

To access the Agenda and Backup Materials electronically, go to [the City of Grand Junction Website](#). To participate or watch the meeting virtually register for the [GoToWebinar](#).



**GRAND JUNCTION CITY COUNCIL
MONDAY, JULY 13, 2026
WORKSHOP, 5:30 PM
FIRE DEPARTMENT TRAINING ROOM
625 UTE AVENUE**

1. Discussion Topics

- a. Draft Housing Action Plan

2. City Council Communication

An unstructured time for Councilmembers to discuss current matters, share ideas for possible future consideration by Council, and provide information from board & commission participation.

3. Next Workshop Topics

4. Other Business

What is the purpose of a Workshop?

The purpose of the Workshop is to facilitate City Council discussion through analyzing information, studying issues, and clarifying problems. The less formal setting of the Workshop promotes conversation regarding items and topics that may be considered at a future City Council meeting.

How can I provide my input about a topic on tonight's Workshop agenda?

Individuals wishing to provide input about Workshop topics can:

1. Send input by emailing a City Council member ([Council email addresses](#)) or call one or more members of City Council (970-244-1504)
2. Provide information to the City Manager's Office (johnnym@gjcity.org) for dissemination to the City Council. If your information is submitted prior to 3 p.m. on the date of the Workshop, copies will be provided to Council that evening. Information provided after 3 p.m. will be disseminated the next business day.

3. Attend a Regular Council Meeting (generally held the 1st and 3rd Wednesdays of each month at 5:30 p.m. at City Hall) and provide comments during “Public Comments.”
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Grand Junction City Council

Workshop Session

Item #1.a.

Meeting Date: July 13, 2026

Presented By: Mollie Fitzpatrick, Root Policy Research, Ashley Chambers, Housing Manager, Tamra Allen, Community Development Director

Department: Community Development

Submitted By: Ashley Chambers, Housing Manager

Information

SUBJECT:

Draft Housing Action Plan

EXECUTIVE SUMMARY:

Root Policy Research will present the draft Housing Action Plan (HAP), which builds upon the findings and Council input on the Housing Needs Assessment (HNA) presented in May 2026 and establishes a strategic framework for addressing Grand Junction's housing needs over the coming years. The HAP identifies actionable strategies, priorities, and implementation measures to increase housing affordability, expand housing choice, support attainable homeownership and rental opportunities, and address barriers to housing production.

The presentation will provide City Council with an overview of the proposed goals, strategies, and implementation priorities contained in the Housing Action Plan and will serve as a foundation for future housing policy discussions, program development, and funding decisions.

BACKGROUND OR DETAILED INFORMATION:

The Housing Action Plan (HAP) is the next step in the City's ongoing work to evaluate housing needs and identify specific strategies to address housing affordability, availability, and stability in Grand Junction. The HAP builds directly from the Housing Needs Assessment (HNA), which was developed by Root Policy Research in partnership with the City and Mesa County.

The HNA was developed in coordination with Mesa County and was designed to provide a comprehensive, data-driven analysis of current housing conditions, market trends, housing supply and demand, affordability gaps, and projected needs within the City of Grand Junction and the broader Mesa County region. The HNA was prepared in

response to Senate Bill 24-174 that requires the City to prepare a HNA and serves as a foundational planning document to support future housing policy and investment decisions.

Root Policy Research presented and discussed the HNA findings with City Council at the May 18 workshop. That discussion provided Council with an overview of key housing data, identified gaps in affordability and availability, and emerging issues affecting the local housing market. The findings from the HNA now serve as the basis for the Housing Action Plan. While the HNA was a collaborative effort, each jurisdiction will have separate HAPs to identify actions tailored to its specific role, priorities, and available tools.

The HAP is intended to translate the data and community input gathered through the HNA process into specific, actionable strategies that will help guide City decision-making, policy direction, resource allocation, and program development related to housing. The plan will also support alignment with the City’s 2026–2030 Community Development Block Grant (CDBG) Consolidated Plan and other local, state, and federal housing goals.

This workshop is intended to provide City Council with an opportunity to review and discuss the draft HAP framework and provide direction before the plan is finalized. Council feedback will help inform the final Housing Action Plan and guide future housing-related decisions, investments, and partnerships.

Timeframes

January

Book venue and coordinate logistics for kick-off meeting and resident focus groups. Finalize survey questions, develop promotional materials, and translate materials. Publicize the community kick-off meeting and soft launch the survey. Root Policy Research and staff reach out to partner organizations to facilitate recruitment for resident focus groups. Parks and Recreation marquee feature for the community open house. Social media campaigns for the open house and survey. January 26: Present Community Engagement Strategy to City Council Workshop.

February

Online promotion through Parks and Recreation newsletter and marquee, and Peachjar to local School District 51 families. Council campaigns and emails to stakeholders for distribution. Continued social media campaigns for the survey. Parks and Recreation marquee feature for the housing survey. February 12: HNA Community Kick-Off Meeting and resident focus groups. Survey sent to partner organizations, key employers, and utility billing customers. Survey launched.

March

Continue to promote the survey. Survey concludes. Root Policy Research sends invitations to stakeholder participants and coordinates RSVPs.

April/May

Census, ACS, and other local data source analysis occurs. Survey and engagement data are analyzed. Root Policy Research conducts stakeholder focus groups. Root

Policy Research synthesizes stakeholder data and adds it to the community engagement section. May 18: HNA findings presented and discussed with City Council.

June/July/August

Root Policy Research conducts interviews and develops the Housing Action Plan. Draft Housing Action Plan presented to the City and County. Recommendation and adoption of the Housing Action Plan.

Next Steps

Root Policy Research will present the draft Housing Action Plan for Council discussion and feedback. Following Council input, Root Policy and staff will refine the plan and prepare it for final consideration and adoption.

FISCAL IMPACT:

For Discussion Purposes Only.

SUGGESTED ACTION:

For Discussion Purposes Only.

Attachments

1. Grand Junction Housing Action Plan 7-1-26
2. Mesa and GJ Regional HNA 2026



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Grand Junction Housing Action Plan—2026

DRAFT REPORT
July 1, 2026

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B. Affordability Strategies Crosswalk
C. Strategy Changes 2024-2026*

INTRODUCTION

Purpose of the Housing Action Plan. Housing Action Plans (HAPs) outline actionable steps to address housing needs identified through data and community engagement findings gathered for the Housing Needs Assessment. In accordance to SB 24-174, Grand Junction is required to complete a HAP in response to their participation in the Regional Housing Needs Assessment (RHNA) and because the city's population is well above the 5,000-person threshold.

The HAP builds on Grand Junction's existing Housing Strategy, most recently updated in 2024. The recommended strategies offer a balanced approach for promoting housing affordability and attainability within Grand Junction.

Relationship to the Housing Needs Assessment. The 2026 Grand Junction & Mesa County RHNA is a foundational and guiding document to this Action Plan. The RHNA demonstrates current and future housing needs in Grand Junction and Mesa County through data analysis and comprehensive community engagement findings from stakeholder focus groups and interviews, community meetings, a resident survey, and resident focus groups with those whose experiences are typically underrepresented in meetings, surveys, and Census data. Strategies pursued in this HAP are rooted in findings from the RHNA. The full RHNA is attached as an appendix to the Housing Action Plan; key findings are summarized on page 3 of the HAP.

GRAND JUNCTION HOUSING ACTION PLAN

HOUSING AS A CITY PRIORITY

Grand Junction's Comprehensive Plan serves as a blueprint for the city, with its foundation resting on the community's vision for the future. The Housing Action Plan integrates the priorities identified by the City Council into the broader framework of city planning and development.

Comp Plan Principle 5: Strong Neighborhoods and Housing Choices:

1. Promote more opportunities for housing choices that meet the needs of people of all ages, abilities, and incomes.
2. Partner in developing housing strategies for the community.
3. Support continued investment in and ongoing maintenance of infrastructure and amenities in established neighborhoods.
4. Promote the integration of transportation mode choices into existing and new neighborhoods.
5. Foster the development of neighborhoods where people of all ages, incomes, and backgrounds live together and share a feeling of community.

The City's Strategic Framework 2025-2027 highlights housing as one of its five strategic priorities for the planning period. Excerpt below:

STRATEGIC PILLAR 2:

HOUSING



The City understands the critical need for more affordable housing and will work with community partners to improve processes that support the creation of affordable and attainable housing for residents and workers.

GOALS

1. Streamline the planning and approval processes by reducing the city's review turnaround times, reducing barriers, while increasing predictability for applicants.
2. Leverage available resources and seek grant funding when available to fulfill the city's Proposition 123 commitment along with the implementation of the City's highest priority housing goals as identified in the Housing Strategy, while continuing to collaborate with partners that support housing.
3. Clarify the City's role in addressing unhoused solutions in the community.

The City's stated vision and adopted goal (Resolutions 48-22, 64-23 and 65-23) for housing is below.

Vision: *The City of Grand Junction is committed to enacting housing policies and partnering with outside organizations that seek to increase affordable housing options, diversify housing choice, decrease the gap between need and housing inventory, and assist those without homes to access supportive and housing services.*

Goal: Increase affordable housing stock by 3% per year.

Defining Affordability. In 2023, the City Council adopted Resolution 65-23 which amended the City of Grand Junctions Housing Goal and the definitions for Affordable and Attainable Housing.

- **Affordable Housing** is defined as units that have a contractual requirement for an income restriction for affordability (housing costs are less than 30%) for thirty or more years.
 - Rental Units affordable to households at/below 60% AMI*
 - For-Sale/Homeownership units affordable to households at/below 100% AMI.
- **Attainable/Workforce Housing** is defined as:
 - Rental Units affordable to 80% - 100% AMI households
 - For-Sale/Homeownership units affordable to 100% - 140% AMI households.

***Area median income—or AMI:** Housing programs rely on income limits published by the U.S. Department of Housing and Urban Development (HUD) that are represented as percentages of the area median family income (commonly abbreviated as "HUD AMI" or simply "AMI"). AMI is defined annually by HUD market studies; it varies geographically and by household size.

GRAND JUNCTION HOUSING ACTION PLAN

SUMMARY OF HOUSING NEEDS & COMMUNITY ENGAGEMENT

The City of Grand Junction, in collaboration with Mesa County, completed a Regional Housing Needs Assessment (HNA) in 2026 to establish a shared understanding of housing conditions, trends, and needs across the region. This City of Grand Junction Housing Action Plan builds directly on that analysis.

This section highlights the key existing conditions most relevant to strategic planning, summarizing and expanding upon the Regional HNA, including data trends from the HNA, development barriers, and community engagement conducted to inform both the HNA and HAP.

Housing Needs Assessment highlights. This section summarizes the key findings of the regional HNA. The full HNA is included as an Appendix and offers a demographic and economic profile of the county, housing market trends, a housing needs analysis, and full results from community engagement efforts. Key findings include:

- **DEMOGRAPHIC & ECONOMIC TRENDS:** Forecasted growth, aging population, and rising incomes but declining rates of homeownership for income levels that have historically been entry-level buyers (households with incomes between \$50,000 and \$100,000).
- **HOUSING STOCK & MARKET TRENDS:** Housing production keeping pace with population and job growth (after a period of undersupply). Steep price and rent increases—even with some softening in the last 2 years—outpace wages and inflation and lead to losses in naturally occurring affordable housing.
- **HOUSING AFFORDABILITY & NEEDS:** At the median, the rise in home prices exceeded income and wage gains over the past five years. Median renter incomes rose at a slightly higher rate than

median rents; however there remains a substantial affordability gap for many (evidenced by cost burden and gaps analysis). Current rental vacancy rates are still extremely low at 3.4%.

- Nearly half of Grand Junction’s renters (and nearly a quarter of owners) are cost burdened, spending more than 30% of gross income on housing. In total, 9,200 Grand Junction households are cost burdened; 4,300 of those are severely cost burdened. Countywide, 2,400 people experienced homelessness in 2024.
- Mismatches in supply and demand by price-point show existing affordability needs are concentrated below 30% AMI in the rental market; and below 100% AMI in the for-sale market. Affordability gaps can be addressed through new units at needed price-points and/or subsidies of existing units.
- Production needs are 6,937 units over 10 yrs to alleviate overcrowding, soften vacancy rates, and keep up with projected household and job growth. The market will likely deliver units over 80% AMI for rentals and over 150% AMI for ownership products, but public interventions is likely needed for lower AMIs.

Figure 1, on the following page summarizes affordability and production needs in Grand Junction.

GRAND JUNCTION HOUSING ACTION PLAN

Figure 1.
Affordability and Production Needs Summary, Grand Junction

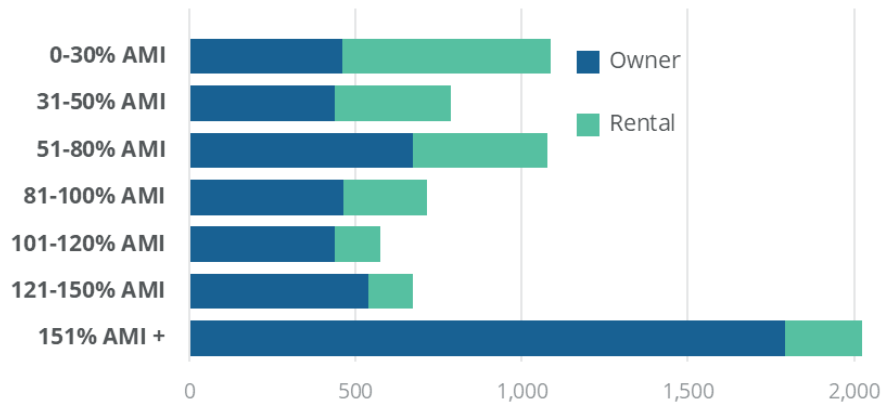
Current Affordability Gaps (mismatch in supply and demand)

Affordability gaps can be addressed through new units at needed price-points and/or subsidies of existing units.



Production Needs by 2036 (Catch-up + Keep-up): 6,937 units

New units needed to alleviate overcrowding, soften vacancy rates, and keep up with projected household and job growth through 2036.



Source: Root Policy Research from the Grand Junction and Mesa County Regional HNA.

- **DISPLACEMENT CONCERNS:** Displacement is a meaningful housing stability issue in Grand Junction: 13% of survey respondents said they had to move out of a home, condo, or apartment when they did not want to (within the past five years).
 - Renters, precariously housed and mobile home occupants had the highest rate of reported displacement from their previous housing situation. Single adult, single parent and large households had markedly higher displacement than other household types. Hispanic respondents had slightly higher displacement rates than non-Hispanic White respondents and displacement is most reported by residents with incomes below \$75,000.
 - The most common drivers were unaffordable rent increases, followed by job loss or reduced work hours that resulted in reduced wages.
 - Displacement often leads to ongoing hardship: Among those displaced, One in five displaced residents ended up living in a car or tent (19%); Over half (56%) experienced higher rent or housing costs after displacement; Nearly a third (31%) reported longer commutes to work or school; and 39% said that their quality of apartment or home was worse than the home from which they were displaced.

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Zoning capacity and development barriers.

Construction costs and development barriers are discussed in detail in the regional HNA (Section IX). Understanding the development context—including both market limitations and policy barriers—helps identify challenges and opportunities to positively impact housing supply and affordability.

Development costs. Construction costs increased steadily across the 2010s and rose rapidly in the early 2020s, driven by a variety of factors including commodity pricing and labor shortages. In recent years, a rise in interest rates has contributed to cost inflation by driving up financing and debt repayment.

Market barriers. Stakeholders identified land cost and availability as a barrier for both single family and multifamily development. Low supply and rising prices for finished lots add cost to single family development; and remaining multifamily suitable parcels often have site specific physical constraints that add cost. Rising interest rates also pose a challenge, especially when coupled with significant increase in costs of construction materials.

Policy barriers. Stakeholders identified slow approval timelines, unpredictability across reviewing entities, and late-stage review comments as major cost drivers, and identified specific requirements—such as sidewalk widths, impact fees, landscaping and tree standards, site-design/building-form rules, and other code requirements—as cost adders. County-city sewer/annexation provisions also limit site options for multifamily.

Stakeholder-proposed solutions. While acknowledging land, labor, materials, financing, and site constraints, stakeholders identified local policy and process reform as the most actionable lever to increase

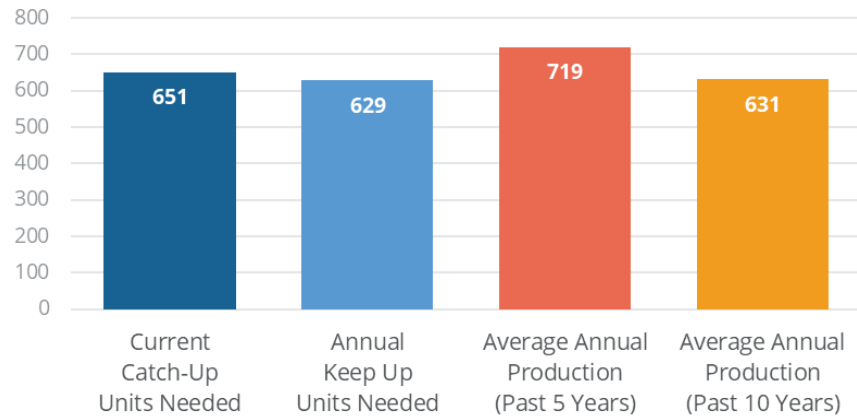
supply and deliver attainable price-points and unlock housing supply. Priority actions include shortening and coordinating approvals, improving predictability (including limiting late-stage review changes), and providing targeted flexibility and fee relief where requirements add cost without clear benefit. Stakeholders also recommended stronger cost-impact analysis and engagement in policymaking, expanded nonprofit and public-private partnerships, and advocacy for state-level reforms (energy/WUI codes, electric vehicle readiness, and construction defect laws) that increase project cost and risk.

Development capacity. Figure 2 (on the following page) compares recent trends in housing production to the housing units needed to address current production needs (“catch-Up”) and the additional housing units needed *annually* to address projected needs (“Keep Up”) by 2036. If Grand Junction continues to produce new housing units at its current pace (represented by “Average Annual Production, Past 5 Years”), the volume of production will be sufficient to “keep up” with needs, but insufficient to address existing “catch-up” needs (on top of keep up needs).

It is important to note that even when the volume of market production is keeping up with projected demand overall, it is unlikely to deliver new units at price points that address affordability needs. For this reason, and as indicated in the rental and for-sale affordability gaps analysis, Grand Junction should focus interventions on increasing the supply of rental units affordable to households with incomes below 30% AMI and homeownership units affordable to households with incomes up to 100% AMI, while ensuring the market has capacity to address production needs at higher AMI levels.

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Figure 2. Housing Production Needs Compared to Recent Production Trends, City of Grand Junction



Source: U.S. Census Building Permits Survey, City of Grand Junction, 2024 5-year ACS, Colorado State Demographer, and Root Policy Research.

Community engagement summary. Engagement informing the Regional HNA and the Grand Junction Housing Action Plan featured a variety of inclusive activities, including community meetings, City Council work sessions, Councilmember interviews, extensive stakeholder consultation, resident focus groups, a resident survey, and a public comment period culminating in a public meeting with virtual attendance options (currently scheduled for August 5, 2026). Information about the Regional HNA and development of the HAP was also maintained online at EngageGJ.org. Public outreach was maintained throughout the process and efforts included outreach to and engagement of communities at risk of displacement and consideration for participation by persons unable to attend meetings in person. A comprehensive summary of all engagement is included in the Appendix (see Sections VI and VII of the regional HNA). Key themes from community engagement related to housing priorities and policy/program recommendations are summarized by source in the following table.

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ENGAGEMENT DETAILS	RECOMMENDATIONS RELATED TO HOUSING PRIORITIES, POLICIES, AND PROGRAMS
<p>Real Estate and Developer Stakeholders</p> <p>More than 40 real estate professionals (including realtors, builders, and developers) participated across three focus groups with an additional focus group held with the city's Housing Affordability Code Task Force.</p> <p>Service Provider Stakeholders</p> <p>24 Nonprofit service providers and community advocates were invited to participate in focus group sessions held virtually on 2 different dates.</p>	<p>Participants suggested multiple strategies to improve housing affordability and development efficiency:</p> <ul style="list-style-type: none"> ■ Streamline and reform the development approval process: Adopt phased review processes (e.g., 30%, 60%, 90%, 100% plan reviews), implement “one bite at the apple” policies to prevent late-stage comments, reduce extraneous documentation requirements, and enhance coordination among review agencies to reduce delays and costs. ■ Regulatory relief and flexibility: Suspend or reduce new requirements unless proven necessary, allow for more flexible zoning overlays for affordable housing, reconsider sidewalk width mandates, and permit alternative landscaping and infrastructure standards that reduce costs without compromising safety. ■ Impact fee reforms: Move the timing of impact fee payments from building permit to certificate of occupancy. Provide automatic waivers or reductions of impact fees for nonprofit affordable housing developers, and ensure fee credits are applied to avoid double-dipping on infrastructure and land dedications. ■ Policy transparency and stakeholder engagement: Increase stakeholder involvement in scoping and data analysis for policy changes, ensure cost impacts are considered explicitly in decision-making, and improve data collection methods. ■ Support for nonprofit and public-private partnerships: Shift the city's role from “direct housing provision” to funding and leveraging nonprofit expertise, and encourage down payment assistance programs that are efficient and flexible for buyers. ■ Address state-level barriers: Advocate for reform of state construction defect laws, energy codes, and insurance costs that disproportionately increase housing costs and reduce developer willingness to build affordable products. ■ Land development incentives: Consider reducing or delaying property tax increases on newly platted lots, and explore mechanisms like eminent domain or metro districts to resolve infrastructure and drainage challenges. <p>Nonprofit service provider stakeholders offered a range of solutions to improve outcomes for residents who are currently homeless or at risk of homelessness. Recommendations included:</p> <ul style="list-style-type: none"> ■ Increased inventory across housing types of small rental units and homes to purchase affordable to residents on a fixed income, or single earner households. More inventory for middle income households who are competing with lower income households due to limited housing options. ■ Security deposit assistance for residents with housing vouchers. ■ Increased landlord education on fair housing laws; particularly on deposits, application fees, voucher acceptance, and a process for nonprofit advocates to report fair housing issues when they happen at the city or county level. Incentives for landlords to rent to voucher holders and education to reduce the stigma often associated with lower income households.

