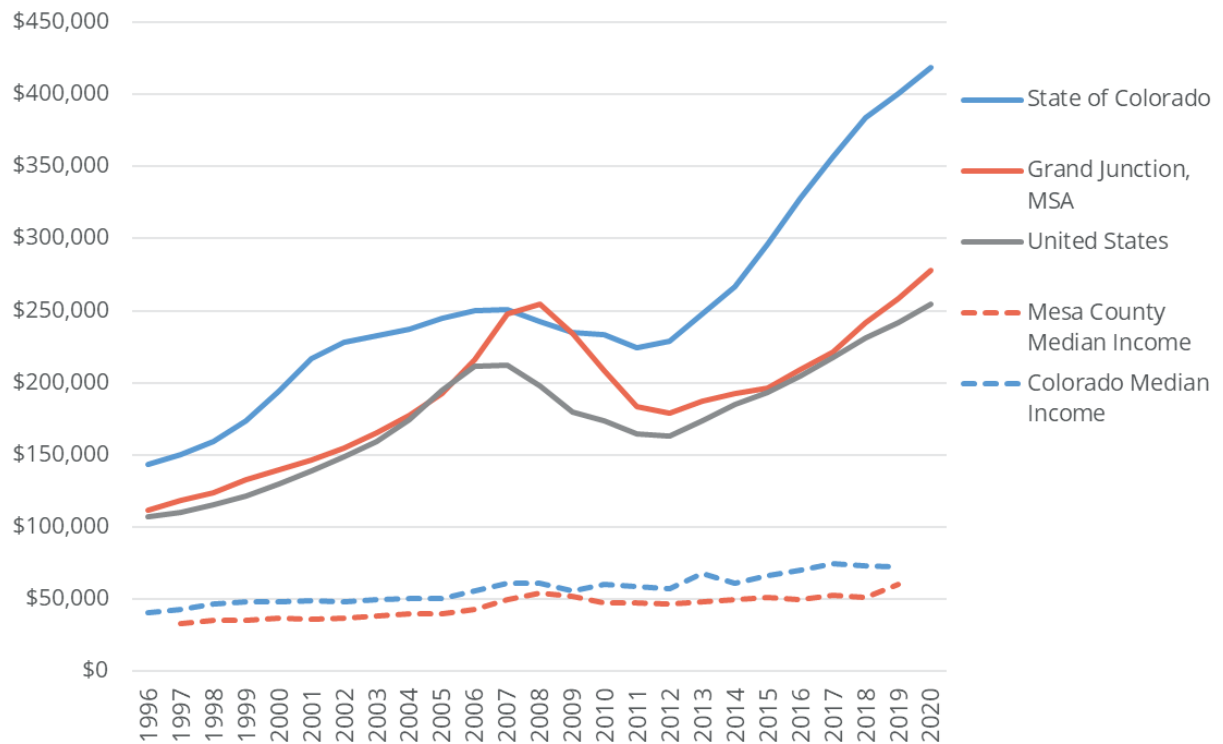
Source:  
2010 Census and 2019 5-year American Community Survey (ACS).



**Price increases.** Figure III-11 shows Grand Junction MSA median home price trends from 1996 through 2020. The State of Colorado, and United States home values are included for comparison. Trends in Mesa County’s and Colorado’s median income are also presented in the graphic to compare home price shifts to income shifts.

As shown in the figure, price trends in Grand Junction have followed national price trends closer than Colorado’s price trends. The housing bubble was more severe in Grand Junction than in the United States and in Colorado. Home prices in Grand Junction reached the peak in 2008, a year after the United States and Colorado. Home prices then declined faster, reaching the bottom in 2012; Grand Junction reached the pre-recession peak in 2019, while Colorado had reached it by 2014 and the U.S. by 2017.

**Figure III-11.**  
**Median Zillow Home Price Index of All Homes and Median Income, 1996-2020**



Source: Zillow Home Value Index, Federal Reserve Bank of St. Louis, and Root Policy Research.

**Median home values.** Figure III-12 shows the median home values for Grand Junction and surrounding jurisdictions for 2010 and 2019, based on ACS data (which are self-reported values of all owner-occupied homes, and are typically lower than the median value of listed/sold homes).

During this period, Grand Junction and Mesa County overall experienced rapid home value appreciation while Clifton, Palisade, and Fruita home values show no value increase or a decrease in value—however, data are composed of 5-year estimates, therefore pick up variation in prices during the 2008 Financial Crisis and recovery.

**Figure III-12.  
Median Home Value, 2010  
and 2019**

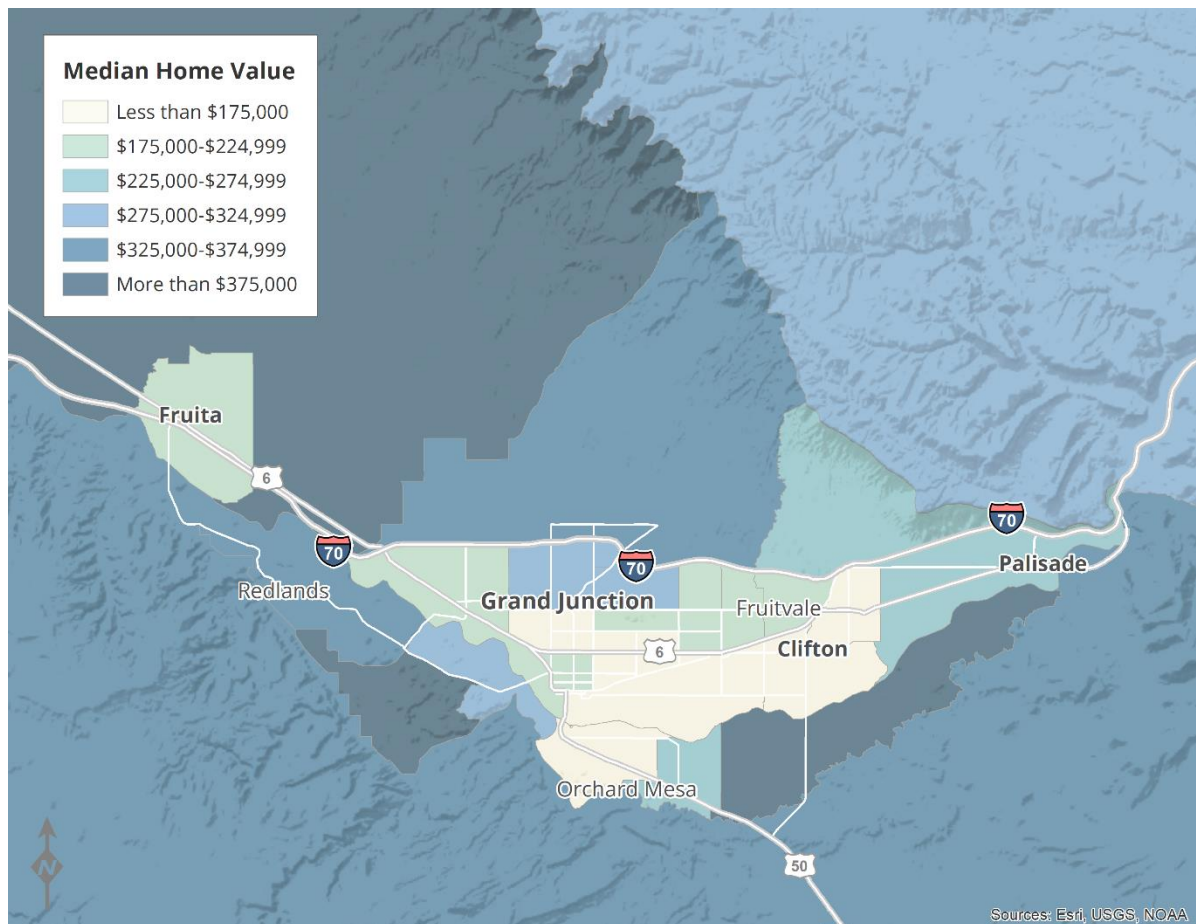
Note:  
2019 1-year ACS data used for Mesa County.

Source:  
2010 Census, 2019 5-year and 1-year ACS, and  
Root Policy Research.

	2010	2019	Percent Change
<b>Grand Junction</b>	\$222,527	\$237,100	7%
<b>Clifton</b>	\$156,285	\$143,500	-8%
<b>Fruita</b>	\$223,988	\$223,500	0%
<b>Palisade</b>	\$180,406	\$177,100	-2%
<b>Mesa County</b>	\$231,900	\$262,300	13%

Figure III-13 presents a map of median home values in the Grand Valley by Census tract. The most affordable median home values (under \$175,000) are located in Clifton, around Orchard Mesa and parts of Grand Junction.

**Figure III-13.  
Median Home Value by Census Tract, Grand Valley, 2019**



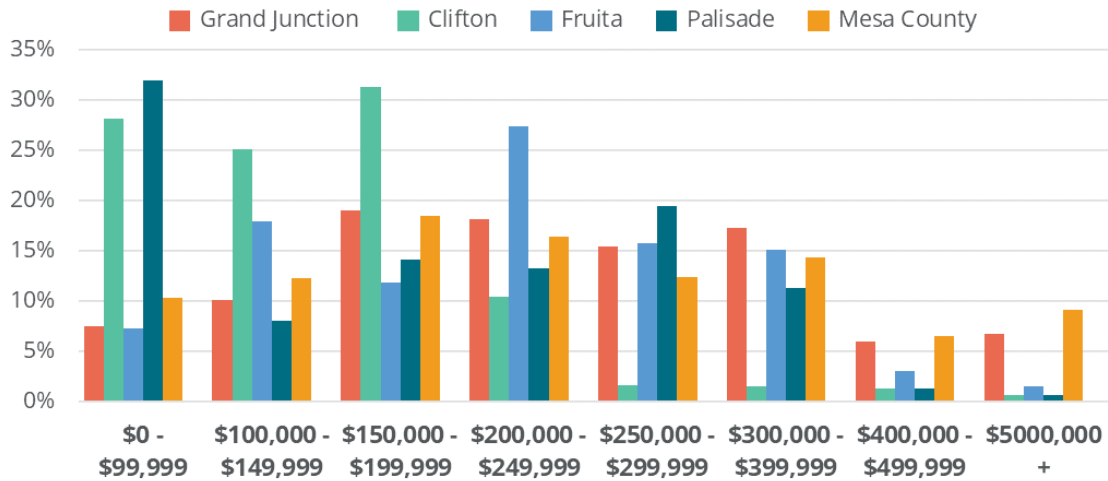
Source: 2019 5-year ACS, and Root Policy Research.

**Price distribution.** As shown in Figure III-14, Clifton and Palisade have the most affordable price distributions. According to ACS data, 85% of Clifton homes and 54% of



Palisade's homes were valued below \$200,000 as of 2019, compared to 37% in Grand Junction and Fruita, and 41% in Mesa County overall.

**Figure III-14.**  
**Home Price Distribution, by Jurisdiction, 2019**

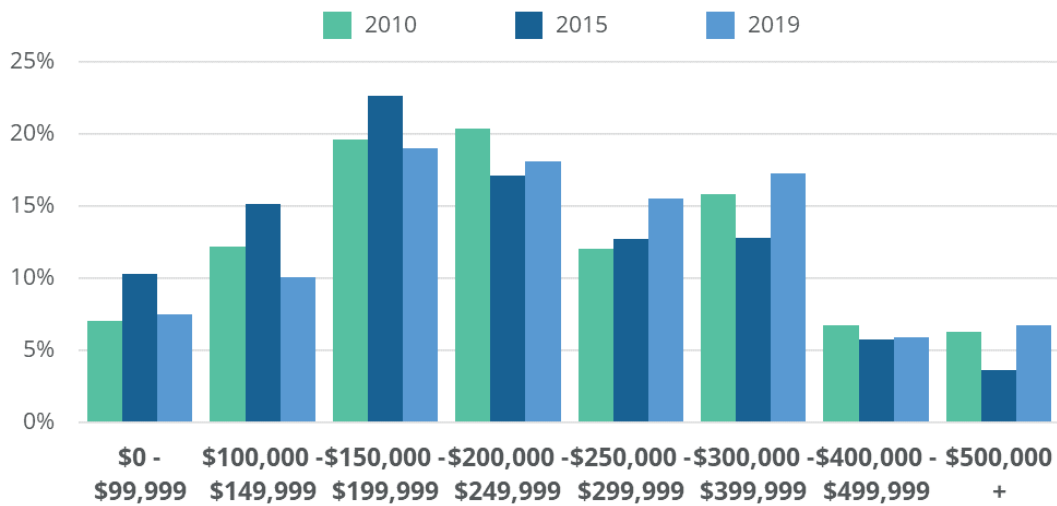


Source: 2019 5-year ACS, and Root Policy Research.

Figure III-15 shows how the value distribution has shifted between 2010, 2015, and 2019 in Grand Junction. In 2015, the area had higher levels of affordability than in 2010 and 2019, which is to be expected given that prices were still correcting in 2010 after the rapid price appreciation and subsequent price drops that accompanied the 2008 Financial Crisis.

The price distribution in 2019 for Grand Junction has seen an increase in homes valued above \$200,000. In 2015, 52% of homes were valued above \$200,000, in 2019 this share has increased to 63%, while the share of homes valued below \$200,000 has decreased from 48% to 37%.

**Figure III-15.**  
**Home Price Distribution, Grand Junction, 2010, 2015, and 2019**



Source: 2010, 2015, and 2019 5-year ACS, and Root Policy Research.

**Recent home sales analysis.** During 2019, a total of 3,923 homes sold in Mesa County, this number increased by 3% to 4,022 in 2020. Figure III-16 below shows the characteristics of homes sold in 2020/21 in Mesa County. Most of the sold homes, 74%, were located in Grand Junction, and the vast majority of them were single-family detached homes.

Among product types, condos and townhomes are considerably more affordable than single-family homes: 72% of condos and 30% of townhouses were sold below \$200,000, compared to 12% of single-family homes. On average, sold homes were around 1,780 square feet and had 3 bedrooms and 2 bathrooms, with condos on the smaller size (average of 1,100 square feet, 2 bedrooms and 2 bathrooms). The average year built of sold homes was 1990, and the average number of days on market was around 83 days. Condos stayed on the market for 66 days on average, potentially indicating slightly higher demand for these more affordable alternative unit types.

**Figure III-16.  
Sold Home  
Characteristics,  
Mesa County,  
2020/21**

Note:

Data for 2021 cover home sales from January through March 11, 2021.

Source:

MLS data by Bray Real Estate, and Root Policy Research.

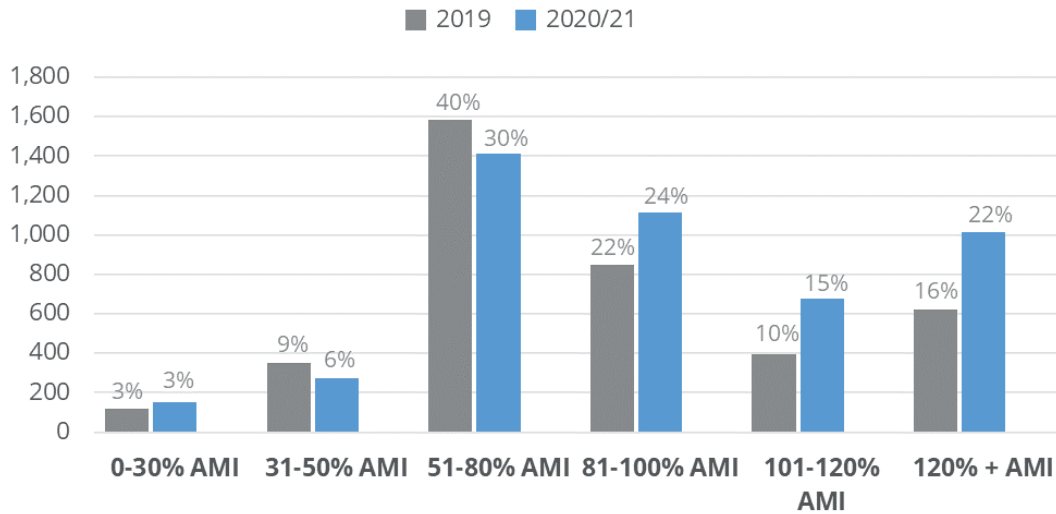
	Single Family	Condo	Townhouse	Total
<b>Total Homes</b>				
Number	4,122	162	361	4,645
Grand Junction	73%	91%	81%	74%
Clifton	7%	3%	6%	7%
Fruita	12%	4%	11%	11%
Palisade	2%	0%	1%	2%
Rest of County	6%	2%	1%	6%
<b>Sale Price</b>				
\$0 - \$99,999	4%	2%	1%	3%
\$100,000 - \$199,999	9%	70%	29%	13%
\$200,000 - \$299,999	38%	25%	52%	38%
\$300,000 - \$399,999	27%	3%	15%	25%
\$400,000 - \$499,999	11%	0%	2%	10%
\$500,000 +	12%	0%	1%	11%
<b>Average Characteristics</b>				
Square Feet	1,842	1,151	1,435	1,786
Number of Bedrooms	3.3	2.3	2.7	3.2
Number of Baths	2.3	1.9	2.3	2.2
Year Built	1989	1988	2001	1990
Days on Market	83	66	85	83

Between 2019 and 2020/21 the median sold price in Grand Junction increased by 13%, from \$255,000 to \$289,000. The median sold price in the County also increased by 13%, from \$256,400 to \$289,000.

Figure III-17 shows how the distribution of homes sold has changed between 2019 and 2020/21 by AMI affordability level in Mesa County.<sup>4</sup> While 52% of homes sold in 2019 were affordable for households with income below 80% AMI, this share decreased by 12 percentage points to 40% in 2020/2021. According to the Residential Real Estate Statistics Report for March conducted by Bray Real Estate, the median price year to date in the county is \$309,000, this represents a 33 percent increase over 2010 home values.

<sup>4</sup> Unis the same assumptions as in the gaps model and HUD AMI income levels, the maximum affordable home price for a household earning 30% AMI is \$97,973, it is \$163,289 for a household earning 50% AMI, \$261,262 for a household earning 80% AMI, \$326,577 for a household earning 100% AMI, and \$391,893 for a household earning 120% AMI.

**Figure III-17.**  
**Sold Homes by AMI Affordability, Mesa County, 2019 and 2020/21**

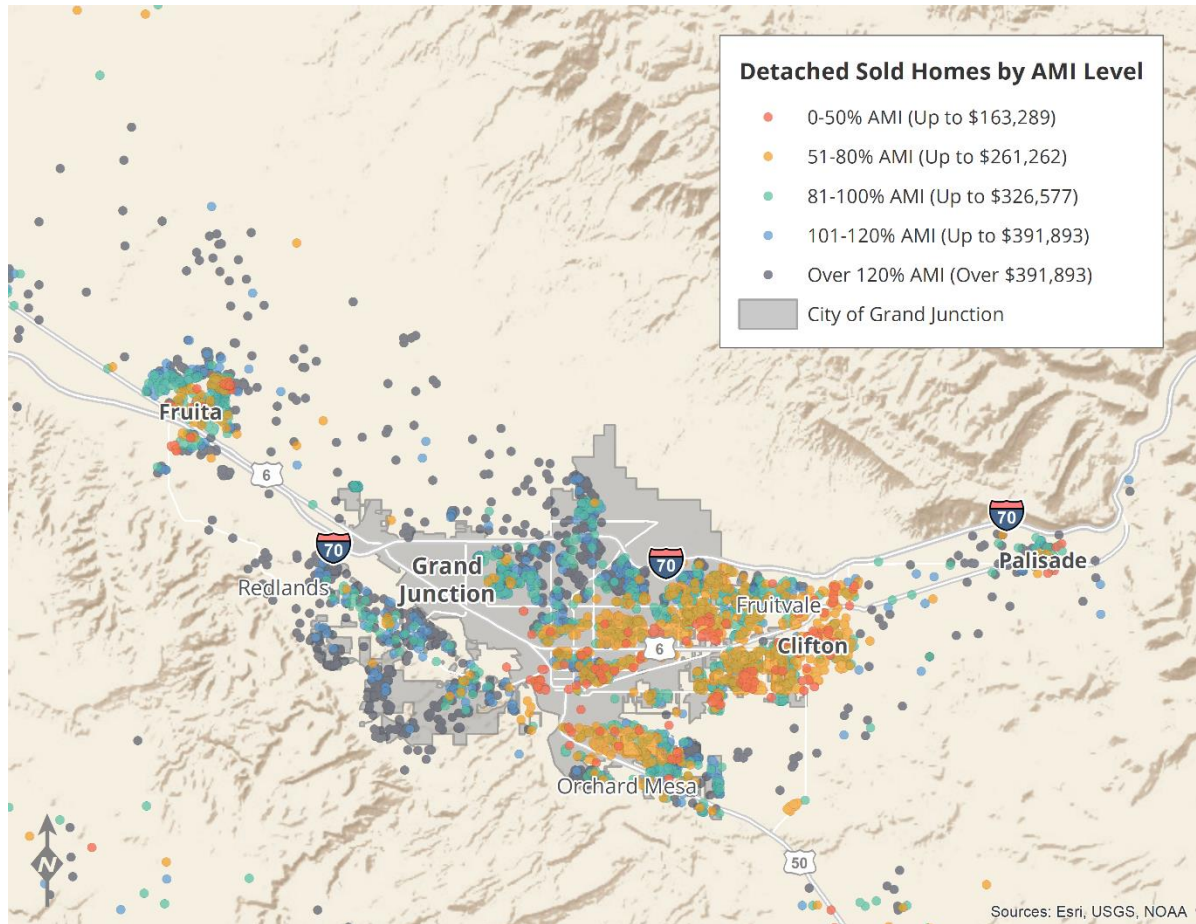


Note: Data for 2021 cover home sales from January through March 11, 2021. Maximum affordable home price is based on a 30-year mortgage with a 10% down payment and an interest rate of 3.11%. Property taxes, insurance, HOA and utilities are assumed to collectively account for 25% of the monthly payment.

Source: MLS data by Bray Real Estate, and Root Policy Research.

Figures III-18 and III-19 display the geographic distribution of homes sold in 2020/21 by AMI affordability level in the Grand Valley. Over half of sold homes affordable to households earning less than 50% AMI are in Grand Junction, and another 30% in Clifton.

**Figure III-18.**  
**Distribution of Detached Sold Homes by AMI Affordability, Grand Valley, 2020/21**

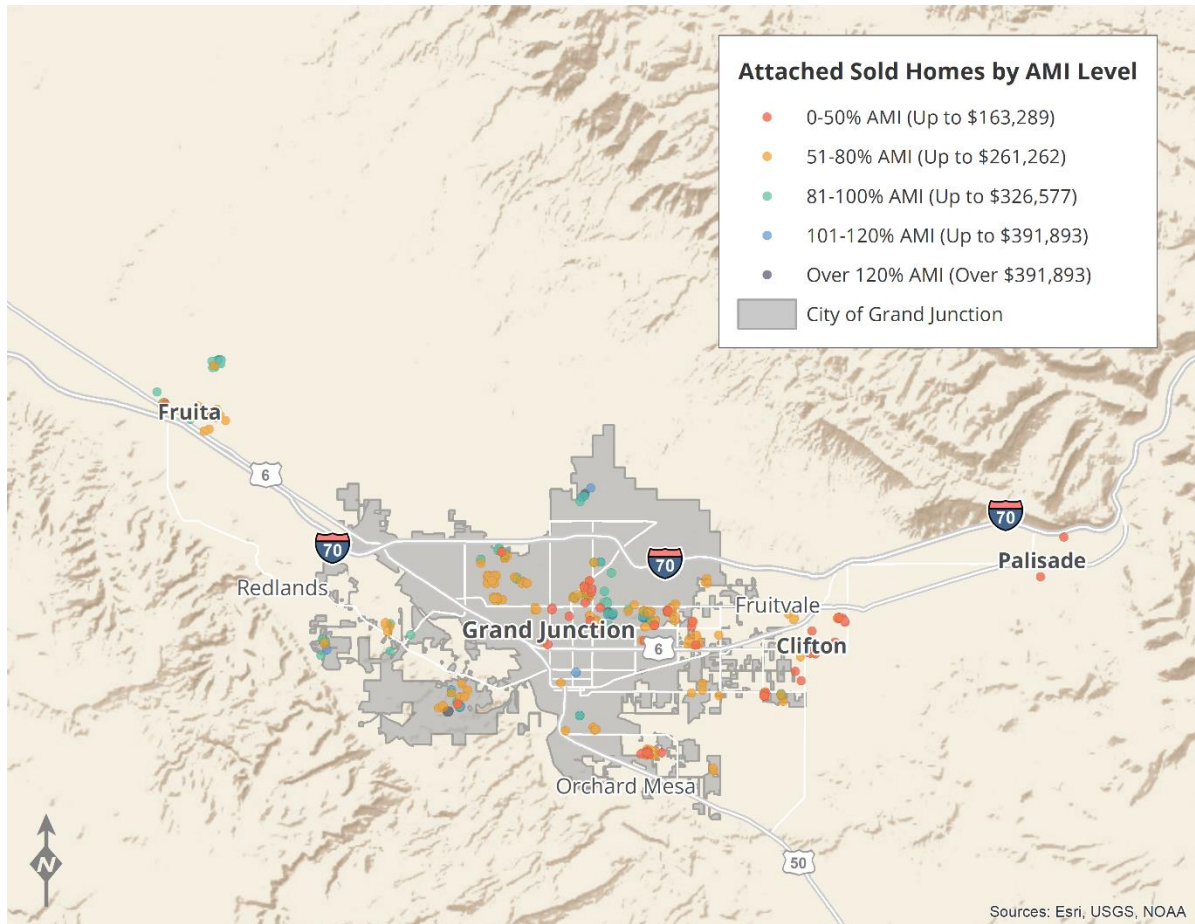


Note: Data for 2021 cover home sales from January through March 11, 2021. Maximum affordable home price is based on a 30-year mortgage with a 10% down payment and an interest rate of 3.11%. Property taxes, insurance, HOA and utilities are assumed to collectively account for 25% of the monthly payment.

Source: MLS data by Bray Real Estate, and Root Policy Research.



**Figure III-19.**  
**Distribution of Attached Sold Homes by AMI Affordability, Grand Valley, 2020/21**



Note: Data for 2021 cover home sales from January through March 11, 2021. Maximum affordable home price is based on a 30-year mortgage with a 10% down payment and an interest rate of 3.11%. Property taxes, insurance, HOA and utilities are assumed to collectively account for 25% of the monthly payment.

Source: MLS data by Bray Real Estate, and Root Policy Research.

Figure III-20 shows the financing type distribution by AMI for Mesa County and how this has changed between 2019 and 2020/21. The most drastic change was the increase in the share of homes affordable to households earning less than 30% AMI (homes for less than \$97,973) that were cash financed. In 2019, one fourth of homes sold in this price range were cash financed (a total of 29 homes)—in 2020/21, almost three fourths (73%) of homes sold in this price range were cash financed (a total of 110 homes). The share of cash financed homes priced affordably for households earning between 30% and 50% AMI (homes between \$97,973 and \$163,289) also increased from 17% (61 homes) in 2019 to 33% (91 homes) in 2020/21.

These trends indicate that investors (with cash) are crowding out traditionally financed households in the most affordable price-points.

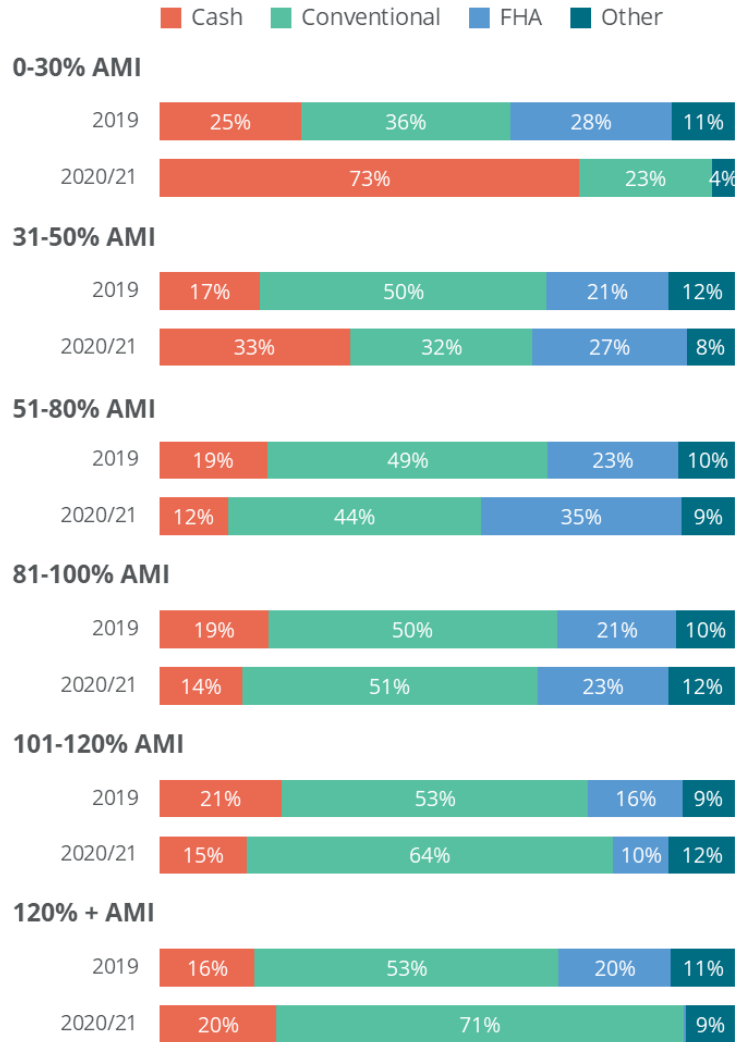
**Figure III-20.  
Financing Type  
Distribution by AMI, Mesa  
County, 2019 and 2020/21**

Note:

Data for 2021 cover home sales from January through March 11, 2021. Maximum affordable home price is based on a 30-year mortgage with a 10% down payment and an interest rate of 3.11%. Property taxes, insurance, HOA and utilities are assumed to collectively account for 25% of the monthly payment.