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Resident Survey

All Mesa County residents and in-commuters. (Survey was fielded online in both English and Spanish during Feb. and March 2026. There were 1,087 total respondents)

- Participants noted a growing lack of empathy in Grand Junction around homelessness and recommended that the city consider communication strategies that might help humanize residents who are unhoused.
 - Public education on the societal costs of not addressing the growth of homelessness in Grand Junction including the impact on local business, overuse of EMS, and effect on tourism with increased camping due to no other options for shelter.
 - Revisit the Resource Center concept; a community resource hub /one stop shop for resources (food, warming station, showers), navigating services and receiving assistance with housing, job applications, and public services.
 - Increased mentorship and intern opportunities for youth aging out of foster care.
 - Improve the city's Almost Home Guide so that it is more regularly updated as it was in the past (updated weekly).
 - Increase the city's mobile outreach staff to reach more people needing housing and services.
 - More oversight of mobile home habitability and lot maintenance issues often due to absentee park owners (to reduce resident fear of housing loss or retaliation if they report) including outreach to Spanish speaking mobile home residents.
 - More accessible solutions for people who do not have a mailing address, and/or cell phone to enable communications requisite to finding housing, employment and resources.
 - Provision of resources to assist people with Intellectual and Development Disabilities (IDD), memory loss, or brain injury to fill out applications and navigate the complicated web of housing and public services.
 - Research publicly owned property, and vacant homes for potential repurposing to housing / shelter opportunities.
 - More county participation in homelessness strategies as the issue does not recognize city boundaries and has regional costs and implications.
-
- Respondents rated "starter homes" and "housing affordable to public service and retail workers (e.g., teachers, public safety, cashiers, etc.)" and as the most important housing types to local housing supply.
 - Survey respondents were very open to "light density" housing products in their neighborhoods, including duplexes, townhomes, and accessory dwelling units (ADUs).
 - Survey respondents living in Grand Junction were also asked about personal and community-oriented tradeoffs they would be willing to accept in order to make their communities more affordable:
 - 50% said they would allow duplexes or townhomes to be built in their neighborhood, 45% who would allow a small lot in their neighborhood, and 45% would have a 3-5 story rental complex along major streets.

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Community Open House

Mesa County residents (over 100 attendees)

- On financial tradeoffs, respondents were most open to higher property taxes on high value homes (50%), followed closely by 47% who said they would pay \$50 more per year in taxes to support an affordable housing fund.
- There was also support for requirements that developers make a portion of new units affordable (46%).
- When asked what types of programs respondents would like to see their local government invest in over the next 5 years, there was fairly broad support for a range of affordability programs. Only 7% of Grand Junction respondents said their local government should not invest in any of the specified program types.

The community open house included opportunities to participate in guided activities as well as open conversation related to housing needs and solutions. Key themes related to policy priorities were:

- Expand affordable housing production, especially income-qualified units, affordable workforce housing, and smaller units for single-earner households, seniors, people with disabilities, and families.
- Diversify housing types by supporting tiny homes, small-footprint ownership, duplexes, townhomes, assisted living, mixed-use housing, multigenerational housing, and accessible units.
- Promote infill and strategic density, particularly downtown, near services and transit, along major corridors, and on underused or vacant lots.
- Reduce regulatory and development barriers by streamlining approvals, simplifying requirements, and making it easier to subdivide or redevelop lots for affordable housing.
- Create or expand housing incentives, including incentives for developers to build and maintain affordable units and potential tax or funding tools to support an affordable housing fund.
- Preserve existing affordable housing through rehabilitation, accessibility upgrades, mobile home park affordability protections, and support for resident-owned mobile home parks.
- Improve housing access for residents facing barriers, including voucher holders, people with eviction histories, justice-involved residents, and households struggling with deposits, application fees, or move-in costs.
- Pair housing with supportive services, especially for extremely low-income residents, unhoused residents, people with complex needs, seniors, and people with disabilities.
- Strengthen homelessness response, including emergency and transitional housing, pet-friendly shelter options, warming centers, mental health services, and stabilization supports.
- Clarify shared responsibility and coordination among local government, nonprofits, and the private sector, with emphasis on intergovernmental collaboration, nonprofit funding, and public-private partnerships.

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Resident Focus Groups

Three focus groups were held in March / April with residents at risk of displacement and resident advocates, including residents who are currently or at risk of being unhoused, people with disabilities, seniors, residents with housing vouchers, mobile home residents, Spanish speaking residents and Clifton resident advocates.

City Council Interviews

One-on-one interviews with each Grand Junction City Councilmember following the Council work session on the Regional HNA.

Participants identified several areas that the city and county should address to improve housing outcomes for lower income residents at risk of being displaced or currently unhoused:

- Security deposit and application fees assistance. Security deposits and fees are a major barrier with rental costs that are so high. 2x security deposit could exceed \$3000 which is not attainable for a resident who has potentially been evicted and/or unhoused.
- Housing and resource navigation services. Identifying housing opportunities, contacting properties, filling out applications is challenging without a mailing address, email address, telephone number and in some cases without updated identification. Assistance with credit score recovery. One-stop navigation with access to services would connect people more quickly to housing and resources.
- Legal counseling to avoid eviction. Emergency rental assistance is too late in the process and funds are typically not available as they are provided as first come first serve. Accessible fair housing resources are also needed to address excessive fees and security deposit requests by landlords.
- Emergency, transitional and Permanent Supportive Housing. While this does exist in Grand Junction, it is typically full, and many reserved for families (Pathways Village) Grand Valley Catholic Outreach provides approximately 62 units, with the most recent Mother Teresa's place opening and filling 40 new units in 2025. More transitional housing is needed for seniors and single residents as they are waiting to find permanent housing. Housing that accepts pets was repeatedly referenced as a need since residents often prefer to remain unhoused rather than give up their pet.
- Oversight of mobile home park conditions. Outreach to mobile home residents who are Spanish speaking to educate on tenant rights and how to report habitability issues and property neglect to the appropriate public agency.
- More variety in available affordable housing, such as a smaller and more accessible home for older adults and people with disabilities living on fixed income, and single income and more housing options with outdoor space for families with children in all of the Grand Junction area but it was also specifically noted this was lacking in the Clifton area.
- Strong interest in supply-side solutions, including infill and diverse housing types.
 - Several noted the need to revisit codes, fees, parking, setbacks, lot sizes, street widths, and other regulations that may constrain feasible development.
 - Multiple council members emphasized incentivizing infill over sprawl, preserving agricultural/rural land, reducing barriers to attached, small-lot, and innovative housing products.
- Broad recognition that the market alone will not solve affordability, especially below 60% AMI. Council members generally distinguished between what the market can produce and what requires subsidy (with particular concern about households below 60% AMI).
- Funding strategy is an unresolved issue.

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- Several members noted a need for more durable housing funding sources while others expressed hesitation about funding levels and process.
- Several members suggested the County may be better positioned to manage social services, homelessness funding, or regional housing programs.
- Some members prefer capital investments over ongoing operating or services funding.
- There is strong support for partnerships, but differing views on the City's role.
 - Council members view nonprofit partnerships as essential to producing deeply affordable housing and services. Members specifically discussed partnering with nonprofits, affordable and market-rate developers, the County, GJHA, schools, churches, and grassroots organizations.
 - Some want the City to support proven nonprofits without being in a position to “pick winners”—possibly funding through a partnership with the county—while others view direct support of nonprofit partners as the most effective/efficient stewardship of City funds.
- Regional coordination with Mesa County and nearby communities is a recurring strategy. Ideas included joint down payment assistance, regional housing resources, a regional board or commission, County land use updates, and coordinated planning around homelessness and infrastructure.
- Homelessness strategy should focus on clear roles, upstream prevention, and targeted interventions.
- Council members want policies tied to measurable outcomes.
- Some members suggested housing should be framed as economic development and community infrastructure, connecting housing to workforce needs, health care labor, aging services, fiscal health, and the City's long-term economic competitiveness.
- Strategic direction: focus on practical implementation and “getting things done.” The dominant strategic themes were: address supply constraints, invest in identified needs that the market is unable to address, clarify City/County roles, lean on effective partners to deliver units and services.

City Council Discussion & Public Review of Draft HAP

City Council and the general public

[TO BE UPDATED FOLLOWING CITY COUNCIL WORK SESSION IN JULY AND PUBLIC COMMENT PERIOD PRIOR TO FINAL HAP ADOPTION]

GRAND JUNCTION HOUSING ACTION PLAN

PROGRESS ON PREVIOUS HOUSING STRATEGIES

The City of Grand Junction’s Housing Strategy first adopted in 2021 and updated in 2024 integrates the priorities identified as most impactful by the City Council at that time. Since the adoption of the Housing Strategy, the City has created an effective infrastructure for implementation of housing priorities, primarily through the allocation of resources to support housing efforts including staff, direct funding, pursuit of grants, and programs.

A critical asset to the City in addressing ongoing needs is its strong network of service providers and housing-related non-profits, including the Grand Junction Housing Authority. Since adopting a Housing Strategy, the City has made significant strides toward improving housing affordability and delivery in Grand Junction. The figure below shows each 2024 strategy with current updates on accomplishments and progress.

Figure 3. Progress Update on 2024 Housing Strategies, City of Grand Junction

2024 Strategy	Progress Update through 2025
<p>1 Continue to implement land use code changes that facilitate attainable housing development and housing diversity.</p>	<ul style="list-style-type: none"> • Interim Housing Code: City Council adopted Ordinance No. 5229, on August 29, 2024, which created the zoning and land use regulations (guidelines) for interim housing sites to develop within the community. Interim housing is a temporary structure that could provide shelter while longer-term solutions, such as permanent housing to be developed. To date, there have not been any interim shelter sites developed within the city. • Land Use Code Updates: Since the city updated its code that became effective in 2023, the City has adopted over 100 refinements to the City’s Land Use Code adding flexibility and clarity and reducing regulations. • Expedited Review Process & Study: The City had previously adopted an Expedited Review process for affordable housing projects; however, in September 2025, the City updated its Expedited Review process to align with the Proposition 123 fast track requirements. To prepare for these changes and to increase overall efficiency, the City launched a study in 2024 to evaluate and streamline the development review process, optimize processes, and enhance customer service. The study will assess each phase—from pre-application to project closeout—identifying challenges, staffing needs, and opportunities to improve workflows. A key focus is expediting approvals for affordable housing while ensuring timely reviews for all developments.
<p>2 Explore new incentives for affordable and/or attainable housing development.</p>	<ul style="list-style-type: none"> • In 2025, the City approved a revised Affordable and Attainable Housing Incentive Program that waives or reduces impact fees and/or water and sewer fees for projects meeting the program’s affordability criteria, and establishes a process for the City to pay water and sewer fees on behalf of eligible projects. In 2026, this program is estimated to result in approximately \$3,421,334 in waived fees and \$1,329,833 in City-paid water and sewer fees for qualifying projects resulting in the future development of approximately 409 units. • The city has been successful in seeking and being awarded grants to support affordable housing development. Examples include, \$500,000 awarded through DOLA’s More Housing Now Infrastructure Grant for GJHA Current Project, \$1,000,000 from the More Housing Now Infrastructure Grant for the Salt Flats Project, \$325,000 awarded for the ADU Grant to provide fee and cash incentives. • Other Incentives the city has provided include financial contributions to: <ul style="list-style-type: none"> ➢ The Grand Junction Housing Authority (The Current), ➢ Housing Resources of Western Colorado (The Row Homes at Meridian Park) and the Downtown Development Authority (The Terminal), and Aspire Residential, LLC (Liberty Apartments)

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		<ul style="list-style-type: none"> ➤ Down Payment Assistance Fund, Housing Resources of Western Colorado - 39 loans (more details under Strategy 6: Preservation).
3	Leverage city owned land and/or strategically acquire land for affordable and mixed-income housing.	<ul style="list-style-type: none"> • City Inventory of Land completed • CHFA Land Banking Grant (and City match) for city acquisition of the 21.78 acres Salt Flats property (324-465 units; 70% Affordable), DOLA Land Acquisition Grant (and cash match) for the acquisition of 15 acres for the GJHA Confluence Site with the first phase "The Current" • \$400,000 Awarded to Housing Resources of Western Colorado for acquisition of land for future development
4	Create a dedicated revenue source to address housing challenges.	<ul style="list-style-type: none"> • The City has not established a dedicated revenue source. (In 2022, the City proposed two ballot measures to raise lodging tax by 1% and introduce a 6% short-term rental tax to create a dedicated Housing Fund, but both measures were unsuccessful). Funding has been contributed annually from General Fund or reserve funds through the city's budgeting process and PAB and CDBG funds prioritize affordable housing.
5	Continue / expand funding for existing housing and homelessness services.	<ul style="list-style-type: none"> • Grand Valley Catholic Outreach (GVCO) OPENED Mother Teresa Place with funding in 2022, 2023, 2024 & 2025 budgets • Joseph Center OPENED 15 beds for Golden Girls & added 20 bed Family Shelter with City funding awarded in 2023. • In 2025, the City opened an RFP for Comprehensive Solutions for Individuals Experiencing Homelessness. Awarded \$75,000 (\$13,847 General Fund; \$61,152 CDBG) to Catholic Outreach for Rental Assistance/Eviction Prevention; \$250,000 (general fund) to Hilltop Family Resources for emergency and transitional shelter services; \$100,000 (general fund) to The Joseph Center for supporting their family shelter and supportive services for the unhoused.
6	Support preservation of existing housing that serves low- and moderate-income households.	<ul style="list-style-type: none"> • City received notice of four Grand Junction mobile home park sale - launched outreach efforts • Griffin RiverView Mobile Home Park - working with local partners, City Staff assisted in outreach efforts to inform of their rights under The Colorado Mobile Home Park Act and Oversight Program. Park sold to a local developer who is currently in conversations with City Staff on providing an affordability mechanism and be able to count units as a preservation effort under Prop 123. • Down Payment Assistance Fund, Housing Resources of Western Colorado - 39 loans. In 2023, Housing Resources of Western Colorado was awarded \$1,000,000 to create a down payment assistance (DPA) revolving loan fund, providing 0% interest loans of \$25,000 to approximately 40 low-income households. These loans have no monthly payments and are recaptured upon refinancing or sale of the home. In 2024, HRWC funded 39 DPA loans homes/households, enabling home purchases and contributing to Prop 123's unit production goals. • The City launched and continues to develop the At Home in GJ Landlord and Tenant Program which includes landlord education and incentives, and provides tenant education to local families. Additionally, in 2025, the City added the Almost Home Guide, a local resource for tenants to find local units.
7	Evaluate inclusionary housing and/or a linkage fee ordinance.	<ul style="list-style-type: none"> • The Grand Junction Municipal Code requires the City to update its impact fee study once every five years. The City's last fee study for transportation, police, fire, parks, and municipal facilities was completed in 2019. The City contracted TischlerBise to update its fee study and create a nexus study for an affordable housing linkage fee. • The study's Affordable Housing Linkage Fee recommendations were provided in 2025. Staff did not recommend Housing Linkage Fee - Council did not adopt a linkage fee.
8	Explore designation of Urban Renewal Areas	<ul style="list-style-type: none"> • Recommended timeline for implementation 2-4 years; No work has been completed to explore the formation of an URA within the City.

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<p>and Tax Increment Financing for affordable housing.</p>	
<p>9 Provide community engagement and education opportunities to address housing challenges and promote community participation.</p>	<ul style="list-style-type: none"> • City staff participated in numerous outreach and engagement opportunities in 2025 including: • Hosted approximately 5 different Affordable Housing Workshops and Tours for local developers, real estate agencies, and housing providers. • By invitation, staff spoke at numerous local clubs, service organizations, community groups, churches, and schools about housing and homelessness. • Staff participated in multiple stakeholder meetings and workshops • Cohosted the 2025 Landlord Symposium with GJHA and had over 200 local landlords learning about new landlord/tenant laws. Hosted 12 Tenant Education Classes for approximately 200 participants.
<p>10 Support legislative efforts at the state level to improve housing outcomes.</p>	<ul style="list-style-type: none"> • Staff participated in State of Colorado Division of Housing feedback sessions on development of the Prop 123 unit count methodology and guidelines and the implementation of HB24-1152 which created new legislation around ADU code requirements and grant opportunities for ADU supportive jurisdictions. • Made Proposition 123 commitment, approved Fast Tracking, and made minor revisions to Code to be compliant with state law for ADUs.
<p>11 Monitor goal progress and housing program outcomes</p>	<ul style="list-style-type: none"> • The City continues to monitor progress and report regularly to City Council. • In May 2026, the City received notice that they had exceeded their Proposition 123 unit production goal of 374 units. To date, the City has completed 446 units towards the goal with another 393 units currently in the unit production pipeline with anticipated units counting in 2026, 2027, and 2028. The City is currently working on an Intergovernmental Agreement between the City of Fruita and Mesa County to regionally collaborate and reattribute units to ensure that all local jurisdiction remain eligible for Prop 123 funding. • Received ADU Compliance Letter and ADU Supportive Jurisdiction designation • Actively pursuing compliance with HNA and HAP requirements.

Unhoused strategies. In addition to the progress summarized above, the City has adopted strategies “to fill key gaps and address significant needs of people experiencing houselessness (PEH) through the Grand Junction Area Unhoused Strategy (2024):

1. Establish a community-wide framework for enhancing Coordinated Entry and System of Care Processes.
2. Establish a flexible city-county housing fund to support housing security and increase coordination between services and collaboration among service providers.
3. Increase access to prevention, diversion, and housing navigation services.
4. Expand accessibility to basic needs and hygiene.
5. Expand mental health care services and substance use treatment options for PEH.
6. Increase accessibility and expand transportation services for PEH.
7. Increase non-market housing options including interim housing and shelter units.

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STRATEGY FRAMEWORK AND PUBLIC SECTOR SPHERE OF INFLUENCE

There is no single strategy—or “silver bullet”—to resolve a community’s housing challenges. Instead, it is important to have a toolkit of strategies to effectively address needs and respond to changing market and policy conditions.

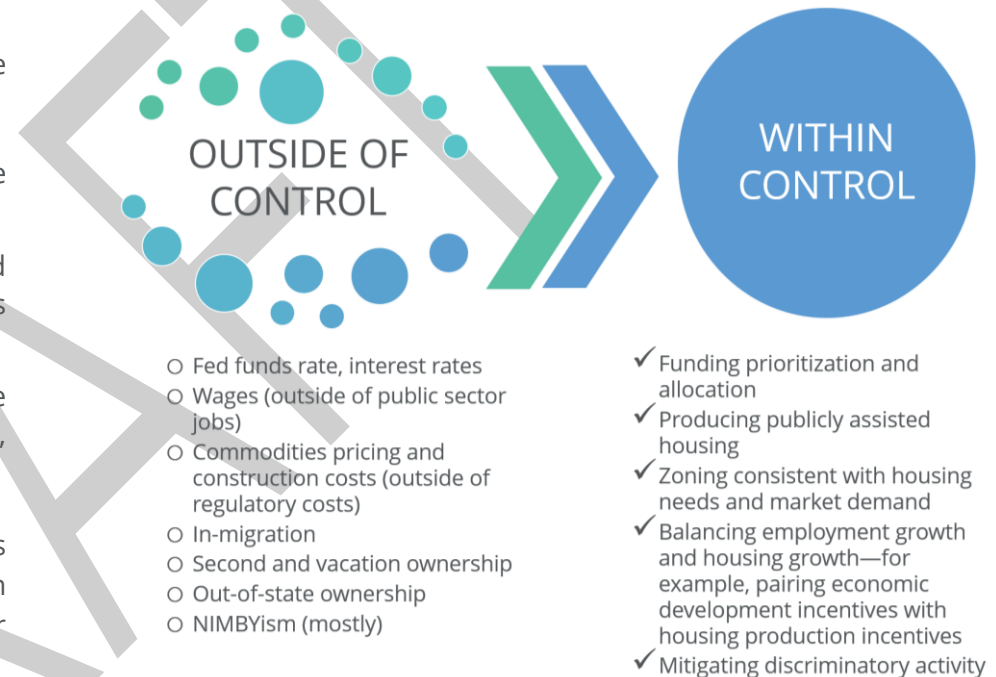
Needs to address. The core housing concerns identified in the HNA are:

- **Supply:** Focus on tools that increase housing production across the income spectrum to serve both current and future households;
- **Affordability:** Explore tools that provide effective subsidies and incentives to deliver affordable housing specifically for renters below 60% AMI; and buyers below 120% AMI; and
- **Stability:** Concentrate on enhancing resources to keep people housed and provide housing security for vulnerable populations, precariously housed, and unhoused residents.