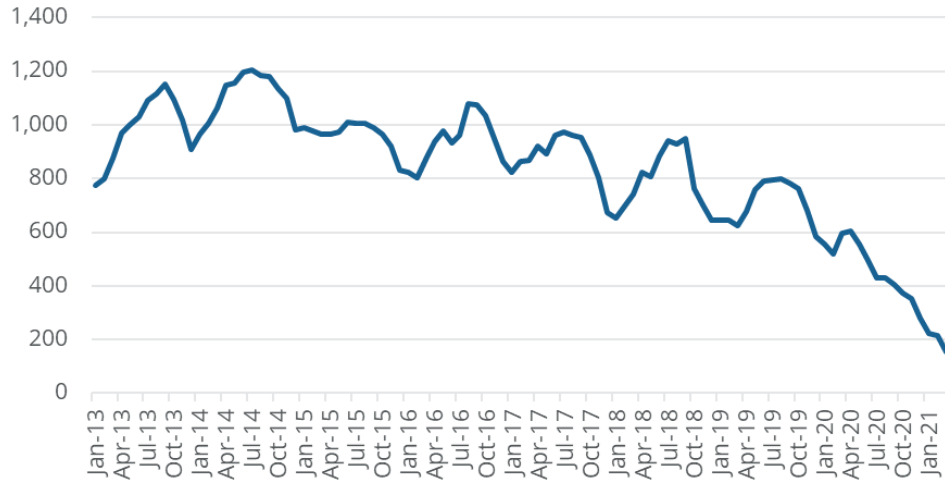
Source:

MLS data by Bray Real Estate, and Root Policy Research.



**Inventory.** According to the 2020 Residential Real Estate Statistics report conducted by Bray Real Estate, home inventory levels in Mesa County are extremely low. As shown in Figure III-21, the number of active listings has steadily declined since 2014. During March of 2021 there were only 156 active listings, this represents a 74% decline in the number of active listings compared to March of 2020.

**Figure III-21.**  
**Mesa**  
**County**  
**Active**  
**Listings,**  
**2013-2021**



Source:  
 MLS data by Bray  
 Real Estate.

According to industry standards, around 6 months of inventory is considered a balanced housing market. Months of inventory in Mesa County is currently below one. During 2019, foreclosure filings in Mesa County totaled 211 and foreclosure sales 96, during 2020 foreclosure filings and foreclosure sales decreased to 95 and 33, respectively, and filings were concentrated in the first quarter of 2020.

## Rental Market Trends

Mesa County's rental market has experienced sharp price increases over the past decade. Figure III-22 shows the median gross rent for all types of rental units by jurisdiction for 2010 and 2019. Since 2010, Fruita experienced the largest increase in median rent, followed by Grand Junction and Mesa County overall.

**Figure III-22.**  
**Median Gross Rent, 2010**  
**and 2019**

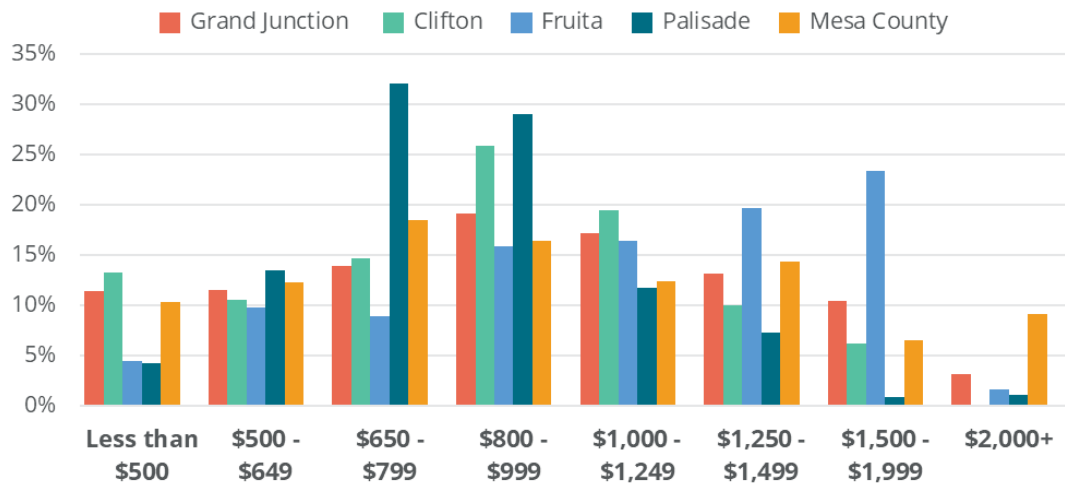
	2010	2019	Percent Change
<b>Grand Junction</b>	\$770	\$935	+ 21%
<b>Clifton</b>	\$741	\$873	+ 18%
<b>Fruita</b>	\$867	\$1,169	+ 35%
<b>Palisade</b>	\$692	\$801	+ 16%
<b>Mesa County</b>	\$810	\$981	+ 21%

Note:  
 2019 1-year ACS data used for Mesa  
 County. Data refer to all types of rental  
 units.

Source:  
 2010 Census, 2019 5-year and 1-year ACS,  
 and Root Policy Research.

**Rent distribution.** As shown in Figure III-23 Palisade has the largest share of rents below \$800, at 50%. In Mesa County overall, 41% of rentals are priced below \$800, in Grand Junction 37% of rentals are priced below \$800. In Fruita, close to half (45%) of rentals are over \$1,250, in Mesa County and Grand Junction this share is close to one third (30% and 27% respectively).

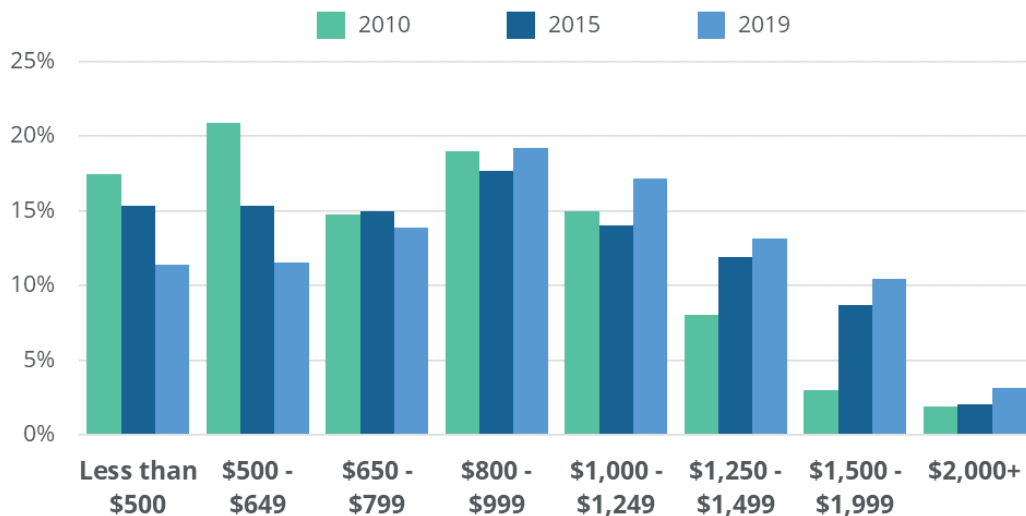
**Figure III-23.  
Rent Distribution, by Jurisdiction, 2019**



Source: 2019 5-year ACS, and Root Policy Research.

The rent distribution in Grand Junction has shifted significantly since 2010, with considerable losses in the share of units with rents below \$650. In 2010, over a third (38%) of units were less than \$650 a month. This share has been reduced to 23% while the share of units priced over \$1,250 a month increased from 13% to 27% since 2010 (Figure III-24).

**Figure III-24.  
Rent Distribution, Grand Junction, 2010, 2015, and 2019**

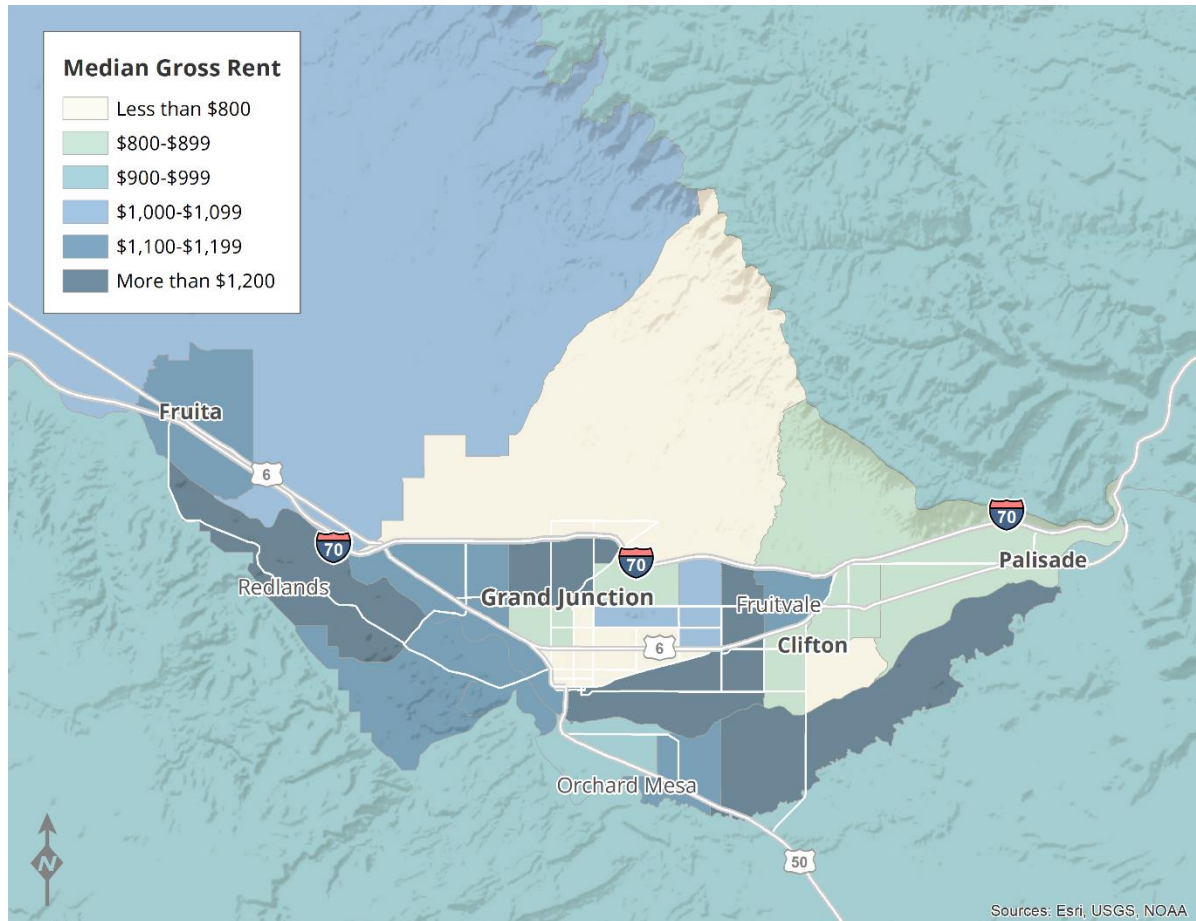


Source: 2010, 2015, and 2019 5-year ACS, and Root Policy Research.

Figure III-25 displays the median gross rent (from the ACS) by census tract. The lowest rents tend to be located in Clifton and the central part of Grand Junction.



**Figure III-25.**  
**Median Gross Rent by Census Tract, Grand Valley, 2019**



Source: 2019 5-year ACS, and Root Policy Research.

**Renter affordability.** Figure III-26 shows the median gross rent in Grand Junction by number of bedrooms and the minimum income required to avoid being cost burdened. The median gross rent (including utilities) for a two-bedroom apartment in Grand Junction is \$861—to afford this rent without being cost burdened, households need to earn \$34,440 per year. More than half (51%) of renters in Grand Junction renters earn less than \$35,000.

**Figure III-26.  
Rental Affordability, Grand  
Junction, 2019**

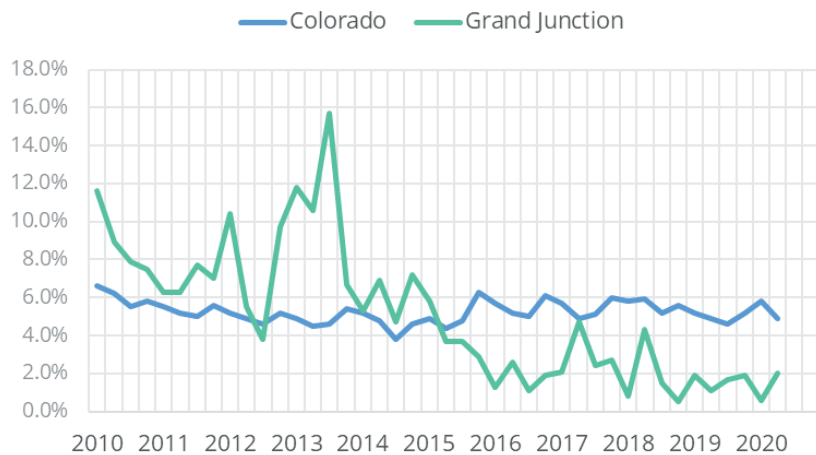
Rental Size	Median Rent	Income Required
Studio	\$670	\$26,800
1 bedroom	\$611	\$24,440
2 bedrooms	\$861	\$34,440
3 bedrooms	\$1,248	\$49,920
4 bedrooms	\$1,573	\$62,920
5+ bedrooms	\$1,619	\$64,760

Source:  
2019 5-year ACS, and Root Policy Research.

**Vacancy rates.** According to market reports, apartment vacancy rates in Grand Junction have remained consistently low over the past five years—indicating an extremely tight rental market.

Vacancy rates around 5% typically indicate a competitive equilibrium in the rental market. Rates that fall below 5% indicate a very tight market. As shown in Figure III-27, multifamily vacancies in Grand Junction have stayed well below statewide vacancy rates since 2015 and are currently below 3% overall. (Note that data are not available at the county level).

**Figure III-27.  
Multifamily Vacancy  
Rates, Colorado and  
Grand Junction,  
2010-2020**



Source:  
Colorado Multifamily Vacancy and  
Rental Survey, 2020.

## Profile of Renters and Owners























Figure III-28 summarizes characteristics of renters and owners in Grand Junction. The figure displays the number and distribution of renter and owner households by demographic characteristics and also provides the homeownership rate by income, age group, household type and race/ethnicity. Homeownership rates that are highlighted indicate rates that are 5 or more percentage points lower than the overall homeownership rate of 58%.

- As expected, owners tend to be older and earn higher incomes than renters. Median income for renters is around half (48%) of the median income for owners.

- Renters are more likely than owners to be living in non-family households (e.g., living alone, living with roommates, or unmarried partners) — 60% of renters compared to 34% of owners live in non-family households. These renter households need more diversity in housing types that accommodate different household sizes.
- Owners are more likely to be non-Hispanic White. Homeowners are underrepresented among minority communities except among Asian residents, who have an ownership rate higher than non-Hispanic Whites. Homeownership rates are low particularly among Native Americans and other minorities, although the small size of these communities leads to large margins of error.

**Figure III-28.  
Profile of Renters  
and Owners,  
Grand Junction,  
2019**

Source:  
2019 5-year ACS, and Root  
Policy Research.

	Renters		Owners		Ownership	Ownership Rate Charted
	Number	Percent	Number	Percent	Rate	
<b>Total Households</b>	<b>11,008</b>	<b>100%</b>	<b>15,274</b>	<b>100%</b>	<b>58%</b>	 58%
<b>Median Income</b>	<b>\$33,485</b>		<b>\$69,113</b>			
<b>Income Distribution</b>						
Less than \$25,000	4,422	40%	1,984	13%	31%	 31%
\$25,000 - \$50,000	3,018	27%	3,247	21%	52%	 52%
\$50,000 - \$75,000	1,592	14%	3,136	21%	66%	 66%
\$75,000 - \$100,000	1,056	10%	2,406	16%	69%	 69%
\$100000+	920	8%	4,501	29%	83%	 83%
<b>Age of Householder</b>						
Younger households (15-24)	1,594	14%	313	2%	16%	 16%
All householders 25 and over	9,414	86%	14,961	98%	61%	 61%
Ages 25-34	2,772	25%	1,669	11%	38%	 38%
Ages 35-44	1,672	15%	2,285	15%	58%	 58%
Ages 45-64	2,928	27%	5,674	37%	66%	 66%
Ages 65 and older	2,042	19%	5,333	35%	72%	 72%
<b>Household Type</b>						
Family household without children	1,720	16%	6,601	43%	79%	 79%
Family household with children	2,659	24%	3,354	22%	56%	 56%
Nonfamily household - living alone	4,582	42%	4,640	30%	50%	 50%
Other nonfamily household	2,047	19%	679	4%	25%	 25%
<b>Race/Ethnicity of Householder</b>						
Non-Hispanic White	13,334	79%	13,059	85%	60%	 60%
Hispanic	3,327	17%	1,862	12%	50%	 50%
African American	4,126	0%	61	0%	55%	 55%
Asian	387	1%	177	1%	64%	 64%
Native American	179	2%	29	0%	14%	 14%
Other minority	190	2%	86	1%	31%	 31%

**Cost burden.** In Grand Junction altogether, over half (53%) of all renters, more than 5,700 renter households, are cost burdened, spending 30% or more of their income on housing costs. Moreover, over 2,800 renter households (27% of renters) are severely cost burdened, paying more than 50% of their income on housing costs. Owners face lower rates of cost burden; 20% of owner households (3,000 owner households) are cost burdened. In Mesa county, 52% of renter households or almost 9,800 renter households are cost burdened, of these, around 5,000 households are severely cost burdened.

As shown in Figure III-29 below, Clifton has the highest share of renter cost burden (54%), and Fruita has the highest share of severe renter cost burden (34%). Clifton and Palisade have the highest share of owner cost burden (29%) and Clifton has the highest share of severe owner cost burden (13%).

**Figure III-29.  
Cost Burden, by  
Jurisdiction  
and Tenure,  
2019**

Source:  
2019 5-year ACS, and Root  
Policy Research.

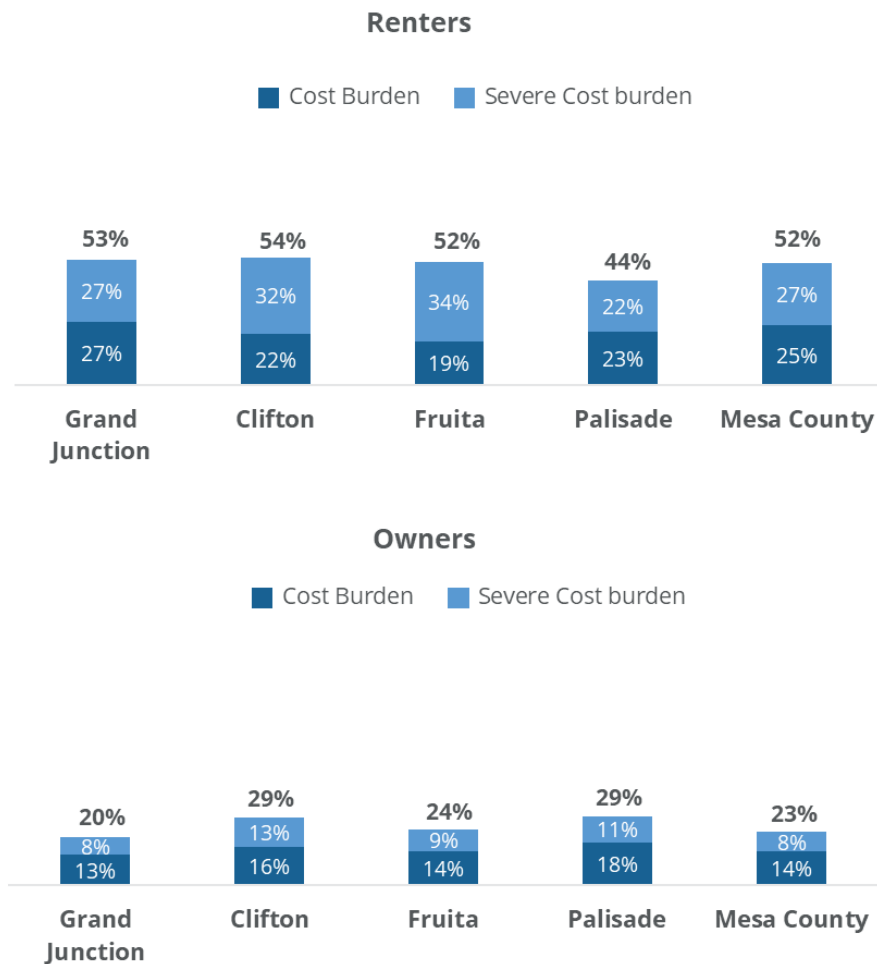


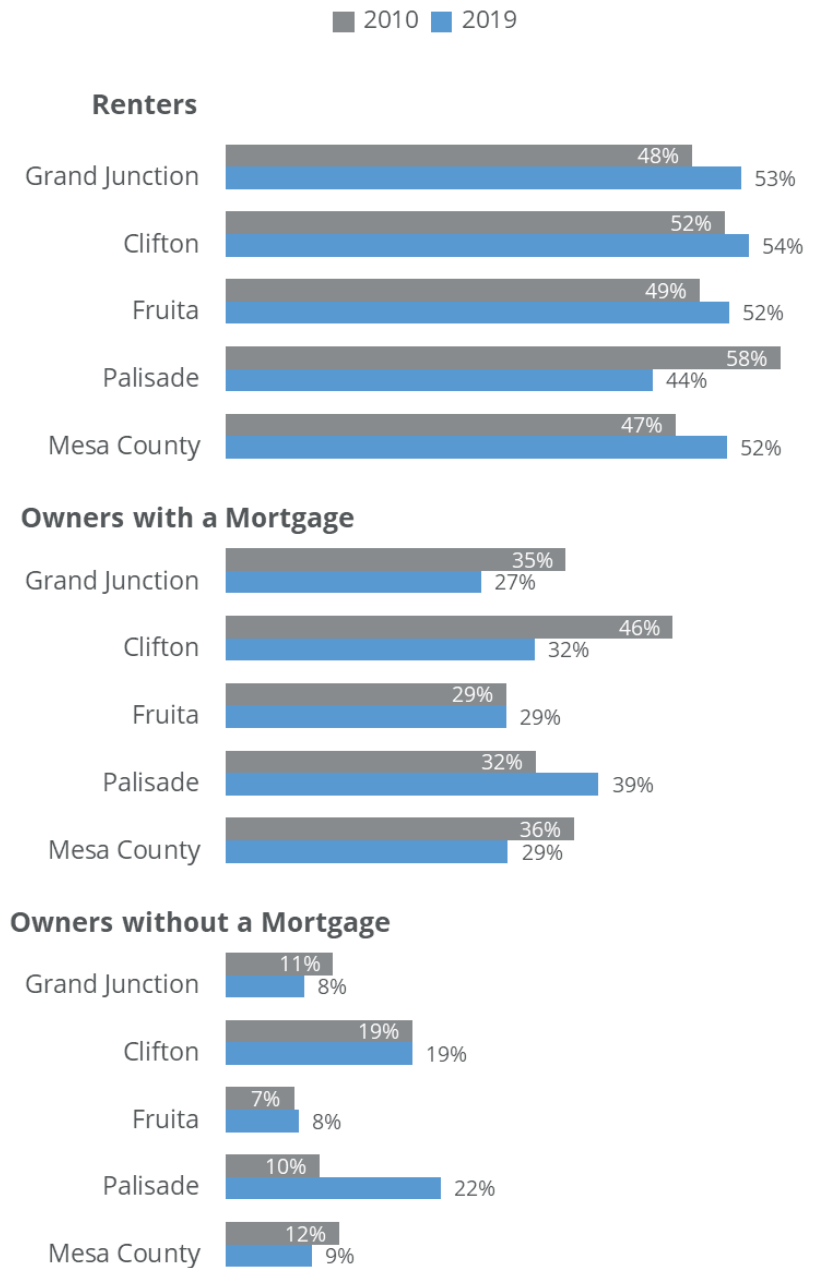
Figure III-30 shows how the rates of cost burden have changed since 2010. Cost burden among renters has increased in the region while cost burden among owners with a mortgage has decreased or stayed flat, except in Palisade, which saw a significant reduction in renter cost burden and experienced an increase in cost burden among owners with a mortgage. However, the sample size for the jurisdiction is too small to accurately



evaluate trends. Among owners without a mortgage, cost burden decreased slightly in Grand Junction and Mesa County overall. In Grand Junction, two thirds (66%) of owner households have a mortgage. In Colorado, 71% of owner households have a mortgage.

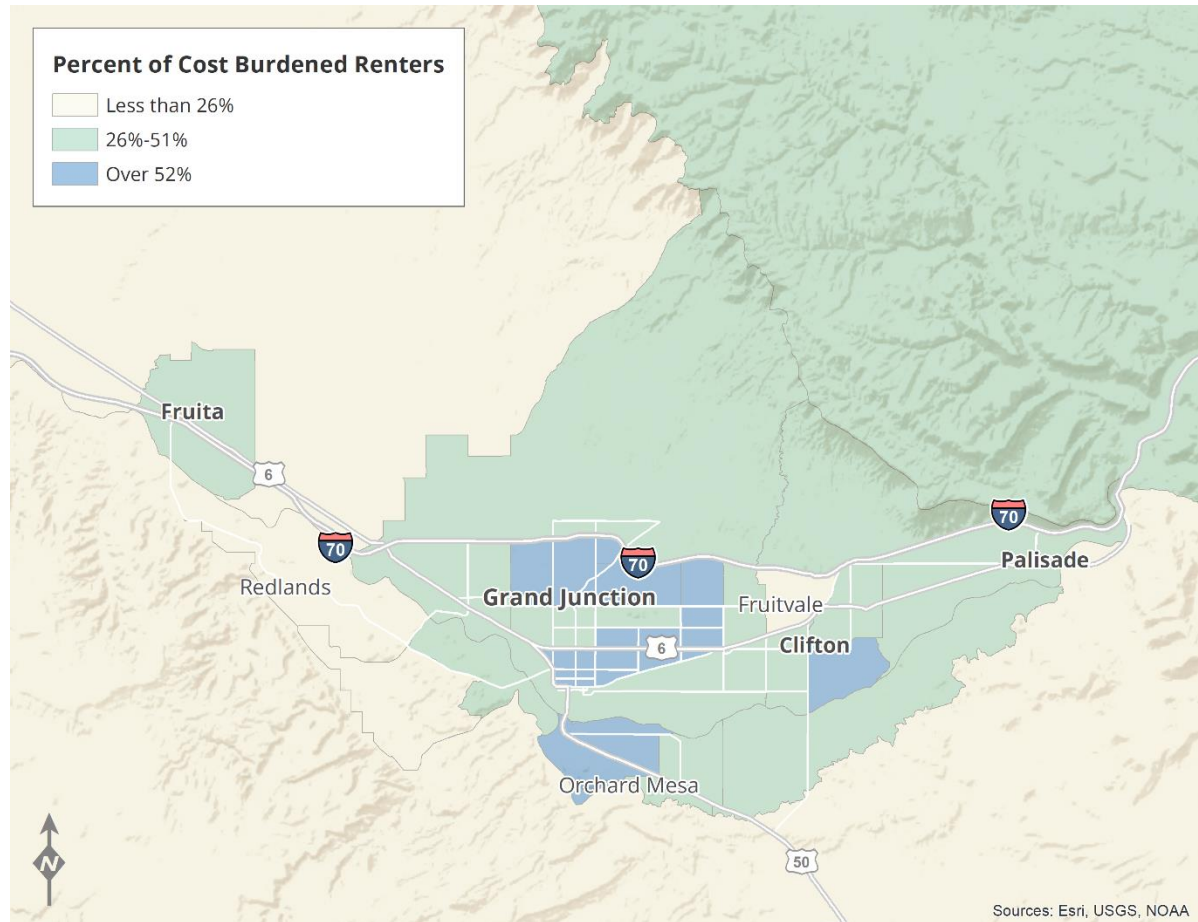
**Figure III-30.**  
**Cost Burden, by**  
**Jurisdiction and**  
**Tenure, 2010 and 2019**

Source:  
 2019 5-year ACS, and Root Policy  
 Research.



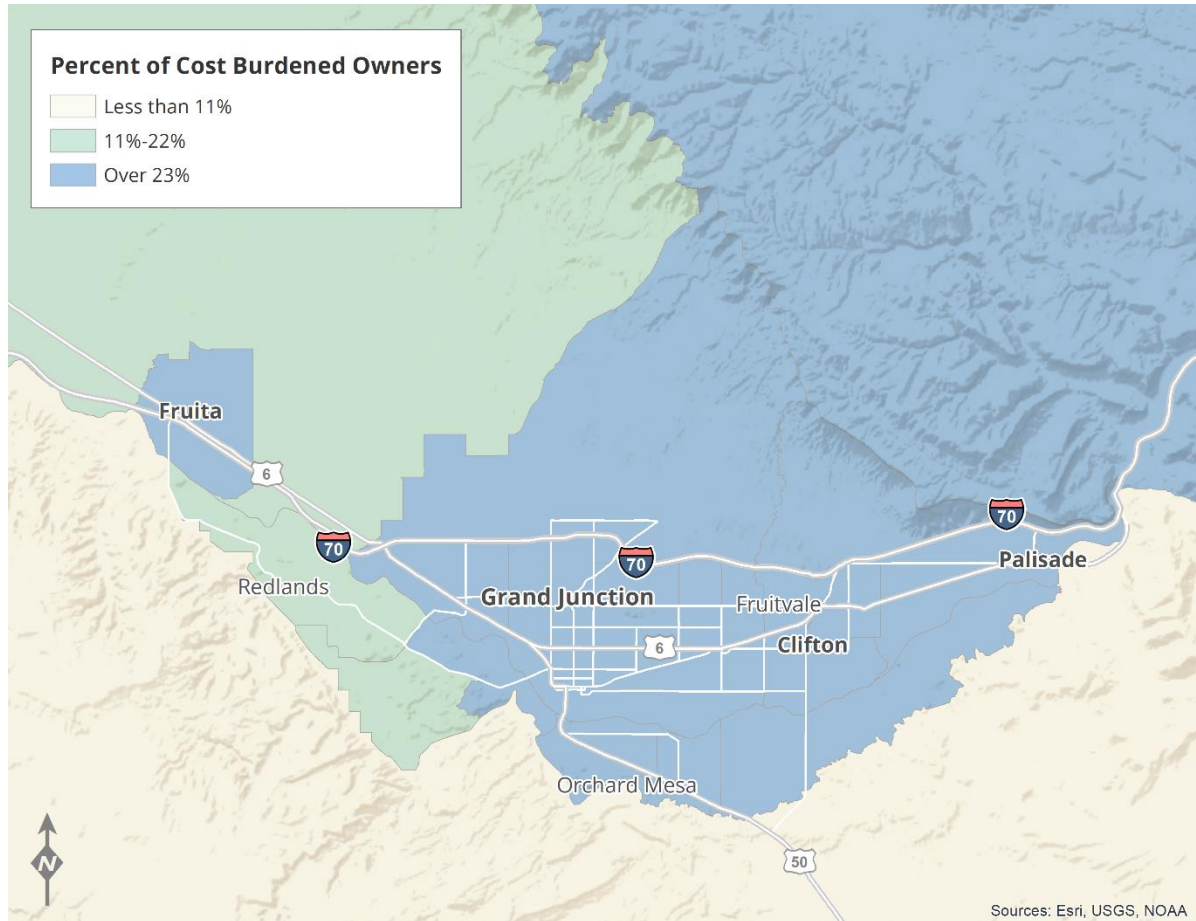
Maps in Figures III-31 and III-32 show the proportion of renters and owners in each Census tract that are cost burdened. Areas with rates of cost burden higher than the county overall are blue.

**Figure III-31.**  
**Renter Cost Burden by Census Tract, Grand Valley, 2019**



Note: The county wide rent cost burden rate is 52.04%.  
Source: 2019 5-year ACS, and Root Policy Research.

**Figure III-32.**  
**Owner Cost Burden by Census Tract, Grand Valley, 2019**



Note: The county wide owner cost burden rate is 23%.  
 Source: 2019 5-year ACS, and Root Policy Research.

**Overcrowding and substandard conditions.** Other key factors to examine when evaluating housing condition are overcrowding and substandard units. Overcrowding in housing can threaten public health, strain public infrastructure, and points to an increasing need of affordable housing. This study uses HUD’s definition of having more than one person per room to identify overcrowded units and more than 1.5 persons per room to identify severely overcrowded units. In Grand Junction and Mesa County, 2% of households—or about 400 households in Grand Junction and 1,400 in Mesa County—are overcrowded.

As shown in Figure III-33, overcrowding is higher among renters. Clifton and Fruita have the highest shares of overcrowding among renters and Clifton has the highest share of overcrowding among owners. The share of severely overcrowded units is low among Grand Valley communities.

**Figure III-33.  
Overcrowding by  
Jurisdiction, 2019**

Source:  
2019 5-year ACS, Root Policy  
Research.

	Grand Junction	Clifton	Fruita	Palisade	Mesa County
<b>Percent Overcrowded</b>					
Owners	1%	5%	0%	4%	2%
Renters	2%	6%	6%	4%	4%
Overall	2%	5%	2%	4%	2%
<b>Percent Severely Overcrowded</b>					
Owners	0%	1%	0%	0%	0%
Renters	1%	0%	0%	0%	1%
Overall	0%	1%	0%	0%	1%

According to ACS estimates, there are 643 housing units in Mesa County without complete plumbing and 1,255 units without complete kitchen facilities; of those, 155 units (24%) without complete plumbing and 774 units (62%) without complete kitchen facilities are located in Grand Junction.

## Gaps Analysis

To examine how well Grand Junction’s and Mesa County’s current housing market meets the needs of its residents Root Policy Research conducted a modeling effort called a “gaps analysis.” The analysis compares the supply of housing at various price points to the number of households who can afford such housing. If there are more housing units than households, the market is “oversupplying” housing at that price range. Conversely, if there are too few units, the market is “undersupplying” housing. The gaps analysis conducted for the Grand Valley addresses both rental affordability and ownership opportunities for renters who want to buy. Gaps were analyzed for Grand Junction and Mesa County overall.

**Gaps in the rental market.** Figures III-34 and III-35 compare the number of renter households in Grand Junction and Mesa County (and unincorporated areas) in 2019, their income levels, the maximum monthly rent they could afford without being cost burdened, and the number of units in the market that were affordable to them.

The “Rental Gap” column shows the difference between the number of renter households and the number of rental units affordable to them. Negative numbers (in parentheses and red font) indicate a shortage of units at the specific income level; positive units indicate an excess of units. The rental supply data does account for publicly assisted units so gaps are above and beyond currently provided income-restricted units.<sup>5</sup> Renter households who face a rental gap are not homeless; they are cost burdened, occupying units that are more expensive than they can afford. Those who struggle to pay rent include working residents

<sup>5</sup> Publicly supported housing means housing that received public funding and has an income restriction (e.g., Public Housing units, project-based Section 8, Low Income Housing Tax Credits, etc.).

earning low wages, residents who are unemployed, residents who are disabled and cannot work, as well as students.

The gaps analysis in Figure III-34 shows that:

- Forty percent of renters (about 4,400 households) living in Grand Junction earn less than \$25,000 per year and need rental units of \$625/month and less to avoid being cost burdened. Just 20% of rental units (around 2,250 units) in the city rent for less than \$625/month. This leaves a “gap,” or shortage, of 2,168 units for these low-income households.
- Most rental units in Grand Junction rent for between \$875 and \$1,875 per month—nearly three fourths of rental units fall within this range (74%). There are approximately 4,600 renter households who can afford rents in this range and over 8,000 units priced appropriately for them, leaving a surplus of almost 3,700 units.

The “shortage” shown for higher income renters (earning more than \$75,000 per year) suggests those renters are spending less than 30% of their income on housing. This points to an income mismatch in the market in which higher income households are occupying homes affordable to lower income households.

**Figure III-34.**  
**Gaps in Rental Market, Grand Junction, 2019**

Renter Incomes	Maximum Affordable Gross Rent	Rental Demand (Current Renters)		Rental Supply (Current Units)		Gap
		Number	Percent	Number	Percent	
<b>Less than \$5,000</b>	\$125	517	5%	94	1%	(423)
<b>\$5,000 to \$9,999</b>	\$250	805	7%	393	4%	(412)
<b>\$10,000 to \$14,999</b>	\$375	1,126	10%	416	4%	(710)
<b>\$15,000 to \$19,999</b>	\$500	923	8%	371	3%	(552)
<b>\$20,000 to \$24,999</b>	\$625	1,051	10%	981	9%	(70)
<b>\$25,000 to \$34,999</b>	\$875	1,185	11%	2,709	24%	1,524
<b>\$35,000 to \$49,999</b>	\$1,250	1,833	17%	3,242	29%	1,409
<b>\$50,000 to \$74,999</b>	\$1,875	1,592	14%	2,356	21%	764
<b>\$75,000 to \$99,999</b>	\$2,500	1,056	10%	454	4%	(602)
<b>\$100,000 to \$149,999</b>	\$3,750	640	6%	151	1%	(489)
<b>\$150,000 +</b>	\$3750+	280	3%	41	0%	(239)
<b>Total/Low Income Gap</b>		11,008	100%	11,207	100%	(2,168)

Note: Low-income gap refers to income below \$25,000.

Source: 2019 5-year ACS, and Root Policy Research.



In Mesa County:

- One third of renters (about 6,000 households) living in Mesa County earn less than \$25,000 per year. These renters need units that cost less than \$625 per month to avoid being cost burdened. Just 13% of rental units (2,350 units) in the County rent for less than \$625/month. This leaves a “gap,” or shortage, of 3,736 units for these low-income households.
- Similar to Grand Junction, the market is over supplying units in the \$875 to \$1,875/month rent range. There are fewer than 9,000 renters who can afford rents priced in this range compared to a supply of nearly 15,000 units, leaving a surplus of around 6,400 units.

**Figure III-35.**  
**Gaps in Rental Market, Mesa County, 2019**

Renter Incomes	Maximum Affordable Gross Rent	Rental Demand (Current Renters)		Rental Supply (Current Units)		Gap
		Number	Percent	Number	Percent	
Less than \$5,000	\$125	1,014	6%	134	1%	(880)
\$5,000 to \$9,999	\$250	781	4%	504	3%	(277)
\$10,000 to \$14,999	\$375	1,489	8%	302	2%	(1,187)
\$15,000 to \$19,999	\$500	1,682	9%	729	4%	(953)
\$20,000 to \$24,999	\$625	1,123	6%	685	4%	(438)
\$25,000 to \$34,999	\$875	1,905	10%	4,946	26%	3,041
\$35,000 to \$49,999	\$1,250	2,443	13%	4,811	26%	2,368
\$50,000 to \$74,999	\$1,875	4,120	23%	5,148	27%	1,028
\$75,000 to \$99,999	\$2,500	1,514	8%	1,068	6%	(446)
\$100,000 to \$149,999	\$3,750	1,352	7%	460	2%	(892)
\$150,000 +	\$3750+	888	5%	0	0%	(888)
<b>Total/Low Income Gap</b>		<b>18,311</b>	<b>100%</b>	<b>18,787</b>	<b>100%</b>	<b>(3,736)</b>

Note: Low income gap refers to income below \$25,000.

Source: 2019 1-year and 5-year ACS, and Root Policy Research.

**Change in rental gaps.** Figure III-36 shows rental gaps for Grand Junction and Mesa County in both 2010 and 2019 to evaluate changes in market trends and needs. Rental gaps have significantly changed during the past decade.

As shown in Figure III-36, in 2010 there was a 626-unit shortage for households earning less than \$25,000 in Grand Junction. In 2019, this gap increased to 2,168 units. This increase was due to units that had been priced below \$625 sliding over into higher price brackets combined with an increase in households earning between \$15,000 and \$25,000.

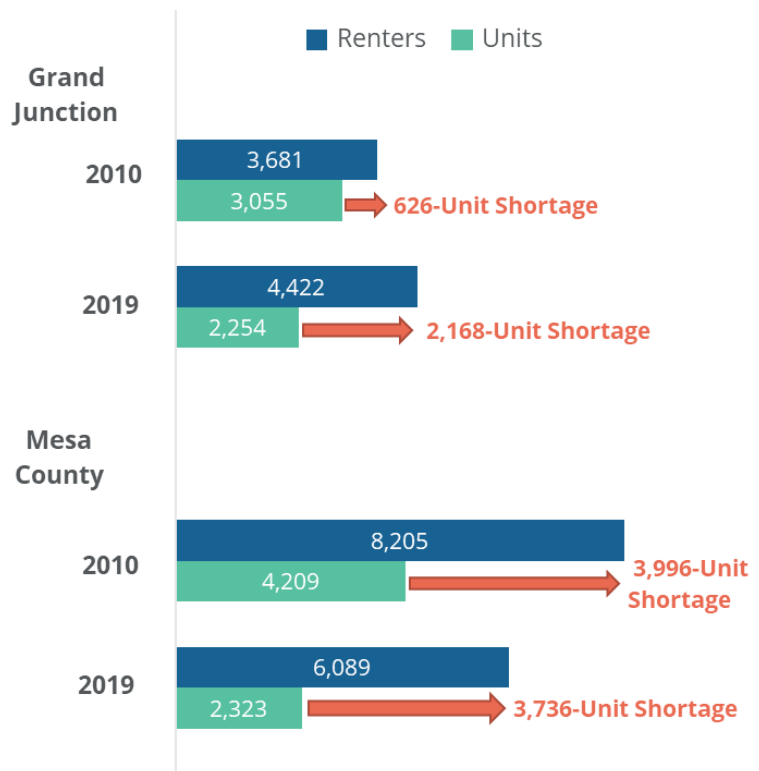
In 2010 there was a 3,996-unit shortage for households earning less than \$25,000 in Mesa County, and the shortage was concentrated among households earning less than \$15,000. In 2019, this gap decreased slightly to 3,736.

This decrease was due to a larger decrease in renters with income below \$15,000 than in units priced below \$375. Mesa County lost 2.7 renters with income below \$15,000 for every unit lost priced below \$375.

**Figure III-36.**  
**Gaps in Low Income Rental Market, Grand Junction and Mesa County, 2010 and 2019**

Note:  
 Low-income gap refers to income below \$25,000.

Source:  
 2010 and 2019 1-year and 5-year ACS, and Root Policy Research.



**Gaps in the for-sale market.** The gap between interest in buying and available product is demonstrated by the for-sale gaps analysis shown in Figures III-37 and III-38 on the following page. Similar to the rental gaps analysis, the model compares renters, renter income levels, the maximum monthly housing payment they could afford, and the proportion of units in the market that were affordable to them.

The maximum affordable home prices used for the analysis assume a 30-year mortgage with a 10% down payment and an interest rate of 3.11%<sup>6</sup>. The estimates also incorporate property taxes, insurance, HOA payments and utilities (assumed to collectively account for 25% of the monthly payment).

<sup>6</sup> This rate is the Freddie Mac average for 2020 and it is a close representation of the prevailing rate when the model was completed.

The “Renter Purchase Gap” column shows the difference between the proportion of renter households and the proportion of homes sold in 2020/21 that were affordable to them. Negative numbers indicate a shortage of units at the specific income level; positive units indicate an excess of units. It is important to note that the gaps column accounts only for units that fall precisely within the affordability range of the household.

The “cumulative gap”—which is a better measure of need—accounts for the fact that buyers are able to purchase homes that are priced at or below their affordability range.

The for-sale gaps analysis shows the Grand Junction market to be affordable for renters earning more than \$50,000 per year. At that level, the proportion of homes for sale exceeds the proportion of renters who may be in the market to purchase.

Renters earning less than \$50,000 per year can afford a maximum home price of about \$241,190 and they represent 68% of all renters. Cumulatively, only about a third (29%) of Grand Junction’s sold homes were affordable to them (1,001 homes).

**Figure III-37.**  
**Market Options for Renters Wanting to Buy, Grand Junction**

Income Range	Max Affordable Home Price	Potential Demand among 1st Time Buyers (Current Renters)		For-Sale Supply (Homes Sold 2020-2021)		Renter Purchase Gap	Cumulative Gap Excluding <\$20,000
		Number	Percent	Number	Percent		
Less than \$20,000	\$96,473	3,371	31%	53	2%	-29%	N/A
\$20,000 to \$24,999	\$120,592	1,051	10%	35	1%	-9%	-9%
\$25,000 to \$34,999	\$168,831	1,185	11%	169	5%	-6%	-14%
\$35,000 to \$49,999	\$241,190	1,833	17%	744	21%	5%	-10%
\$50,000 to \$74,999	\$361,787	1,592	14%	1,512	44%	29%	20%
\$75,000 to \$99,999	\$482,384	1,056	10%	538	16%	6%	26%
\$100,000 to \$149,999	\$723,578	640	6%	308	9%	3%	29%
\$150,000 or more	\$723,578+	280	3%	103	3%	0%	29%

Note: Data for 2021 cover home sales from January through March 11, 2021. Maximum affordable home price is based on a 30-year mortgage with a 10% down payment and an interest rate of 3.11%. Property taxes, insurance, HOA and utilities are assumed to collectively account for 25% of the monthly payment.

Source: 2019 5-year ACS, 2020/21 MLS data by Bray Real Estate, and Root Policy Research.

In Mesa County, the for-sale market also appears to be affordable for renters earning more than \$50,000 per year.

Renters earning less than \$50,000 per year represent 57% of all renters. Cumulatively, only about a third (30%) of sold homes in Mesa County were affordable to them (1,415 homes).

It is important to note that home size, condition, and housing preferences are not considered in the affordability model. The model also assumes that renters are able to

save for a 10% down payment (up to \$24,000 for a household earning less than \$50,000 annually).

**Figure III-38.**  
**Market Options for Renters Wanting to Buy, Mesa County**

Income Range	Max Affordable Home Price	Potential Demand among 1st Time Buyers (Current Renters)		For-Sale Supply (Homes Sold 2020-2021)		Renter Purchase Gap	Cumulative Gap Excluding <\$20,000
		Number	Percent	Number	Percent		
<b>Less than \$20,000</b>	\$96,473	4,966	27%	150	3%	-24%	N/A
<b>\$20,000 to \$24,999</b>	\$120,592	1,123	6%	56	1%	-5%	-5%
<b>\$25,000 to \$34,999</b>	\$168,831	1,905	10%	259	6%	-5%	-10%
<b>\$35,000 to \$49,999</b>	\$241,190	2,443	13%	950	20%	7%	-3%
<b>\$50,000 to \$74,999</b>	\$361,787	4,120	23%	1,947	42%	19%	17%
<b>\$75,000 to \$99,999</b>	\$482,384	1,514	8%	737	16%	8%	24%
<b>\$100,000 to \$149,999</b>	\$723,578	1,352	7%	443	10%	2%	27%
<b>\$150,000 or more</b>	\$723,578+	888	5%	103	2%	-3%	24%

Note: Data for 2021 cover home sales from January through March 11, 2021. Maximum affordable home price is based on a 30-year mortgage with a 10% down payment and an interest rate of 3.11%. Property taxes, insurance, HOA and utilities are assumed to collectively account for 25% of the monthly payment.

Source: 2019 1-year ACS, 2020/21 MLS data by Bray Real Estate, and Root Policy Research.

**What can workers afford.** Figure III-39 displays affordable rental and ownership options for workers earning the average wage by industry in Mesa County.

Most industries have average wages high enough to afford the median rent of \$981 per month in Mesa County. However, workers employed in leisure and hospitality; and other services cannot afford the median rent based on average wages. These workers account for 17% of total employment.

On the ownership side, only workers employed in the natural resources and mining; and the financial activities industries can afford the median home price with one earner per household. Workers employed in leisure and hospitality; and other services cannot afford the median home price even if they have 1.5 earners per household (assuming the work in the same industry).

**Figure III-39.**  
**Worker Affordability, Mesa County**

Industry	Average Annual Wage	Max Affordable Rent	Can Afford Median Rent?	Max Affordable Home Price	Can Afford Median Home Price?	Can Afford Median Home Price with 1.5 Earners per Household?
<b>Goods Producing</b>	<b>\$58,968</b>	<b>\$1,474</b>	<b>yes</b>	<b>\$284,455</b>	<b>no</b>	<b>yes</b>
Natural Resources and Mining	\$81,952	\$2,049	yes	\$395,327	yes	yes
Construction	\$54,444	\$1,361	yes	\$262,632	no	yes
Manufacturing	\$46,124	\$1,153	yes	\$222,497	no	yes
<b>Service Producing</b>	<b>\$45,594</b>	<b>\$1,140</b>	<b>yes</b>	<b>\$219,940</b>	<b>no</b>	<b>yes</b>
Trade, Transportation, and Utilities	\$42,435	\$1,061	yes	\$204,704	no	yes
Information	\$49,244	\$1,231	yes	\$237,548	no	yes
Financial Activities	\$60,112	\$1,503	yes	\$289,974	yes	yes
Professional and Business Services	\$48,343	\$1,209	yes	\$233,202	no	yes
Education and Health Services	\$50,232	\$1,256	yes	\$242,315	no	yes
Leisure and Hospitality	\$20,325	\$508	no	\$98,044	no	no
Public Administration	\$56,300	\$1,408	yes	\$271,585	no	yes
Other Services	\$33,280	\$832	no	\$160,539	no	no
<b>Total Employment</b>	<b>\$49,869</b>	<b>\$1,247</b>	<b>yes</b>	<b>\$240,563</b>	<b>no</b>	<b>yes</b>

Note: Maximum affordable home price is based on a 30-year mortgage with a 10% down payment and an interest rate of 3.11%. Property taxes, insurance, HOA and utilities are assumed to collectively account for 25% of the monthly payment.

Source: Bureau of Labor Statistics, 2019 1-year ACS, 2020/21 MLS data by Bray Real Estate, and Root Policy Research.

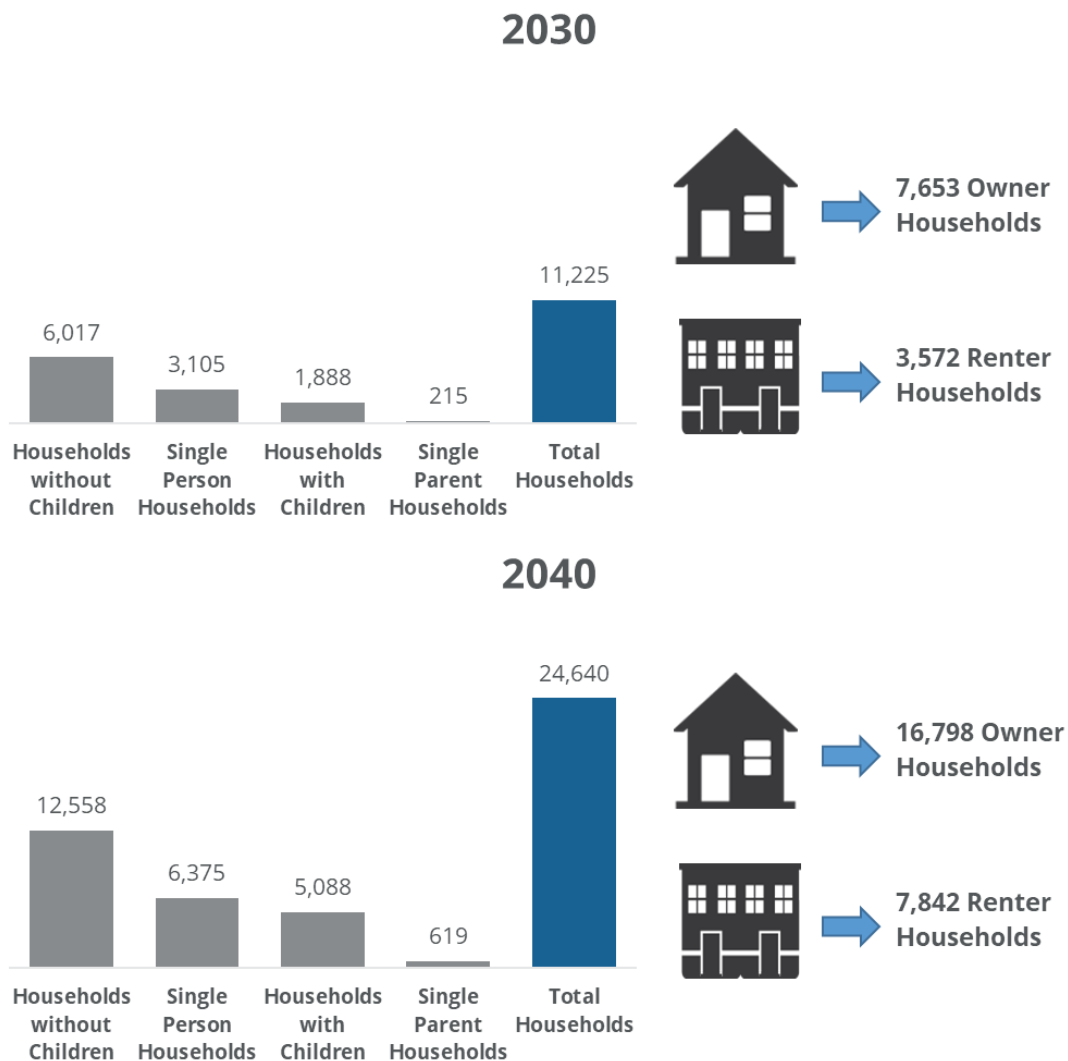


## Future Housing Need

According to the Colorado State Demography Office, Mesa County is projected to add 11,225 households by 2030 and 24,640 households by 2040. The majority of household growth will be concentrated among households without children, followed by single person households.

Figure III-40 shows the number of housing units Mesa County will need in order to house these additional households; these projections assume the current ownership rate remains constant. By 2030 the county will need 7,653 additional ownership housing units and 3,572 additional rental units, and by 2040 it will need 16,798 additional ownership housing units and 7,842 additional rental units.

**Figure III-40.**  
**Projected Household Change from 2020, by Type and Tenure, Mesa County**



Note: Assumes current homeownership rates remain constant.

Source: DOLA, 2019 5-year ACS, and Root Policy Research.

Calibrating these projections to the share of households in the county that live in Grand Junction and adjusting by ownership rates among the different household types, this would mean Grand Junction:

- Will need around 1,560 owner units and 810 rental units for households without children by 2030, and around 3,260 owner units and 1,690 rental units by 2040;
- Will need around 810 owner units and 800 rental units for single person households by 2030, and around 1,660 owner units and 1,640 rental units by 2040; and
- Will need around 440 owner units and 350 rental units for households with children by 2030, and around 1,200 owner units and 950 rental units by 2040.

Combining all the units, approximately 10,400 additional units (around 520 units per year) will be needed to keep up with growth in Grand Junction by 2040. These numbers are on par with estimates from the Comprehensive Plan.

Household forecasts are not available by income level. However, assuming the tenure and income distributions in the county remain the same as in 2019 Figure III-41 shows the number of units that will have to be added by AMI level in order to accommodate growth in households.

To retain the same ownership rates and income distribution, the county will need to add around 1,500 ownership units and around 1,400 rental units affordable to households with income below 50% AMI by 2030. By 2040, the county will need to add around 3,300 ownership units and around 3,100 rental units affordable to households with income below 50% AMI.

**Figure III-41.  
Housing Units  
Needed to Meet  
Household Growth,  
by Tenure and AMI,  
Mesa County**

Income Range	2030		2040	
	Owner Units	Renter Units	Owner Units	Renter Units
<b>0-30% AMI</b>	970	1,114	2,129	2,446
<b>31-50% AMI</b>	551	310	1,210	681
<b>51-60% AMI</b>	435	147	955	323
<b>61-80% AMI</b>	1,259	467	2,765	1,025
<b>81-100% AMI</b>	741	317	1,628	695
<b>101-120% AMI</b>	780	279	1,713	612
<b>Over 120% AMI</b>	3,259	595	7,153	1,307

Note:

Estimates assume income and tenure distribution from 2019 remains constant.

Source:

DOLA, 2019 1-year ACS, HUD 2020 income limits, and Root Policy Research.

*SECTION IV.*

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SPECIAL INTEREST POPULATIONS

## SECTION IV.

# Special Interest Populations

Sections I, II, and III provide an overview of the demographic and housing profile in the Grand Valley. This section takes a deeper look into special interest populations with unique or severe housing needs. These populations include older adults, people with disabilities, people experiencing homelessness, and students. The section ends with a discussion of low-income households more broadly and an inventory of income restricted affordable housing.

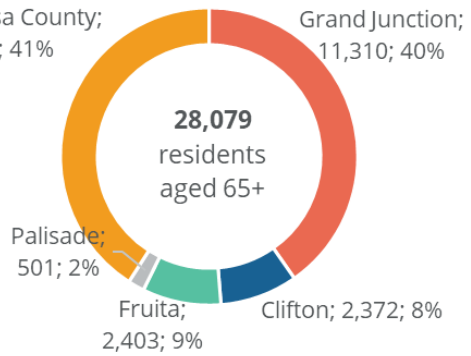
### Older Adults

**Population profile.** Adults aged 65 and older comprise 19% of the total Mesa County population, this share is higher than Colorado's (14%). Figure IV-1 shows the distribution of older adults in the Grand Valley. Overall, there are 28,079 residents aged 65 and older in Mesa County. Forty percent of the county's older adult population live in Grand Junction, 8% live in Clifton, 9% in Fruita, 2% in Palisade and the remaining 41% live in other areas of the county. Among communities in the Grand Valley, Clifton has the smallest proportion of older adults at 11%.

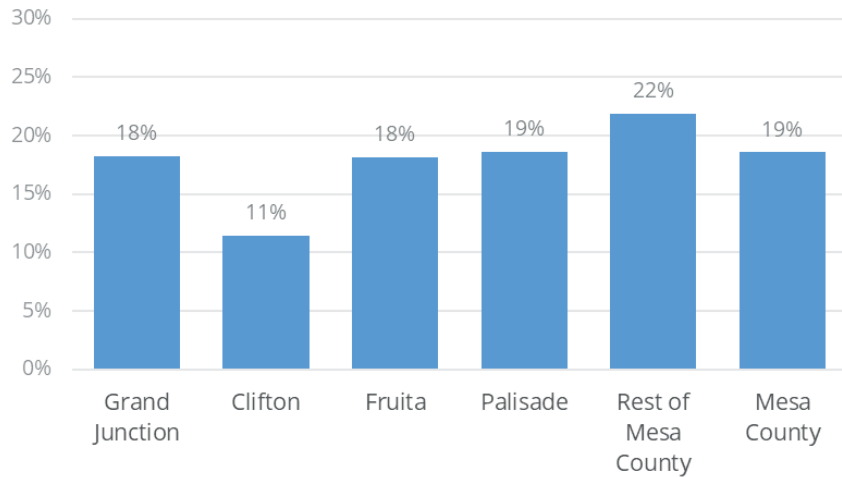
**Figure IV-1.  
Older Adults by  
Jurisdiction,  
2019**

*Where in the county are  
older adults living?*

Source:  
2019 5-year ACS and Root  
Policy Research.



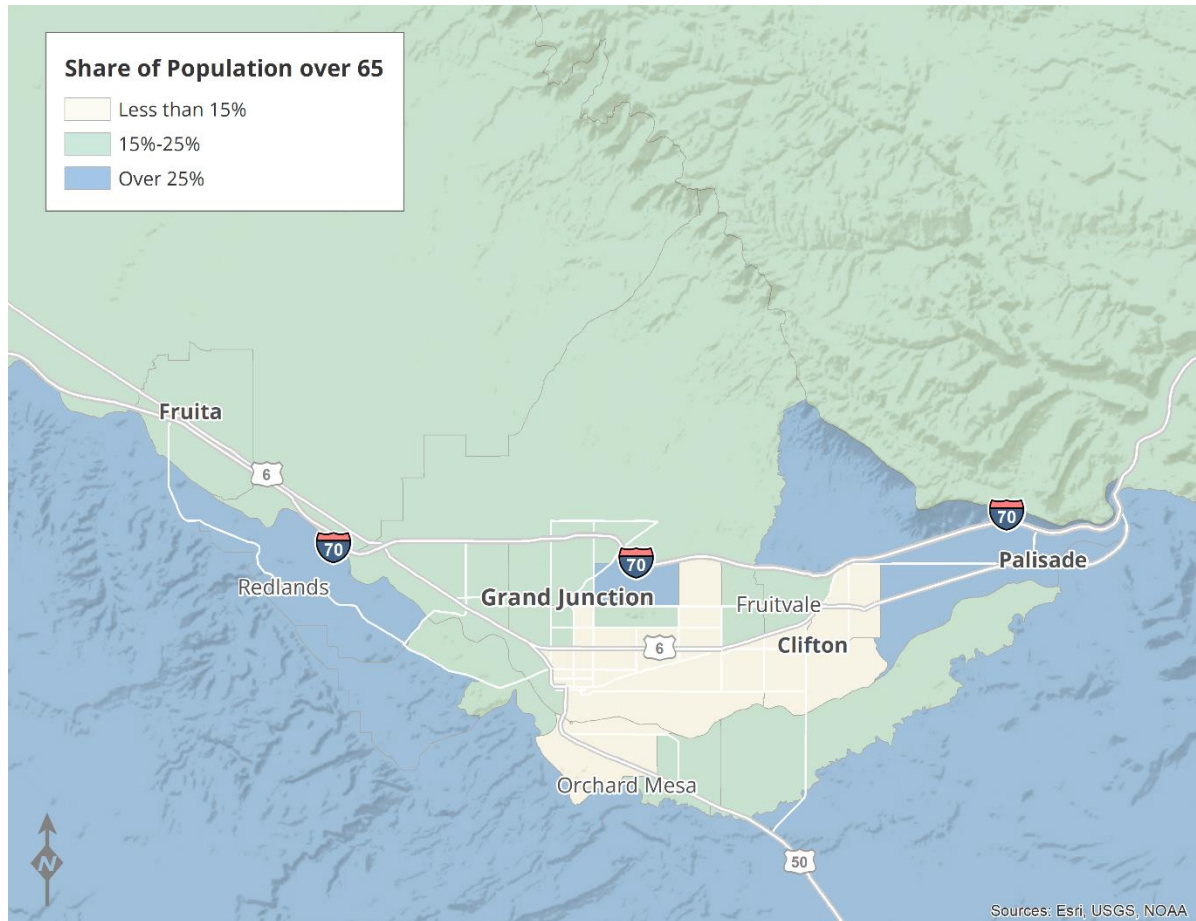
*What percent of each community's population is older adults?*



As shown in the map in Figure IV-2, higher concentrations of older adults are found in the south part of the Grand Valley and Palisade.