Public sector role. Strategies are most effective when action items are tailored to the public sector’s sphere of influence and role in addressing housing needs. Counties and municipalities can, for example:

- Tailor policy interventions to current and future needs and set goals for addressing housing needs,
- Reduce zoning and development barriers to affordable and middle-income housing,
- Mandate or incentivize affordable housing production,
- Catalyze redevelopment of underutilized properties, and
- Create local affordable housing funds.

The graphic below illustrates policy concepts that are within the control of the public sector (and those that are outside of the public sector’s control).



Source: CHFA and Root Policy Research

Policy tools across the continuum. The graphic on the following page shows the full housing spectrum along with the types of policy approaches that can support housing at different points along the continuum. At the most affordable end (housing below 30% AMI), deep subsidies are needed to produce and operate housing. Not surprisingly, the farther up the income/price spectrum, the more likely it is that the private market can provide housing without any subsidy or intervention from public entities.

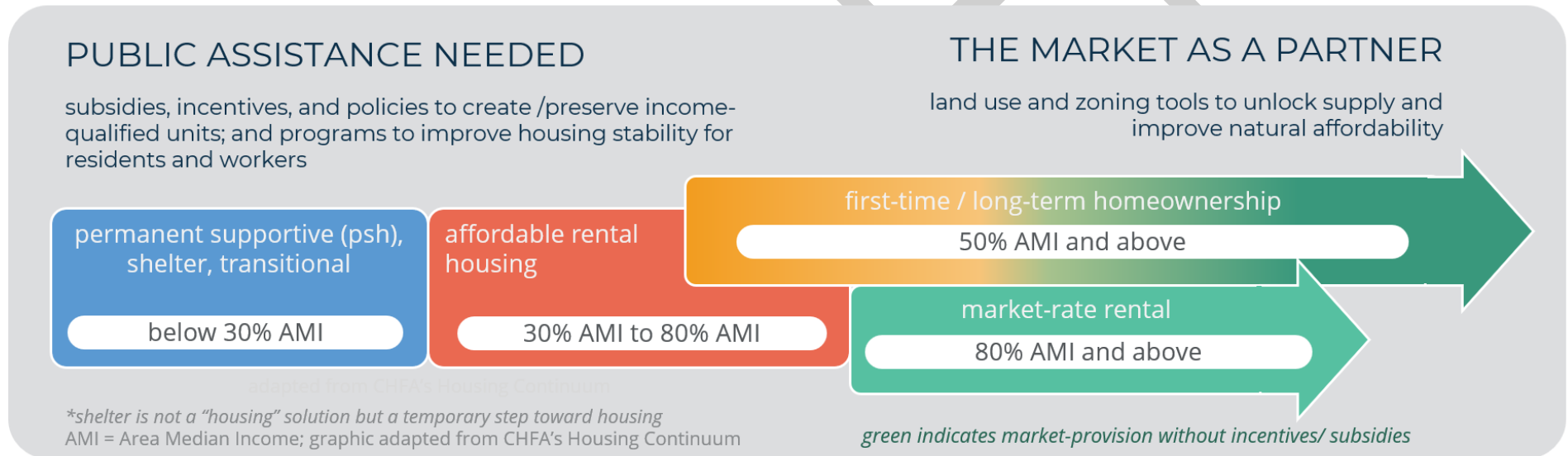
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Grand Junction can leverage the market as a partner to develop needed housing at the middle and upper end of the housing spectrum by using tools to encourage buildable lot and housing unit supply. Zoning reform may work to encourage market delivery of more

attainable housing. However, even with right-sized zoning regulations, the private market cannot produce affordable housing for lower income households due to the cost of new construction, land, and financing.

Strategies across the housing continuum...

Incomes and housing options



Source: CHFA and Root Policy Research

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2026 OBJECTIVES AND STRATEGIES

Key objectives of the HAP are articulated below along with tailored strategies to accomplish those objectives. The table on the following page adds specific action items and timelines to each strategy.

Objective 1: Employ “Supply Side” tools to increase housing unit production, aligned with community needs.

1. Continue to implement land use code changes that facilitate attainable housing development and housing diversity.
2. Continue incentives for affordable and/or attainable housing development.
3. Leverage city owned land and/or strategically acquire land for affordable and mixed-income housing.

Objective 2: Employ “Demand Side” tools, assisting households directly, to increase housing, access, affordability, and stability.

4. Prioritize continued investment in housing and homelessness services that demonstrate program effectiveness and positive outcomes.
5. Stabilize households through different housing models and homeless response and prevention systems.

Objective 3: Protect existing affordable housing through preservation policies/programs.

6. Support preservation of existing housing that serves low- and moderate-income households.

Objective 4: Maintain commitment to effective implementation through regional collaboration, strategic partnerships, funding, and continued engagement.

7. Create a Housing Advisory Board to guide Citywide strategy and implementation.
8. Explore revenue options and financing tools to support affordable housing services and production, including tools that leverage private investment.
9. Provide community engagement and education opportunities promoting community participation in understanding and addressing housing challenges.
10. Monitor state legislation related to or impacting housing and advocate for state actions that improve outcomes.
11. Monitor goal progress and housing program outcomes.

Summary of Key Changes from 2024 Housing Strategy:

- Reorganized strategies under key objectives to simplify and clarify city role and intended outcomes.
- Continued most strategies from 2024 with updates to action items and some wording revisions to better reflect progress and direction.
- Removed strategy to “Evaluate inclusionary housing and/or a linkage fee ordinance”—the City evaluated a linkage fee in 2024/2025 and decided not to pursue.
- Direct integration of Grand Junction Area Community-wide Unhoused Strategy & Implementation Plan to ensure connectivity between HAP and homelessness (see Strategy #5).
- Renewed (from 2021 Strategy) a strategy to Create a Housing Advisory Board to guide Citywide strategy and implementation (see Strategy #7).

See Appendix D for a crosswalk of Strategy changes 2024-2026.

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Objective – Strategy – Action Item	Timeline
Objective 1: Employ “Supply Side” tools to increase housing unit production, aligned with community needs.	
1. Continue to implement land use code changes that facilitate attainable housing development and housing diversity.	
<ul style="list-style-type: none"> Monitor effectiveness of recent changes and refine as needed to ensure changes are delivering desired outcomes (e.g., product diversity, market demand, community benefit). 	1-2 years
<ul style="list-style-type: none"> Bolster staffing resources and technological improvements to improve development review times. 	Ongoing
<ul style="list-style-type: none"> Continue to implement recommendations from the Baker Tilly report on Development Review Process Assessment for Expedited Review of Affordable Housing (February, 2025) 	Ongoing
2. Continue incentives for affordable and/or attainable housing development.	
<ul style="list-style-type: none"> Continue to fund ADU Production Program and Affordable Housing Production Incentive. 	Ongoing
<ul style="list-style-type: none"> Continue fast tracking affordable development (in compliance with Prop 123) and Resolution 60-25 	Ongoing
<ul style="list-style-type: none"> Continue to pursue state and federal grants that support affordable/attainable development 	Ongoing
<ul style="list-style-type: none"> Continue to provide gap funding to catalyze affordable housing development. 	Ongoing
3. Leverage city owned land and/or strategically acquire land for affordable and mixed-income housing.	
<ul style="list-style-type: none"> Continue to leverage city-owned or acquired land for affordable and attainable housing. Prioritize projects that serve the greatest housing needs (<60% AMI and <100% AMI owner); include mixed-income units while prioritizing both affordable rental and affordable homeownership opportunities; leverage efficiencies in both land use (appropriate density) and construction (e.g., modular); and incremental infrastructure development. 	Ongoing
<ul style="list-style-type: none"> Consider whether the City owns any parcels that would be suitable to pilot innovative housing options (e.g., cottage court). 	1-2 years
<ul style="list-style-type: none"> Continue to maintain an inventory of existing public land that could be suitable for affordable/attainable housing. 	Ongoing
<ul style="list-style-type: none"> Maintain partnerships with local and regional affordable developers. 	Ongoing
<ul style="list-style-type: none"> Continue to evaluate strategic acquisitions by the city or in support of partners as opportunities arise. 	Ongoing
Objective 2: Employ “Demand Side” tools, direct household assistance to increase housing access, affordability, and stability.	
4. Prioritize continued investment in housing and homelessness services (delivered by local partners) that demonstrate program effectiveness and positive outcomes.	
<ul style="list-style-type: none"> Continue to coordinate with local service providers to identify critical needs that are underfunded and work to fill critical service gaps. 	Ongoing
<ul style="list-style-type: none"> Prioritize assistance that aligns with needs identified in the HNA, including but not limited to down payment assistance, rental and utility assistance programs, eviction/foreclosure prevention funds, and permanent supportive housing services. 	Ongoing
5. Stabilize households through different housing models and homeless response and prevention systems.	
<ul style="list-style-type: none"> Continue to support the implementation of Grand Junction Area Community-wide Unhoused Strategy & Implementation Plan (adopted July 2023), as may be amended/updated, with specific focus on systems improvements, facilitation and coordination, and partnerships. Existing Plan 	Ongoing

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recommendations included:

- Establish a community-wide framework for enhancing Coordinated Entry and System of Care Processes.
- Establish a flexible city-county housing fund to support housing security and increase coordination between services and collaboration among service providers.
- Increase access to prevention, diversion, and housing navigation services.
- Expand accessibility to basic needs and hygiene.
- Expand mental health care services and substance use treatment options for PEH.
- Increase accessibility and expand transportation services for PEH.
- Increase non-market housing options including interim housing and shelter units.
- Relaunch the At Home in GJ Landlord and Tenant Program which includes landlord education and incentives, and provides tenant education to local families.

Ongoing

Objective 3: Protect existing affordable housing through preservation policies/programs.

6. Support preservation of existing housing that serves low- and moderate-income households.

- Support resident ownership of manufactured housing communities (ROCs) and/or non-profit or PHA acquisition/rehabilitation that renews affordability contracts or preserves NOAH.
- Explore incentives for voucher readiness (property improvements that meet HUD housing quality standards (HSQs))—possibly as part of the existing At Home in GJ program.

Ongoing

1-2 Years

Objective 4: Maintain commitment to effective implementation through regional collaboration, strategic partnerships, continued funding, and engagement.

7. Create a Housing Advisory Board to guide Citywide strategy and implementation.

- Determine the composition of the Board and appoint members or issue a call for applications. Representation should include a balance of, housing service providers, affordable housing providers/developers, market-rate developers, and community voices. Ongoing responsibilities should include guiding and advising on HAP implementation.

1-2 Years

8. Explore revenue options and financing tools to support affordable housing services and production, including tools that leverage private investment.

- To the extent feasible, continue to appropriate General Funds in the short-term
- Leverage Private Activity Bonds (PAB) to increase LIHTC capacity by pursuing 4% non-competitive LIHTC projects (through partnerships).
- Explore designation of Urban Renewal Areas and Tax Increment Financing for housing in specific geographic areas that may benefit from housing and revitalization such as along North Avenue.
- Evaluate the potential for sustainable, dedicated local funding; and/or a Housing Revenue Bond.
- Adopt the next 3-year Proposition 123 commitment to ensure applicable projects will remain eligible for Prop. 123 funds

Ongoing

Ongoing

2-4 Years

1-2 Years

1-2 Years

9. Provide community engagement and education opportunities promoting community participation in understanding and addressing housing challenges.

- Continue to create opportunities for community engagement and education regarding housing issues and solutions
- Continue to focus on tenant/landlord educational opportunities with partners (e.g., GJHA's Landlord Symposium)

Ongoing

Ongoing

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10. Monitor state legislation related to or impacting housing and advocate for state actions that improve outcomes as appropriate.

- Track state legislation that impacts grant funding, housing access/affordability, and/or land use for applicability in Grand Junction. Ongoing
- Support legislative efforts at the state level to improve housing outcomes (e.g., construction defects reform, exploration of single stair access codes, etc.) Ongoing

11. Monitor goal progress and housing program outcomes.

- Continue to monitor affordable housing production within the City—and progress toward Prop 123 goals—as well as program outcomes for all housing investments and programs. Ongoing
- Ensure transparent tracking of progress and regular (annual) reporting to City Council and the community. Ongoing

Strategy and action detail. This section provides additional detail for the strategies and action items listed above, addressing the following questions (as recommended by DOLA):

- **Alignment with regional housing needs.** How will the strategy and/or actions contribute to regionwide housing needs; which income bands and/or populations are served?
- **Implementation Framework.** What are the anticipated time frame, legislative requirements (if any), responsible parties, complementary efforts, resources/costs, prioritization, and/or key implementation considerations?
- **Monitoring, Evaluation, and Reporting.** How will the City monitor and report progress?

Objective 1: Employ “Supply Side” tools to increase housing unit production, aligned with community needs. This objective includes strategies that address both market-rate supply needs as well as affordable (income-restricted housing) supply.

Strategy 1. Continue to implement land use code changes that facilitate attainable housing development and housing diversity.

- **Action items:**
 - Monitor effectiveness of recent changes and refine as needed to ensure changes are delivering desired outcomes (e.g., product diversity, market demand, community benefit).
 - Bolster staffing resources and technological improvements to improve development review times.
 - Continue to implement recommendations from the Baker Tilly report on Development Review Process Assessment for Expedited Review of Affordable Housing (February 2025).
- **Alignment with regional housing needs.** This strategy helps address regional needs across the housing continuum with a focus on removing barriers to housing production and housing diversity.

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- **Implementation framework.** The City is the lead entity for this strategy though implementation will positively benefit market-rate developers and their ability to effectively deliver housing. The only direct financial costs incurred would be staffing and/or technological upgrades. Implementation of some actions may require regulatory changes to the land use code.
- **Monitoring and reporting.** As discussed under Strategy 11, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include updates related to past land use code changes as well as any new process, staffing, or code changes related to housing production.

Strategy 2. Continue incentives for affordable and/or attainable housing development.

- **Action items:**
 - Continue to fund ADU Production Program and Affordable Housing Production Incentive.
 - Continue fast tracking affordable development (in compliance with Prop 123) and Resolution 60-25
 - Continue to pursue state and federal grants that support affordable/attainable development
 - Continue to provide gap funding to catalyze affordable housing development.
- **Alignment with regional housing needs.** This strategy helps address regional needs for affordable housing (<60% AMI rentals and <100% AMI ownership) and attainable housing (80%-100% AMI rentals and 100%-140% AMI ownership).

- **Implementation framework.** The City is the lead entity for this strategy though implementation will positively benefit affordable developers and their ability to deliver income-qualified housing. There are no legislative requirements for implementation, though some action items require continued funding to remain in place.
- **Monitoring and reporting.** As discussed under Strategy 11, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include numerical updates on ADUs and Affordable/Attainable housing units produced.

Strategy 3. Leverage city owned land and/or strategically acquire land for affordable and mixed-income housing.

- **Action items:**
 - Continue to leverage city-owned or acquired land for affordable and attainable housing. Prioritize projects that serve the greatest housing needs (<60% AMI and <100% AMI owner); include mixed-income units while prioritizing both affordable rental and affordable homeownership opportunities; leverage efficiencies in both land use (appropriate density) and construction (e.g., modular); and incremental infrastructure development.
 - Consider whether the City owns parcels that would be suitable to pilot innovative housing options (e.g., cottage court).
 - Continue to maintain an inventory of existing public land that could be suitable for affordable/attainable housing.
 - Maintain partnerships with local and regional affordable developers.

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- Continue to evaluate strategic acquisitions by the city or in support of partners as opportunities arise.
 - **Alignment with regional housing needs.** Immediate actions will deliver affordable housing units (<60% AMI rentals and <100% AMI ownership) but future actions could help address needs at any point along the housing continuum, depending on the characteristics of the land asset and priorities as a pilot project, affordable, or attainable development.
 - **Implementation framework.** The City is the lead entity but all development would occur through key partnerships. No legislative requirements are needed for immediate action. Financial appropriation would be required for future acquisitions.
 - **Monitoring and reporting.** As discussed under Strategy 11, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include outcomes of units created on city owned land and/or identification of sites for future acquisition.
- Objective 2: Employ “Demand Side” tools, assisting households directly, to increase housing, access, affordability, and stability. Demand side strategies focus on supporting and stabilizing households through programs and services, primarily administered through key non-profit organizations active in the community.
- **Alignment with regional housing needs.** This strategy focuses on core needs identified in the HNA with direct support for low and moderate income households, where the market cannot address needs. Programs serve a range of vulnerable households, households at risk of displacement, and income-qualified households.
 - **Implementation framework.** The City’s primary role is coordination and funding, while program and service delivery will be implemented by non-profit and organizational partners. The County is also a key partner in coordinating and delivering services. There are no specific legislative requirements, though funding appropriation is necessary to maintain and/or expand services.
 - **Monitoring and reporting.** As discussed under Strategy 11, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include funding reports as well as outcome data from partners delivering programs and services.

Strategy 4. Prioritize continued investment in housing and homelessness services (delivered by local partners) that demonstrate program effectiveness and positive outcomes.

- **Action items:**

Strategy 5. Stabilize households through different housing models and homeless response and prevention systems. Effective homeless response systems integrate both supply- side and demand-side responses that are tailored to pair upstream support for

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precariously housed residents and immediate response for households experiencing homelessness.

■ **Action items:**

- Continue to support the implementation of Grand Junction Area Community-wide Unhoused Strategy & Implementation Plan (adopted July 2023), as may be amended/updated, with specific focus on systems improvements, facilitation and coordination, and partnerships. Existing Plan recommendations included:
 - *Establish a community-wide framework for enhancing Coordinated Entry and System of Care Processes.*
 - *Establish a flexible city-county housing fund to support housing security and increase coordination between services and collaboration among service providers.*
 - *Increase access to prevention, diversion, and housing navigation services.*
 - *Expand accessibility to basic needs and hygiene.*
 - *Expand mental health care services and substance use treatment options for PEH.*
 - *Increase accessibility and expand transportation services for PEH.*
 - *Increase non-market housing options including interim housing and shelter units.*
 - Relaunch the At Home in GJ Landlord and Tenant Program which includes landlord education and incentives, and provides tenant education to local families.
- **Alignment with regional housing needs.** This strategy focuses efforts on the concentration of housing needs below 30% AMI and

for renters in general. It helps reduce risk of displacement and stabilize vulnerable households.

- **Implementation framework.** The City's role in the Unhoused Strategy is focused on system improvements, facilitation and coordination, and partnerships. Key partners in implementation include the County, non-profit service providers, the shelter network, and GJHA (in providing affordable units and vouchers). No legislative changes are proposed. The City has a more active role in leading the AT Home in GJ Landlord though the program also involves local landlord partners. This Strategy does require continued financial support from the City for effective implementation.
- **Monitoring and reporting.** As discussed under Strategy 11, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include metrics on the state of homelessness, regional efforts/progress on addressing homelessness, and program outcomes for the At Home in GJ Landlord and Tenant Program.

Objective 3: Protect existing affordable housing through preservation policies/programs. This objective focuses on preservation of housing that is already serving low and moderate income households. There are two different submarkets of properties serving low- and moderate- income households: income restricted housing and naturally occurring affordable housing (or "NOAH"). NOAH generally reflects older apartments, smaller and attached for-sale homes (sometimes in poor condition), and/or mobile/manufactured housing. Preservation efforts are needed when affordability contracts on income-restricted units are set to expire, when NOAH is under market pressures to raise

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rents/prices above what low-income households can afford; and/or when NOAH is for sale (especially to corporate investors).

Strategy 6. Support preservation of existing housing that serves low- and moderate-income households. Actions under this strategy include preserving naturally occurring affordable housing (e.g., manufactured housing communities), extending the affordability contracts on income-restricted units, and increasing access to market-rate housing for voucher holders.

■ **Action items:**

- Support resident ownership of manufactured housing communities (ROCs) and/or non-profit or PHA acquisition and rehabilitation that renews affordability contracts or preserves NOAH.
- Explore incentives for voucher readiness (property improvements that meet HUD housing quality standards (HSQs))—possibly as part of the At Home in GJ program.

■ **Alignment with regional housing needs.** This strategy addresses identified need for affordable housing (<60% AMI for renters and <100% AMI for owners); supports residents at risk of displacement including manufactured housing community residents as well as residents living in affordable units with expiring contracts; and also helps local landlords address housing condition needs (identified as a challenge throughout the County).