**Figure IV-2.**  
**Residents 65 years and Older by Census Tract, Grand Valley, 2019**

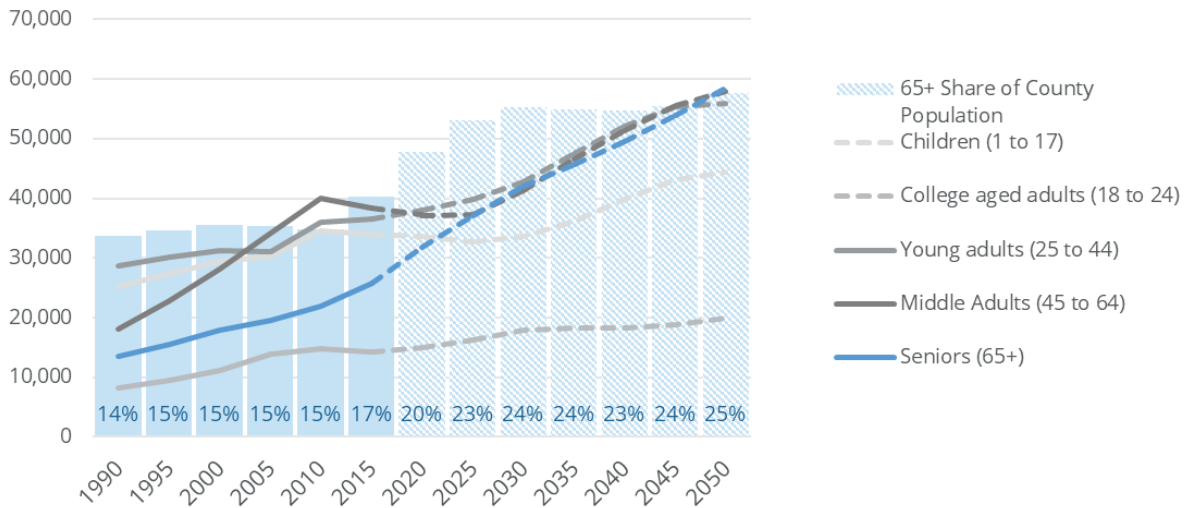


Source: 2019 5-year ACS and Root Policy Research.

Along with current demographic trends in the country, Mesa County is projected to experience a steady increase in the number and share of older adults. Over the next 30 years, Mesa County residents aged 65 and older are forecasted to grow at a faster pace than other age groups and by 2050 are forecasted to account for one fourth of the county's population (Figure IV-3).

As was shown in Figure I-9 in the Demographic Profile Section of this report, over the next five years the age group with the largest projected growth is adults between 75 and 84 years old. Growth in this age demographic underscores the importance of housing and community policies and investments that incorporate the needs of older residents, including accessibility of homes and community infrastructure, as well as public transportation and other older adult services.

**Figure IV-3.**  
**Population Trends and Forecast by Age, Mesa County, 1990-2020**



Source: Colorado Department of Local Affairs and Root Policy Research.

**Characteristics of older adult households.** Figure IV-4 compares demographic characteristics of the total population in Grand Junction to residents 65 years and older.

Relative to the overall population, residents aged 65 and older are more likely to be non-Hispanic white, more likely to be veterans, and more likely to be living with a disability.

Residents aged 65 or older are less likely to be living in poverty, even after adjusting for college-aged residents, poverty rates for older adults are 4 percentage points lower than for the rest of the population.

As expected, residents aged 65 years and older are much less likely than the population overall to be in the labor force and are also less likely to receive income from earnings. Older residents are much more likely than the population overall to receive income from Social Security and from retirement income. Median income for older adult householders is \$45,541 compared to \$52,504 for households overall.

**Figure IV-4.  
Demographic  
Profile, Grand  
Junction, 2019**

Source:  
2019 5-year ACS and Root Policy  
Research.

	Total Population	65 years and older
Population	62,062	11,310
<b>Sex</b>		
Male	49%	41%
Female	51%	59%
<b>Race/Ethnicity</b>		
Non-Hispanic white	78%	89%
Hispanic	17%	8%
Other race minority	5%	3%
<b>Disability status</b>		
With any disability	15%	40%
<b>Veteran Status</b>		
Civilian veteran	9%	20%
<b>Economic characteristics</b>		
Median household income	\$52,504	\$45,541
Living below poverty line	16%	9%
In labor force	62%	17%
With earnings	75%	33%
With Social Security	33%	90%
With Supplemental Security Income	4%	6%
With cash public assistance income	2%	2%
With retirement income	20%	51%
With Food Stamp/SNAP benefits	10%	7%

Figure IV-5 compares housing characteristics for the total population in Grand Junction and residents 65 and over. The majority (72%) of households aged 65 years and older are homeowners. This is a larger percentage of owners compared to the total population. Under half (45%) of older adults are living in family households, including 4% living with grandchildren in the home. Older adults are more likely than other residents to be living alone, 52% of older adult households (3,857 households) live alone, compared to 35% of overall households.

Median home value for older adults is slightly higher than for other households and median rent for older adults is 27% lower than for other households. While cost burden among owner older adults is similar to that of other owners, renter older adults are more likely to be cost-burdened than other households.

Twenty one percent of owners over 65 are cost burdened (spending at least 30% of their income on housing costs), compared to 20% of owners overall and 60% of renters over 65 are cost burdened compared to 52% of renters overall.

**Figure IV-5.  
Housing Profile,  
Grand Junction,  
2019**

Note:  
Those living with grandchildren are also included in either married couple family or other family households.  
Cost-burdened households pay 30% or more of their income on housing costs.

Source:  
2010 and 2018 5-year ACS and Root Policy Research.

	Total Population	65 years and older
Households	26,282	7,375
<b>Tenure</b>		
Owner	58%	72%
Renters	42%	28%
<b>Household Type</b>		
Married couple family	40%	38%
Other family household	14%	8%
Living alone	35%	52%
Other non-family household	10%	3%
Living with grandchildren*		4%
<b>Owner Occupied Households</b>		
Average household size	2.36	1.78
Cost burdened households	20%	21%
Median home value	\$237,100	\$242,600
<b>Renter Occupied Households</b>		
Average household size	2.12	1.42
Cost burdened households	52%	60%
Median rent	\$935	\$687

According to ACS estimates, there are 1,515 householders aged 65 and older with annual income below \$20,000 in Grand Junction, these households can spend a maximum of \$500 per month in housing costs in order to avoid cost burden. There are another 1,339 householders aged 65 and older with annual income between \$20,000 and \$35,000, these households can spend a maximum of \$875 per month in housing costs in order to avoid cost burden.

## People with Disabilities

**Population profile.** As shown in Figure IV-6, overall around 15% of Mesa County residents experiences a disability, this share is higher than Colorado’s (11%). This share is higher in Clifton, at 17%.

The incidence of disability increases with age—in Grand Junction, 47% of residents experiencing a disability are over age 65. Among the jurisdictions, this share is highest in Fruita where 57% of residents experiencing a disability are over age 65 and lowest in Clifton, where only 30% of residents experiencing a disability are over age 65, while 16% of residents experiencing a disability in Clifton are children between ages 5 and 17 years old, a significantly higher share compared to other jurisdictions and the county overall.

The most common type of disability in the Grand Valley is ambulatory difficulty. Around half of residents who experience a disability have serious difficulty walking or climbing stairs.

**Figure IV-6.**  
**Population with a Disability by Type and Age, by Jurisdiction, 2019**

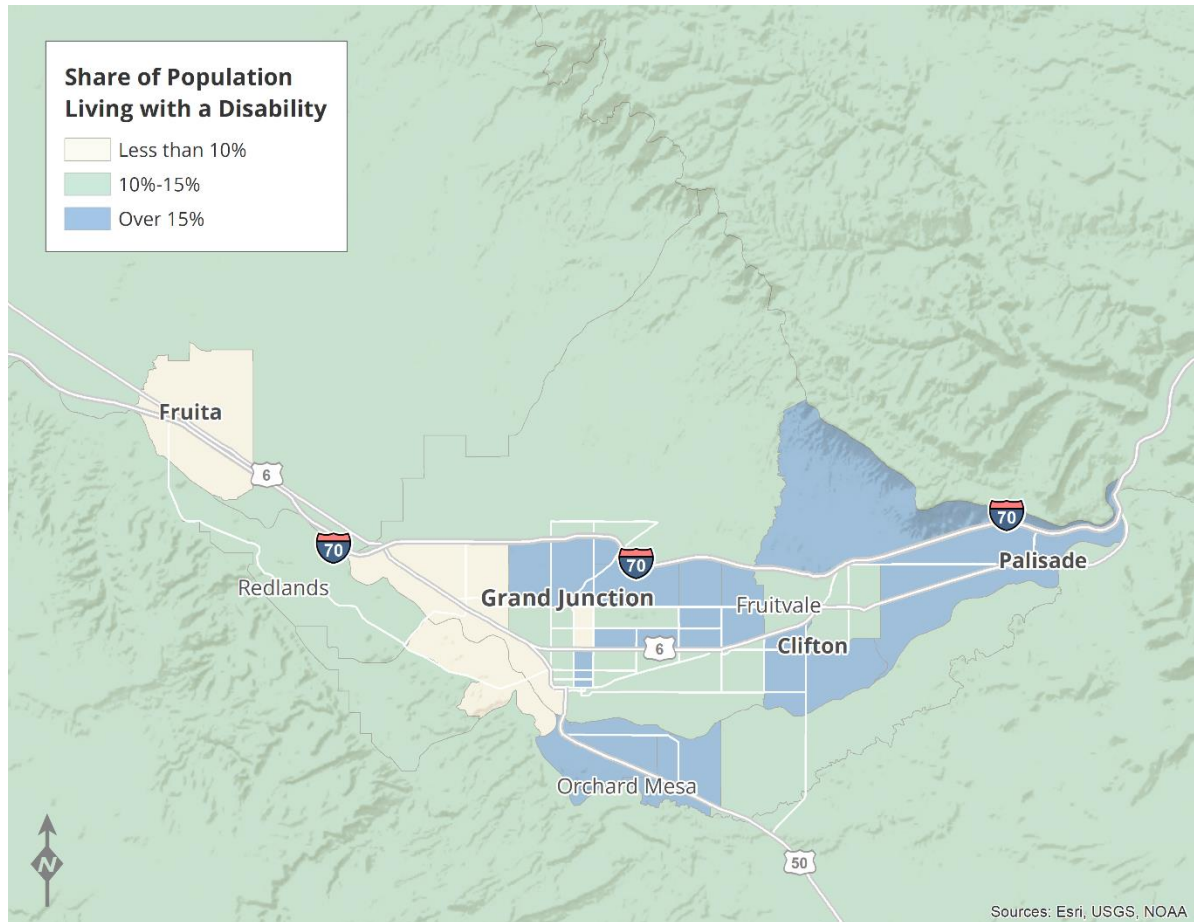
	Grand Junction	Clifton	Fruita	Palisade	Mesa County
<b>Population Living with a Disability</b>					
Number	9,229	3,467	1,355	396	22,556
Percent of Population	15%	17%	10%	15%	15%
<b>Age Distribution</b>					
Under 5 years	0%	0%	0%	0%	0%
5 to 17 years	7%	16%	3%	5%	8%
18 to 64 years	46%	53%	40%	50%	46%
Over 65 years	47%	30%	57%	45%	45%
<b>Type Distribution</b>					
Vision Difficulty	19%	17%	29%	29%	18%
Hearing Difficulty	36%	21%	25%	36%	35%
Cognitive Difficulty	39%	51%	44%	46%	39%
Ambulatory Difficulty	51%	51%	52%	56%	50%
Self-Care Disability	16%	18%	16%	9%	15%

Source: 2019 5-year ACS, and Root Policy Research.

As shown in Figure IV-7 areas with a higher share of population living with a disability are found around Grand Junction, Clifton, Palisade, and Orchard Mesa.



**Figure IV-7.**  
**Percent of Population Living with a Disability by Census Tract, Grand Valley, 2019**



Note: The county wide percent of the population living with a disability is 15%.

Source: 2019 5-year ACS and Root Policy Research.

Figure IV-8 shows economic characteristics for people with disabilities in Grand Junction.

- Under half (45%) of Grand Junction residents aged 18 to 64 with a disability participate in the labor force compared to 82% of residents without a disability.
- Unemployment rates, for those that do participate in the labor force are twice as high for residents with a disability than those without.
- Among those with earnings, median earnings for people with disabilities (\$16,806) are around half the median earnings for those without a disability (\$30,033).
- Residents with disabilities are more likely to live in poverty than those without a disability, regardless of age group.

**Figure IV-8.  
Economic  
Characteristics for  
People with  
Disabilities, Grand  
Junction, 2019**

Source:  
2019 5-year ACS and Root Policy  
Research.

	Total Population	With a Disability	With No Disability
<b>Labor Force Engagement (for population 18 to 64)</b>			
Percent in Labor Force	77%	45%	82%
Unemployment rate	7%	12%	6%
<b>Earnings</b>			
Median earnings (for those with earnings)	\$28,851	\$16,806	\$30,033
<b>Poverty rate by age</b>			
Total Civilian population	16%	24%	14%
Under 18 years	19%	31%	18%
18 to 64 years	16%	34%	14%
65 years and over	9%	14%	6%

According to ACS estimates, there are 1,070 households in Grand Junction with Supplemental Security Income (SSI), which provides monthly payments to adults and children with a disability or blindness and who have income and resources below specified amounts. The monthly maximum Federal benefits amounts for 2021 are \$794 for an eligible individual, \$1,191 for an eligible individual with an eligible spouse.<sup>1</sup> An individual with SSI as their only source of income can spend a maximum of \$238 a month on housing in order to avoid cost burden, and a couple can spend a maximum of \$357 a month.

## People Experiencing Homelessness

**Population.** The Point-in-Time (PIT) count is a count of sheltered and unsheltered people experiencing homelessness that HUD requires each Continuum of Care (CoC) nationwide to conduct on one night in the last 10 days of January each year. The Colorado Balance of State Continuum of Care<sup>2</sup> conducts a sheltered count every year and both a sheltered and unsheltered<sup>3</sup> count every odd year.

According to the 2020 Sheltered Point in Time Count conducted on January 28<sup>th</sup>, 2020, 840 people were experiencing homelessness in the Balance of State region; of those, 26% or 218 individuals lived in Mesa County.

<sup>1</sup> <https://www.ssa.gov/oact/cola/SSI.html>

<sup>2</sup> In Colorado, four CoCs conduct homeless counts. The Northern Colorado Continuum of Care covers Larimer and Weld Counties. The Pikes Peak CoC covers all of Colorado Springs and El Paso County. The Metro Denver Homeless Initiative (MDHI) covers the seven-county metropolitan area surrounding Denver (including Boulder County). The Balance of State (BoS) CoC covers the remaining 54 counties outside of the three other CoCs (including Mesa County).

<sup>3</sup> The 2021 Unsheltered and Sheltered Point-in-Time Count for Colorado's Balance of State Continuum of Care had not been released as of the writing of this report.

Figure IV-9 shows risk factors of those experiencing homelessness on that night. Almost two out every five people counted was chronically homeless, one in four had a chronic illness and one in four experienced PTSD, and one in five had a substance use disorder.

**Figure IV-9.  
People Experiencing Homelessness and Risk Factors, Mesa County, 2020**

Source:  
2020 Colorado Balance of State CoC Point in Time County Final Report.

	Number	Percent
<b>Number of Persons</b>	218	100%
Chronically Homeless	85	39%
Veteran	27	12%
Domestic Violence	24	11%
Serious Mental Illness	24	11%
Substance Abuse	46	21%
Chronic Illness	55	25%
HIV/AIDS	2	1%
Developmental Disability	19	9%
PTSD	55	25%
Brain Injury	15	7%

The number of homeless residents in the 2020 PIT is significantly lower than the number of homeless residents counted in 2019, this is due to the 2019 PIT including the count of unsheltered homeless individuals. According to the 2019 PIT, 2,302 people were experiencing homelessness in the Balance of State region, of those, 16% or 368 individuals lived in Mesa County. A total of 92 unsheltered individuals were counted in Mesa County.

Although the PIT provides a snapshot of homelessness on a single night, it excludes residents who are precariously housed, couch surfing, or were simply not identified on the night of the PIT. As such, it is generally considered an underrepresentation of homelessness in a community.

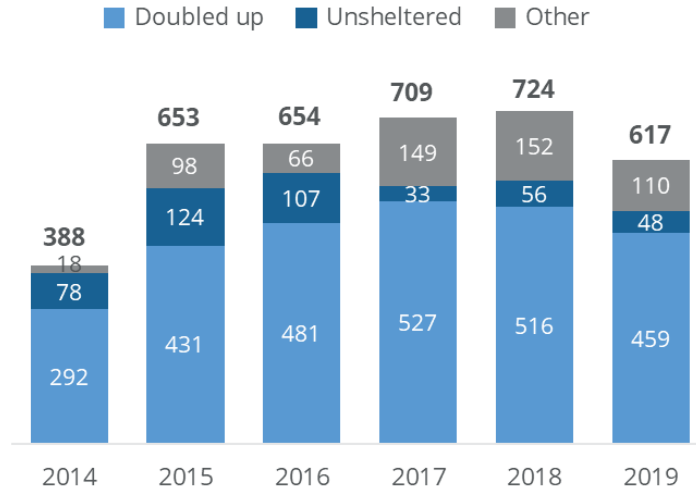
School districts, through the McKinney Vento Act provide an additional data point for measuring homelessness, with a focus on children and youth experiencing homelessness. According to McKinney Vento data from the 2018-2019 school year, approximately 617 students in Mesa County school district were homeless during the year, of those, 388 are not included in the PIT. The vast majority (74%) were doubled-up with other families. Eleven percent were living in hotels/motels, 8% were unsheltered, and 7% were living in shelters, transitional housing, or awaiting foster care.

Figure IV-10, shows trends in the number of children and youth experiencing homelessness within the Mesa County Valley school district. The number of children in the school district experiencing homelessness increased markedly in 2015 and has remained elevated since; however, there has been a meaningful decrease in the number of unsheltered children since 2017.

**Figure IV-10.**  
**Trends Among Children and Youth Experiencing Homelessness, Mesa County Valley School District No. 51, 2014-2019**

Note:  
 Other includes students living in hotels/motels, shelters, transitional housing, or awaiting foster care.

Source:  
 U.S. Department of Education, and Root Policy Research.



**Housing Options.** Figure IV-11 summarizes the housing inventory for people experiencing homelessness in the Colorado Balance of State CoC, to which Grand Junction belongs. Collectively, the Balance of State has 2,317 year-round beds; 37% are permanent supportive housing beds, 28% are emergency shelter beds, 19% are transitional beds, and 16% are rapid rehousing beds. Eight percent of beds are targeted to chronically homeless individuals and 23% are targeted to veterans experiencing homelessness.

**Figure IV-11.**  
**Colorado Balance of State CoC Housing Inventory, 2020**

Type of Housing	Year Round Beds	Seasonal Beds	Overflow Beds	Chronic Beds	Veteran Beds	Youth Beds
Emergency Shelter	647	177	125		8	22
Transitional	442				40	33
Permanent Supportive Housing	851			184	465	30
Rapid Rehousing	377				27	
<b>Total</b>	<b>2,317</b>	<b>177</b>	<b>125</b>	<b>184</b>	<b>540</b>	<b>85</b>

Source: 2020 Housing Inventory Count.

Figure IV-12 shows the number of beds reported by program type and provider for Grand Junction. According to the 2020 Housing Inventory Count, Grand Junction has 766 year-round beds. Of these, 48% are permanent supportive housing beds, 29% are emergency shelter beds, 19% are rapid rehousing beds, and 4% are transitional beds.

**Figure IV-12.**  
**Available CoC Beds Reported by Program Type, Mesa County, 2020**

Type of Housing/Provider Name	Family Beds	Adult-Only Beds	Overflow/Voucher	Total Beds
<b>Emergency Shelter</b>	<b>61</b>	<b>132</b>	<b>32</b>	<b>225</b>
Grand Junction Rescue Mission		45		45
Hilltop Community Resources	20			20
Homeward Bound of the Grand Valley	29	87	32	148
Karis, Inc.	12			12
<b>Transitional</b>		<b>30</b>		<b>30</b>
Homeward Bound of the Grand Valley		8		8
Karis, Inc.		22		22
<b>Permanent Supportive Housing</b>	<b>57</b>	<b>310</b>		<b>367</b>
Grand Junction Housing Authority	57	244		301
Grand Valley Catholic Outreach		61		61
Karis, Inc.		5		5
<b>Rapid Rehousing</b>	<b>132</b>	<b>12</b>		<b>144</b>
Grand Junction Housing Authority	94			94
Grand Valley Catholic Outreach	22	3		25
Volunteers of America	16	9		25
<b>Total</b>	<b>250</b>	<b>484</b>	<b>32</b>	<b>766</b>

Source: 2020 Housing Inventory Count.

## Student Population

Colorado Mesa University (CMU) is an important economic driver for the Grand Valley region. It offers liberal arts, professional, and technical programs at the master's, bachelor's, associate, and certificate levels. Currently the University has a total enrollment of nearly 11,000 with 14% of the university's student body coming from outside Colorado.

**Population.** According to the Common Data Set reports compiled for CMU, total student enrollment has increased by 15%, going from 8,130 students in 2010 to 9,737 students in 2019.

As shown in Figure IV-13, the number and share of students who live in student housing (meaning college owned, operated, or affiliated housing) has remained fairly stable since 2010. As of the 2019 school year, around 75% (7,020 students) commute into campus.



**Figure IV-13.  
Colorado Mesa  
University Student  
Population by  
Commuting Status,  
2010-2019**

Source:  
<https://www.coloradomesa.edu/institutional-research/reports.html> and  
 Root Policy Research.

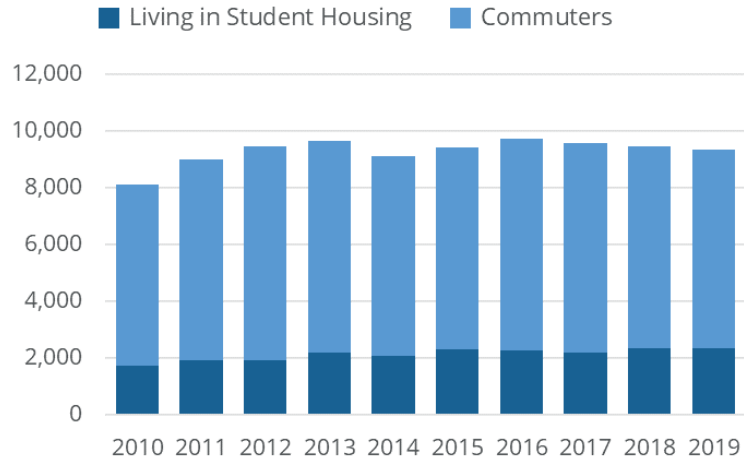
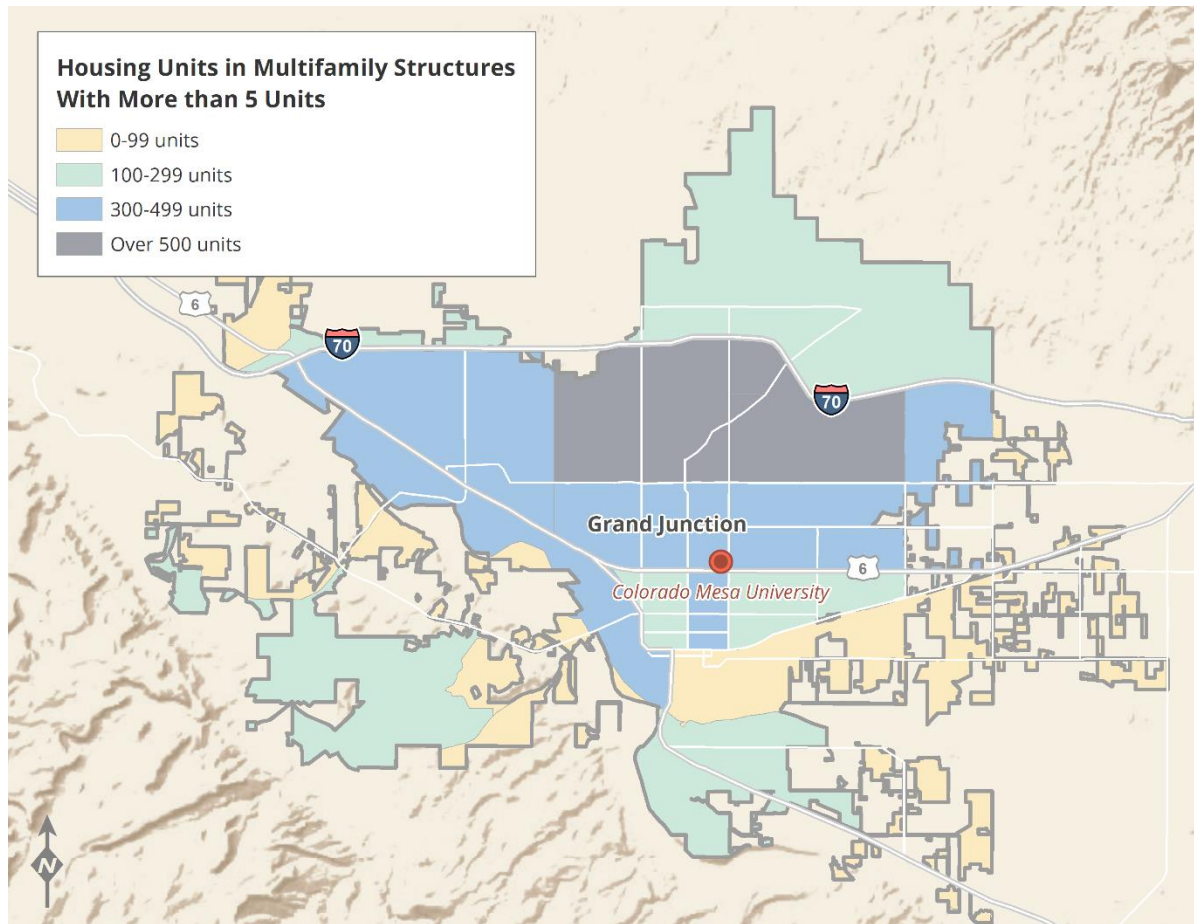


Figure IV-14 shows a map of housing units in multifamily structures relative to the location of CMU. As shown, there are some options for multifamily housing around the college. However, a higher density of multifamily units is located to the north of Patterson Road.

**Figure IV-14.**  
**Housing Units in Multifamily Structures with 5 or More Units by Census Tract, Grand Junction, 2019**



Source: 2019 5-year ACS, and Root Policy Research.

## Low-Income Households and Affordable Housing Inventory

Housing programs generally use percentages of “HUD median family income” or MFI as benchmarks for targeting housing assistance and affordability programs. Households earning less than 30% of MFI—roughly at the poverty level and below—are characterized as “extremely low income.” Households earning between 30% and 50% of MFI are considered to be “very low income;” households between 50% and 80% MFI, “low income;” those between 80% and 120% MFI, “moderate income;” and those above 120% of MFI are “high” income.

Figure IV-15 shows the MFI levels for Grand Junction according to household size (MFI is determined and provided by HUD).

**Figure IV-15.  
HUD Median Family  
Income Categories,  
Grand Junction,  
2020**

Note:

50% MFI is not equal to half of 100% MFI due to HUD-imposed year over year change maximums. Additional details available at <https://www.huduser.gov/portal/datasets/il/il2020/2020IILCalc.odn>

Source:

[www.huduser.org](http://www.huduser.org).

Percent MFI	Income Limit	Percent MFI	Income Limit
<b>30% MFI</b>		<b>100% MFI</b>	
1 person HH	\$14,950	1 person HH	\$47,390
2 person HH	\$17,240	2 person HH	\$54,160
3 person HH	\$21,720	3 person HH	\$60,930
4 person HH	\$26,200	4 person HH	\$67,700
<b>50% MFI</b>		<b>120% MFI</b>	
1 person HH	\$24,850	1 person HH	\$56,868
2 person HH	\$28,400	2 person HH	\$64,992
3 person HH	\$31,950	3 person HH	\$73,116
4 person HH	\$35,500	4 person HH	\$81,240
<b>80% MFI</b>		<b>2020 HUD Median Income Overall: \$67,700</b>	
1 person HH	\$39,800		
2 person HH	\$45,450		
3 person HH	\$51,150		
4 person HH	\$56,800		

Figure IV-16 shows the number of low- and moderate-income households in Grand Junction, using HUD designations of MFI.

**Figure IV-16.  
Households by Income as a Percent of HUD MFI, Grand Junction**

Household Income (as a % of HUD MFI)	Owners		Renters		Total	
	Num.	Pct	Num.	Pct	Num.	Pct
<b>Total Households</b>	<b>14,380</b>	<b>100%</b>	<b>11,110</b>	<b>100%</b>	<b>25,490</b>	<b>100%</b>
Less than 30% MFI	900	6%	3,000	27%	3,900	15%
30% to 50% MFI	1,025	7%	2,015	18%	3,040	12%
50% to 80% MFI	1,950	14%	2,260	20%	4,210	17%
80% to 120% MFI	1,295	9%	875	8%	2,170	9%
More than 100% MFI	9,210	64%	2,960	27%	12,170	48%

Note: Data based on CHAS 2013-2017.

Source: [www.huduser.org](http://www.huduser.org).

Figure IV-17 shows the number of Grand Junction residents living under the federal poverty line (roughly equivalent to 30% of AMI) according to 2019 ACS estimates. Residents belonging to racial and ethnic minority groups, residents with a disability, female-headed households, and non-family households are much more likely to live in poverty than the average resident.

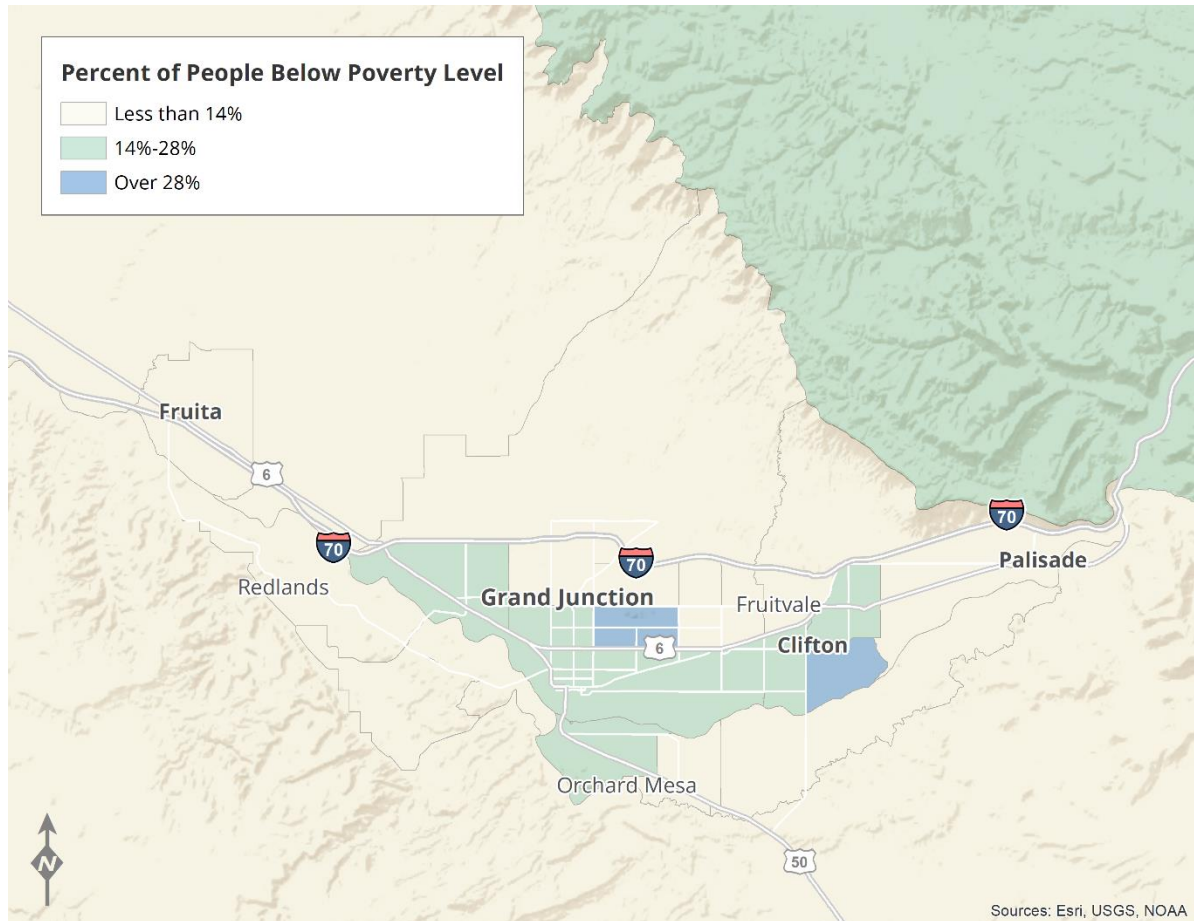
**Figure IV-17.  
Population Under the  
Poverty Line by  
Demographic  
Characteristics, Grand  
Junction, 2019**

Source:  
2019 ACS 5-year estimates, Root Policy  
Research.

	Number in Poverty	Poverty Rate
<b>Population Under Poverty Level</b>	<b>9,258</b>	<b>16%</b>
<b>Sex</b>		
Male	4,107	14%
Female	5,173	17%
<b>Race/Ethnicity</b>		
Non-Hispanic white	6,108	13%
Hispanic	2,574	26%
Other race minority	577	21%
<b>Disability status</b>		
With any disability	2,233	24%
<b>Living Arrangement</b>		
Family households	5,141	12%
Married-couple family	2,304	7%
Female householder, no spouse	2,074	28%
In other living arrangements	4,150	26%

The map in Figure IV-18 shows the geographic distribution of poverty rates in the Grand Valley. Census Tracts in green have higher poverty rates than the county's 14%, and census tracts in blue have around double the poverty rate in the county.

**Figure IV-18.**  
**Poverty Rate by Census Tract, Grand Valley, 2019**



Note: Mesa County's poverty rate is 14%.  
 Source: 2019 5-year ACS, and Root Policy Research.

**Publicly assisted affordable housing inventory.** As the rental market has become more competitive, low-income renters find it increasingly challenging to find market rate units. Limited naturally occurring affordable housing contributes to the need for publicly assisted rental housing—housing that receives some type of public subsidy in exchange for occupant income restrictions.

Mesa County has 901 units developed using Low Income Housing Tax Credits (LIHTC), all of which are designated affordable to households earning less than 60% MFI. Eight percent of those units are affordable to households earning less than 30% MFI. Of the 901 LIHTC units, 664 are in Grand Junction.

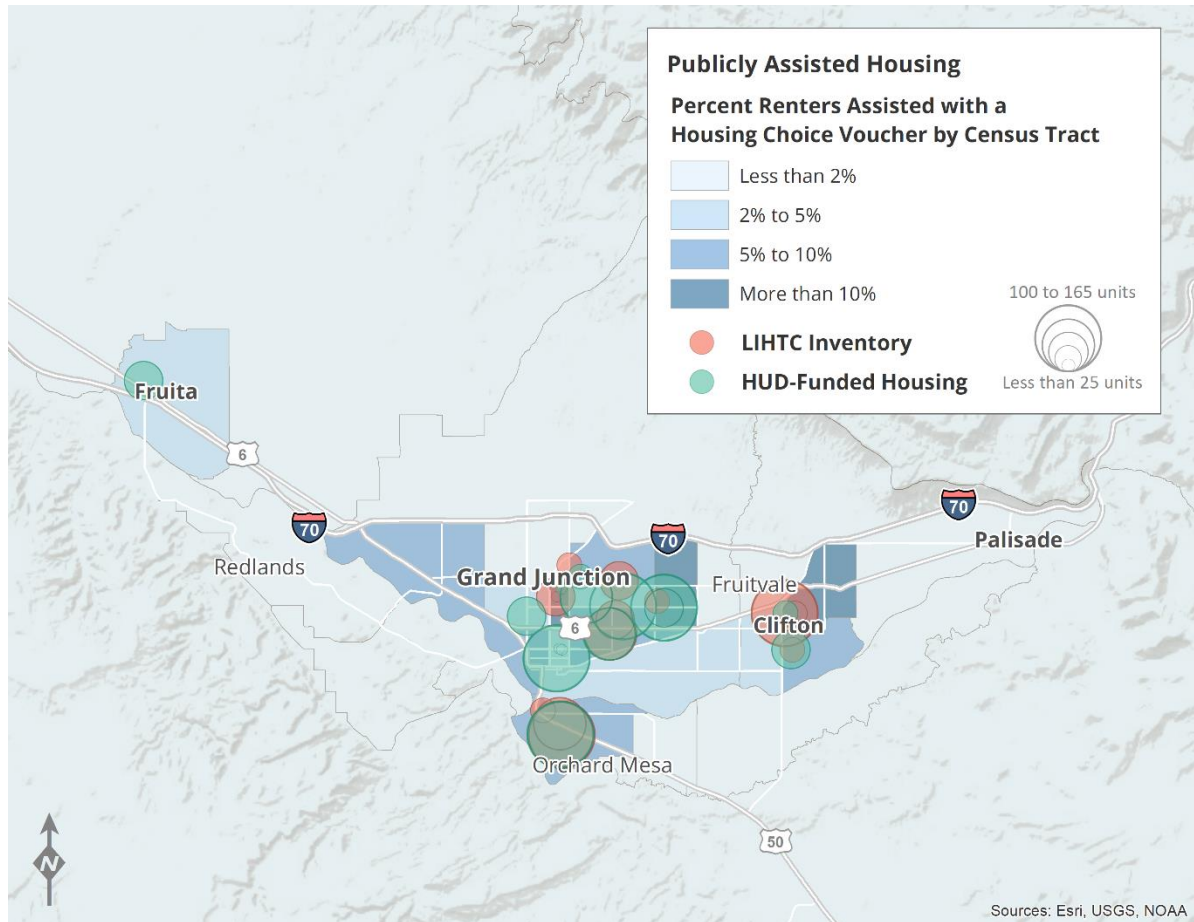
In addition, the county has 1,045 units of HUD-funded housing, including project-based Section 8, public housing, and other multifamily. Combined, these sources have created 1,946 units of income restricted affordable housing. Of the 1,045 HUD-funded units, 887 are in Grand Junction.



There are also about 1,300 housing choice vouchers in use in Mesa County, with which recipients can find market-rate units that meet their needs.<sup>4</sup>

Figure IV-19, shows the geographic distribution of LIHTC and HUD-funded units, along with the percentage of renters in each Census tract that are using a voucher. As illustrated, publicly assisted units are concentrated in Grand Junction, Clifton, and Orchard Mesa.

**Figure IV-19.**  
**Publicly Assisted Housing in Grand Valley**



Source: Colorado Housing Finance Authority, U.S. Department of Housing and Urban Development, and Root Policy Research.

According to data from the Grand Junction Housing Authority, as of March of 2021 there are 2,266 applicants on the waitlist; this number is in line with the low-income rental gap estimated in Section III.

<sup>4</sup> Vouchers and units are not necessarily additive as vouchers can be used in subsidized units, creating overlapping subsidies.

Figure IV-20 shows the number of applications received by the Grand Junction Housing Authority from 2017 to 2021. There was a substantial increase in applications between 2018 and 2019 (40%) and the number of applications has remained elevated in the last 2 years. Most of the demand is concentrated among one- and two-bedroom units.

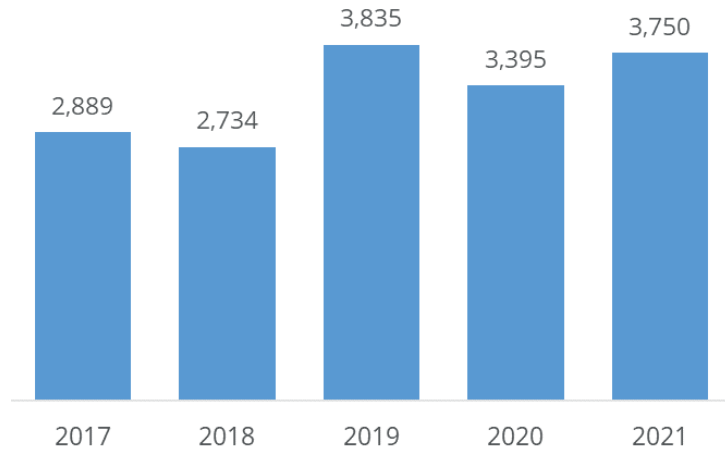
**Figure IV-20.**  
**Total Housing Applications, Grand Junction Housing Authority**

Note:

2021 estimates are extrapolated from first 10 weeks of 2021. Numbers exclude homeless applications and change applications.

Source:

Grand Junction Housing Authority.



*SECTION V.*

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COMMUNITY ENAGAGEMENT FINDINGS

# SECTION V.

## Community Engagement Findings

This section reports the findings from the community engagement conducted to support the Housing Needs Assessment. The first part of this section explores residents' housing choices and preferences, challenges and experiences with displacement and housing discrimination, and preference for different housing types. That is followed by a summary of results gathered through stakeholder engagement. The Root team is grateful to the residents who shared their experiences and perspectives by participating in the resident survey, and stakeholder focus groups.

### Community Engagement Elements

The community engagement process included:

- A resident survey available in English and Spanish (1,853 total responses, 24 in Spanish); and
- Five stakeholder focus groups.

**Explanation of terms.** The terms used throughout this section include:

- “Precariously housed” includes residents who are currently homeless or living in transitional or temporary/emergency housing and residents who are “staying with friends/family” —people who live with friends or family but are not themselves on the lease or property title. These residents may (or may not) make financial contributions to pay housing costs or contribute to the household exchange for housing (e.g., childcare, healthcare services).
- “Disability” indicates that the respondent or a member of the respondent’s household has a disability of some type—physical, mental, intellectual, developmental.
- “Housing subsidy” refers to a respondent whose household’s housing costs are subsidized by a housing voucher (e.g., Section 8/Housing Choice Voucher) or whose household lives in a building where their rent is based on their income. This includes Low Income Tax Credit (LIHTC) buildings, project-based Section 8, deed-restricted ownership products, and any other place-based housing subsidies.

**Geographic note.** Throughout this section, survey data are reported for Grand Junction, Clifton, Fruita, Palisade, and the rest of Grand Valley, which includes respondents from Redlands, Fruitvale, Orchard Mesa, Loma, and unincorporated Mesa County.

**Sampling note.** The survey respondents do not represent a random sample of the Grand Valley. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey

prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results however, with an understanding of the differences of the sample from the larger population.

Compared to the county’s overall demographic and socioeconomic characteristics, survey respondents are more likely to be single person households, to have a household member with a disability, to be renters, and to be older.

**Figure V-I.  
Survey Respondent Profile**

Resident Survey Sample Sizes	Grand Junction	Clifton	Fruita	Palisade	Grand Valley	Grand Valley (Total)
<b>Total Responses</b>	<b>948</b>	<b>130</b>	<b>124</b>	<b>107</b>	<b>544</b>	<b>1,853</b>
<b>Household Composition</b>						
<b>Households with children under 18</b>	191	41	41	22	125	420
<b>Single person households</b>	293	31	15	16	82	437
<b>Households with a member with a disability</b>	319	57	32	13	139	560
<b>Race/Ethnicity</b>						
<b>Hispanic</b>	85	14	10	4	38	151
<b>Other Non-Hispanic Minority</b>	69	8	7	4	33	121
<b>Non-Hispanic White</b>	617	82	78	66	352	1,195
<b>Tenure</b>						
<b>Homeowner</b>	403	48	91	82	376	1,000
<b>Renter- market rate</b>	241	32	17	18	71	379
<b>Renter- subsidized</b>	223	34	8	3	47	315
<b>Precariously housed</b>	67	12	8	2	41	130
<b>Age</b>						
<b>Under 35</b>	106	15	17	6	59	203
<b>Ages 35 - 54</b>	232	40	35	25	148	480
<b>Age 55 +</b>	415	49	43	42	211	760
<b>Household Income</b>						
<b>&lt; \$25,000</b>	343	54	18	11	87	513
<b>\$25,000 up to \$35,000</b>	67	14	7	4	40	132
<b>\$35,000 up to \$55,000</b>	79	13	12	11	49	164
<b>\$55,000 up to \$85,000</b>	110	19	22	18	101	270
<b>\$85,000 +</b>	187	8	46	36	167	444

Note: Precariously housed includes residents who are currently homeless, staying with friends or family, but not on the lease (“couch-surfing”) or living in transitional or temporary housing. Disability indicates that a member of the household has a disability. Numbers do not aggregate either due to multiple response or that respondents did not choose to provide a response to all demographic and socioeconomic questions.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.



**Sample size note.** When considering the experience of members of certain groups in the Grand Valley, the sample sizes are too small (n<40 respondents) to express results quantitatively. In these cases, we describe the survey findings as representative of those who responded to the survey, but that the magnitude of the estimate may vary significantly in the overall population (i.e., large margin of error). Survey data from small samples are suggestive of an experience or preference, rather than conclusive. Sample size numbers are provided along with each figure. These numbers represent the number of responses to the particular question referred in the figure, not the total number of surveys received.

## Primary Findings

The community engagement process provides insight into residents' experience with housing choice and housing needs, the impacts of the COVID-19 pandemic, and residents' perceptions of the types of housing most needed in the Grand Valley.

### Housing problems:

- Renters, households with a member with a disability and low-income households are more likely to experience housing challenges. Of the respondents whose household includes a member with a disability, 54% have accessibility needs in the home or to access the home. Around one in four (23%) live in a home that does not meet the accessibility needs of their household member with a disability.
- Renters who do not have any type of housing subsidy are more likely than renters with subsidies to face housing challenges, indicating that access to vouchers or other publicly supported housing increases housing stability. Half of unsubsidized renters worry their rent will increase to an unaffordable level, one in four struggles to pay their rent and one in five struggles to pay utilities.
- Households with income below \$35,000 are more likely to experience housing challenges. Around a third are worried about rent increases, around one in five struggles to pay their rent/mortgage, and around one in five would like to live on their own/with fewer people but cannot afford it.
- Among housing voucher recipients, almost two thirds describe their experience trying to find a landlord to accept their voucher as "somewhat difficult" or "very difficult". The majority attributes the difficulty using vouchers to "landlords have policies of not renting to voucher holders" and "not enough properties available." Stakeholders also noted that there has been an increase in the share of landlords who find ways to avoid renting to voucher holders (despite state protections for source of income.)

### Desire to own a home:

- Most renters want to own. Over half of renters want to buy in the next five years but are not sure if they will be able to.

- The greatest share of renters who want to buy have not yet done so because they do not have a down payment, there is a lack of housing to buy that they can afford, their credit score is too low, or they have too much debt.

### **Displacement and discrimination:**

- One in four respondents in the Grand Valley and in Grand Junction who moved in the last five years were displaced (having to move when they did not wish to move). Half of precariously housed residents who moved in the last five years were displaced. Around two in five households with income below \$25,000, households with a member with a disability, and respondents in Clifton, who moved in the last five years were displaced.
- Overall, 13% of survey respondents believe they experienced discrimination when looking for housing in the Grand Valley. Respondents who are precariously housed, renters who have a housing subsidy, households with a member with a disability, and households with income below \$25,000 are around twice as likely to say they experienced housing discrimination compared to the average resident.
- While the eviction ban has helped keep families housed during the COVID-19 crisis, some stakeholders fear that landlords, in response to such policies (along new regulations such as the Colorado bed bug law) will reduce the supply of affordable rentals and will be less likely to renew leases due to perceived difficulties in evicting tenants.

### **COVID-19 impacts:**

- Overall, three in four Grand Valley respondents indicated their housing situation has not been impacted by the COVID-19 pandemic.
- However, respondents with income between \$25,000 to \$55,000, residents from Clifton, and unsubsidized renters were more likely than the average respondent to have experienced a financial setback such as skipping payments on bills, taken on debt, or paid less than the minimum payment on bills in order to afford housing costs. These households were also more likely to experience negative employment impacts, such as loss of employment, reduction in hours, and furloughs.

### **Housing types and appetite for density:**

- Survey respondents consider most of the different housing types to be important to include in the Grand Valley housing market. Respondents expressed a strong desire for the housing stock to accommodate a wide range of residents including those living on a fixed income, low- and moderate-income families, and residents with mobility challenges. Increasing housing choice for a wide range of residents has implications for land use as well as affordability and housing policies/programs.
- The most common housing types considered “appropriate in my neighborhood” by respondents were, medium-sized single-family homes between 1,500 and 3,000

square feet, small homes with less than 1,500 square feet, and accessory dwelling units (ADUs).

## Current Housing Choice

This section explores Grand Valley residents’ current housing situation, ranging from the most important factors influencing their current housing choice, their assessment of their home’s condition, and housing-related challenges. To the extent possible, survey data are reported for each jurisdiction and by selected respondent or household characteristics (e.g., housing situation, income, demographics).

**Most important factors in choosing current home.** Figures V-2 through V-6 present the top five factors survey respondents considered when choosing their current home. Not surprisingly, cost is the factor selected by the greatest proportion of survey respondents with a few exceptions—the greatest proportion of higher income households and residents from Palisade selected their home because they “liked the neighborhood”. Other factors in the top five common across jurisdictions and respondent types include the number of bedrooms, quiet area, and low crime/safe. Among single person households, households with a member with a disability, subsidized renters, and low-income households, the acceptance of housing vouchers was among the top reasons residents chose their current home.

**Figure V-2.**  
**What factor was most important to you when you chose your current home? Top Five Responses, by Jurisdiction**

		JURISDICTION				
TOP 5	Grand Junction	Clifton	Fruita	Palisade	Rest of Grand Valley	Grand Valley
1	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it	Liked the neighborhood	Cost/I could afford it	Cost/I could afford it
2	Liked the neighborhood	Allow pets/dogs	Quiet area	Quiet area	Liked the neighborhood	Liked the neighborhood
3	Number of bedrooms/size of apartment or home	Number of bedrooms/size of apartment or home	Low crime rate/safe	Large yard/size of yard	Quiet area	Quiet area
4	Liked the type of home/ apartment	Landlord takes Housing Voucher	Large yard/size of yard	Cost/I could afford it	Large yard/size of yard	Number of bedrooms/size of apartment or home
5	Allow pets/dogs	Large yard/size of yard	Liked the neighborhood	Low crime rate/safe	Number of bedrooms/size of apartment or home	Large yard/size of yard

Note: n=1,784.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Figure V-3.**  
**What factor was most important to you when you chose your current home? Top Five Responses, by Household Composition**

HOUSEHOLD COMPOSITION			
TOP 5	Children	Disability	Single Person
1	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it
2	Liked the neighborhood	Allow pets/dogs	Landlord takes Housing Voucher
3	Number of bedrooms/size of apartment or home	Landlord takes Housing Voucher	Allow pets/dogs
4	Large yard/size of yard	Quiet area	Quiet area
5	Close to quality/desirable K-12 schools/school district	Low crime rate/safe	Liked the type of home/apartment

Note: n=544.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Figure V-4.**  
**What factor was most important to you when you chose your current home? Top Five Responses, by Race/Ethnicity**

RACE/ETHNICITY			
TOP 5	Hispanic	Non-Hispanic Minority	Non-Hispanic White
1	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it
2	Liked the neighborhood	Liked the neighborhood	Liked the neighborhood
3	Quiet area	Number of bedrooms/size of apartment or home	Quiet area
4	Close to family/friends	Allow pets/dogs	Number of bedrooms/size of apartment or home
5	Number of bedrooms/size of apartment or home	Quiet area	Large yard/size of yard

Note: n=1,184.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Figure V-5.**  
**What factor was most important to you when you chose your current home? Top Five Responses, by Tenure**

		TENURE			
TOP 5	Owner	Renter (Market)	Renter (Subsidized)	Precariously Housed	
1	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it	
2	Liked the neighborhood	Allow pets/dogs	Landlord takes Housing Voucher	Allow pets/dogs	
3	Large yard/size of yard	Number of bedrooms/size of apartment or home	Allow pets/dogs	Close to family/friends	
4	Quiet area	Low crime rate/safe	Liked the type of home/apartment	Low crime rate/safe	
5	Number of bedrooms/size of apartment or home	No maintenance/low maintenance	Number of bedrooms/size of apartment or home	Other	

Note: n=974.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Figure V-6.**  
**What factor was most important to you when you chose your current home? Top Five Responses, by Household Income**

		INCOME				
TOP 5	< \$25,000	\$25,000 up to \$35,000	\$35,000 up to \$55,000	\$55,000 up to \$85,000	\$85,000 +	
1	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it	Liked the neighborhood	
2	Landlord takes Housing Voucher	Number of bedrooms/size of apartment or home	Liked the neighborhood	Liked the neighborhood	Cost/I could afford it	
3	Allow pets/dogs	Quiet area	Quiet area	Large yard/size of yard	Large yard/size of yard	
4	Close to family/friends	Allow pets/dogs	Allow pets/dogs	Quiet area	Quiet area	
5	Number of bedrooms/size of apartment or home	Large yard/size of yard	Low crime rate/safe	Number of bedrooms/size of apartment or home	Number of bedrooms/size of apartment or home	

Note: n=498.



Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Housing condition.** The majority of survey respondents in the Grand Valley (84%) and in Grand Junction (82%) consider their home to be in good or excellent condition. Figure V-7 presents the proportion of respondents who rate their home's condition as "fair" or "poor."

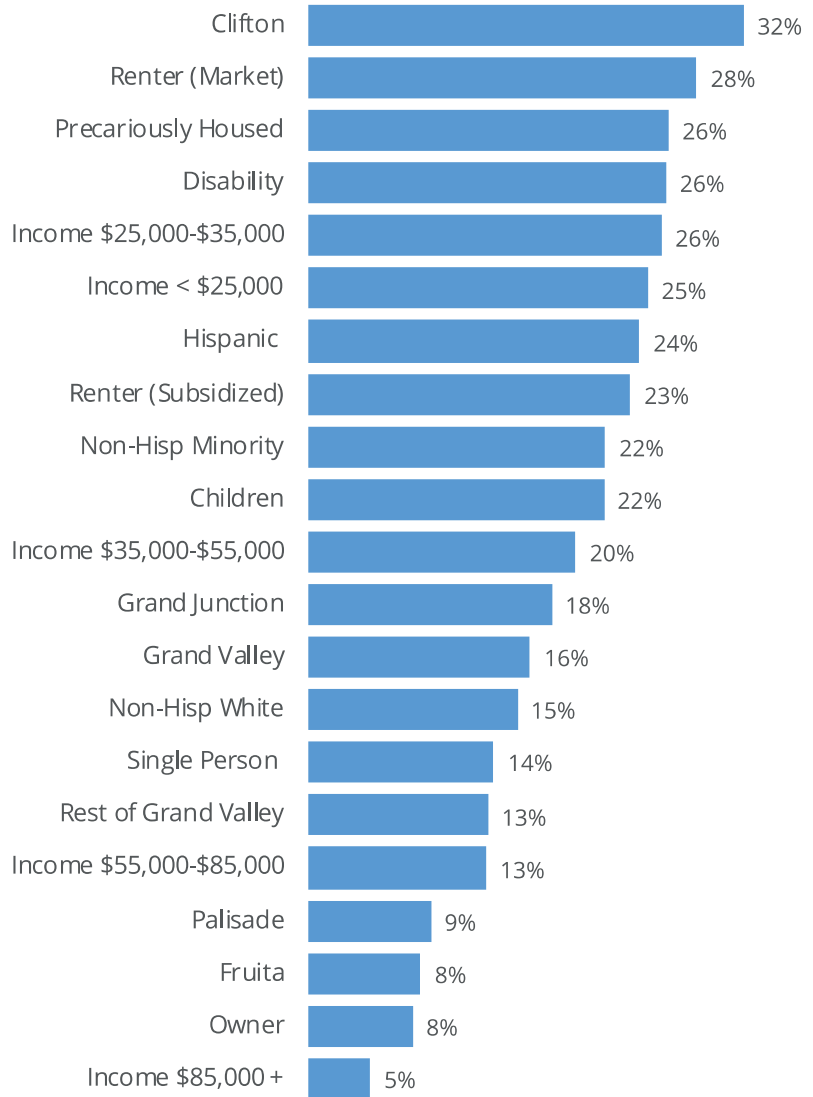
- Almost one third (32%) of Clifton residents and renters of market rate units (28%) deem their home to be in fair/poor condition.
- The share of residents who deem their home to be in fair/poor condition is around one if four for precariously housed residents, households with a member with a disability, and households with income below \$35,000.
- Homeowners and higher income households are least likely to identify their home's condition as being fair or poor.

About 77% of respondents with homes they consider to be in fair or poor condition have repairs that need to be made. The most common needed repairs are related to weatherization, flooring, walls, and windows. In most cases, the repairs have not been made because the homeowner "can't afford to make them" or because the landlord "refuses to make repairs."

**Figure V-7.**  
**How would you**  
**rate the condition**  
**of your home?**  
**(% Fair/Poor)**

Note:  
n= 1,798

Source:  
Root Policy Research from the  
2021 Grand Valley Housing Survey.



**Housing challenges.** Survey respondents reviewed a list of common housing challenges and indicated if they currently experience a challenge. Overall, over half of Grand Valley (55%) and Grand Junction (53%) survey respondents noted that they do not experience any of the housing challenges—homeowners, higher income households, and residents from Fruita, Palisade, and the rest of the Grand Valley were less likely to experience housing challenges. Conversely, renters, households with a member with a disability and low-income households are more likely experience housing challenges. Figures V-8 through V-11 present the eight most common housing challenges experienced by Grand Valley residents. These include challenges such as worrying about rent going up to an amount they can't afford, living in crowded conditions, and struggling to pay rent/mortgage and utilities.

- Among the different jurisdictions, Clifton residents are the most likely to experience housing challenges, nearly one in three (32%) is concerned about rent increases,

around one in five struggles to pay their rent/mortgage (19%) and utilities (22%), and over one in ten is afraid to get evicted or kicked out (12%).

- One in five (20%) households with children feel their home is not big enough for their family members.
- Households with a member with a disability are more likely to face housing challenges than the average resident. Around one third (30%) worried about rent increasing to an unaffordable level, and around one in five struggles to pay their rent/mortgage (19%) or would like to live on their own/with fewer people but can't afford it (18%).
- Among race/ethnicity, Hispanic and non-Hispanic minority residents are more likely to face housing challenges compared to non-Hispanic White residents. Around one in four Hispanic residents (25%) and non-Hispanic minority residents (27%) worries about rent increases, and around one in five (19% and 18% respectively) would like to live on their own/with fewer people but can't afford it.
- Renters who do not have any type of housing subsidy are more likely than renters with subsidies to face housing challenges, indicating that access to vouchers or other publicly supported housing increases housing stability. Half of unsubsidized renters (50%) worry their rent will increase to an unaffordable level, one in four (25%) struggles to pay their rent and one in five struggles to pay utilities (20%). As expected, precariously housed residents are the most likely to experience housing challenges among tenure categories. Half (50%) of precariously housed residents would like to live on their own/with fewer people but cannot afford it.
- Among income categories, households with income below \$25,000 and with income between \$25,000 to \$35,000 are more likely to experience housing challenges. Around a third (34% and 30% respectively) are worried about rent increases, around one in five (19% and 23% respectively) struggle to pay their rent/mortgage, and around one in five (20% and 19% respectively) would like to live on their own/with fewer people but can't afford it.