■ **Implementation framework.** The City would lead implementation, working with non-profit partners, GJHA, and local property owners. Acquisition/rehab as well as ROC opportunities would be evaluated on an opportunistic basis while the voucher readiness program could be implemented as resources and staff capacity are available.

■ **Monitoring and reporting.** As discussed under Strategy 11, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include programmatic outcomes for a potential voucher readiness program as well as any efforts related to ROC or affordability contract preservation.

Objective 4: Maintain commitment to effective implementation through regional collaboration, strategic partnerships, funding, and continued engagement. A collaborative approach to implementation will deliver the best results to address housing needs. This should include geographic collaboration (with other local government entities); strategic partnerships (with GJHA and service providers as well as public-private partnerships); and community collaboration (through outreach, education, and progress reporting). Financial resources and staff capacity are also critical components to effective implementation.

Strategy 7. Create a Housing Advisory Board to guide Citywide strategy and implementation. A Housing Advisory Board was originally recommended in 2021; however, because Grand Junction's Housing Strategy implementation was still in its early stages, Council chose to retain oversight at the Council level. The actions identified below could build upon early efforts conducted in 2021 or could be reimagined/restructured under the current Strategy.

■ **Action items:** Determine the composition of the Board and appoint members or issue a call for applications. Representation should include a balance of, housing service providers, affordable housing providers/developers, market-rate developers, and community voices. Ongoing responsibilities should include

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guiding HAP implementation and advisory role in resource allocation.

- **Alignment with regional housing needs.** This strategy helps increase efficacy of all strategies across the continuum of housing needs including both affordability and production needs.
- **Implementation framework.** The City has the lead role in implementing this strategy, until the Housing Board is fully enabled. This will require staff time but no financial or legislative commitment.
- **Monitoring and reporting.** As discussed under Strategy 11, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will relate to Board structure, composition, and formation.

Strategy 8. Explore revenue options and financing tools to support affordable housing services and production, including tools that leverage private investment. Local funds are particularly effective for affordable housing development projects because they provide a sustainable and flexible funding source without federal or state regulations. Revenue can be used for gap financing of low-income housing projects, land banking, development incentives or subsidies (such as fee or tax rebates), and/or leveraging state and federal funding that requires a local match.

Dedicated local funds for affordable housing production, preservation, and programs (or a “Housing Trust Fund”) can have a high impact on housing needs, especially in cities with adopted housing plans, clear and measurable housing goals, and/or additional development capacity. Revenue from local sources vary widely but can include

General Obligation Bonds, sales tax, property tax, general fund allocations, and other fees directly tied to housing demand.

Dedicated funds—as opposed to discretionary allocations—have the added benefit of dependable future revenue, which is stable and allows a City to bond against the revenue, which can support up-front costs of major housing investments. Grand Junction has supported housing investments through General Fund allocations and one-time ARPA funding, but a sustainable, dedicated source would provide reliability and consistency for future investments.

Furthermore, there are suite of financial tools that can help leverage private investment for public benefit—including Private Activity Bonds and Tax Increment Financing.

- **Action items:**

- To the extent feasible, continue to appropriate General Funds in the short-term.
- Leverage Private Activity Bonds (PAB) to increase LIHTC capacity by pursuing 4% non-competitive LIHTC projects (through partnerships).
- Explore designation of Urban Renewal Areas and Tax Increment Financing for housing in specific geographic areas that may benefit from housing and revitalization such as along North Avenue.
- Evaluate the potential for sustainable, dedicated local funding; and/or a Housing Revenue Bond.
- Adopt the next 3-year Proposition 123 commitment to ensure applicable projects will remain eligible for Prop. 123 funds

- **Alignment with regional housing needs.** The allocation of revenue and application of financing tools should be prioritized to

GRAND JUNCTION HOUSING ACTION PLAN

housing needs that cannot be addressed by the market alone—typically this means affordable and attainable housing (as defined by the City) as well as programs and services for low- and moderate-income households.

- **Implementation framework.** The City has the lead role in exploring revenue options and financing tools, though such efforts will leverage state and federal resources as well as private investment. That strategy requires staff time for exploration and research, may require legislative action depending on outcomes (e.g., dedicated revenue source), and inherently requires allocation of financial resources—either directly or through specific financing tools.
- **Monitoring and reporting.** As discussed under Strategy 11, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include updates on Proposition 123 commitments, state/federal grants, as well as staff research on any future potential funding options.

Strategy 9. Provide community engagement and education opportunities promoting community participation in understanding and addressing housing challenges. Community engagement is a core component of successful implementation of housing strategies. The City of Grand Junction should continue to prioritize community engagement and education opportunities to address housing challenges and promote community participation.

- **Action items:**
 - Continue to create opportunities for community engagement and education regarding housing issues and solutions.
 - Continue to focus on tenant/landlord educational opportunities with partners (e.g., GJHA's Landlord Symposium).

- **Alignment with regional housing needs.** This strategy helps increase efficacy of all strategies across the continuum of housing needs including both affordability and production needs.
- **Implementation framework.** The City will continue to lead engagement and education efforts in partnership with local non-profits, GJHA, other City departments, and the County. This strategy does not require legislative action nor significant financial resources (other than staff time).
- **Monitoring and reporting.** As discussed under Strategy 11, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include

Strategy 10. Monitor state legislation related to or impacting housing and advocate for state actions that improve outcomes.

The State has continued to take a more active role in housing over the past few years, including increasing funding for housing efforts. The City of Grand Junction has successfully leveraged additional funding by securing multiple grants to advance affordable housing efforts in the Grand Valley over the past three years.

- **Action items:**
 - Track state legislation that impacts grant funding, housing access/affordability, and/or land use for applicability in Grand Junction.
 - Support legislative efforts at the state level to improve housing outcomes (e.g., construction defects reform, exploration of single stair access codes, etc.).
- **Alignment with regional housing needs.** Depending on specific state reforms, this strategy could have an impact at any point along the continuum of housing needs.

GRAND JUNCTION HOUSING ACTION PLAN

- **Implementation framework.** Implementation is primarily passive since this strategy is reactive to state action. Staff time is required.
- **Monitoring and reporting.** As discussed under Strategy 11, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include

Strategy 11. Monitor goal progress and housing program outcomes. Since adopting its first Housing Strategy, the City has continuously emphasized transparent reporting on goal progress and program outcomes.

- **Action items:**
 - Continue to monitor affordable housing production within the City—and progress toward Prop 123 goals—as well as program outcomes for all housing investments and programs.
 - Ensure transparent tracking of progress and regular (annual) reporting to City Council and the community.
- **Alignment with regional housing needs.** This strategy helps increase efficacy of all strategies across the continuum of housing needs including both affordability and production needs.

- **Implementation framework.** City staff currently lead monitoring efforts; if/when a Housing Board is established, they would also play a role in implementation. This strategy has only requires staff time.
- **Monitoring and reporting.** As discussed under Strategy 11, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include

GRAND JUNCTION HOUSING ACTION PLAN

APPENDIX A. CROSSWALK FOR SB 24-274 BASELINE COMPONENTS

Baseline Components	Where addressed in Grand Junction HAP?
<p>★ A Housing Action Plan must include the following Housing Needs Assessment related baseline components (C.R.S. 24-32-3705(3)):</p>	
<ul style="list-style-type: none"> • Summary report of the local government's progress toward addressing the findings of the applicable Housing Needs Assessment (C.R.S. 24-32-3705(3)(a)). Described under Section 2.3. 	Pages 12-15
<ul style="list-style-type: none"> • Description of how the local government's Housing Action Plan addresses regional housing needs allocations, if applicable (C.R.S. 24-32-3705(3)(b)). Described under Section 2.4. 	Pages 4, 20-27
<ul style="list-style-type: none"> • Assessment of the effects of the local government's existing zoning and density on housing development (C.R.S. 24-32-3705(3)(c)). Described under Section 2.2. 	Pages 5-6, and 12
<ul style="list-style-type: none"> • A plan to promote equitable and efficient development of housing identified in a Housing Needs Assessment to satisfy housing needs at different income levels (C.R.S. 24-32-3705(3)(d)). Described in Section 4.2 (i). 	Pages 16, 20-27
<ul style="list-style-type: none"> • A narrative analysis of any area that the local government has identified as being at elevated risk of displacement (C.R.S. 24-32-3705(3)(f)). 	Page 4
<p>★ Additional baseline components include the following (C.R.S. 24-32-3705(3)):</p>	
<ul style="list-style-type: none"> • Locally-appropriate goals, strategies, and actions for promoting the production and preservation of affordable housing development and regulated affordable housing, including at least two standard and one long-term affordability strategies (C.R.S. 24-32-3705(3)(e)). See Section 4.2(ii). Colorado Department of Local Affairs 1-4 	Pages 17-27, (also see Appendix B)
<ul style="list-style-type: none"> • A plan to mitigate displacement, including at least one displacement mitigation strategy (C.R.S. 24-32-3705(3)(f)). See Section 4.2(ii). 	Pages 17-27, (also see Appendix B)
<ul style="list-style-type: none"> • A plan for the legislative consideration for adoption of the affordability and displacement mitigation strategies identified (C.R.S. 24-32-3705(3)(g)). Described in Section 4.2 (iii). 	Pages 20-27
<ul style="list-style-type: none"> • Recommended modifications to local zoning to be conducted before the next Housing Action Plan (C.R.S. 24-32-3705(3)(h)). Described in Section 4.2 (iv). 	Pages 20-21 (Strategies 1 and 2)

GRAND JUNCTION HOUSING ACTION PLAN

- Analysis of opportunities to achieve the development of higher-density and regulated affordable housing within a reasonable distance of major transit stops (C.R.S. 24-32-3705(3)(i). Described in Section 4.2(v).
- A narrative of the public outreach and engagement process for the Housing Action Plan (C.R.S. 24-32-3705(3)(j)). Described under Section 3.1.
- A description of opportunities for intergovernmental coordination to address local and regional housing needs (C.R.S. 24-32-3705(3)(k). Described in Section 5.2. – section on coordination opportunities

Pages 20-21
(Strategies 1 and 2)

Pages 6-11

Pages 17-27
(particularly Strategies
9-11)

DRAFT

GRAND JUNCTION HOUSING ACTION PLAN

APPENDIX B: AFFORDABILITY STRATEGIES CROSSWALK

Affordability Strategy Directory for SB 24-174	Strategies Included in Grand Junction HAP
1. Standard Affordability Strategies (choose at least 2)	
A. Create a local inclusionary zoning ordinance	
B. Leverage publicly owned, sold, or managed land	X
C. Create or expand a program to subsidize or reduce impact fees	X
D. Establish a density bonus program	
E. Create a program to prioritize / expedite development approvals <i>(Note: Not eligible if using Long-Term Affordability Strategy 2C)</i>	X
F. Create or expand a program to subsidize or reduce permit fees other than impact fees	X
G. Enact local laws that incentivize construction and preservation of accessible and visitable units and multi-bedroom units	
H. Reduce local parking requirements to one half space per unit of regulated affordable housing	
I. Enacting local laws that support housing for families	
J. Other strategies with a comparable impact on local housing affordability	X
2. Long-Term Affordability Strategies (choose at least 1)	
A. Establish local revenue for affordable housing, e.g., linkage fee on market-rate housing	X
B. Regulate short-term rentals, second homes, and vacancies to increase local housing use	
C. Commit to and stay eligible for Article 32 funding (Proposition 123, State Affordable Housing Fund)	X
D. Amend zoning to allow ADUs, duplexes, triplexes, quadplexes, and townhomes	X
E. Use administrative processes for housing approvals, eliminating public hearing requirements	
F. Incentivize or create programs for land banking or community land trusts	X

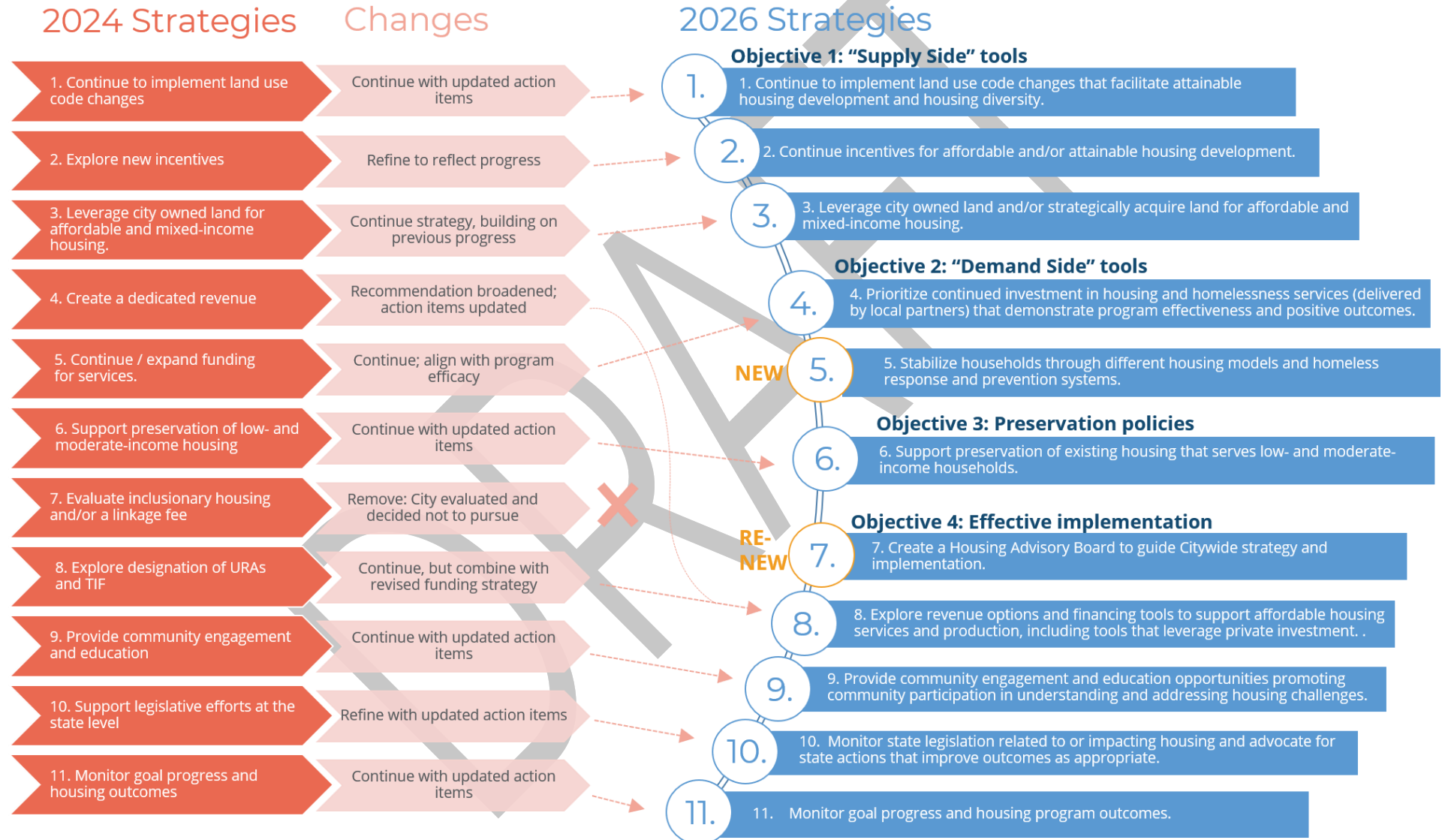
GRAND JUNCTION HOUSING ACTION PLAN

G. Establish an affordable homeownership strategy (e.g. right of first refusal program, affordable rent-to-own programs, etc.)	X
H. Other strategies with a comparable impact on local housing affordability	X
3. Displacement Mitigation Strategies (choose at least 1)	
A. Fund rental and mortgage assistance	X
B. Support legal representation to prevent eviction and foreclosure	
C. Establish a housing counseling and navigation program	X
D. Create a property tax and down payment assistance program	
E. Invest in community land trusts	
F. Preserve existing affordable housing	X
G. Require community benefits agreements for multifamily development	
H. Prioritize current residents in new multifamily development	
I. Stabilize lower income homeowners near Transit Centers	
J. Ensuring no net loss of affordable family-sized housing	
K. Establish a program for community or small local business investment <i>(Note: Not eligible if investments do not include housing)</i>	
L. Other strategies that provide displacement mitigation	X

GRAND JUNCTION HOUSING ACTION PLAN

APPENDIX C. CROSSWALK OF STRATEGY CHANGES 2024 TO 2026

Source: Root Policy Research.





Root Policy Research
789 N. Sherman St, Suite 360
Denver, CO 80203
www.rootpolicy.com

Mesa County

Regional Housing Needs Assessment

PREPARED FOR

Mesa County
City of Grand Junction

DRAFT REPORT

May 11, 2026

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INTRODUCTION

Mesa County and the City of Grand Junction partnered to conduct this Regional Housing Needs Assessment (HNA) to determine the region's greatest housing needs and better understand challenges faced by residents in finding and keeping stable housing.

The HNA will be followed by jurisdictional Housing Action Plans (HAP) that identify strategies related to housing affordability, stability, and future growth. Not only will the HNA and future HAPs help Grand Junction and Mesa County better serve their communities, but completion also unlocks funding preferences from the State.

Special thanks to:

Grand Junction Community Development Department Staff
Mesa County Community Development Department Staff

City of Grand Junction

Mayor Cody Kennedy
Mayor Pro Tem Laurel Lutz
Council Member Anna Stout
Council Member Ben Van Dyke
Council Member Robert Ballard
Council Member Scott Beilfuss
Council Member Jason Nyguen

Board of County Commissioners

Commissioner Cody Davis
Commissioner Bobbie Daniels
Commissioner JJ Fletcher

All those community members and stakeholders that participated and helped inform this work.

WHAT IS A HOUSING NEEDS ASSESSMENT?

EXCERPT FROM COLORADO STATE GUIDANCE ON HNAs¹

A Housing Needs Assessment (HNA) identifies the type and amount of housing needed in a community or region to ensure current and future resident and employee households at all income levels have access to quality housing that they can afford. As a result, an HNA does more than estimate the number of housing units needed to accommodate projected population or job growth. An HNA evaluates demographic trends, economic characteristics, housing unit inventory, housing market conditions, development opportunities and constraints, and existing housing programs and services, combined with input from stakeholders and residents, to identify where the market is providing suitable housing and where it is not. The HNA uses this information to estimate how much additional housing is needed to address current housing shortfalls and keep up with future growth. The objective is to estimate the housing needed to ensure quality housing is available and affordable for resident and employee households at all income levels and at different life stages to sustain community and economic health and vibrancy.

It is important to understand that an HNA is an informational tool. While the state of Colorado requires each local government to complete an HNA, the state does not require jurisdictions to build a certain number of housing units or produce a certain type of affordable housing. Rather, completed HNAs are to be used for state agency planning, select grant programs, and regions and local governments to develop housing action plans tailored to the unique constraints, resources, and capacity of a community or region.

¹ <https://drive.google.com/file/d/1Q9-tcf1Yey6GGzvbwMROtrNYLjVG9-QY/view>

INTRODUCTION

By identifying the current housing challenges and future housing needs in a community, an HNA serves many purposes, such as:

- **Informing Housing Policy and Programs:** An HNA guides local governments, housing service organizations, and other partners in crafting policies, programs, and partnerships to address housing shortages and affordability challenges.
- **Planning for Change:** HNAs help communities plan for evolving demographic and economic conditions by estimating how many housing units will be needed as households, housing markets, and employment levels change.
- **Accessing Funding:** HNAs can be used to inform applications for state or federal housing grants and financing. This includes Colorado's State Affordable Housing Fund (or Proposition 123), which requires detailed data on the demonstrated average housing needs for rural resort jurisdictions filing a petition.
- **Increasing Affordability and Housing Stability:** By identifying the housing needs of households at different income levels, local governments can create programs to improve the availability of housing that is secure and affordable for residents.
- **Sustaining Community and Economic Vibrancy:** HNAs identify the housing needs of resident and employee households at all life stages, helping jurisdictions develop housing strategies that support local businesses, economic development, and a generally diverse and thriving community.
- **Educating and Building Support:** HNAs can be used to educate community members and leaders on housing problems, telling the data-driven "housing story" and providing robust information for decision-making, which is necessary to build program support within communities and address housing needs.

HNA STRUCTURE

The HNA is organized by the following sections, following the general structure recommended by state guidance on HNA components:

- I. **Demographic trends** evaluates demographic changes, which drive housing demand.
- II. **Economic Trends** analyzes jobs, wages, and commuting to show whether housing meets workforce needs.
- III. **Housing Inventory** evaluates existing housing stock by type.
- IV. **Housing Market Trends** assesses how market factors like rents, home prices, and supply impact housing affordability.
- V. **Housing Problems and Displacement Risk** provides data on cost burden, overcrowding, homelessness, and housing instability, including displacement risk indicators.
- VI. **Community Engagement Summary** shares input from residents and stakeholders on housing challenges and solutions.
- VII. **Community Survey Analysis** provides a detailed analysis of the 2026 Mesa County Resident Housing Survey.
- VIII. **Current and Projected Housing Needs:** ties together data from previous sections to estimate current and future housing needs across all income levels.
- IX. **Barriers, Opportunities, and Recommendations** discusses development challenges, identifies available resources to support housing programs, and offers recommendations for broad categories of strategies that address community-specific needs and may increase affordability.