Examples of other housing challenges described by respondents include:

- *"Can't find ANY housing OR assistance because of criminal background. Convicted felon."*
- *"House requires maintenance that is very costly and we can't afford to do."*
- *"Husband retired and still works full time to meet expenses."*
- *"I am on a very fixed income and can only afford about 600 a month."*
- *"I am retiring soon and concerned about paying for my utilities and raising costs."*
- *"I sold my previous home but didn't net enough to afford even a smaller home."*
- *"I struggle to save enough for repairs/upkeep."*
- *"Lack of choice and variety of nice reasonably priced places."*
- *"Been on housing choice voucher list for 2 years - 62 almost 63 widow, disabled."*

**Figure V-8.  
Housing Challenge, by Jurisdiction**

Higher than Region (>5 percentage points)  
Lower than Region (<5 percentage points)

Housing Challenge	Grand Junction	Clifton	Fruita	Palisade	Rest of Grand Valley	Grand Valley
None of the above	53%	35%	62%	67%	60%	55%
I worry about my rent going up to an amount I can't afford	22%	32%	14%	12%	11%	18%
I want to get my own place/live with fewer people, but I can't afford it	15%	16%	8%	4%	10%	13%
Other	12%	13%	5%	8%	12%	12%
I struggle to pay my rent/mortgage	11%	19%	9%	7%	12%	11%
I struggle to pay my utilities	8%	22%	9%	6%	9%	9%
My home isn't big enough for my family members	8%	11%	10%	7%	9%	9%
I am afraid I may get evicted or kicked out	8%	12%	3%	1%	4%	7%

Note: n= 1,678.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Figure V-9.  
Housing Challenge, by Household Characteristics and Race/Ethnicity**

Higher than Region (>5 percentage points)  
Lower than Region (<5 percentage points)

Housing Challenge	Children	Disability	Single Person	Hispanic	Non-Hisp Minority	Non-Hisp White	Grand Valley
None of the above	52%	36%	49%	38%	43%	58%	55%
I worry about my rent going up to an amount I can't afford	18%	30%	29%	25%	27%	17%	18%
I want to get my own place/live with fewer people, but I can't afford it	14%	18%	11%	19%	18%	11%	13%
Other	11%	17%	13%	10%	13%	12%	12%
I struggle to pay my rent/mortgage	15%	19%	12%	18%	11%	11%	11%
I struggle to pay my utilities	12%	16%	9%	13%	8%	8%	9%
My home isn't big enough for my family members	20%	10%	2%	14%	12%	8%	9%
I am afraid I may get evicted or kicked out	9%	12%	8%	7%	13%	6%	7%

Note: n= 1,678.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Figure V-10.**  
**Housing Challenge, by Tenure**

Higher than Region (>5 percentage points)  
Lower than Region (<5 percentage points)

Housing Challenge	Owner	Renter (Market)	Renter (Subsidized)	Precariously Housed	Grand Valley
None of the above	77%	25%	42%	18%	55%
I worry about my rent going up to an amount I can't afford	-	50%	31%	16%	18%
I want to get my own place/live with fewer people, but I can't afford it	1%	26%	15%	50%	13%
Other	8%	13%	13%	23%	12%
I struggle to pay my rent/mortgage	5%	25%	11%	23%	11%
I struggle to pay my utilities	4%	20%	9%	14%	9%
My home isn't big enough for my family members	6%	12%	7%	20%	9%
I am afraid I may get evicted or kicked out	-	14%	11%	15%	7%

Note: n = 1,678.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Figure V-11.**  
**Housing Challenge, by Income**

Higher than Region (>5 percentage points)  
Lower than Region (<5 percentage points)

Housing Challenge	< \$25,000	\$25,000- \$35,000	\$35,000- \$55,000	\$55,000- \$85,000	\$85,000 +	Grand Valley
None of the above	34%	33%	46%	63%	86%	55%
I worry about my rent going up to an amount I can't afford	34%	30%	19%	12%	2%	18%
I want to get my own place/live with fewer people, but I can't afford it	20%	19%	17%	9%	2%	13%
Other	16%	12%	15%	11%	7%	12%
I struggle to pay my rent/mortgage	19%	23%	16%	6%	1%	11%
I struggle to pay my utilities	16%	15%	9%	4%	1%	9%
My home isn't big enough for my family members	8%	13%	16%	11%	4%	9%
I am afraid I may get evicted or kicked out	14%	6%	8%	3%	-	7%

Note: n = 1,678.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.



**Difficulty using housing voucher.** Among the respondents with some type of housing subsidy, over half (59%) participate in the housing voucher program. Among these residents, most describe their experience trying to find a landlord to accept their voucher as “somewhat difficult” (34%) or “very difficult” (29%).

- Around two thirds (65%) attributed their difficulty to “landlords have policies of not renting to voucher holders” and 61% to “not enough properties available.”
- About half (49%) “have a hard time finding information about landlords that accept housing vouchers”;
- About two in five (44%) report that “voucher is not enough to cover the rent for places I want to live,” and around one in five (18%) indicated there is “not enough time to find a place to live before the voucher expires.”

**Housing challenges—disability.** Of the respondents whose household includes a member with a disability, 54% have accessibility needs in the home or to access the home. Around one in four (23%) live in a home that does not meet the accessibility needs of their household member with a disability.

The most common improvements or modifications needed include:

- Grab bars in the bathroom;
- Service or emotional support animal allowed in apartment/room/home;
- Ramps;
- Wider doorways; and
- Reserved accessible parking spot by entrance.

Other modifications or accommodations needed include alarm to notify if someone leaves the home and fire alarm/doorbell made accessible for person with hearing disability/deaf.

Examples of resident comments around what is needed in the Grand Valley to help persons with a disability live or continue to live in the housing setting that they prefer/require include:

- *“All homes have at least visitability floors.”*
- *“Assistance in locating appropriate housing.”*
- *“Better programs for disabled people to go back to work.”*

- *“Better side walks. Along 26.5 Road. Most North South roads.”*
- *“Bike paths and sidewalks. Disabled and cannot drive.”*
- *“Low cost housing in SAFE neighborhoods.”*
- *“Mental and physical support from public and private agencies.”*
- *“More handicap adapted housing options.”*
- *“Safe apartments close to public transportation.”*

**Neighborhood challenges.** Figures V-12 through V-16 present the top five neighborhood challenges experienced by the greatest proportion of survey respondents. Overall, 47% of Grand Valley respondents and 48% of Grand Junction respondents do not experience a neighborhood challenge. However, there is some variation in the likelihood of neighborhood challenges by jurisdiction, and household characteristics.

- Over one third of Clifton respondents (37%) are concerned about safety in their current neighborhood. Safety concern is also high among households with a member with a disability (23%), non-Hispanic minority respondents (21%), subsidized renters (24%), and households with income below \$25,000 (23%).
- One in four (26%) Clifton respondents, non-Hispanic minority respondents (24%), and respondents with income between \$35,000 to \$55,000 (24%) indicate there are inadequate sidewalks, street lights, drainage, or other infrastructure.

**Figure V-12.**

**Do you face any of these challenges in your neighborhood? Top Five Responses, by Jurisdiction**

		JURISDICTION					
TOP 5	Grand Junction	Clifton	Fruita	Palisade	Rest of Grand Valley	Grand Valley	
<b>1</b>	<b>48%</b> None of the above	I am concerned about my or my family's safety in my current neighborhood <b>37%</b>	<b>55%</b> None of the above	<b>58%</b> None of the above	<b>45%</b> None of the above	<b>47%</b> None of the above	
<b>2</b>	<b>18%</b> Too much traffic/ too much street/ highway noise	<b>28%</b> None of the above	No or few grocery stores/healthy food stores in the area <b>20%</b>	There are inadequate sidewalks, street lights, drainage, other infrastructure <b>19%</b>	There are inadequate sidewalks, street lights, drainage, other infrastructure <b>18%</b>	There are inadequate sidewalks, street lights, drainage, other infrastructure <b>15%</b>	
<b>3</b>	I am concerned about my or my family's safety in my current neighborhood <b>15%</b>	There are inadequate sidewalks, street lights, drainage, other infrastructure <b>26%</b>	Not enough job opportunities in the area <b>13%</b>	<b>9%</b> Other	There is not public transportation in my neighborhood or very limited <b>16%</b>	Too much traffic/ too much street/ highway noise <b>14%</b>	
<b>4</b>	No or few grocery stores/healthy food stores in the area <b>12%</b>	My neighborhood does not have safe places for children to play outside <b>19%</b>	There is not public transportation in my neighborhood or very limited <b>12%</b>	Too much traffic/ too much street/ highway noise <b>8%</b>	No or few grocery stores/healthy food stores in the area <b>14%</b>	I am concerned about my or my family's safety in my current neighborhood <b>14%</b>	
<b>5</b>	There are inadequate sidewalks, street lights, drainage, or other infrastructure <b>12%</b>	<b>18%</b> Other	<b>10%</b> Other	Not enough job opportunities in the area <b>7%</b>	Not enough job opportunities in the area <b>12%</b>	No or few grocery stores/healthy food stores in the area <b>13%</b>	

Note: n=1,551.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Figure V-13.**

**Do you face any of these challenges in your neighborhood? Top Five Responses, by Household Composition**

HOUSEHOLD COMPOSITION			
TOP 5	Children	Disability	Single Person
<b>1</b>	<b>44%</b> None of the above	<b>38%</b> None of the above	<b>49%</b> None of the above
<b>2</b>	<b>18%</b> I am concerned about my or my family's safety in my current neighborhood	<b>23%</b> I am concerned about my or my family's safety in my current neighborhood	<b>16%</b> Too much traffic/too much street/highway noise
<b>3</b>	<b>17%</b> There are inadequate sidewalks, street lights, drainage, or other infrastructure	<b>17%</b> Too much traffic/too much street/highway noise	<b>16%</b> No or few grocery stores/healthy food stores in the area
<b>4</b>	<b>17%</b> My neighborhood does not have safe places for children to play outside	<b>16%</b> No or few grocery stores/healthy food stores in the area	<b>15%</b> I am concerned about my or my family's safety in my current neighborhood
<b>5</b>	<b>14%</b> My neighborhood does not have high quality schools for children	<b>15%</b> There are inadequate sidewalks, street lights, drainage, or other infrastructure	<b>14%</b> Other

Note: n=506.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Figure V-14.**

**Do you face any of these challenges in your neighborhood? Top Five Responses, by Race/Ethnicity**

RACE/ETHNICITY			
TOP 5	Hispanic	Non-Hispanic Minority	Non-Hispanic White
<b>1</b>	<b>44%</b> None of the above	<b>38%</b> None of the above	<b>47%</b> None of the above
<b>2</b>	<b>16%</b> I am concerned about my or my family's safety in my current neighborhood	<b>24%</b> There are inadequate sidewalks, street lights, drainage, or other infrastructure	<b>15%</b> Too much traffic/too much street/highway noise
<b>3</b>	<b>15%</b> My neighborhood does not have safe places for children to play outside	<b>21%</b> I am concerned about my or my family's safety in my current neighborhood	<b>14%</b> There are inadequate sidewalks, street lights, drainage, or other infrastructure
<b>4</b>	<b>14%</b> Not enough job opportunities in the area	<b>19%</b> My neighborhood does not have safe places for children to play outside	<b>13%</b> I am concerned about my or my family's safety in my current neighborhood
<b>5</b>	<b>14%</b> There are inadequate sidewalks, street lights, drainage, or other infrastructure	<b>18%</b> Not enough job opportunities in the area	<b>13%</b> No or few grocery stores/healthy food stores in the area

Note: n=1,374.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.



**Figure V-15.**

**Do you face any of these challenges in your neighborhood? Top Five Responses, by Tenure**

		TENURE			
TOP 5		Owner	Renter (Market)	Renter (Subsidized)	Precariously Housed
<b>1</b>	<b>48%</b>	None of the above	<b>43%</b> None of the above	<b>48%</b> None of the above	<b>39%</b> None of the above
<b>2</b>	<b>16%</b>	There are inadequate sidewalks, street lights, drainage, or other infrastructure	<b>19%</b> I am concerned about my or my family's safety in my current neighborhood	<b>24%</b> I am concerned about my or my family's safety in my current neighborhood	<b>18%</b> No or few grocery stores/ healthy food stores in the area
<b>3</b>	<b>13%</b>	Too much traffic/too much street/highway noise	<b>16%</b> Not enough job opportunities in the area	<b>15%</b> Too much traffic/too much street/highway noise	<b>18%</b> Not enough job opportunities in the area
<b>4</b>	<b>12%</b>	There is not public transportation in my neighborhood or the routes and hours are very limited	<b>16%</b> There are inadequate sidewalks, street lights, drainage, or other infrastructure	<b>12%</b> No or few grocery stores/ healthy food stores in the area	<b>17%</b> I am concerned about my or my family's safety in my current neighborhood
<b>5</b>	<b>12%</b>	No or few grocery stores/ healthy food stores in the area	<b>16%</b> Too much traffic/too much street/highway noise	<b>11%</b> There are inadequate sidewalks, street lights, drainage, or other infrastructure	<b>16%</b> There are inadequate sidewalks, street lights, drainage, or other infrastructure

Note: n=1,539.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Figure V-16.**

**Do you face any of these challenges in your neighborhood? Top Five Responses, by Income**

		INCOME				
TOP 5		< \$25,000	\$25,000 up to \$35,000	\$35,000 up to \$55,000	\$55,000 up to \$85,000	\$85,000 +
<b>1</b>		<b>44%</b> None of the above	<b>37%</b> None of the above	<b>39%</b> None of the above	<b>44%</b> None of the above	<b>54%</b> None of the above
<b>2</b>	I am concerned about my or my family's safety in my current neighborhood	<b>23%</b>	<b>19%</b> I am concerned about my or my family's safety in my current neighborhood	<b>24%</b> There are inadequate sidewalks, street lights, drainage, or other infrastructure	<b>17%</b> Too much traffic/too much street/highway noise	<b>14%</b> There are inadequate sidewalks, street lights, drainage, or other infrastructure
<b>3</b>	Too much traffic/too much street/highway noise	<b>16%</b>	<b>18%</b> Not enough job opportunities in the area	<b>20%</b> Not enough job opportunities in the area	<b>15%</b> There are inadequate sidewalks, street lights, drainage, or other infrastructure	<b>13%</b> No or few grocery stores/ healthy food stores in the area
<b>4</b>	No or few grocery stores/ healthy food stores in the area	<b>14%</b>	<b>17%</b> Too much traffic/too much street/highway noise	<b>16%</b> I am concerned about my or my family's safety in my current neighborhood	<b>14%</b> Other	<b>11%</b> There is not public transportation in my neighborhood or the routes and hours are very limited
<b>5</b>	There are inadequate sidewalks, street lights, drainage, or other infrastructure	<b>13%</b>	<b>16%</b> No or few grocery stores/ healthy food stores in the area	<b>16%</b> My neighborhood does not have safe places for children to play outside	<b>13%</b> There is not public transportation in my neighborhood or the routes and hours are very limited	<b>10%</b> Too much traffic/too much street/highway noise

Note: n=1,427.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Housing costs.** Figures V-17 and V-18 compare median housing costs. As shown, median rent, mortgage, and utilities vary by jurisdiction and household characteristics, but internet costs are fairly similar. Residents who have been living in the Grand Valley for five years or less have higher median rent and mortgage costs than residents who have been in the Grand Valley longer.

**Figure V-17.  
Median Housing  
Costs, by  
Jurisdiction,  
Tenure, and  
Income**

Note:  
n=1,508.

Source:  
Root Policy Research from  
the 2021 Grand Valley  
Housing Survey.

	Median Rent	Median Mortgage	Median Utilities	Median Internet
<b>Jurisdiction</b>				
<b>Grand Junction</b>	\$594	\$1,200	\$150	\$70
<b>Clifton</b>	\$625	\$840	\$150	\$70
<b>Fruita</b>	\$625	\$1,300	\$242	\$80
<b>Palisade</b>	\$900	\$1,340	\$217	\$72
<b>Rest of Grand Valley</b>	\$698	\$1,200	\$200	\$70
<b>Grand Valley</b>	\$610	\$1,200	\$175	\$70
<b>Tenure</b>				
<b>Homeowner</b>	n/a	\$1,200	\$200	\$75
<b>Renter- market rate</b>	\$818	n/a	\$128	\$70
<b>Renter- subsidized</b>	\$344	n/a	\$68	\$64
<b>Precariously Housed</b>	\$500	n/a	\$200	\$67
<b>Income</b>				
<b>Income &lt; \$25,000</b>	\$414	\$620	\$80	\$65
<b>Income \$25,000 up to \$35,000</b>	\$750	\$814	\$150	\$65
<b>Income \$35,000 up to \$55,000</b>	\$1,000	\$1,000	\$179	\$74
<b>Income \$55,000 up to \$85,000</b>	\$1,120	\$1,117	\$200	\$70
<b>Income &gt; \$85,000</b>	\$1,375	\$1,470	\$200	\$75

**Figure V-18.  
Median Housing  
Costs, by  
Race/Ethnicity,  
Household  
Characteristics,  
and Years Living in  
Grand Valley**

Note:  
n=1,508.

Source:  
Root Policy Research from the  
2021 Grand Valley Housing  
Survey.

	Median Rent	Median Mortgage	Median Utilities	Median Internet
<b>Race/Ethnicity</b>				
<b>Hispanic</b>	\$593	\$1,100	\$153	\$65
<b>Other Non-Hispanic Minority</b>	\$650	\$1,500	\$200	\$75
<b>Non-Hispanic White</b>	\$600	\$1,200	\$170	\$73
<b>Household Characteristics</b>				
<b>Households with children under 18</b>	\$794	\$1,400	\$200	\$75
<b>Single person households</b>	\$403	\$770	\$80	\$65
<b>Households with a member with a disability</b>	\$464	\$1,200	\$140	\$70
<b>Years Living in the Grand Valley</b>				
<b>Less than 5 years</b>	\$700	\$1,250	\$150	\$67
<b>5-10 years</b>	\$645	\$1,163	\$150	\$70
<b>10-20 years</b>	\$595	\$1,200	\$178	\$75
<b>20 years or more</b>	\$558	\$1,200	\$200	\$75

## Displacement and Recent Experience Seeking Housing

Overall, 49% of survey respondents report moving in the past five years, and this ranged from 34% of Palisade respondents to 53% of city of Grand Junction respondents.

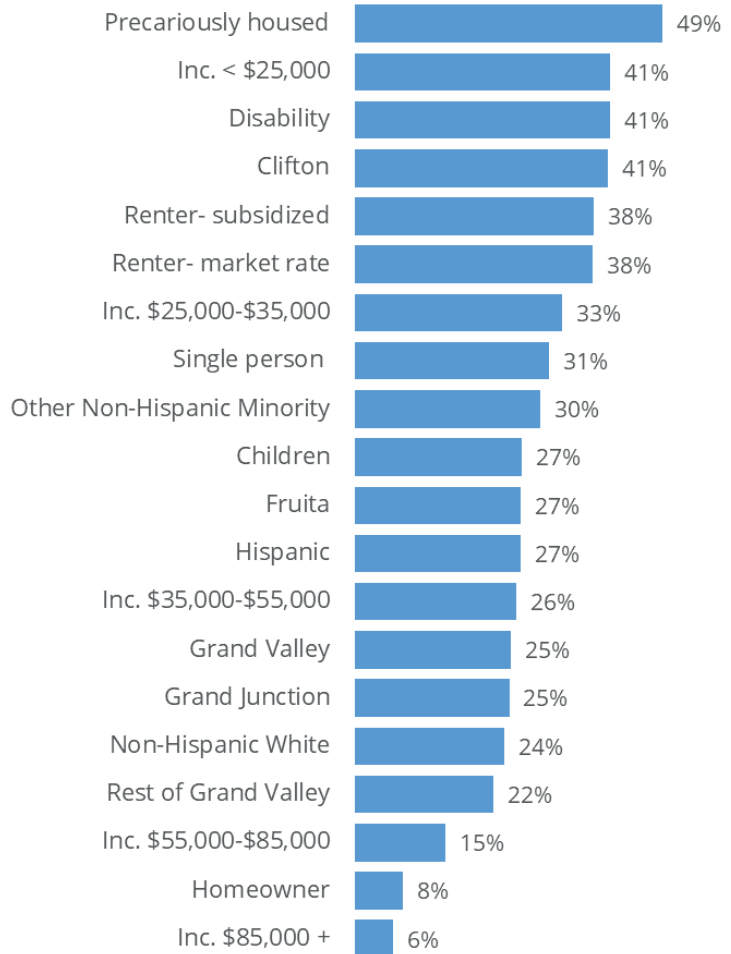
**Displacement experience.** Residents were asked if they have been displaced from their home—had to move when they did not want to move—in the Grand Valley over the past five years. Overall, one in four (25%) respondents in the Grand Valley and in Grand Junction who moved in the last five years were displaced. As shown in Figure V-19, around half (49%) of precariously housed residents who moved in the last five years were displaced. Around two in five (41%) of households with income below \$25,000, households with a member with a disability, and respondents in Clifton, who moved in the last five years were displaced.

In the Grand Valley, the most common reason for displacement is “personal reasons,” which can range from divorce to changes in roommates to any number of factors related to the members of a household. Other common reasons for displacement include “owner sold my rental unit”, “rent increased or property taxes increased/couldn’t afford to stay in current place”, and “could not afford to pay rent/mortgage due to job or income loss (not COVID-19 related.)”

**Figure V-19.**  
**Percent of Movers Who**  
**Were Displaced in the Last**  
**Five Years**

Note:  
n=1,803.

Source:  
Root Policy Research from the 2021 Grand  
Valley Housing Survey.

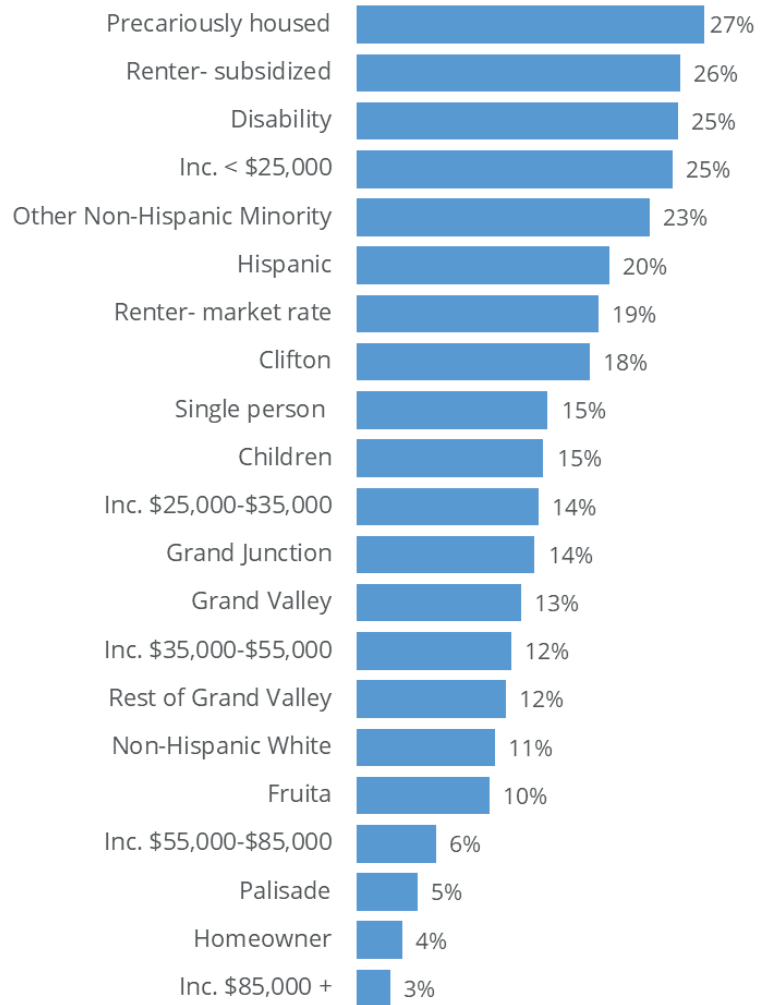


**Experience with housing discrimination.** Overall, 13% of survey respondents believe they experienced discrimination when looking for housing in the Grand Valley and 14% in Grand Junction. As shown in Figure V-20, residents who are precariously housed, renters who have a housing subsidy, households with a member with a disability, and households with income below \$25,000 are around twice as likely to say they experienced housing discrimination compared to the average resident. Residents who identify with a racial group other than non-Hispanic White are around twice as likely to say they experienced housing discrimination compared to non-Hispanic White residents.

**Figure V-20.  
Discrimination**

Note:  
n=1,585.

Source:  
Root Policy Research from the 2021  
Grand Valley Housing Survey.



When asked to describe the reason why they felt discriminated against, the reasons included:

- Income (24%);
- Disability (17%);
- Housing subsidy/Section 8 (17%);
- Race or ethnicity (16%);
- Age (16%);
- Familial status/having children/family size (15%); and
- Bad credit/history of eviction or foreclosure (8%).



Examples of how respondents described their experience include:

- *“Had a section 8 voucher. Landlords need to be educated that they are a good thing. Not negative.”*
- *“Mixed racial marriage, with bad credit scores and no previous rental history in The Grand Valley.”*
- *“Landlords look down upon single mothers.”*
- *“Having children and owning pets.”*
- *“Being a student at Colorado Mesa University, being a young adult.”*
- *“Just the amount of money you need in order to be able to rent...3x what the rent is a bit much for someone on disability.”*

## **Future Housing Preference**

Survey respondents shared their future housing preferences, including the desire for homeownership or changing their housing situation as their family grows or they age.

**Desire to move.** Overall, 53% of survey respondents plan to stay in their current home for as long as possible. This rate is much higher in Palisade (75%), and lower in Clifton (44%). In Grand Junction this share is 52%. In the Grand Valley 7% of respondents want to stay in their current home but are worried they will not be able to. This share is higher among unsubsidized renters (16%), households with a member with a disability (14%), and households with income below \$25,000 (13%). The main reasons residents are concerned they will not be able to stay in their current housing are financial reasons, worries that rent will increase too much, and age related issues.

About two in five respondents plan to move at some point in the next five years. The most common reasons for wanting to move are:

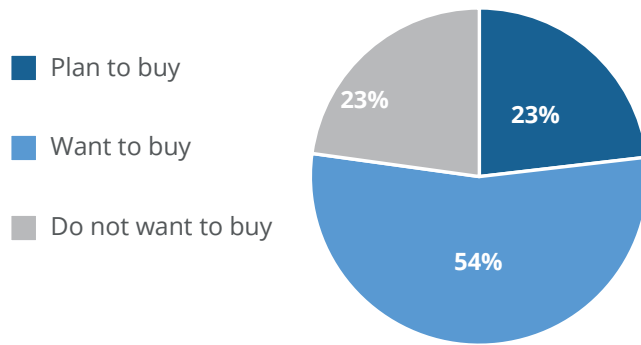
- I rent and want to own;
- Want a larger home; and
- I want to move to a different town.

Single-family homes (both larger and smaller), homes with a larger yard, and single level homes, are among the types of housing that residents who plan to move desire. By and large, about 75% of these respondents believe that the community they currently live in offers the type of housing they seek.

**Desire to own.** Across the board, most who rent want to own. Around three in four (77%) want to buy or plan to buy a home in the next five years, 54% want to buy in the next five years but are not sure if they will be able to. As shown in Figure V-21, the greatest share of renters who want to buy have not yet done so because they do not have a down payment, there is a lack of housing to buy that they can afford, their credit score is too low, or they have too much debt.

**Figure V-21.**  
**Desire to Buy and the Top Two Reasons Why Renters Who Want to Buy Continue to Rent**

Which of the following is most true for you?



Top Two Reasons Why Renters Who Want to Buy Have Not Yet Bought		
Can't come up with a down payment	38%	<div style="width: 38%;"></div>
Housing is not affordable to buy where I want to live	35%	<div style="width: 35%;"></div>
Bad credit/low credit score	31%	<div style="width: 31%;"></div>
I have too much debt (credit cards, car loans, school loans) to qualify for a mortgage	25%	<div style="width: 25%;"></div>
There is no affordable housing I want to buy	21%	<div style="width: 21%;"></div>
Affordable housing isn't available at all; I would live anywhere in the city	14%	<div style="width: 14%;"></div>
Cash and above-market offers by other buyers	11%	<div style="width: 11%;"></div>
No credit history	11%	<div style="width: 11%;"></div>
I don't want to buy in the Grand Valley	9%	<div style="width: 9%;"></div>
Can't afford homeowner association/condo dues on top of a mortgage	8%	<div style="width: 8%;"></div>

Note: n=285.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

## COVID-19 Impacts

This section explores how the COVID-19 pandemic has impacted residents' housing and employment situations, as well as the presence of landlord accommodations in responses to the pandemic and residents' ability to access government assistance.

**Housing situation impacts.** Overall, three in four Grand Valley and Grand Junction respondents (75%) indicated their housing situation has not been impacted by the COVID-19 pandemic. Among those who were impacted, the top three ways their situation was impacted included:

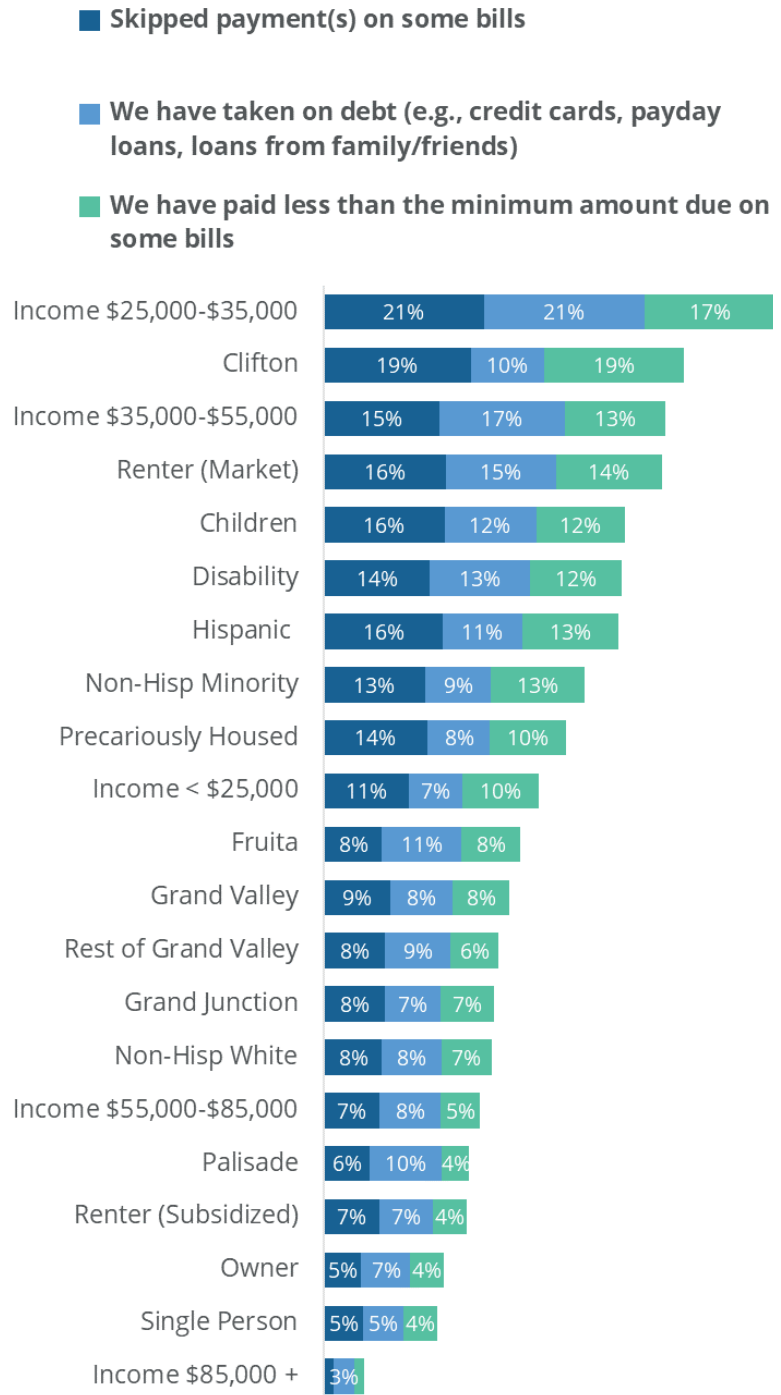
- "To pay for our housing costs, we have skipped payment(s) on some bills;"
- "We have taken on debt to pay housing costs (e.g., credit cards, payday loans, loans from family/friends);" and
- "To pay for our housing costs, we have paid less than the minimum amount due on some bills."

Figure V-22 presents the share of survey respondents who had to take each of these steps in order to pay for housing costs. As shown, residents with income between \$25,000 to \$55,000, residents from Clifton, and unsubsidized renters were the most likely to have had to make such adjustments. Subsidized renters were much less likely to have made such adjustments, again highlighting the role of housing vouchers and other housing subsidies in increasing housing stability.

**Figure V-22.**  
**Percent of Respondents**  
**Needing to Skip**  
**Payments, Increase**  
**Debt, or Pay Less than**  
**Minimum Amount to**  
**Afford Housing Costs**  
**Due to COVID-19**

Note:  
 n=1,539. Respondents could choose all the answers that apply; therefore, the share of respondents is not additive.

Source:  
 Root Policy Research from the 2021 Grand Valley Housing Survey.



**Landlord accommodations.** Most renters did not report receiving any form of landlord accommodation in response to the COVID-19 crisis. Among those who did receive an accommodation, the most common was waiver of late fees, followed by rent deferment/partial payments.

**Employment impacts.** Residents were asked how their household employment situation has been impacted by the COVID-19 pandemic. Figures V-23 through V-26 show the top nine COVID related employment impacts among households with members in the labor force in the Grand Valley. As shown, 43% of Grand Valley and 44% of Grand Junction respondent workers did not see their employment situation impacted and 29% of Grand Valley and Grand Junction respondent workers were able to work from home. Differences by jurisdictions, and among residents' characteristics include:

- Households in Clifton, households with a member with a disability, unsubsidized renters, and households with income below \$55,000, were significantly more likely to have lost their job than the average resident.
- Households in Palisade, households with a member with a disability, Hispanic households, unsubsidized renters, and households with income between \$35,00 to \$55,000 were the most likely to have their hours cut.
- Households in Fruita, households with a member with a disability, and households with income below \$25,000 were the most like to have been furloughed.

**Figure V-23.**

**How has the COVID-19 crisis impacted your household’s employment situation? By Jurisdiction**

Higher than Region (>5 percentage points)  
 Lower than Region (<5 percentage points)

	Grand Junction	Clifton	Fruita	Palisade	Rest of Grand Valley	Grand Valley
<b>My employment situation has not been affected by the COVID-19 crisis</b>	44%	42%	39%	37%	43%	<b>43%</b>
<b>Working from home</b>	29%	18%	31%	28%	29%	<b>29%</b>
<b>Hours decreased/cut</b>	19%	24%	22%	26%	20%	<b>20%</b>
<b>Filed for unemployment</b>	14%	20%	13%	23%	14%	<b>15%</b>
<b>Lost job, became unemployed</b>	15%	26%	11%	16%	12%	<b>14%</b>
<b>Furloughed or put on temporary leave</b>	8%	6%	14%	12%	7%	<b>8%</b>
<b>Hours increased</b>	7%	6%	7%	2%	8%	<b>7%</b>
<b>Had to reduce work hours in order to care for school-age children</b>	6%	4%	8%	4%	6%	<b>6%</b>
<b>Had to quit job in order to care for school-age children</b>	2%	2%	0%	0%	2%	<b>2%</b>

Note: n= 910.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.



**Figure V-24.**

**How has the COVID-19 crisis impacted your household’s employment situation? By Household Composition and Race/Ethnicity**



Higher than Region (>5 percentage points)  
 Lower than Region (<5 percentage points)

	Children	Disability	Single Person	Hispanic	Non-Hisp Minority	Non-Hisp White	Grand Valley
<b>My employment situation has not been affected by the COVID-19 crisis</b>	37%	30%	57%	36%	41%	43%	<b>43%</b>
<b>Working from home</b>	30%	24%	17%	24%	26%	30%	<b>29%</b>
<b>Hours decreased/cut</b>	21%	29%	21%	32%	21%	19%	<b>20%</b>
<b>Filed for unemployment</b>	15%	22%	15%	16%	14%	15%	<b>15%</b>
<b>Lost job, became unemployed</b>	16%	25%	16%	18%	25%	13%	<b>14%</b>
<b>Furloughed or put on temporary leave</b>	7%	13%	15%	7%	10%	8%	<b>8%</b>
<b>Hours increased</b>	8%	8%	7%	5%	5%	8%	<b>7%</b>
<b>Had to reduce work hours in order to care for school-age children</b>	13%	9%	4%	4%	11%	5%	<b>6%</b>
<b>Had to quit job in order to care for school-age children</b>	3%	7%	2%	0%	3%	2%	<b>2%</b>

Note: n= 910.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Figure V-25.**  
**How has the COVID-19 crisis impacted your household's employment situation? By Tenure**

 Higher than Region (>5 percentage points)  
 Lower than Region (<5 percentage points)

	Owner	Renter (Market)	Renter (Subsidized)	Precariously Housed	Grand Valley
<b>My employment situation has not been affected by the COVID-19 crisis</b>	46%	34%	29%	37%	<b>43%</b>
<b>Working from home</b>	33%	24%	5%	17%	<b>29%</b>
<b>Hours decreased/cut</b>	16%	30%	20%	24%	<b>20%</b>
<b>Filed for unemployment</b>	12%	20%	12%	17%	<b>15%</b>
<b>Lost job, became unemployed</b>	9%	23%	15%	29%	<b>14%</b>
<b>Furloughed or put on temporary leave</b>	8%	11%	3%	5%	<b>8%</b>
<b>Hours increased</b>	7%	6%	5%	7%	<b>7%</b>
<b>Had to reduce work hours in order to care for school-age children</b>	4%	8%	8%	10%	<b>6%</b>
<b>Had to quit job in order to care for school-age children</b>	1%	2%	2%	8%	<b>2%</b>

Note: n= 910.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Figure V-26.**  
**How has the COVID-19 crisis impacted your household’s employment situation? By Income**

Higher than Region (>5 percentage points)  
 Lower than Region (<5 percentage points)

	< \$25,000	\$25,000- \$35,000	\$35,000- \$55,000	\$55,000- \$85,000	\$85,000 +	Grand Valley
<b>My employment situation has not been affected by the COVID-19 crisis</b>	31%	38%	35%	47%	49%	<b>43%</b>
<b>Working from home</b>	9%	21%	30%	28%	38%	<b>29%</b>
<b>Hours decreased/cut</b>	36%	22%	27%	17%	14%	<b>20%</b>
<b>Filed for unemployment</b>	27%	17%	18%	15%	8%	<b>15%</b>
<b>Lost job, became unemployed</b>	33%	21%	19%	11%	5%	<b>14%</b>
<b>Furloughed or put on temporary leave</b>	14%	6%	8%	9%	6%	<b>8%</b>
<b>Hours increased</b>	2%	11%	5%	10%	7%	<b>7%</b>
<b>Had to reduce work hours in order to care for school-age children</b>	10%	7%	6%	5%	4%	<b>6%</b>
<b>Had to quit job in order to care for school-age children</b>	7%	4%	2%	0%	0%	<b>2%</b>

Note: n= 910.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Access to emergency funds.** Residents were asked if they had received emergency funds from government, a public housing authority, or other sources (in addition to the federal stimulus payment) to help pay for housing or other household expenses. Around 70% of respondents indicated that they did not apply because they did not need emergency funds, almost 15% indicated they have received utility, rental, or other assistance; and 13% indicated they did not apply because they did not know how to. Around 2% indicated they have applied but have not received the funds yet.

### Grand Valley Housing Types

Participants in the resident survey rated the importance of offering different housing types in the Grand Valley’s housing market and the appropriateness of different levels of density in their neighborhoods.

**Importance of certain home types.** Figures V-27 through V-31 present the average importance to residents that different housing types are included in the Grand Valley housing supply. Survey respondents rated the importance of 15 different housing types, ranging from starter homes for first-time homebuyers, apartments that appeal to students, professionals, or seniors, to executive housing. Respondents in the Grand Valley expressed the importance of housing stock to accommodate a wide range household types and incomes. The housing types that received the highest *average* importance are:

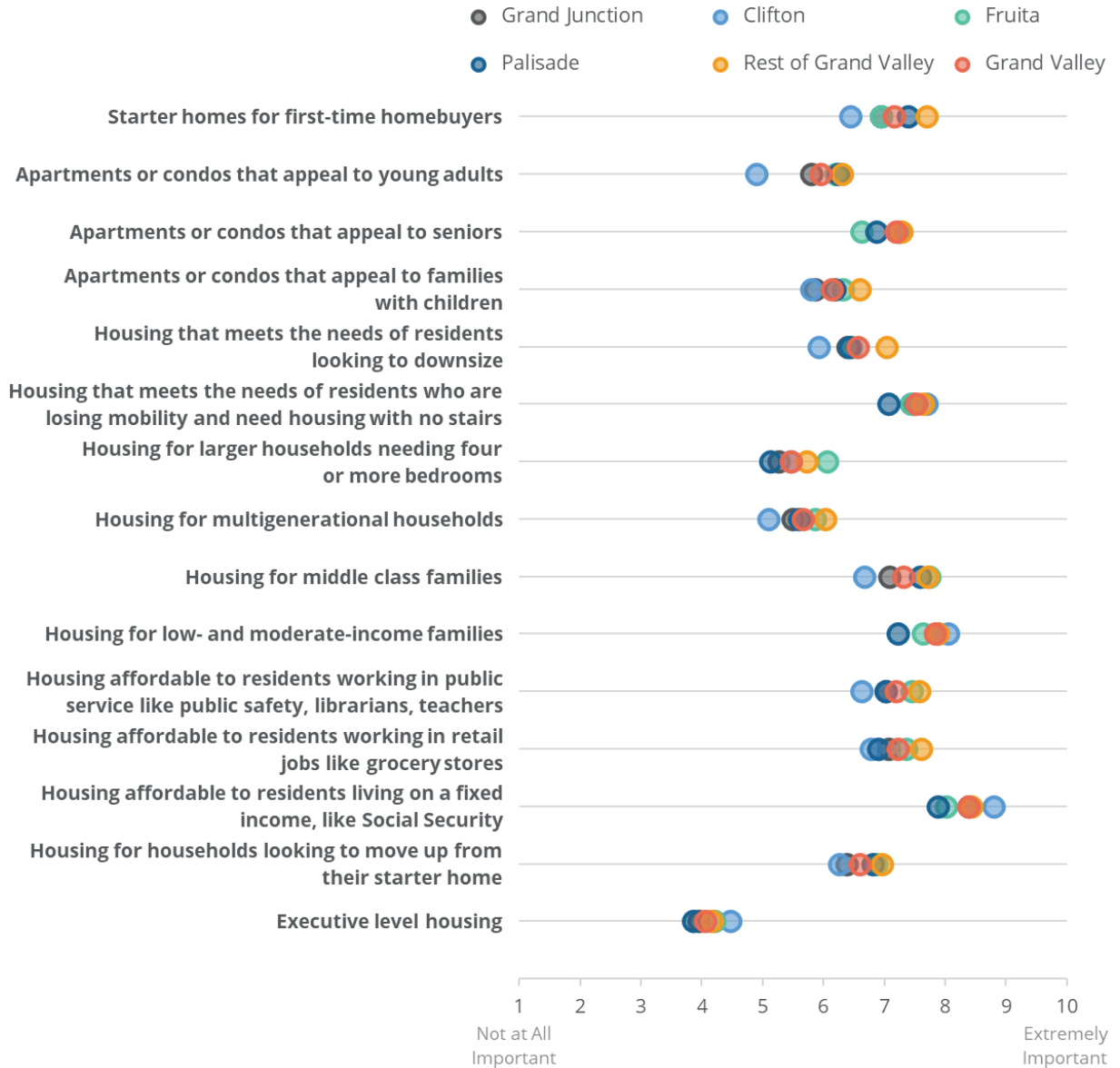
- Housing affordable to residents living on a fixed income, like Social Security (average importance of 8.4);
- Housing for low- and moderate-income families (average importance of 7.8);
- Housing that meets the needs of residents who are losing mobility and need housing with no stairs (average importance of 7.5);
- Housing for middle class families (average importance of 7.3); and
- Housing affordable to residents working in retail jobs like grocery stores (average importance of 7.2).

As shown in the figures, the degree of importance varies by place of residences, housing tenure, income, and respondent characteristics. In general, respondents considered executive housing to be less important than other housing types.

- On average households with children are more likely to give higher importance ratings to most housing types than households with a member with a disability and single person households.
- In terms of tenure, subsidized renters are less likely to give higher importance ratings to most housing types except housing that appeals to seniors and to households living on a fixed income.
- In a similar way, households with income below \$25,000 are less likely to give higher importance ratings to most housing types except housing that appeals to seniors and to households living on a fixed income, this is due to the prevalence of housing subsidies among low income households.

**Figure V-27.**

**How important to you is it that the Grand Valley's housing supply includes the following types of homes? (Ten means extremely important and 1 is not at all important), by Jurisdiction**

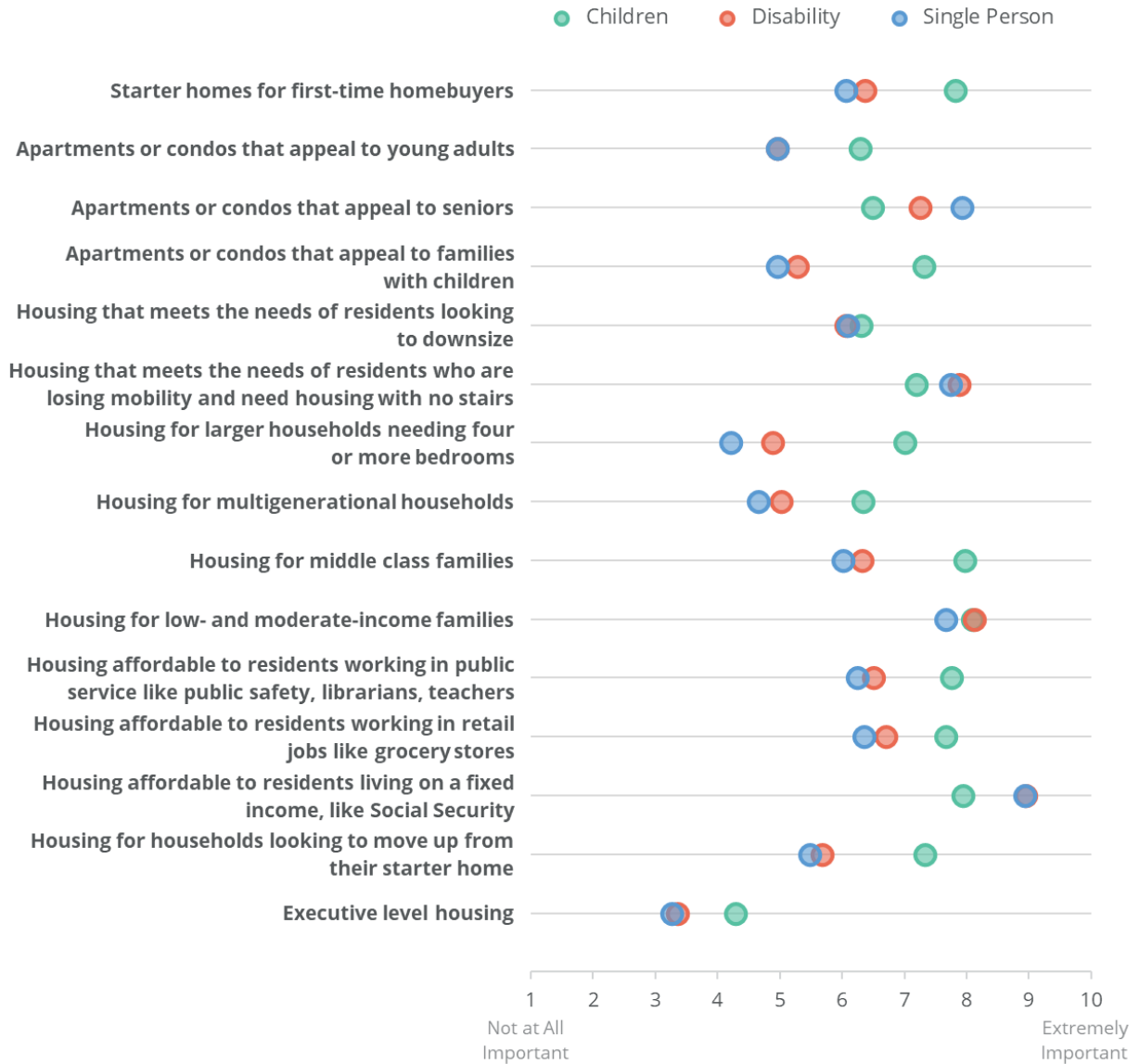


Note: n=1,570.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Figure V-28.**

**How important to you is it that the Grand Valley's housing supply includes the following types of homes? (Ten means extremely important and 1 is not at all important), By Household Composition**



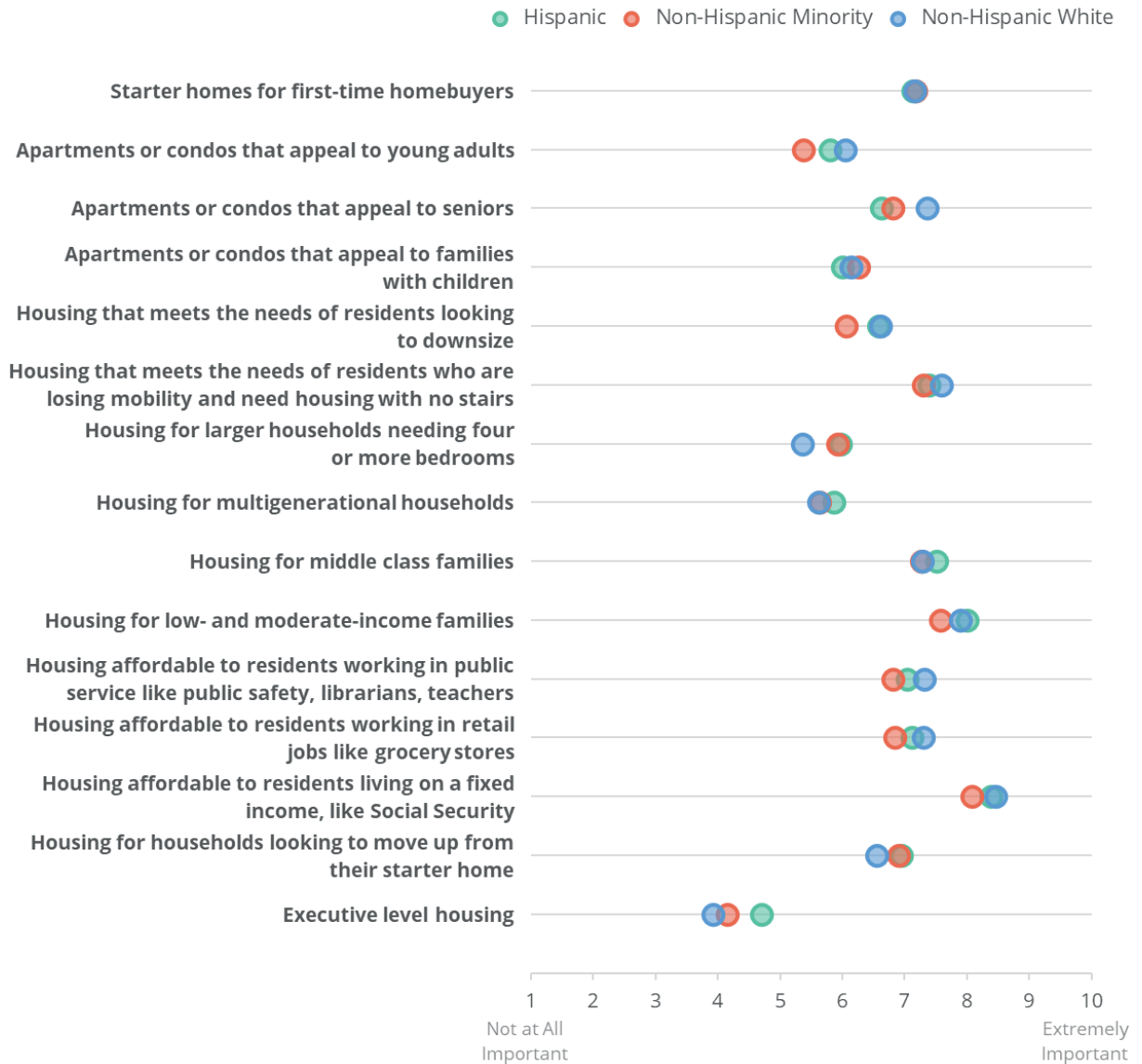
Note: n=528.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.



**Figure V-29.**

**How important to you is it that the Grand Valley's housing supply includes the following types of homes? (Ten means extremely important and 1 is not at all important), By Race/Ethnicity**



Note: n=1,414.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Figure V-30.**

**How important to you is it that the Grand Valley's housing supply includes the following types of homes? (Ten means extremely important and 1 is not at all important), By Tenure**



Note: n=1,569.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Figure V-31.**

**How important to you is it that the Grand Valley's housing supply includes the following types of homes? (Ten means extremely important and 1 is not at all important), by Income**



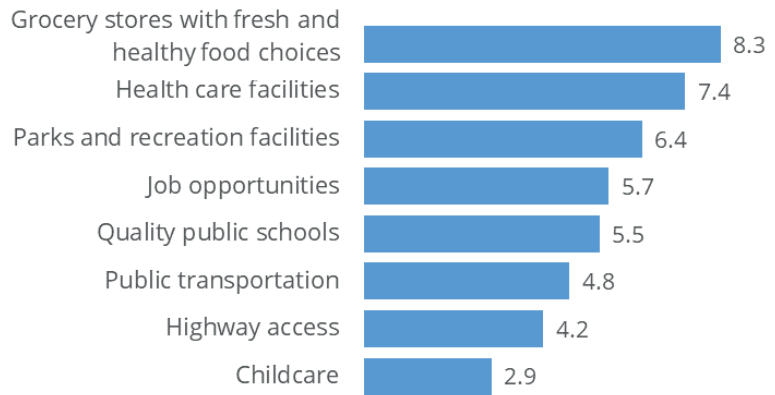
Note: n=1,476.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Proximity to amenities.** Residents were asked to rate the importance of being in close proximity to different amenities. Survey respondents consider being close to grocery stores with fresh and healthy food choices the most important, followed by healthcare facilities, and parks and recreation facilities. Only households with children rated the importance of

being close to quality public schools above being close to grocery stores with fresh and healthy food choices.

**Figure V-32.**  
**Average importance of being near the following amenities. (Ten means extremely important and 1 is not at all important)**



Note:  
 N=1,630.

Source:  
 Root Policy Research from the 2021 Grand Valley Housing Survey.

**Appropriate location for certain home types.** Residents were asked to consider whether different housing types were appropriate in their neighborhood, other neighborhoods, or not appropriate in the Grand Valley. Figure V-33 presents these results. Overall, residents were open to a variety of lot sizes and some soft density in their neighborhoods, though they favored single family development. Residents were more open to density and product diversity in “other neighborhoods”.

**Housing types/uses “appropriate in my neighborhood”.** The following housing types were most commonly considered “appropriate in my neighborhood”:

- Medium-sized single-family homes between 1,500 and 3,000 square feet (74%);
- Small homes with less than 1,500 square feet (65%); and
- Accessory dwelling units (51%).

Residents are more mixed in their perception of whether or not low density attached products are appropriate in their neighborhood or elsewhere in the Grand Valley.

**Housing types/uses “appropriate in other neighborhoods”.** The following housing types were most commonly considered “appropriate in other neighborhoods”:

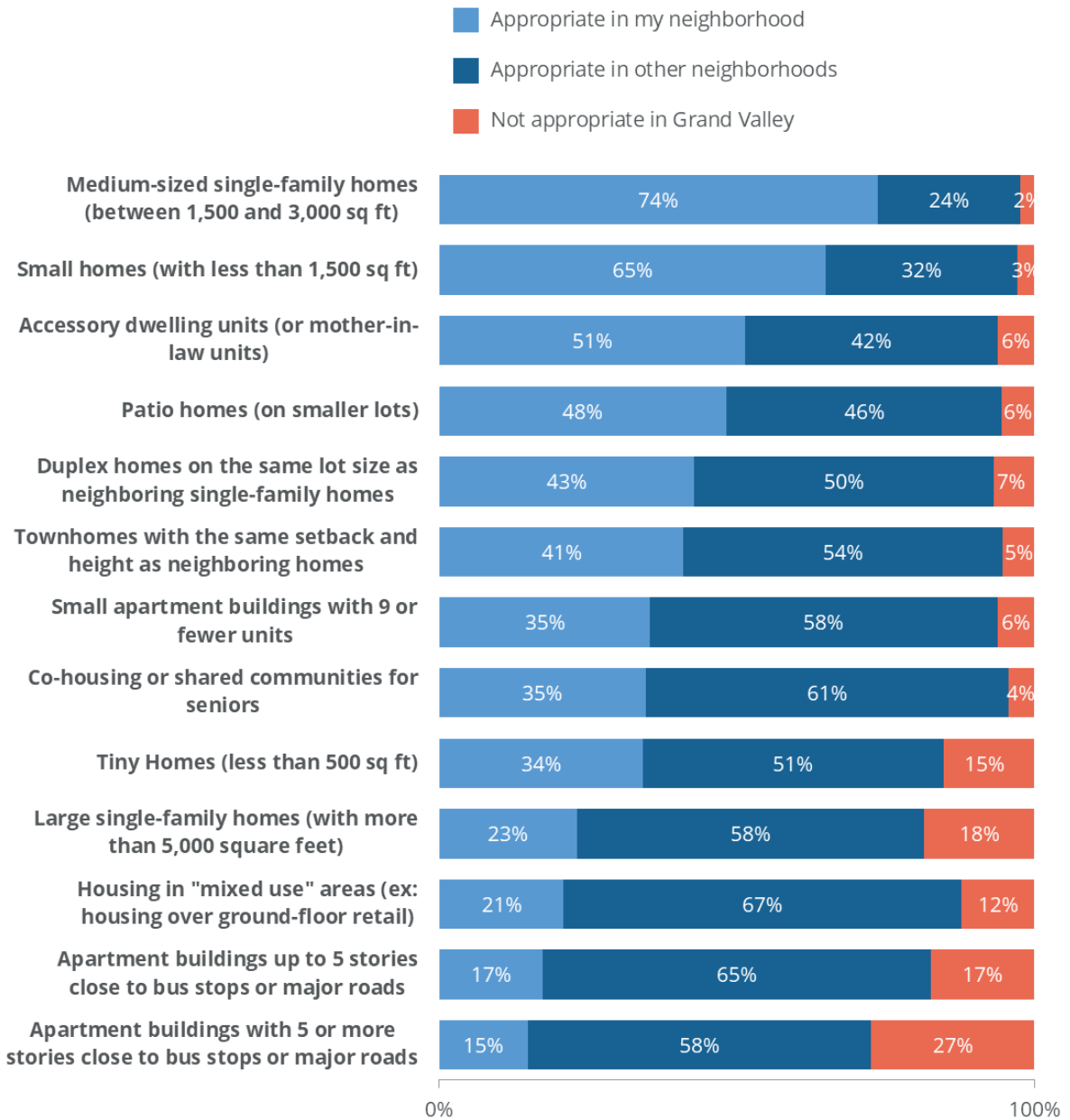
- Housing in “mixed use” areas like housing over ground floor retail (67%);
- Apartment buildings with up to 5 stories near bus stops or major roads (65%); and
- Co-housing or shared communities for seniors (61%).

**Housing types/uses “not appropriate in Grand Valley”.** The following housing types were most commonly considered “not appropriate in Grand Valley”:

- Apartment buildings with 5 or more stories near bus stops or major roads (27%);
- Large single-family homes (with more than 5,000 square feet) (18%); and
- Apartment buildings up to 5 stories close to bus stops or major roads (17%).