INTRODUCTION

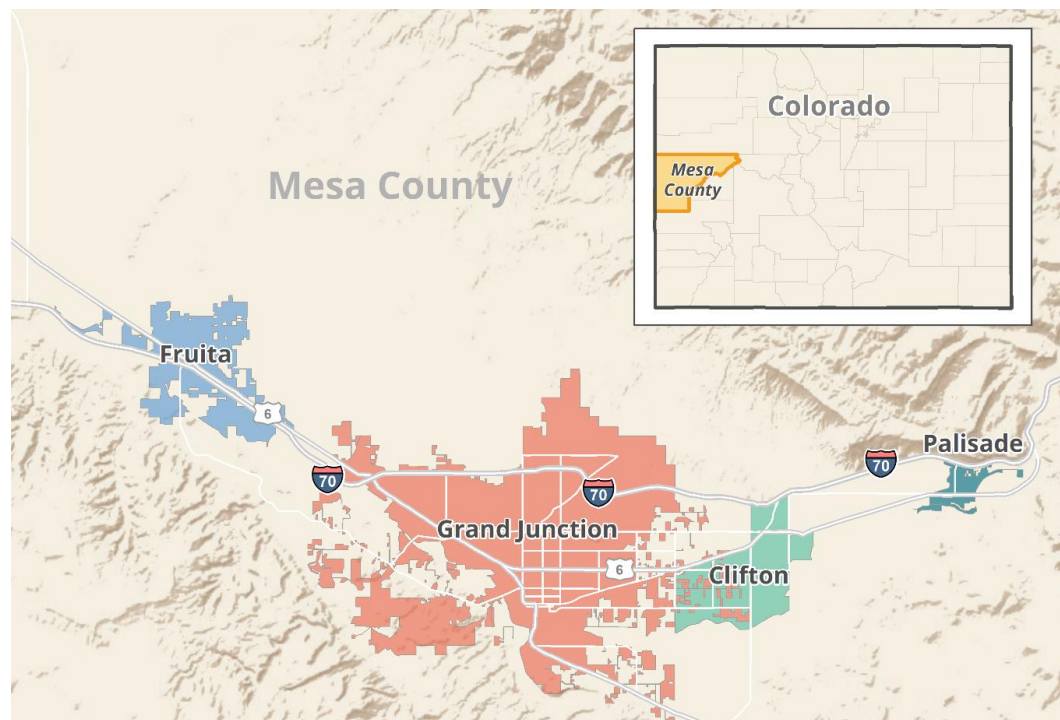
METHODOLOGICAL NOTES

Geographic areas. The City of Grand Junction and Mesa County, in regional partnership, conducted this HNA. Where possible, data for other incorporated areas, Census Designated Places (CDPs), as well as data for unincorporated Mesa County are specified.

- **Mesa County**—data identified as “Mesa County” refer to the entire County, inclusive of both incorporated and unincorporated areas.
- **Incorporated areas**—Grand Junction accounts for 43% of the county’s population; Fruita and Palisade collectively accounts for another 11% but the county also encompasses the small incorporated areas of DeBeque, and Colbran.
- **“Unincorporated Areas”** reflect the balance of the county, including Clifton—the county’s largest unincorporated CDP, which accounts for 12% of the total county population. Other unincorporated CDPs include Redlands, Fruitvale, Orchard Mesa, and Loma.

Data sources. The data used for the HNA come from a variety of sources. In all cases, the data represent the latest, most readily available data to describe the housing market at the time the report was drafted. Key data sources include:

- American Community Survey (ACS) estimates from the United States Census Bureau;
- Colorado State Demography Office (SDO);
- Mesa County Assessor;
- Bray Real Estate (local multiple list service sales data);



- Various market sources including Zillow Research and CoStar Group.
- United States Bureau of Labor Statistics (BLS);
- Longitudinal Employer-Household Dynamics (LEHD);
- Other local data sources on homelessness and affordable housing inventory.

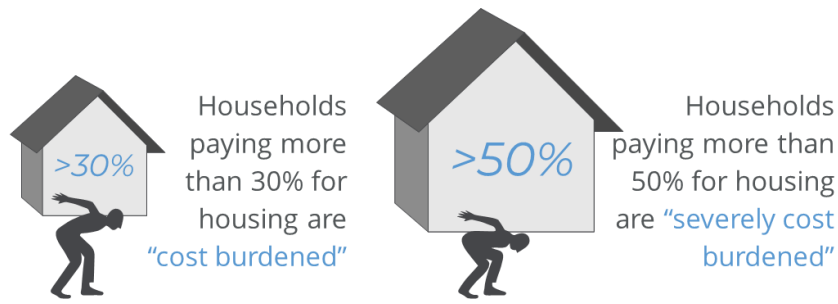
It is important to note that data contain a margin of error—meaning the actual market data could be larger or smaller than the estimate. Margin of error risk is greater in small geographies. Given this, the data in this report, particularly for small geographies or populations groups, should be interpreted as suggesting a likely number or magnitude of change rather than a definitive number or percentage, especially in smaller jurisdictions.

INTRODUCTION

Defining and measuring affordability. The most common definition of housing affordability is linked to industry standards. The federal government considers housing as affordable when the housing payment—the rent or mortgage payment plus taxes and utilities—consumes 30% or less of a household’s gross income. Households paying more than 30% are “cost burdened.” Households experiencing cost burden have less money to spend on other essentials like healthcare, education, groceries, and transportation—adversely affecting their household well-being, limiting their economic growth potential, and constraining local spending.

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



Income and AMI. The HNA analysis uses both household income ranges and “Area Median Income (AMI).” AMI is a measure of income based on the median—the middle value in an ordered dataset—or middle-income household. Housing programs base program eligibility on income limits that are represented as percentages of AMI. HUD publishes current-year income limits based on an internal calculation that estimates AMIs by household size and region. The income limits and AMIs that apply to Mesa County and its jurisdictions (for 2025) are shown below.

	Persons in Family				
	1	2	3	4	5
30% AMI	\$21,420	\$24,480	\$27,540	\$30,600	\$33,060
50% AMI	\$35,700	\$40,800	\$45,900	\$51,000	\$55,100
80% AMI	\$57,120	\$65,280	\$73,440	\$81,600	\$88,160
100% AMI	\$71,400	\$81,600	\$91,800	\$102,000	\$110,200
120% AMI	\$85,700	\$97,950	\$110,200	\$122,400	\$132,200

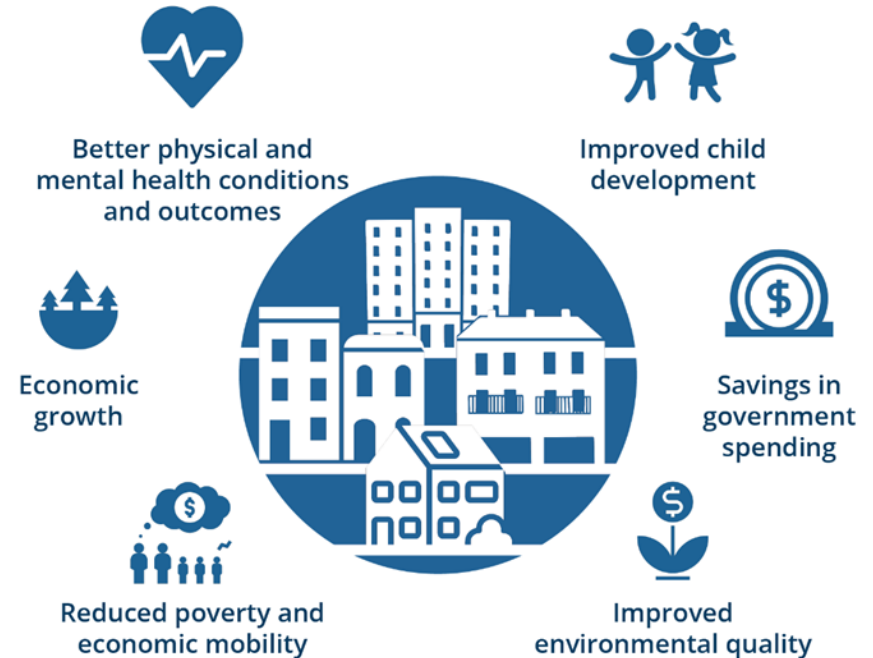
Source: HUD Income Limits and Root Policy Research.

INTRODUCTION

WHY WORK TO ADDRESS HOUSING NEEDS?

A balanced housing stock accommodates a full “life cycle community”—where there are affordable housing options for residents of all stages of life from career starters to centenarians—which in turn supports the local economy and contributes to the Greater Grand Junction area’s culture and community.

- Research shows that a constrained housing market negatively impacts economic growth while stable and affordable housing is central to the health of individuals, families, and communities.
- Households living in stable housing are more likely to spend their incomes in the local economy through direct spending on goods and services.
- Housing investments that allow workers to live near their place of employment can reduce the impacts of traffic and commuting, and attract new businesses by increasing recruitment of talent, productivity, and retention of talent.
- Affordable housing is key to providing high quality public services as many essential workers (e.g., first responders, medical professionals, and teachers) often leave communities that do not have an adequate supply of housing in their price range.
- Affordable housing also plays a key role in preventing and resolving homelessness.
- Generational wealth from affordable homeownership is a major contributor to positive outcomes for children and youth. As housing and equity are passed down, young adults have the option to remain in their community and have families of their own.
- Housing investments and stable housing environments bolster local revenue, increase job readiness, help renters transition to homeownership, lower public costs of eviction and foreclosure, and increase the economic and educational opportunities for children.



SECTION I. DEMOGRAPHIC TRENDS

The Demographic Trends section sets the foundation for understanding population and household characteristics, household income, and changes over time. These factors directly influence the demand for housing and the types and prices of housing needed in Mesa County and Grand Junction.

SECTION I. DEMOGRAPHIC TRENDS

POPULATION

Mesa County is home to about 159,000 residents. The majority of its population lives in unincorporated areas (46%) or Grand Junction (43%). The county has added about 7,400 residents since 2019, a population increase of 5%. Most population growth occurred in Grand

Junction with the city adding about 6,100 residents (10% increase). Figure I-1 shows the Mesa County population by municipality along with changes in population between 2019 and 2024.

Figure I-1.
Population Trends
by Community,
2010, 2019, 2024

Source:
2010, 2019, and 2024 5-year ACS
and Root Policy Research.

Jurisdiction	Population			% of County			Pop. Change 2019-2024		Population Change 2019-24 Charted (#)				
	2010	2019	2024	2010	2019	2024	Num.	Pct.	-1,000	1,000	3,000	5,000	7,000
Mesa County	142,284	151,218	158,601	100%	100%	100%	7,383	5%					
Unincorporated Areas	70,682	72,101	73,370	50%	48%	46%	1,269	2%					
Clifton	19,985	20,748	19,518	14%	14%	12%	-1,230	-6%					
Redlands	7,806	8,765	8,868	5%	6%	6%	103	1%					
Fruitvale	7,694	7,874	8,019	5%	5%	5%	145	2%					
Orchard Mesa	7,230	6,719	6,945	5%	4%	4%	226	3%					
Loma	1,255	941	1,350	1%	1%	1%	409	43%					
Other Unincorporated	26,712	27,054	28,670	19%	18%	18%	1,616	6%					
Incorporated Areas	71,602	79,117	85,231	50%	52%	54%	6,114	8%					
Grand Junction	56,295	62,062	68,142	40%	41%	43%	6,080	10%					
Fruita	11,676	13,236	13,691	8%	9%	9%	455	3%					
Palisade	2,681	2,696	2,584	2%	2%	2%	-112	-4%					
De Beque	407	518	458	0%	0%	0%	-60	-12%					
Collbran	543	605	356	0%	0%	0%	-249	-41%					

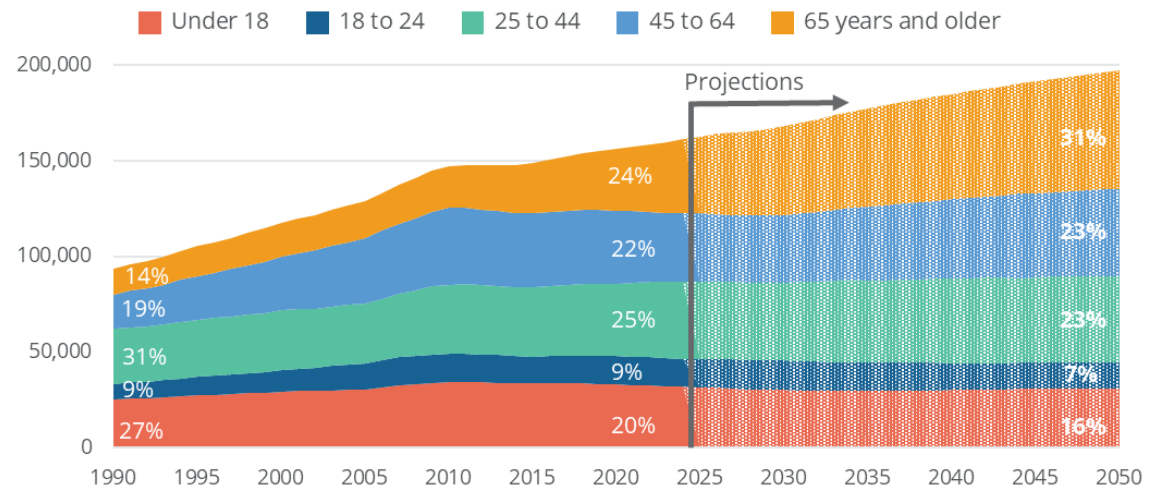
SECTION I. DEMOGRAPHIC TRENDS

Forecasted growth. Based on population forecasts from the State Demographer, Mesa County's population will grow by 22% from roughly 161,000 in 2024 to 197,000 in 2050. This rate is similar to the state overall, whose population is forecasted to increase by 21%.

Figure I-2 shows historical and forecasted population growth (overall and by age). In line with state and national trends, Mesa County is aging: Figure I-2 shows a substantial increase in the share of the population over 65 since 1990, and forecasts show a continuation of that trend through 2050.

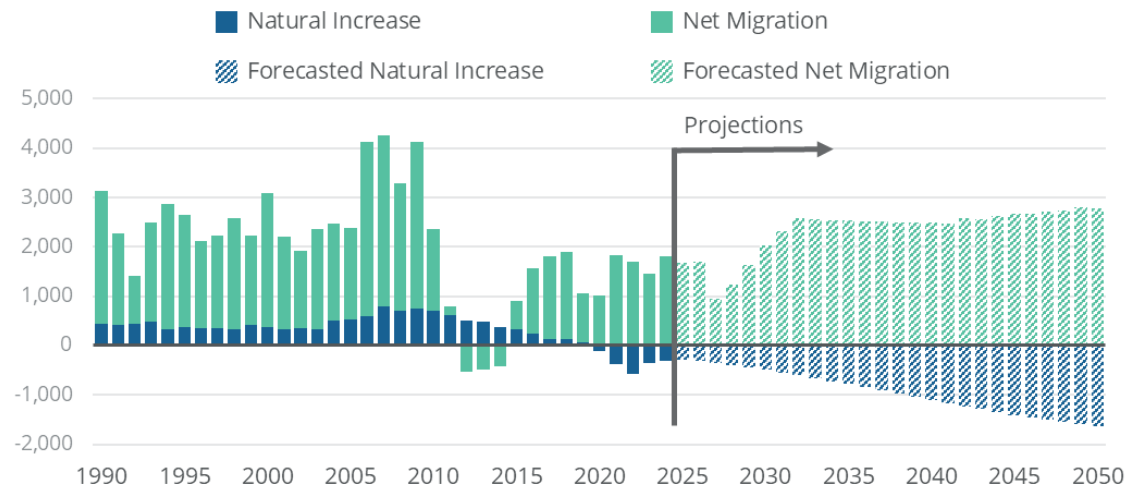
Population growth in Mesa County is driven by net migration: more people are moving to rather than from Mesa County. Natural increase is currently negative (meaning deaths exceed births), and that trend is forecasted to continue through 2050. See Figure I-3.

Figure I-2. Population Growth by Age Group, Mesa County, 1990 to 2050



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

Figure I-3. Components of Population Change, Mesa County, 1990 to 2050



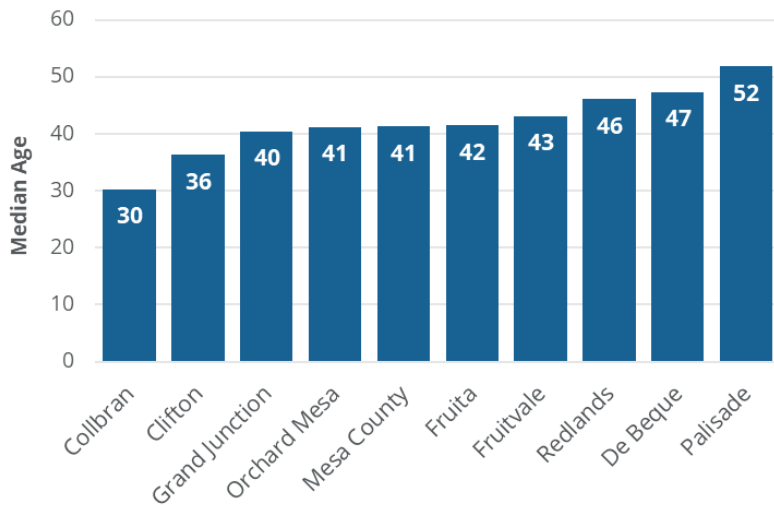
Source: Colorado Department of Local Affairs and Root Policy Research.

SECTION I. DEMOGRAPHIC TRENDS

Age. Age trends are an important indicator of future housing needs as they can be a driver of both housing preferences (size, location, etc.) as well as accessibility needs (residents over 65 are significantly more likely to have a mobility difficulty).

The median age of each community in Mesa County is shown in Figure I-4. Most communities have a median age in the lower 40s, though Redlands, De Beque, and Palisade skew older while Collbran, and Clifton skew younger.

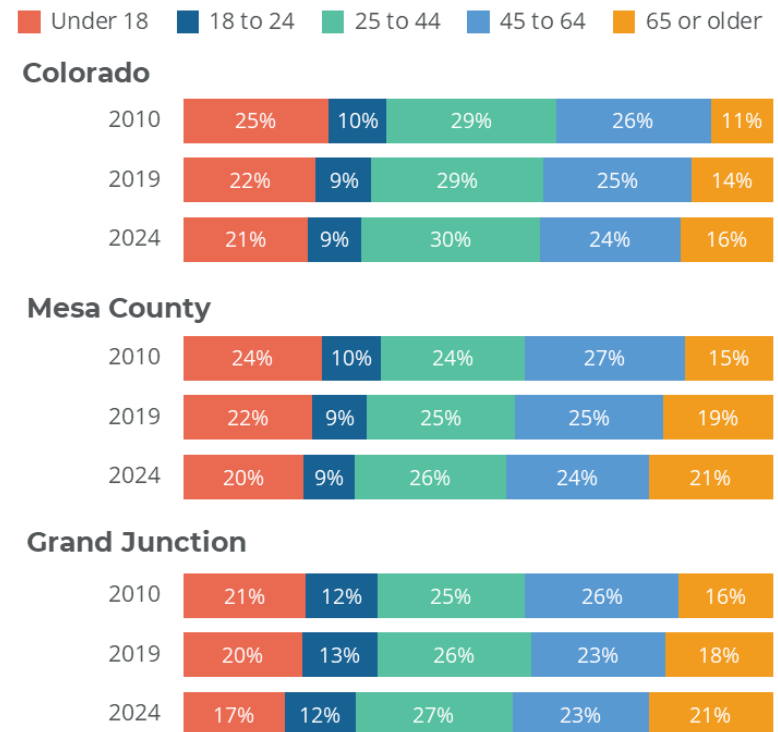
Figure I-4.
Median Age by Community, 2024



Source: 2024 5-year ACS and Root Policy Research.

Compared to Colorado, Mesa County has a higher proportion of people 65 years or older and a lower proportion of people aged 25-44. In Grand Junction, a larger share of the population is 18-24, in part due to Colorado Mesa University's approximately 11,000 students. However, the city does have a slightly lower share of people under 18 compared to the county and the state. See Figure I-5 for details.

Figure I-5.
Age Distribution by Community, 2010, 2019, and 2024



Source: 2010, 2019, and 2024 5-year ACS and Root Policy Research.

SECTION I. DEMOGRAPHIC TRENDS

Race/Ethnicity. The majority of Mesa County residents identify as non-Hispanic White (78%) or Hispanic (15%). A small share of residents identify as multiracial (3%), and each other racial group represents less than one percent of residents.