**Figure V-33.**

**For each housing type, state whether the type of housing is appropriate in your neighborhood, other neighborhoods, or not appropriate in the Grand Valley.**



Note: n=1,405

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.



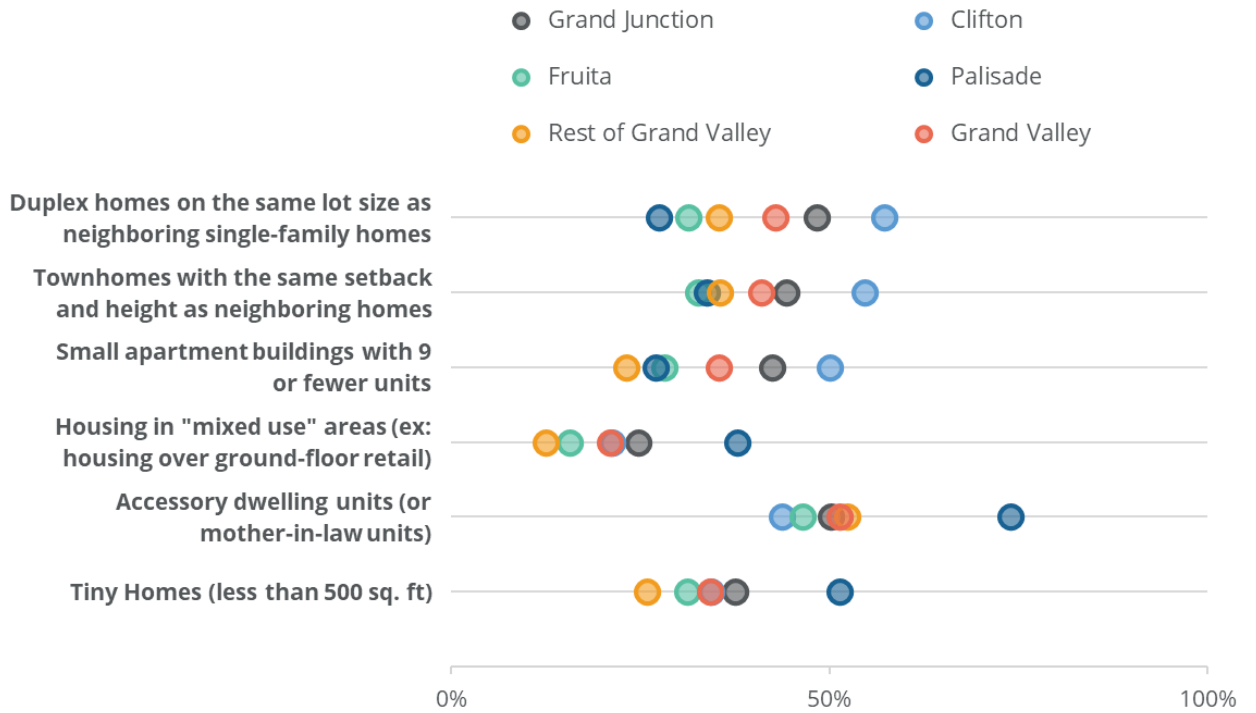
**Appetite for gentle density.** Figures V-34 through V-36 present residents' appetite for gentle density<sup>1</sup> housing types in their neighborhood by jurisdiction, tenure, income, and respondent characteristics. As shown, support for the different forms of gentle density varies demographically and socioeconomically.

- Respondents in Clifton are more supportive of attached products and small apartment buildings, while respondents in Palisade are more supportive of ADUs and tiny homes.
- Single person households and households that include a member with a disability are most likely to be supportive of attached products and small apartment buildings.
- Homeowners and higher income households are most likely to be supportive of ADUs.
- Renters and low- and moderate-income households are most likely to consider duplex homes and townhomes as well as small apartment buildings to be appropriate in their neighborhood.
- In general, higher income households are less likely than other households to consider the different types of gentle density to be appropriate in their neighborhood. In contrast, renters and lower income households are more likely to support these housing types.

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<sup>1</sup> Gentle density refers to housing products that impose a minimal impact on a neighborhood's form, such as attached, ground-oriented housing that's denser than a detached house, but with a similar scale and character.

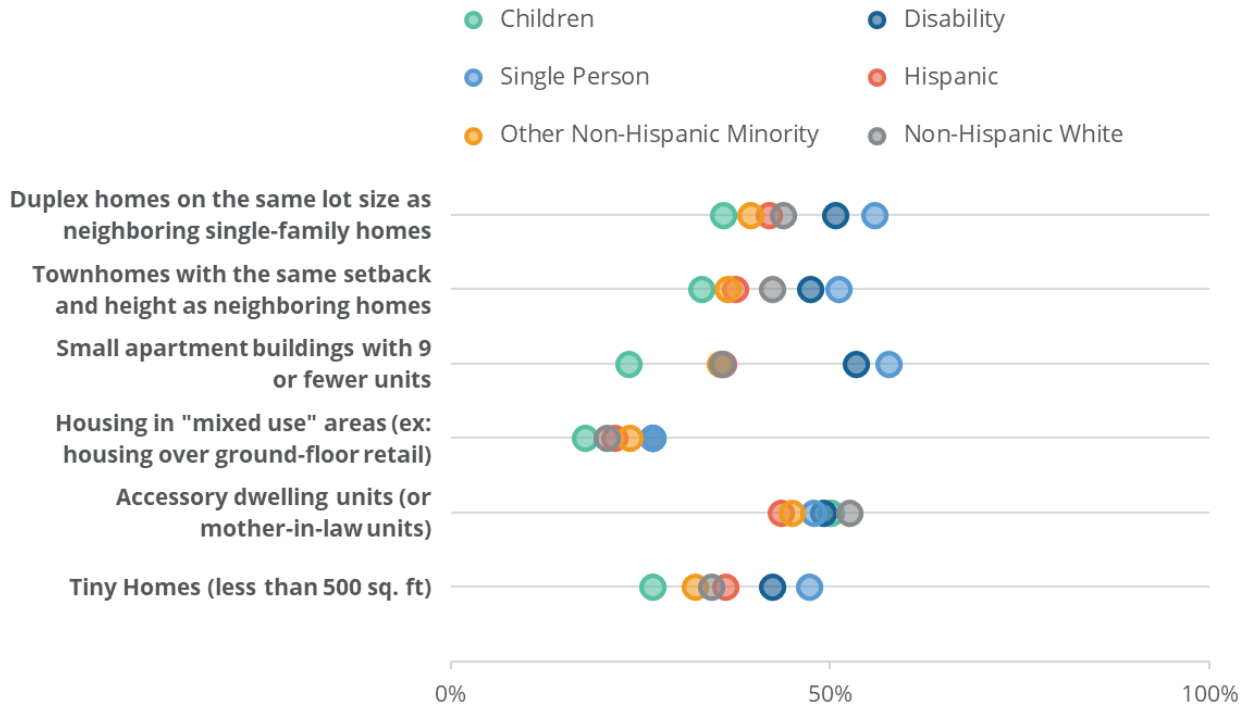
**Figure V-34.**  
**Appetite for Gentle Density Housing Types *in My Neighborhood*, by**  
**Jurisdiction**



Note: n=1,398.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

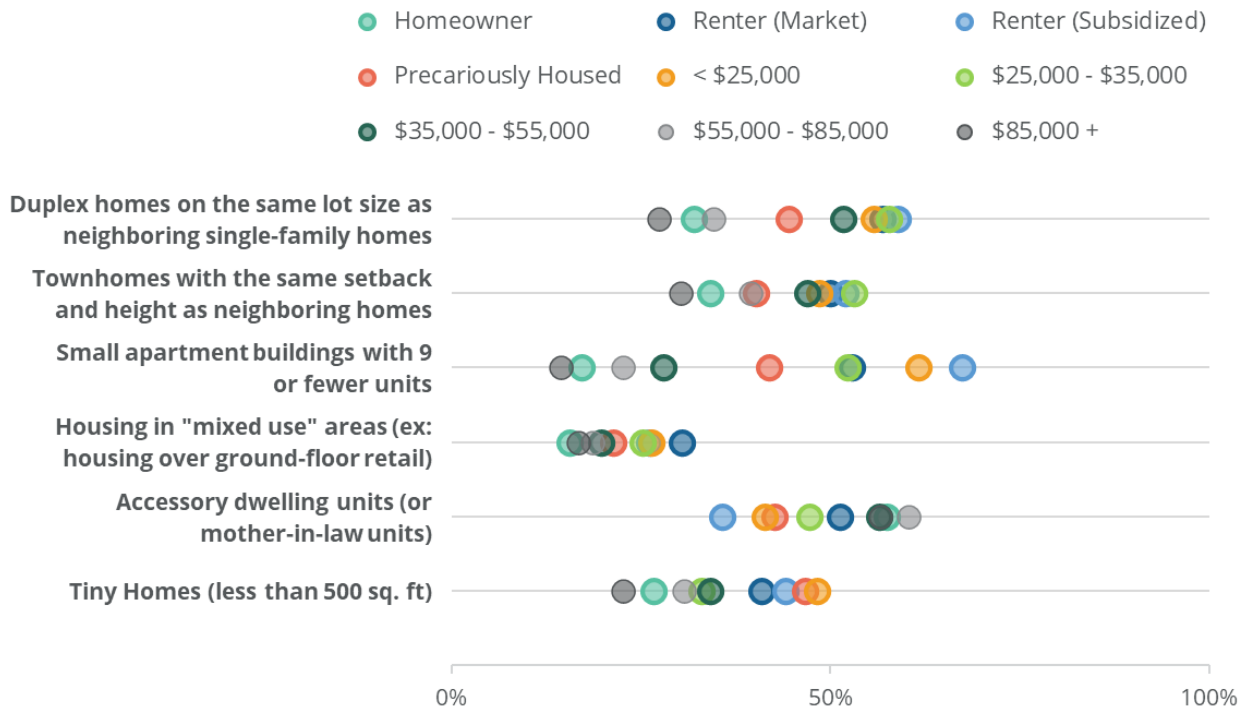
**Figure V-35.**  
**Appetite for Gentle Density Housing Types *in My Neighborhood*, by Household Composition and Race/Ethnicity**



Note: n=1,398.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

**Figure V-36.**  
**Appetite for Gentle Density Housing Types in My Neighborhood, by Tenure and Household Income**



Note: n=1,398.

Source: Root Policy Research from the 2021 Grand Valley Housing Survey.

## Grand Valley Stakeholder Perspectives

Community engagement efforts for the Grand Valley Housing Needs Analysis included extensive outreach efforts to community stakeholders. A list of stakeholder participants was put together by City Staff, and stakeholders were contacted by email and invited to participate in virtual focus groups to discuss housing needs and market trends in the Grand Valley.

A total of five focus groups were conducted between February and March 2021. Participants represented a wide range groups with housing needs in the Grand Valley; and included stakeholders involved in providing housing services and other services for vulnerable populations, along with stakeholders involved in economic development and developers of single family and multifamily housing.

Participating organizations include:

- Associated Members for Growth and Development, Grand Junction
- Austin Civil Group
- Bank of Colorado
- Center for Independence
- Coldwell Banker Commercial

- Colorado Housing and Finance Authority
- Grand Junction Chamber of Commerce
- Grand Junction Economic Partnership
- Grand Junction Housing Authority
- Hilltop Family Resource Center
- Homebuilders Association of Western Colorado
- HomewardBound of the Grand Valley
- Housing Resources of Western Colorado
- MarillacHealth
- Mesa County Health
- Mind Springs Health
- Riverside Educational Center
- Riverside Task Force
- Rocky Mountain Communities
- STRiVE
- U.S. Department of Veterans Affairs
- Volunteers of America, Colorado
- WESTCap/ Western Colorado Health Network

In addition, staff members from the City of Grand Junction, the town of Palisade, and Mesa County participated in some of the focus groups. The following sections summarize the main findings that emerged from this engagement effort.

**Housing needs.** Housing needs in the Grand Valley were present before the COVID-19 crisis. However, recent trends in the housing market such as rapid housing cost appreciation, and very low vacancies have made these needs more acute, particularly for vulnerable populations that are having increasing trouble finding and staying in market rate housing.

**Challenges among low-income residents.** According to service and housing provider stakeholders, housing needs are greatest for very low-income households. These households are more likely to be single person households, households with children, residents living with a disability, and elderly couples; this has led to an increase in the need for diversity of housing product types such as one-bedroom units, larger units with 4 or more bedrooms, and housing with accessibility modifications.

Common challenges to finding housing among low-income residents include:

- High security deposits;
- Landlords requiring 3 times the rent in income; and
- Challenging paperwork—especially for residents with limited English Proficiency (LEP), residents with disabilities, and residents with substance abuse challenges.

**Challenges among residents living with a disability.** Stakeholders cited a lack of affordable ADA units in the Valley as a main barrier for residents living with a disability. Other challenges include:

- Transportation, especially after COVID-19, was cited as another barrier. Many people with disabilities also have preexisting conditions and are worried about health safety in public transit. Although paratransit services are available, they may not cover all those who need it.
- For persons with disabilities, finding steady work that pays well and allows them to keep insurance is challenging.
- People with disabilities can feel isolated due to inaccessibility of neighborhoods.
- There is resistance among landlords to emotional support and service animals.
- Landlords with newer units are not receptive to accessibility modifications in their units.

**Challenges among the immigrant community.** The perception among stakeholders is that the City itself is making a concerted effort to embrace immigrants and diversity. City Staff do a great job addressing immigrant residents, as well as the school district and the university. However, there is some concern that immigrants may not feel welcome by residents in all communities.

Among the immigrant community, agricultural worker housing provides dormitories and some subsidized housing for immigrant workers but that leaves out unauthorized workers, who can end up living in substandard or overcrowded conditions.

Over the years, language access has become a problem, and lack of translation services is an issue. Among the immigrant community conflicts are common due to landlords not returning security deposits. Furthermore, unauthorized immigrants lack access to conflict resolution resources and are afraid of Immigration and Customs Enforcement and therefore reluctant to seek legal representation.

**Challenges among housing vouchers holders.** Overall, stakeholders believe there are not enough housing vouchers, and the average AMI level for voucher holders is very low, at 24%. These are very low-income households who need below market rate units. This has led to an increase in the past two years, during which waiting lists for below market rate rentals have increased to 5 and up to 6 years.

According to stakeholders, a significant amount of housing vouchers is going to homeless residents—around 90% of those have trouble paying for the security deposits. While there is help for security deposits for veterans, these programs are not available to the general population.

Stakeholders also noted that there has been an increase in the share of landlords who find ways to avoid renting to voucher holders (despite state protections for source of income) and an increase in the use of background checks being used to deny rental units to



housing voucher holders; this disproportionately impacts the homeless population and formerly incarcerated residents.

Stakeholders believe that finding affordable units outside of Clifton is challenging.

**Challenges among the working-class community.** In addition to the groups mentioned above, stakeholders pointed out increasing housing challenges among fully employed persons. The most significant gaps according to stakeholders are among firefighters, teachers, nurses, case workers, and other public sector workers who cannot find homes or are increasingly getting outbid by offers from cash buyers.

In addition, there is a perception that there is a lack of rental units affordable for entry level young professionals. As an example, one developer noted the almost immediate lease-up (and pre-lease) of multiple buildings in the “The Railyard at Rimrock” development. According to stakeholders, there is effectively no supply of any products like that in the market (3 story walk ups with amenities). Most multifamily buildings are 30 years old. Stakeholders are seeing a large demand for moderately priced rentals right now.

**Trends in homelessness.** Stakeholders have the perception that the homeless college student population has increased recently. Stakeholders see a clear demand for housing and services for homeless families as well. A new facility that provides access to trauma care opened in July 2020 and is now at capacity. In addition, families served were already living in the area, meaning that there is demand for services that is not met in the area given that these are not residents moving into Grand Junction from other places.

Barriers to transition from homelessness to permanent housing include:

- Very limited supply of affordable, subsidized units available throughout Western Colorado. This is that case for all family sizes.
- Tenants have a lack of income or income that is too low to afford rents.
- Mental health and addiction challenges in tenants can go untreated—this impacts all other elements needed to gain income and remain in housing once obtained.
- Low credit scores, legal status, background checks, and eviction records vastly diminish housing options among tenants trying to transition out of homelessness.

**Supply of housing.** Notable trends in the supply of housing highlighted by stakeholders include:

- General perception is that the biggest gaps in market rate housing supply are around multifamily development, condominiums, and townhomes.
- Sharp increases in building costs. Labor costs have increased, lumber cost has increased, and land costs keep rising.

- Rehabilitation costs have doubled in the last 2 years. This presents a problem for the older housing stock in need of repairs. Families under 100% AMI cannot afford repairs.
- Data on rental market prices does not seem accurate. This leads developers to under develop housing for middle income residents. This is likely due to the high proportion of multifamily units that are older driving price trends. Rents for these older units are likely not reflective of what new units could rent for.
- While the eviction ban has helped keep families housed during the COVID-19 crisis, some stakeholders fear such policies (along with new regulations such as the Colorado bed bug law) will reduce the supply of affordable rentals, especially those available to residents who have irregular rental histories, evictions records, or criminal records. In response to such regulations, landlords are requiring higher deposits (two v. one month) and are less likely to renew leases due to perceived difficulties in evicting tenants. Stakeholders believe that once more tenants find out about the implications of new regulations, they will increase their rents.

**Barriers to Development.** Stakeholders discussed barriers to housing development. The major barriers discussed included:

- **Costs.** New construction costs are increasing, material costs are increasing, and multifamily units are also getting more expensive to build. Constraints are likely to worsen, and the local construction infrastructure is stretched thin—with shortages in framers, electricians, carpenters, roofers, and even engineers. In addition, commodity prices are volatile and unpredictable, making the planning process and costs difficult to manage.
- **Fees.** Stakeholders discussed that requiring fees at the beginning of the development process is a challenge and increases upfront costs as well as risk, given that the project may be rejected down the line. This further creates problems securing financing, especially for multifamily projects.
- **NIMBYism.** This is a problem in all communities, from Fruita to Clifton. There is a cultural preference for space and low-density housing in the region. This resistance to higher density creates uncertainty in the building process, given that pressure from public input can lead to a project getting shut down even if the developer designs exactly for what the Comprehensive Plan specifies.
- **Speed of approval process.** There is a perception that the developer community is frustrated with the speed of the approval process, in both commercial and residential development. Stakeholders also believe that local developers have an easier time and that developers think the process is faster in other places. Recently, the city lost a development review engineer, which has slowed down the process.
- **Natural features.** Given that easy sites to develop are gone, lot development can add a lot of cost and building standards do not accommodate topography, challenging

soils, or other site-specific constraints, and make affordable housing development not feasible. Most properties left have development challenges, or lack utilities, and the process of getting lots onto the market takes time, sometimes up to a year.

**Stakeholder recommendations.** A vast array of recommendations and solutions to housing needs and challenges were shared by stakeholders.

Among service providers, potential solutions and recommendations include:

- Land banking (for future affordable development).
- More education on forbearance, housing counseling, and landlord's and tenant's rights and responsibilities.
- Explore the potential to increase supply and provide an income source for current residents through accessory dwelling units (ADUs). Stakeholders noted that allowing 900 square feet ADUs is useful, and there seems to be some interest in accepting vouchers for ADUs. However, the City needs to learn more about them; since it seems many are just established for use as vacation rentals.
- Look into programs such as MH Advantage and manufactured homes subdivisions such as the ones in Alamosa. City and County could learn more about options to convert mobile home parks to ownership. Invest in a manufactured housing replacement program to get rid of pre-HUD homes and replace with new ones. This is more cost effective than rehabilitation of mobile housing units.
- More regional cooperation among the City and County.
- Invest in housing rehabilitation programs.
- Increase the number of case workers.
- Invest in emergency housing programs.
- Look into a program that could underwrite security deposits—a \$4,000 security deposit is too unaffordable.
- Invest in transitional housing for youth and individuals with disabilities.
- Allow for housing opportunities for seniors to live together to share costs.
- Preserve accessibility features/modifications after a tenant moves out.
- Encourage friendlier pet policies and provide more education around reasonable accommodations and fair housing.
- Encourage mixed developments. Stakeholders would like to see apartments and homes sharing parks and amenities.
- Promote more integration of housing services and other services.

Among the developer and economic development community, recommendations included:

- Allow developers to pay fees when the impact is imposed on the community. The development community perceives development fees as exorbitant. All fees are on a per unit basis, this discourages multifamily development and incentivizes larger home development. The City should calibrate fee structures to accommodate small homes as well as multifamily housing.
- Set up location-based incentives, the City already has some of that in their redevelopment areas. Although, incentives for pricing are harder due to drastic fluctuation in production costs such as in lumber prices.
- Have design-build incorporated into the planning process. Allow pre-approval on certain concepts that the City wants to see.
- Expand sewer in Whitewater, Loma and Mack.
- Encourage smaller multifamily buildings like fourplexes.
- Increase predictability in the process, avoid surprises with City Council.
- Develop a quicker (2 to 3 months) planning clearance.
- Hire a second development engineer reviewer.
- Increase code flexibility. Developers discussed the reason projects are not more than 3 stories is due to building code requirements and additional codes. For example, the Railyard development did not go higher than 3 stories due to height requirements. The current code does not allow 4 floors in C-1 zoning. In addition, anything over 3 stories must have an elevator and anything over 5 stories has a different construction type (and cost structure).
- Reconsider the electrical underground requirements. This can be a deal-breaker in terms of costs. In addition, the State's push to get natural gas out of the market will add \$20 to \$30 per square foot and add to operational costs.
- Provide incentives. Incentives help projects like the Railyard project. For example, the Federal Opportunity Zone helped push the project into the profitable margin.

# Grand Valley Housing Policy and Action Items Framework

## Suggestions from Community Stakeholders to the City of Grand Junction

May 13, 2021

### **Executive Summary**

As a precursor to an assessment of housing stock and needs in the community, this document contains recommendations for the City of Grand Junction as the City works to develop a long-range housing strategy. The organizations represented herein, on behalf of a larger network of community partners, respectfully submits initial thoughts for consideration regarding how the City could engage the community to enhance existing synergies, and deliver products and other solutions to the community's significant housing needs.

### **Background**

In Spring 2019, spurred by a gathering of multiple Mesa County and regional housing providers and partner organizations during a meeting hosted by the Colorado Department of Local Affairs/Division of Housing (CDOH), Colorado Housing and Finance Authority (CHFA) and Housing Colorado (HOCO), leaders of those organizations came together to begin work on creating a structure for ongoing dialog and work to develop and execute a larger vision and plan for meeting myriad housing and supportive services needs in our community. The attached document, "Community Housing Group – Met 10.17.19" represents the initial thinking of the group.

In early 2020, the initial focus of the group was to work with the Mesa County Public Health Department (MCPH) to conduct a valley-wide housing needs assessment, as part of the work of MCPH toward its upcoming Community Health Needs Assessment. At the time, MCPH staff, through their Healthy Mesa County initiative, were providing significant backbone support to the efforts of this working group.

In its February 13, 2020 meeting, the working group gathered to develop the contents of the needs assessment. During that meeting, City of Grand Junction Community Development Director Tamra Allen notified the group that the City was issuing a Request for Proposals to conduct a housing needs assessment and assist the City with developing a housing strategy. At that moment, the working group recognized the tremendous opportunity to partner with the City, and arrangements were made to begin that work.

A month later, the COVID-19 pandemic happened, placing a significant pause on this work. During the interim, several events have occurred that impact these suggestions:

1. The City of Grand Junction, in financial and programmatic partnership with MCPH, the Grand Junction Economic Partnership (GJEP) and Grand Junction Housing Authority (GJHA), selected a consulting firm to conduct the valley-wide needs assessment. That work, with Root, is ongoing, with data and dialog expected in the coming weeks.
2. A significantly broader and community-wide acknowledgement of the shortage of housing, at all economic levels, has created energy and urgency to addressing community housing needs and challenges. Specifically, GJEP and the Grand Junction Chamber of Commerce (Chamber) have

developed a joint working committee comprised of staff and board members, with each organization providing a liaison to the broader coalition of partners and stakeholders.

3. The City of Grand Junction has requested suggestions for a framework for policy and project activity, including but not limited to recommendations and collaborative requests for city financial support in certain key areas of need.

### **Recommendation**

The initial recommendations regarding a construct for ongoing dialog and project activity, along with suggestions for focal points of the work, are as follows. Multiple subject-matter experts stand ready to collaborate in this effort.

### **Ideas for Framework**

#### **Structure**

There are two primary focal points that have developed in the early part of 2021. First, in a recent meeting of community partners, including the City, Chamber and GJEP, the group agreed that a single framework for dialog and action across the continuum of needs for shelter and housing, provided an avenue for collective efforts while preserving the ability of smaller groups, such as the Chamber/GJEP working group, to develop recommendations. With the MCPH continuing its focus on pandemic response, at the moment the group will not have access to MCPH for backbone support. This issue will need resolved.

Second, one sub-group focused on capacity to meet the needs of the community's homeless populations has been in dialog with the City regarding how the various homeless service providers can speak with one voice and work within the framework discussed herein to make resource allocation requests and recommendations to the City. Because this piece of the work is more time sensitive, we offer the following suggestions:

1. Notwithstanding the larger conversation regarding the substantive areas of the framework, as discussed below, a collective and collaborative approach in partnership with the City of Grand Junction to address homelessness is desired;
2. Develop a Homeless Service Providers Advisory Committee to the Grand Junction City Council, which will, in part, make recommendations to the Council regarding annual resource allocations to meet the needs of those providers and the people they serve. The work of this Committee will require intensive staff supports, the details of which are yet to be determined. A more structured approach in this arena will allow the community to be better informed regarding national, state and local policy initiatives, funding and leveraged-funding opportunities, better organized to prioritize needs over time and provide a single liaison to the City. This group offers itself to meet with City Council and Staff to help develop this Committee.

#### **Substance**

The previously-mentioned and attached "Community Housing Group" document suggests work groups that would focus on Homeless Support, Affordable Housing, Home Ownership and Services. During the recent meeting with community partners, the City, Chamber and GJEP, the group concluded these designations were too siloed in their approach. Some members of the group offered an alternative



substantive construct, developed by the Lincoln Institute of Land Policy and attached herein, as an alternative method to divide the work. While the specific titles and sub-titles will need refined to meet this community's needs, organizing our work around more substantive areas and broader thinking is advisable. This group acknowledges that the work of Root Policy can and should significantly inform and guide the ongoing community work. If the Root Policy strategy recommendations focus specifically on the City of Grand Junction, perhaps the work suggested herein can have broader appeal throughout the Grand Valley. As a starting point the following suggestions are offered:

1. Land – regardless of the type of housing and/or services provided, the availability of land in well-received locations, with proper zoning and at a price that makes development successful, is a challenge.
2. Diversification – with purpose, significantly incentivize and diversify the types of housing being developed, to address multiple needs and interests, including but not limited to:
  - a. More condominiums and townhomes;
  - b. Smaller single-family homes for those interested in such a product;
  - c. More “lock and leave” options for people with active lifestyles, retirees and other people interested in such a product
3. Preservation – for both the existing housing stock and its current residents, the more effort to preserve affordability, enhance and sustain quality and keep households stabilized where they are, the better. This includes understanding opportunities to convert mobile home parks into ownership opportunities for the ground on which the mobile homes sit.
4. Moving Along the Continuum – Work with CHFA, mortgage lenders and other interested groups to develop a much more robust system of education and preparation services, and incentives for households to move from renting to owning their homes

Across this continuum of substantive areas, policy challenges present themselves. Density, challenges with housing discrimination, the highest and best use of public resources and many other considerations will emerge as issues that will need addressed.

### Conclusion

Much work remains. This document simply provides an update and launching point for continued work to address the community's housing and supportive services challenges, from homelessness through home ownership. More specific suggestions will be generated as this effort continues. Working together, we can create a strategy and deliver products and services that meet the needs of the community. We look forward to this work.

Respectfully Submitted,

### Housing Partners

- Grand Junction Housing Authority
- Grand Valley Catholic Outreach
- HomewardBound of the Grand Valley
- Karis, Inc. (The House)
- Housing Resources of Western Colorado
- Hilltop Community Resources

Community Partners

- Grand Junction Chamber of Commerce
- Grand Junction Economic Partnership
- Mesa County Public Health Department

# Community Housing Group

Met 10.17.19

Design a plan to:

- Meet the housing need of our community right now
- Meet the long term housing need of our community
- Be prepared for incoming housing resources in 2022

Ultimate Goal: For all community members have housing that is safe, stable, affordable, accessible, and sustainable.

## Values

Inclusion

Use of data

Respect and recognition for each other's programs/agencies

Honesty and trust

Collaboration

Alignment with existing efforts

**Homeless Support**

Bev Lampley

**Affordable Housing**

Jody Kole

**Home Ownership**

Katie Bowman  
Janet Brink

**Services**

Sarah Robinson

Who needs to be at the table?  
What is already being done?  
What data are missing?

Initial thoughts on strategies?  
What is the low hanging fruit?  
What are front burner issues?

**Reconvene**

**Thursday, Dec 5, 2019 11:30 am**

Figure 7  
LocalHousingSolutions.org  
Policy Framework

1

## Create and Preserve Dedicated Affordable Housing Units



- a. Establish Incentives or Requirements for Affordable Housing
- b. Generate Revenue for Affordable Housing
- c. Support Affordable Housing through Subsidies
- d. Preserve Existing Affordable Housing
- e. Expand the Availability of Affordable Housing in Resource-Rich Areas
- f. Create Durable Affordable Homeownership Opportunities
- g. Facilitate the Acquisition or Identification of Land for Affordable Housing

2

## Reduce Barriers to New Supply



- a. Reduce Development Costs and Barriers
- b. Create Incentives for New Development

3

## Help Households Access and Afford Private Market Homes



- a. Provide Tenant-Based Rental Assistance
- b. Promote Mobility for Housing Choice Voucher Holders
- c. Reduce Barriers to Homeownership
- d. Reduce Energy Use and Costs
- e. Combat Housing Discrimination

4

## Protect Against Displacement and Poor Housing Conditions



- a. Enhance Renters' Housing Stability
- b. Enhance Homeowners' Housing Stability
- c. Improve Quality of Both New and Existing Housing
- d. Ensure the Ongoing Viability of Unsubsidized Affordable Rental Properties