- The racial and ethnic distribution is similar in Grand Junction but reflects a slightly higher proportion of Hispanic and multiracial residents and a lower proportion of non-Hispanic White residents.
- Clifton has the highest proportion of residents identifying as a racial or ethnic minority: 26% are Hispanic, another 5% identify as two or more races, and another 2% identify as another racial minority group.

Figure I-6. Racial/Ethnic Distribution by Community, 2024

	Mesa County	Grand Junction	Fruita	Clifton	Unincorp. County
Total Population	158,601	68,142	13,691	19,518	73,370
Non-Hispanic White	78.4%	76.0%	84.8%	67.5%	79.4%
Hispanic	15.5%	17.0%	8.4%	26.3%	15.3%
Two or more races	3.5%	4.0%	4.0%	4.6%	3.1%
Asian	0.9%	1.0%	0.4%	0.5%	0.9%
Some other race	0.7%	0.7%	0.9%	0.7%	0.7%
Black/African American	0.6%	0.8%	1.2%	0.4%	0.3%
Am. Indian/Alaska Native	0.4%	0.4%	0.3%	0.0%	0.4%
Native Hawaiian/Pac. Isl.	0.0%	0.1%	0.0%	0.0%	0.0%

Note: All race categories reflect non-Hispanic identification.

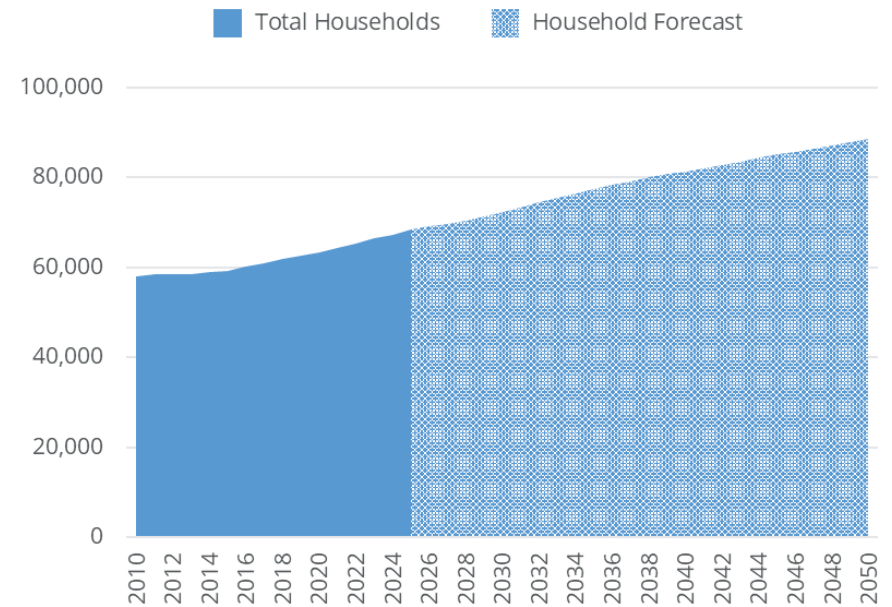
Source: 2024 5-year ACS and Root Policy Research.

HOUSEHOLDS

As of 2024, Mesa County's 158,601 residents were living in 67,280 households (average household size of 2.36 people per household).

State demographer projections expect a 14% increase in households over the next 10 years and a 32% increase through 2050. The projected growth rate is similar to historical trends (see Figure I-7).

Figure I-7. Projected Household Growth, 2010-2050



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

SECTION I. DEMOGRAPHIC TRENDS

Figure I-8 shows household trends across communities in Mesa County. Similar to population growth, household growth is concentrated in Grand Junction, which added 3,653 households between 2019 and 2024. Palisade, which added 184 households,

experienced the largest percentage increase in households (17%). Incorporated Areas overall had higher growth (11%) than unincorporated areas (1%).

Figure I-8.
Household Trends
by Community,
2010, 2019, and
2024

Source:
2010, 2018, and 2023 5-year
ACS, and Root Policy Research.

Jurisdiction	Households			% of County			HH. Change 2019-2024		HH. Change 2019-24 Charted (#)		
	2010	2019	2024	2010	2019	2024	Num.	Pct.	-500	1,500	3,500
Mesa County	57,123	61,742	65,830	100%	100%	100%	4,088	7%			
Unincorporated Areas	27,182	28,745	29,040	48%	47%	44%	295	1%			
Clifton	7,349	8,012	7,784	13%	13%	12%	-228	-3%			
Redlands	3,465	3,544	3,482	6%	6%	5%	-62	-2%			
Fruitvale	3,131	3,165	3,368	5%	5%	5%	203	6%			
Orchard Mesa	2,546	2,738	2,553	4%	4%	4%	-185	-7%			
Loma	454	383	327	1%	1%	0%	-56	-15%			
Other Unincorporated	10,237	10,903	11,526	18%	18%	18%	623	6%			
Incorporated Areas	29,941	32,997	36,790	52%	53%	56%	3,793	11%			
Grand Junction	23,892	26,282	29,935	42%	43%	45%	3,653	14%			
Fruita	4,486	5,275	5,273	8%	9%	8%	-2	0%			
Palisade	1,176	1,113	1,297	2%	2%	2%	184	17%			
De Beque	149	191	187	0%	0%	0%	-4	-2%			
Collbran	238	136	98	0%	0%	0%	-38	-28%			

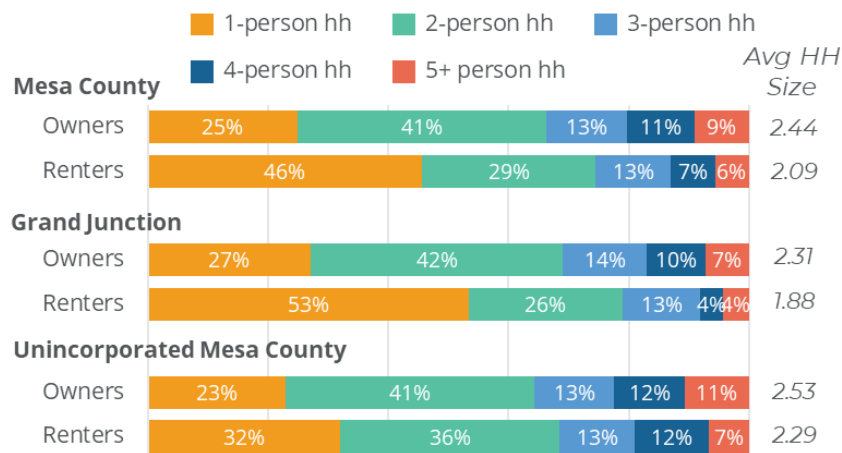
SECTION I. DEMOGRAPHIC TRENDS

Household type. The most common household types in Mesa County are single person households and married couples without children (this includes empty-nesters, whose children no longer live at home). Figure I-9 shows the share of households by type.

Grand Junction’s household distribution is similar to the county’s. However, the city has a higher share of householders living alone and “other households” which typically reflect roommate or unmarried partner households. Conversely, the county has higher shares of households with children and married couples without children. Both Mesa County and Grand Junction experienced a slight decline in households with children which coincides with the decline in the share of their populations under 18.

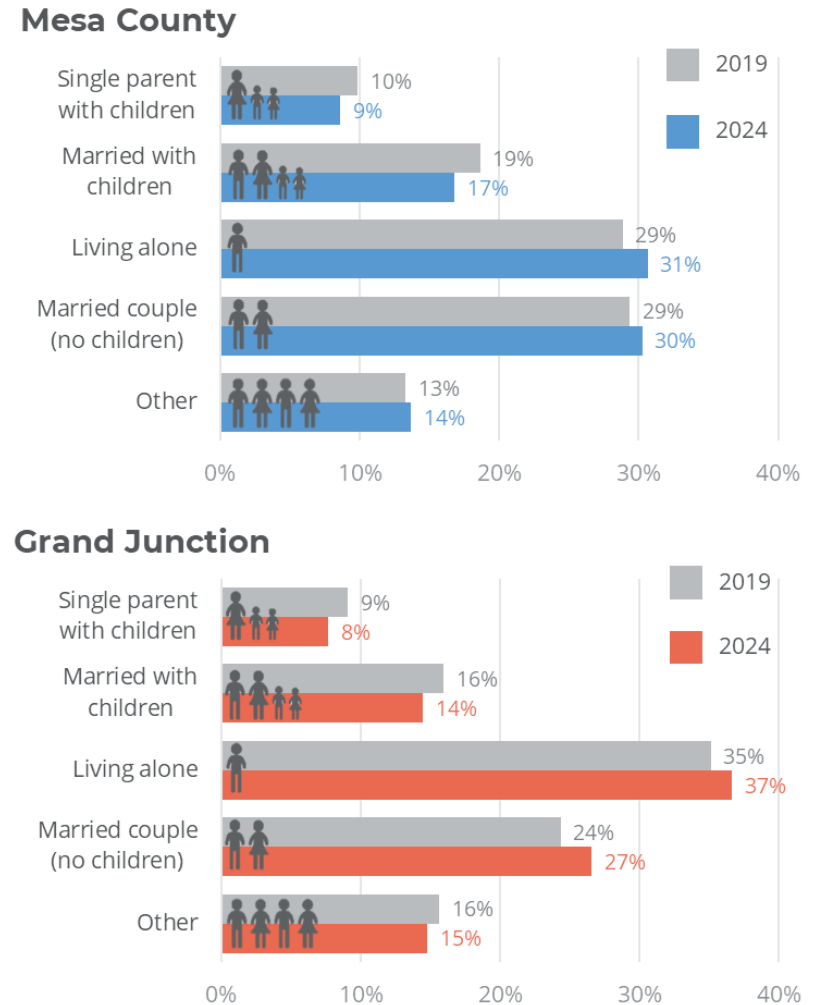
Household size. The average household size in Mesa County is 2.36, but household size varies by location and tenure. Household size is also impacted by housing prices and availability (e.g., taking a roommate or doubling up to afford housing costs).

Figure I-10. Household Size, 2024



Source: 2024 5-year ACS and Root Policy Research.

Figure I-9. Household Type, 2019 and 2024



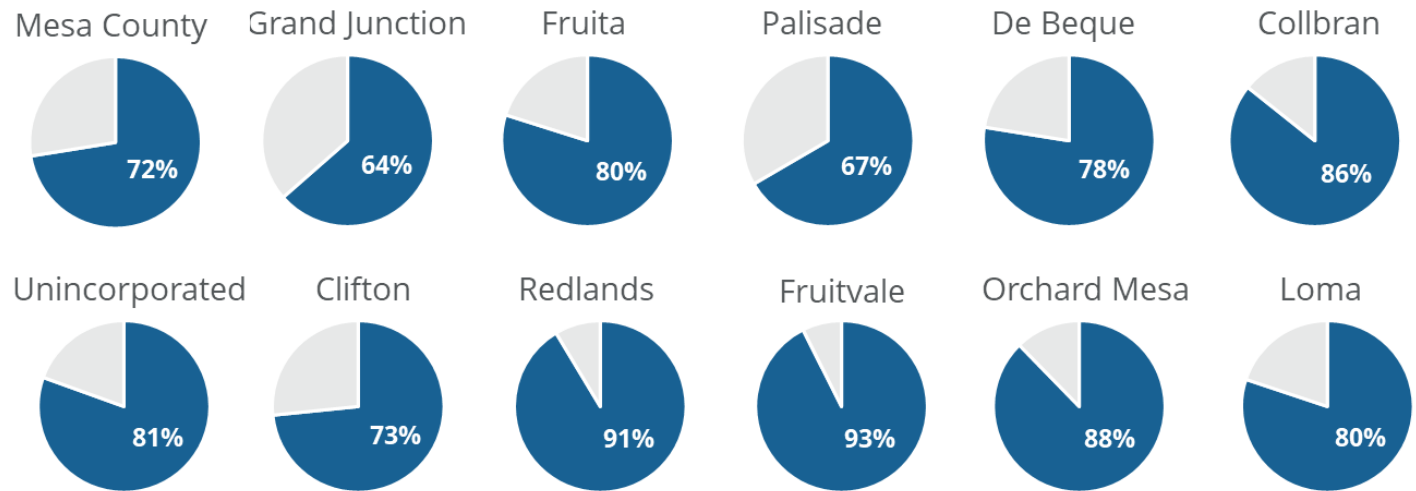
Source: 2019 and 2024 5-year ACS and Root Policy Research.

SECTION I. DEMOGRAPHIC TRENDS

Tenure. The current homeownership rate in Mesa County is 72%—meaning 72% of households are *owner*-occupied and the remaining 28% are *renter*-occupied. Grand Junction and Palisade have slightly lower ownership rates, 64% and 67% respectively. The remaining incorporated jurisdictions have higher ownership rates, particularly Collbran (86%) and Fruita (80%). Overall, ownership rates tend to be higher in unincorporated areas than in the county’s incorporated places.

Figure I-11.
Homeownership Rate,
Mesa County and
Communities, 2024

Source:
2024 5-year ACS and Root Policy
Research.

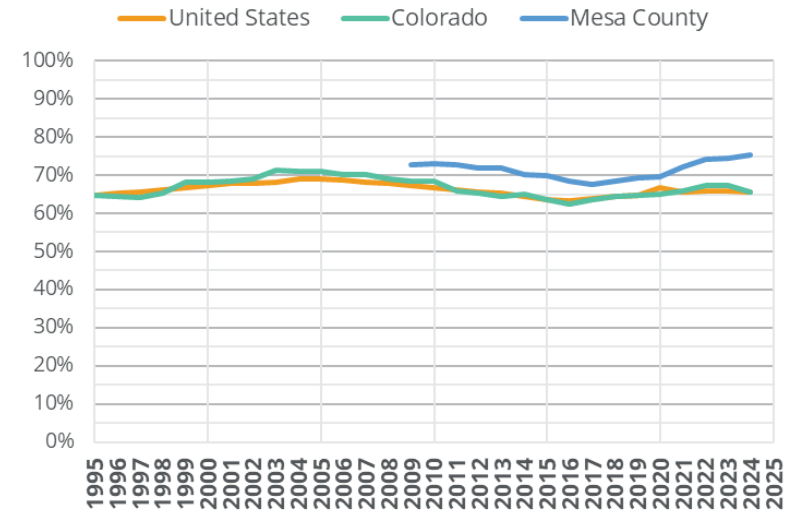


Homeownership rates in Mesa County are higher than average for Colorado as a whole, but generally track along the same trend lines as the state. Though fluctuations in ownership are relatively small, they are typically driven by economic shifts, mortgage interest rates, and housing availability and affordability. Figure I-12 shows the homeownership rate for Mesa County, Colorado, and the United States since 1995 (note that Mesa County data reflect a 5-year average while Colorado and U.S. data are annual averages).

Ownership rates dipped between 2010 and 2019 but increased with low interest rates starting in 2020. Rates in Colorado and the U.S. have started to soften again,

Figure I-12.
Homeownership
Rate, United
States,
Colorado, and
Mesa, 1995-2024

Source:
Federal Reserve Economic
Data, Federal Reserve Bank of
St. Louis and Root Policy
Research.



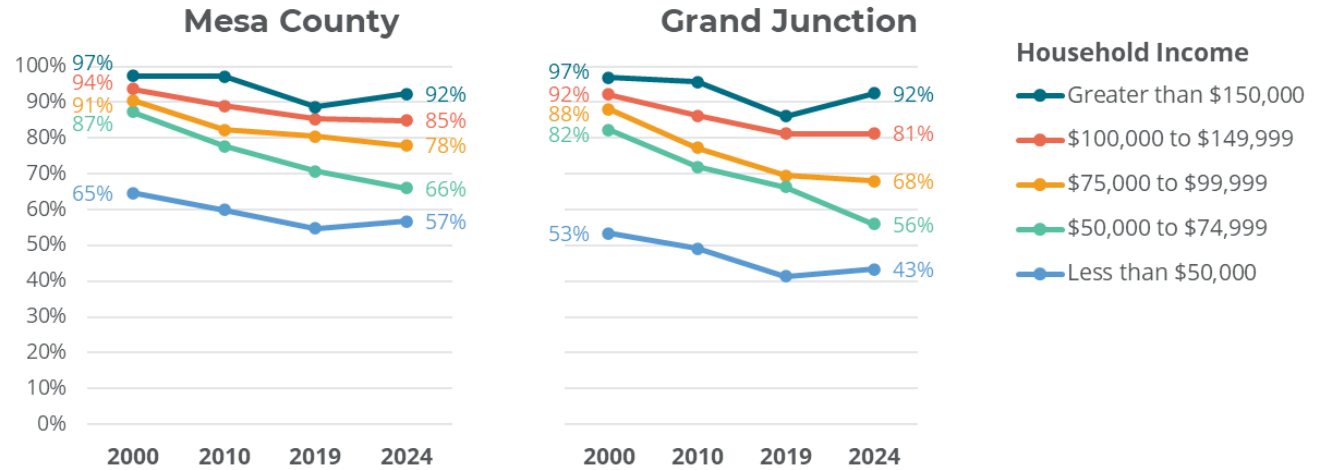
SECTION I. DEMOGRAPHIC TRENDS

and Mesa County rates are likely to follow suit (as the impact of rising interest rates starts to appear in the 5-year data).

However, shifts in tenure are not spread equally across income groups. As shown in Figure I-13, the largest declines in ownership were among households earning between \$50,000 and \$74,999—historically a common range for first-time buyers. (Note that the relatively stable rate of ownership among households with income less than \$50,000, likely reflects older householders with lower retirement incomes but high home equity).

As shown in Figure I-14, homeownership rates also vary by demographic characteristic. Ownership rates are highest for older householders, family households (relative to non-family households), and non-Hispanic white householders (relative to Hispanic or other racial minority householders).

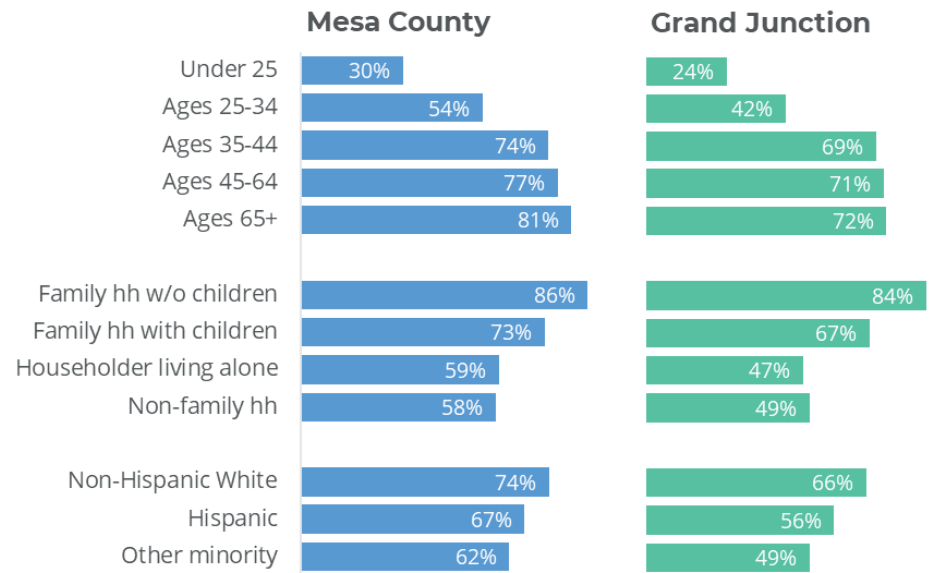
Figure I-13. Homeownership Rate by Household Income, 2000, 2010, 2019, and 2024



Source: 2010, 2019, and 2024 5-year ACS and Root Policy Research.

Figure I-14. Homeownership Rate by Demographic Characteristic, 2024

Source: 2024 5-year ACS and Root Policy Research.



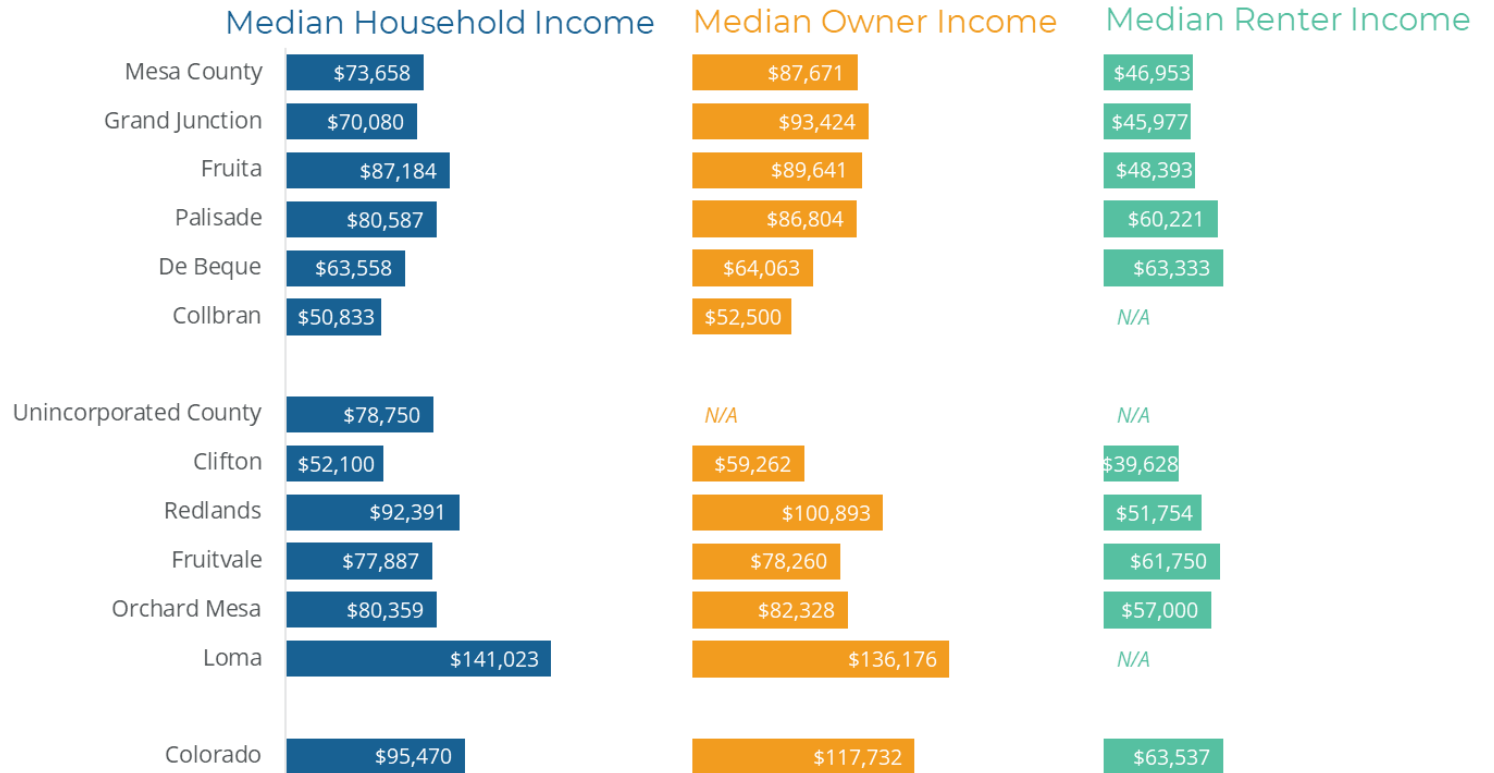
SECTION I. DEMOGRAPHIC TRENDS

HOUSEHOLD INCOME & POVERTY

Household income. The median income in Mesa County is \$73,658, roughly 30% below the statewide median of \$95,470. Grand Junction’s median household income is slightly lower than the county, driven by the higher proportion of renters in Grand Junction, who have a lower median income than owners.

Loma and Redlands have the highest median incomes among jurisdictions in Mesa County; Collbran and Clifton have the lowest. In all communities, renter households have a lower median income than owner households. In Colorado, Mesa County, Grand Junction, Fruita, and Redlands the median owner income is roughly double the median renter income.

Figure I-15.
Median Household Income by Tenure, Mesa County and Communities, 2024



Note:
Data are not available for the median owner income in unincorporated county and median renter income in Collbran, unincorporated county, and Loma.

Source:
2024 5-year ACS and Root Policy Research.

SECTION I. DEMOGRAPHIC TRENDS

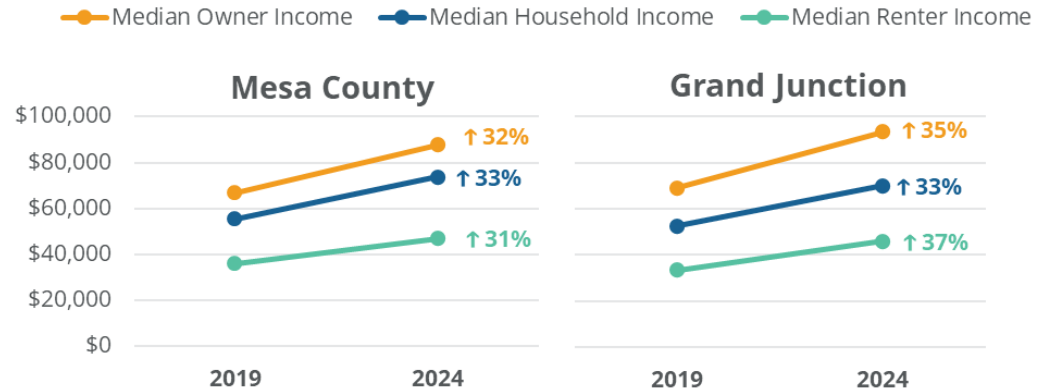
The median income for Mesa County owners rose 32% between 2019 and 2024, while the median renter income rose 31%—both outpacing inflation, which was 25% over the same period (according to the national Consumer Price Index). Median incomes in Grand Junction had slightly greater percentage increases—35% for owners and 37% for renters. However, income gains were not sufficient to keep up with housing price increases (price changes will be discussed in subsequent sections).

Figure I-16 provides additional detail on income changes by showing the change in distribution of households by income. In Mesa County overall, changes between 2019 and 2024 show a decline in the proportion of households earning less than \$75,000 and an increase in households earning more than \$100,000. The proportion of households earning more than \$150,000 annually doubled over this period (8% to 15%). This categorical shift likely reflects rising incomes for some but also an influx of higher income residents—most of whom are homeowners.

Figure I-17 shows the numerical change in households by tenure and income category for the county overall, Grand Junction, and unincorporated areas of the county. The net gain in higher income households is concentrated in the ownership market; while the reduction in households earning less than \$25,000 is concentrated in the rental market.

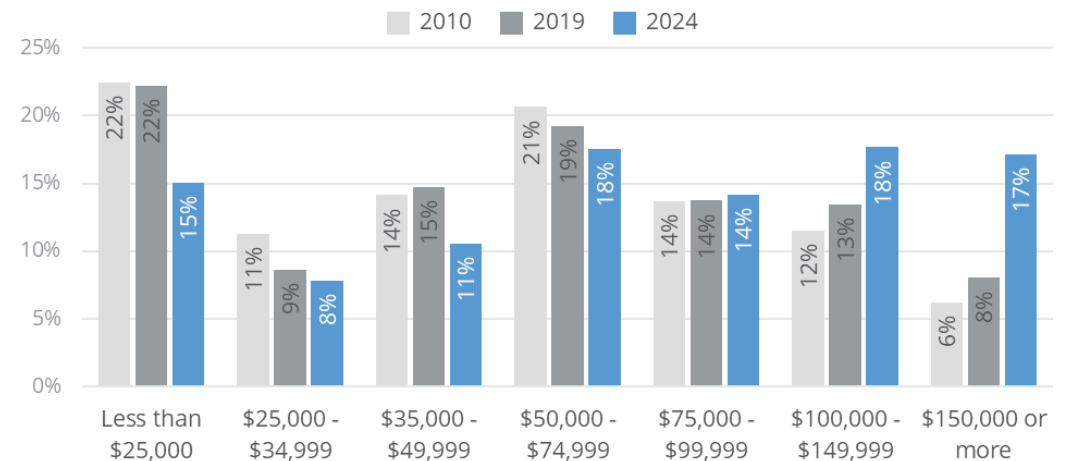
(Note that the scale (y-axis) of the figure changes between jurisdictions but is consistent between renters and owners).

Figure I-16. Median Income Trends by Tenure, 2019 and 2024



Source: 2019 and 2024 5-year ACS and Root Policy Research.

Figure I-17. Distribution of Households by Income, Mesa County, 2010, 2019, and 2024

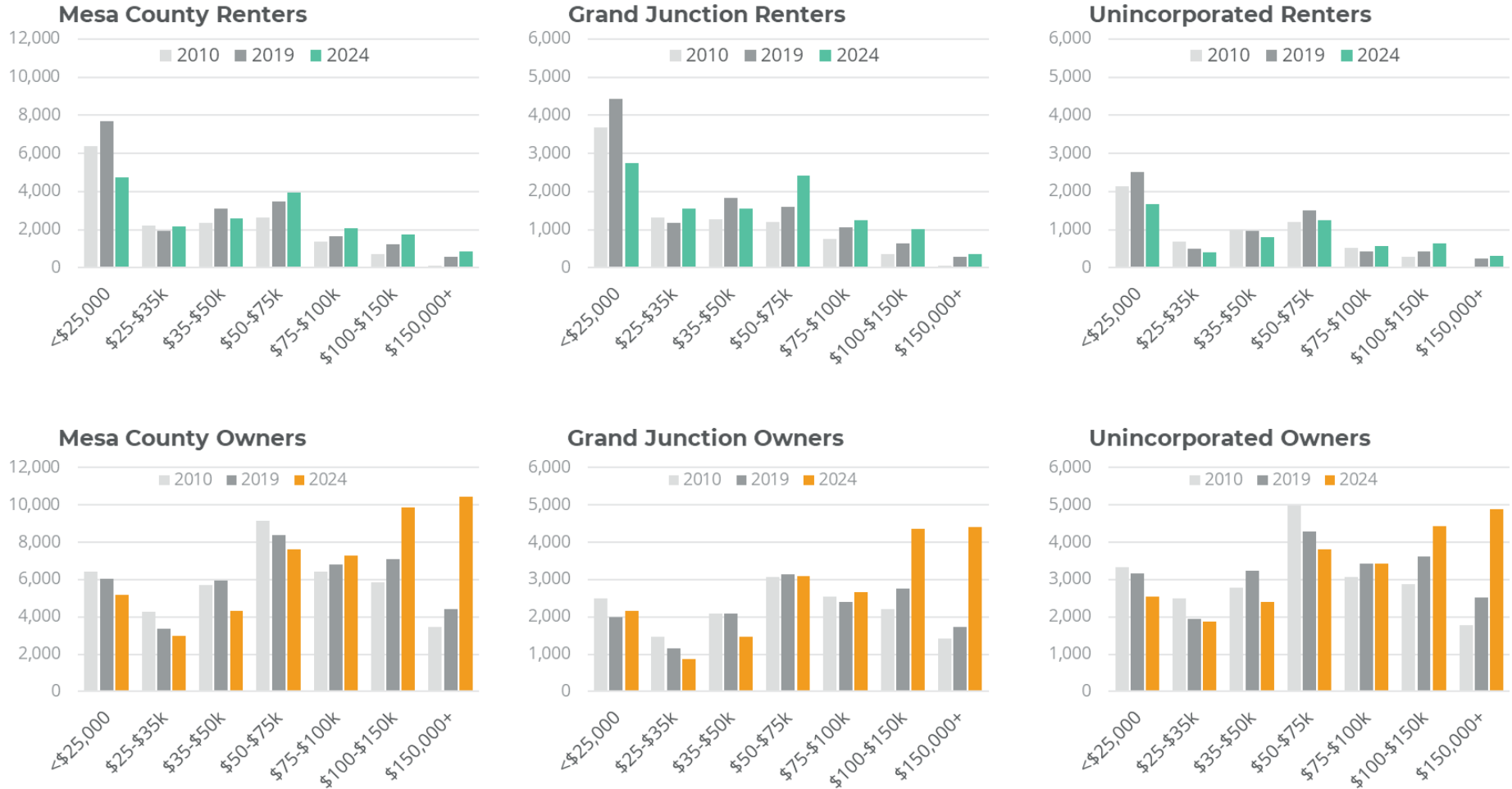


Source: 2010, 2019 and 2024 5-year ACS and Root Policy Research.

SECTION I. DEMOGRAPHIC TRENDS

Figure I-18.

Distribution of Renters and Owners by Income, Mesa County, Grand Junction, and Unincorporated Areas 2010, 2019, 2024



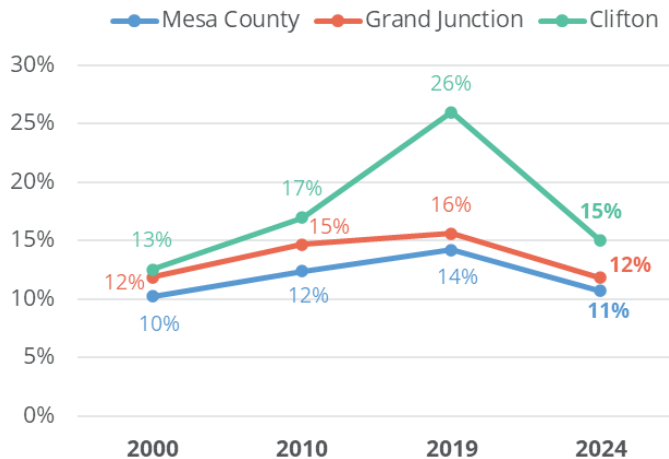
Source: 2010, 2019 and 2024 5-year ACS and Root Policy Research.

SECTION I. DEMOGRAPHIC TRENDS

Poverty. Poverty trends in Mesa County, Grand Junction, and Clifton are shown in Figure I-19. Each year, Grand Junction had a higher poverty rate than the county (driven primarily by the college-aged and elderly population). Clifton has higher poverty rates than both Grand Junction and Mesa County overall. Poverty in Clifton was over 20% between 2016 and 2020, but has moderated somewhat in the last few years.

Current poverty rates are 15% in Clifton, 12% in Grand Junction and 11% in Mesa County overall. Current poverty rates are similar to those in 2000 but represent a decline in poverty since 2010 and 2019.

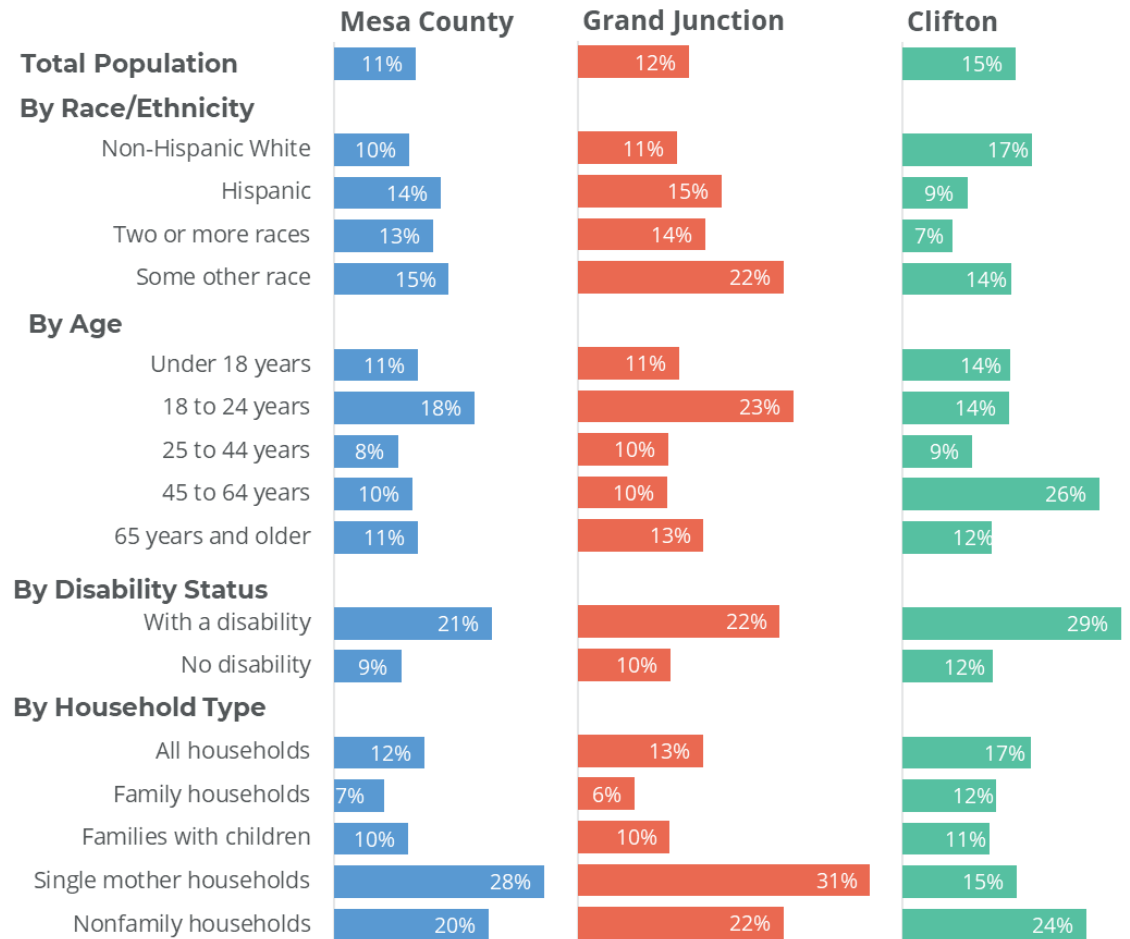
Figure I-19. Individual Poverty Rate Over Time, 2000 - 2024



Source: 2000 Decennial Census, 2010, 2019, and 2024 5-year ACS, and Root Policy Research.

Figure I-20 presents poverty rates in Mesa County, Grand Junction, and Clifton by demographic characteristic. Racial/ethnic minority groups, college-aged residents, residents with disabilities, and single mother households all experience disproportionately high poverty rates.

Figure I-20. Poverty Rate by Demographic Characteristic, 2024



Source: 2024 5-year ACS and Root Policy Research.

SECTION I. DEMOGRAPHIC TRENDS

Area Median Income. The data presented in the previous figures reflect ACS data on household income, as reported by households responding to the Census Bureau’s annual survey. Housing programs, however, rely on income limits published by the U.S. Department of Housing and Urban Development (HUD) that are represented as percentages of the Area Median Income (commonly abbreviated as “HUD AMI” or simply “AMI”). HUD publishes current-year income limits based on an internal calculation that estimates AMIs by household size and region. The Colorado Housing and Finance Authority (CHFA) publishes income limits based on HUD’s AMI estimates. CHFA income limits are used in this report because they determine housing program eligibility in Colorado.

All communities within Mesa County use the same AMIs for program eligibility. Figure I-22 shows the income limits and AMIs that apply to Mesa County and its jurisdictions in 2025.

Figure I-21.
2025 AMI Limits for Mesa County and its Communities

	Persons in Family				
	1	2	3	4	5
30% AMI	\$21,420	\$24,480	\$27,540	\$30,600	\$33,060
50% AMI	\$35,700	\$40,800	\$45,900	\$51,000	\$55,100
80% AMI	\$57,120	\$65,280	\$73,440	\$81,600	\$88,160
100% AMI	\$71,400	\$81,600	\$91,800	\$102,000	\$110,200
120% AMI	\$85,700	\$97,950	\$110,200	\$122,400	\$132,200

Source: CHFA Income Limits and Root Policy Research.

Figure I-22 presents the number of Mesa County and Grand Junction households who fall into each AMI category. **About half of renters in both the county and in Grand Junction have incomes below 60% AMI and about half of all owners have incomes below 120% AMI.**

Figure I-22. Households by AMI, 2024

	Households			% of Households		
	Renters	Owners	Total	Renters	Owners	Total
Mesa County	18,123	47,707	65,830	100%	100%	100%
< 30% AMI	4,176	4,555	8,731	23%	10%	13%
30% to 50% AMI	3,203	4,394	7,597	18%	9%	12%
50% to 60% AMI	1,309	2,180	3,489	7%	5%	5%
60% to 80% AMI	2,450	4,521	6,971	14%	9%	11%
80% to 100% AMI	2,342	4,590	6,933	13%	10%	11%
100% to 120% AMI	1,240	4,383	5,624	7%	9%	9%
120% AMI +	3,403	23,083	26,486	19%	48%	40%
Grand Junction	10,912	19,023	29,935	100%	100%	100%
< 30% AMI	2,401	1,912	4,312	22%	10%	14%
30% to 50% AMI	2,192	1,374	3,566	20%	7%	12%
50% to 60% AMI	779	738	1,517	7%	4%	5%
60% to 80% AMI	1,494	1,740	3,234	14%	9%	11%
80% to 100% AMI	1,446	1,855	3,301	13%	10%	11%
100% to 120% AMI	757	1,612	2,369	7%	8%	8%
120% AMI +	1,843	9,792	11,635	17%	51%	39%

Note: Estimate based on 2024 ACS data and 2024 2-person CHFA income limits.

Source: 2024 5-year ACS, 2024 CHFA 2-person Income Limits, and Root Policy Research.

SECTION II. ECONOMIC TRENDS

The Economic Trends section provides context related to jobs, wages, employment rates, and commuting patterns to show whether housing is meeting the needs of the workforce.

SECTION II. ECONOMIC TRENDS

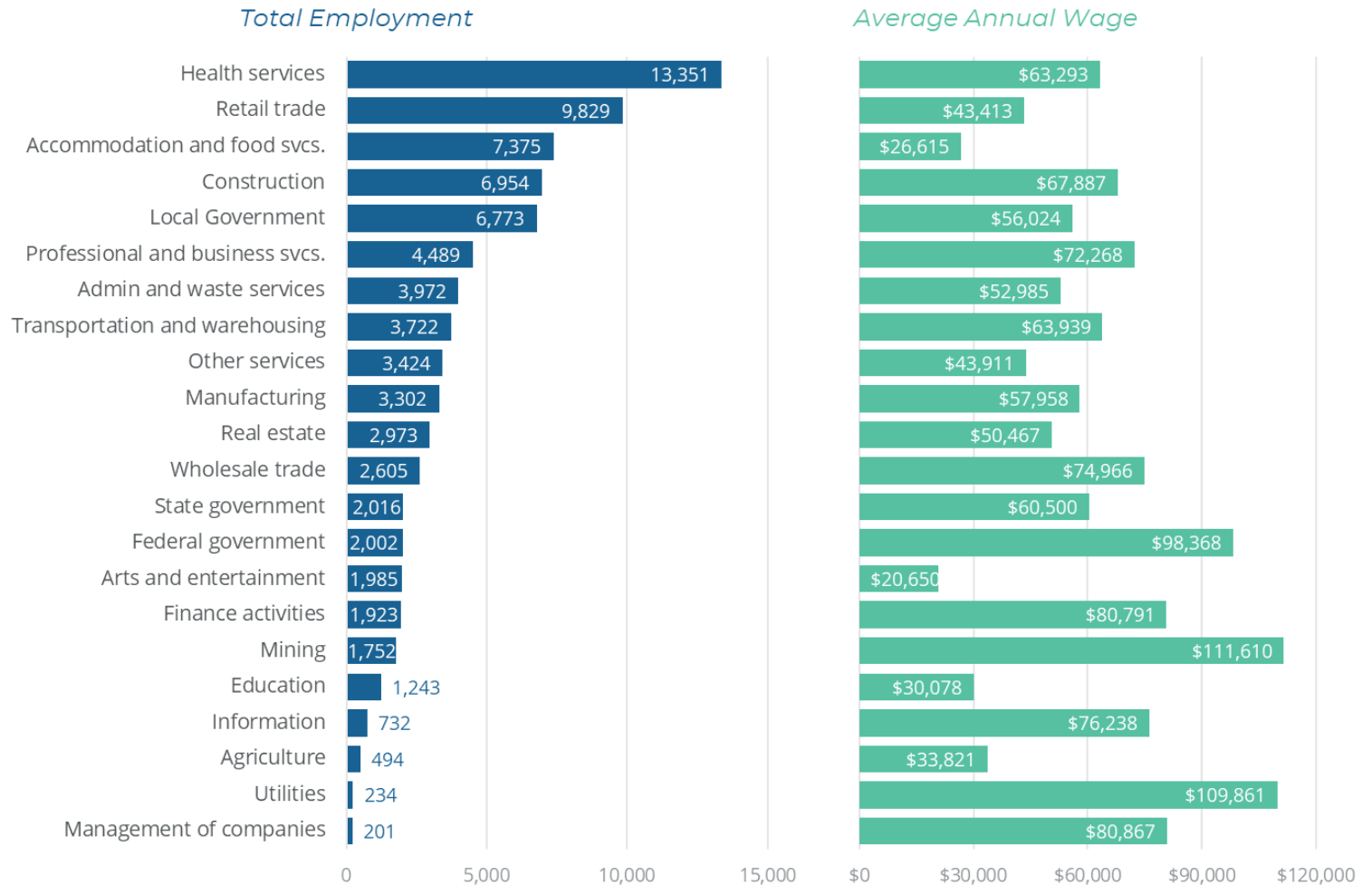
JOBS & INDUSTRIES

According to jobs data from the Colorado State Demography Office (SDO), healthcare is the largest industry in the county followed by retail, accommodation and food services, and then construction. Additionally, there are 10,791 jobs in either local, state, or federal government, though it is important to note that the SDO office classifies higher education (i.e., Colorado Mesa University) as “state

government” (since it’s a state institution). Average wages range widely across industries. Most wages in the top industries are close to the average, except for retail trade and accommodation and food services, two of the lowest paying industries. Mining, utilities, and federal government are the highest paying industries, but they account for a relatively small share of jobs.

Figure II-1.
Employment and
Wages by Industry,
Mesa County, 2024

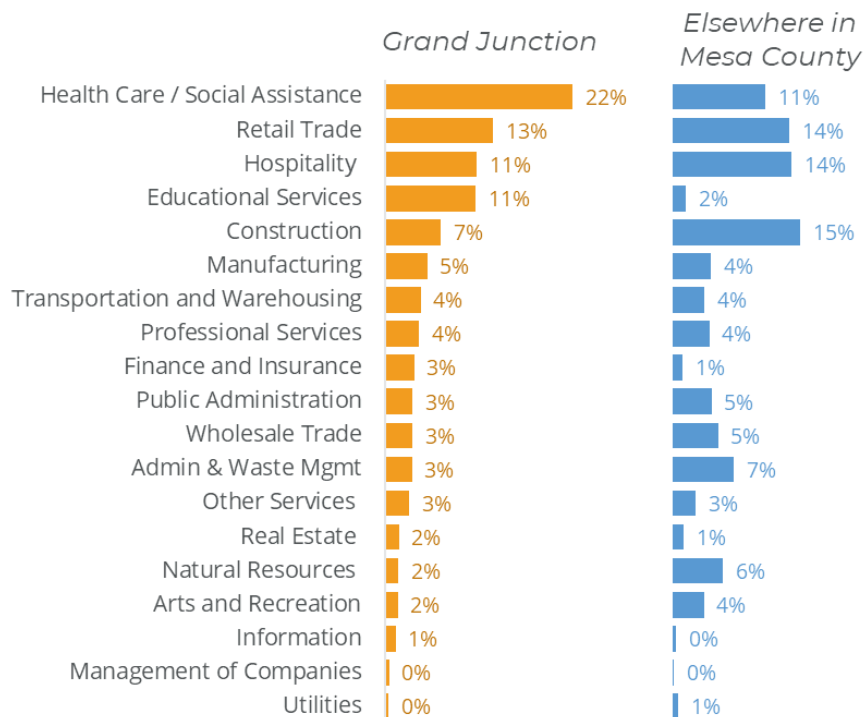
Source:
Colorado Department of Local
Affairs and Root Policy Research.



SECTION II. ECONOMIC TRENDS

The SDO does not provide job counts by jurisdiction. Job estimates from the Longitudinal Employer-Household Dynamics (LEHD) suggest that 81% of the county’s jobs are located in Grand Junction. Figure II-2 shows the industry distribution of Grand Junction jobs and jobs located outside of Grand Junction (“Elsewhere in Mesa County”) based on LEHD data. Note that LEHD data classify CMU jobs under “Education” rather than Public Administration (differs from the county data presented in Figures II-1 and II-4). Healthcare and Education are more concentrated in Grand Junction (than elsewhere in the county). Outside Grand Junction, Construction is the largest industry, accounting for 15% of jobs “elsewhere in Mesa County.”

Figure II-2. Industry Distribution, Grand Junction and Elsewhere, 2023



Sources: LEHD data on “All Jobs,” and Root Policy Research.

Job and wage trends. Figure II-3 compares job growth to population and household growth in Mesa County between 2010 and 2024. Job growth outpaced population and household growth between 2010 and 2019, though in recent years, 2019–2024, the rate of job growth has been similar to population and household growth.

Overall, between 2010 and 2024, the number of jobs in Mesa County increased by 19% while households increased by 15% (and population increased 11%).

Figure II-3. Growth Comparison: Jobs, People, and Households, 2010–2024

	Jobs	Population	Households
Estimate			
2010	68,630	142,284	57,123
2019	76,291	151,218	61,742
2024	81,359	158,601	65,830
Percent Change			
2010-2019	11%	6%	8%
2019-2024	7%	5%	7%
2010-2024	19%	11%	15%

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

Figure II-4 on the following page shows the change in employment by industry along with changes in average annual wages by industry in Mesa County. The Service Providing sector experienced 9% growth in jobs, while the Goods Producing sector saw a 3% decline. Wages also increased more in the Service Providing sector—27% over 5 years compared to 20%.

The highest growth industries by number of jobs were Healthcare, Transportation and Warehousing, and Local Government. The highest percentage increases in jobs occurred in Education, Management of Companies/Enterprise, and Transportation and Warehousing.

SECTION II. ECONOMIC TRENDS

Figure II-4. Job and Wage Trends by Industry, Mesa County, 2010, 2019, and 2024

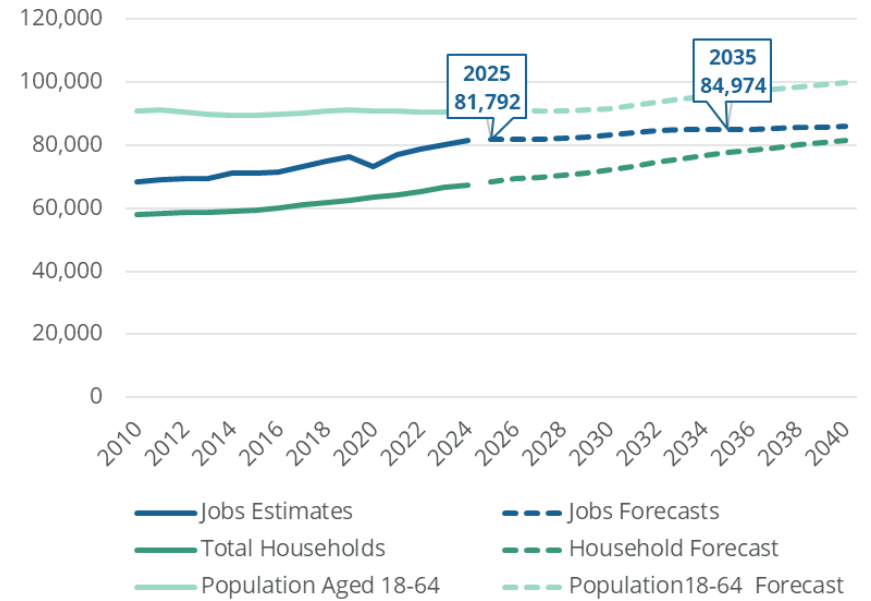
Job Sector	Total Employment			Employment Growth 2019-2024		Average Annual Wages		Wage Growth 2019-2024	
	2010	2019	2024	# Change	% Change	2019	2024	\$ Change	% Change
Total Jobs	68,630	76,291	81,359	5,068	7%	\$45,564	\$57,057	\$11,493	25%
Goods Producing	11,438	12,901	12,502	-399	-3%	\$58,265	\$70,046	\$11,781	20%
Agriculture	534	821	494	-327	-40%	\$38,959	\$33,821	-\$5,138	-13%
Mining	3,043	2,273	1,752	-521	-23%	\$93,812	\$111,610	\$17,798	19%
Construction	5,119	6,498	6,954	456	7%	\$54,450	\$67,887	\$13,437	25%
Manufacturing	2,742	3,309	3,302	-7	0%	\$46,127	\$57,958	\$11,831	26%
Service Providing	57,182	63,359	68,849	5,490	9%	\$43,001	\$54,705	\$11,704	27%
Utilities	232	197	234	37	19%	\$91,008	\$109,861	\$18,853	21%
Wholesale trade	2,404	2,565	2,605	40	2%	\$60,689	\$74,966	\$14,277	24%
Retail Trade	8,900	9,292	9,829	537	6%	\$32,455	\$43,413	\$10,958	34%
Transportation and warehousing	2,608	2,919	3,722	803	28%	\$51,614	\$63,939	\$12,325	24%
Information	979	734	732	-2	0%	\$49,230	\$76,238	\$27,008	55%
Finance activities	2,262	2,268	1,923	-345	-15%	\$70,057	\$80,791	\$10,734	15%
Real estate	2,613	2,988	2,973	-15	-1%	\$41,765	\$50,467	\$8,702	21%
Professional and business services	3,628	3,962	4,489	527	13%	\$57,409	\$72,268	\$14,859	26%
Management of companies/enterprises	152	144	201	57	40%	\$94,984	\$80,867	-\$14,117	-15%
Administrative and waste services	3,716	3,826	3,972	146	4%	\$37,987	\$52,985	\$14,998	39%
Education	413	753	1,243	490	65%	\$20,378	\$30,078	\$9,700	48%
Health services	9,439	12,003	13,351	1,348	11%	\$49,060	\$63,293	\$14,233	29%
Arts and entertainment	1,389	1,681	1,985	304	18%	\$16,910	\$20,650	\$3,740	22%
Accommodation and food services	6,000	7,045	7,375	330	5%	\$20,674	\$26,615	\$5,941	29%
Other services, except public admin.	3,172	3,204	3,424	220	7%	\$33,299	\$43,911	\$10,612	32%
Local government	5,931	6,153	6,773	620	10%	\$45,310	\$56,024	\$10,714	24%
State government	1,743	2,002	2,016	14	1%	\$53,625	\$60,500	\$6,875	13%
Federal government	1,601	1,623	2,002	379	23%	\$74,706	\$98,368	\$23,662	32%

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

SECTION II. ECONOMIC TRENDS

Job projections. Forecasts from the Colorado Department of Local Affairs (DOLA) indicate slower job growth in the county, with an expected total employment of about 85,000 by 2035 (a 4% increase over 2025 jobs). Over the next 10 years households (and population) are expected to increase faster than jobs. However, the state demographer cautions that job projections for communities with a sizeable oil and gas industry should be interpreted with caution as employment fluctuations are common and drivers of growth difficult to predict.

Figure II-5. Job and Household Forecasts, 2025-2040



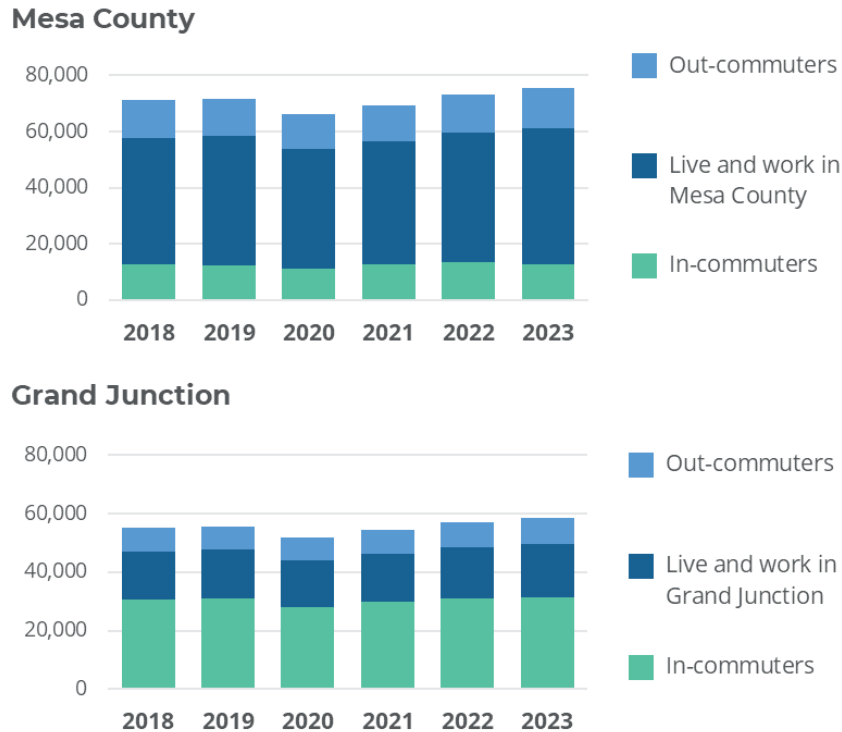
Source: Colorado Department of Local Affairs and Root Policy Research.

SECTION II. ECONOMIC TRENDS

COMMUTE PATTERNS & TRANSPORTATION COSTS

Commuting. Figure II-6 shows inflow and outflow of workers to and from Mesa County and to and from Grand Junction. Commuting ratios have remained fairly consistent over the past five years.

Figure II-6. Inflow/Outflow of Workers, 2018 to 2023



Source: LEHD and Root Policy Research.

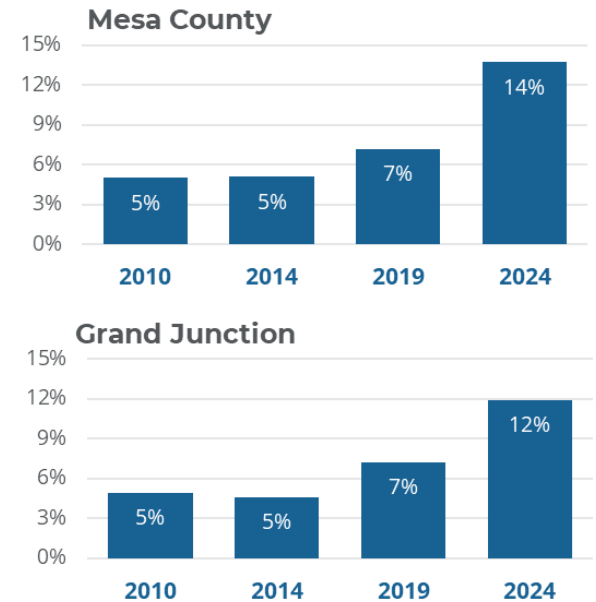
About 79% of primary jobs located in Mesa County are filled by county residents; the remaining 21% of primary jobs are filled by in-commuters. At the county level, most in-commuters live in neighboring counties (Montrose, Garfield, or Delta) but out-commuters are more likely to have jobs located in the Denver metro area.

In Grand Junction, about 63% of jobs are filled by in-commuters who live in neighborhood communities (most commonly Clifton, Fruita, or unincorporated places just outside the City). Out-commuting is less common with 33% of residents commuting outside the city for work, most commonly to Denver, Fruita, or Clifton).

Work from home. The COVID-19 pandemic increased the share of workers working from home across the country—including in Mesa County and Grand Junction (as shown in Figure II-7).

According to ACS estimates, about 7% of Mesa County's workers worked from home in 2019. Following the pandemic, in 2024, roughly 14% of Mesa County's employed population worked from home. Trends are similar in Grand Junction, but a smaller share of workers worked from home in 2024—about 12%.

Figure II-7. Share of Employed Population Working from Home, 2010, 2014, 2019, and 2024



Source: 2010, 2014, 2019, and 2024 5-year ACS and Root Policy Research.

SECTION II. ECONOMIC TRENDS

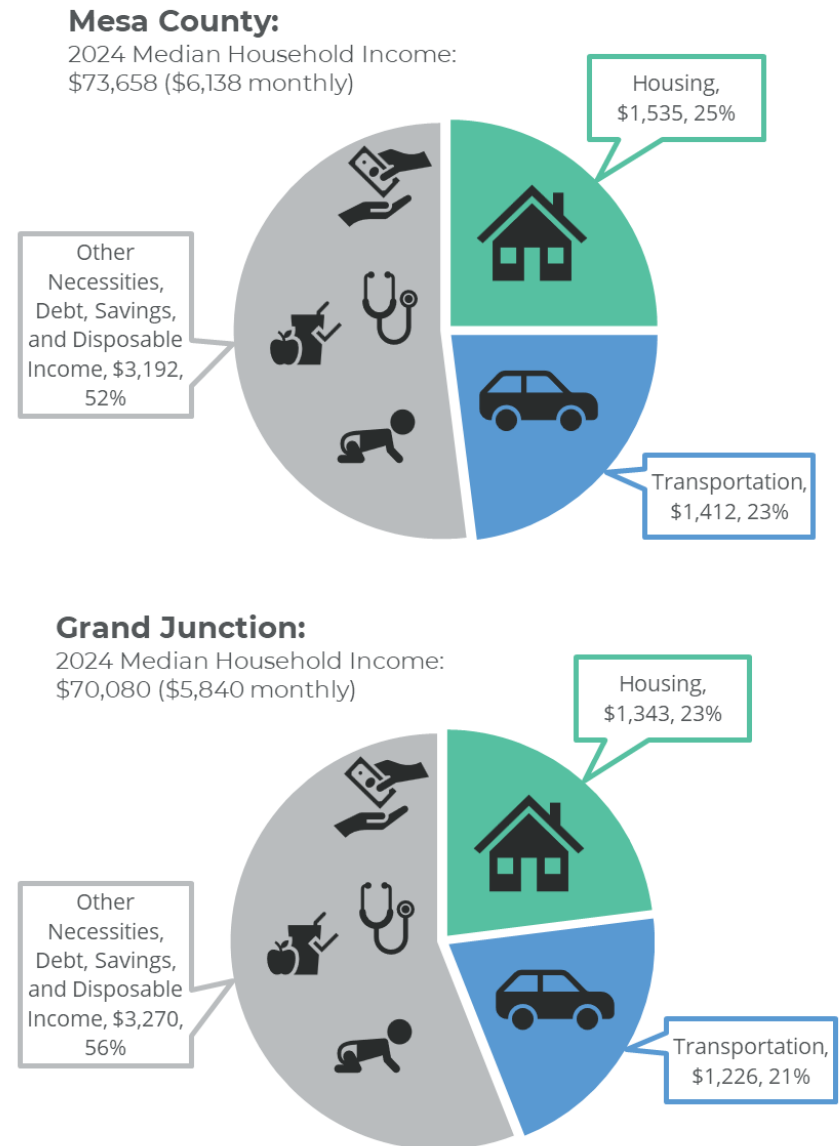
Transportation Costs. In both Mesa County and Grand Junction, 72% of residents typically drive to work alone and 9% typically carpool. The average commute time for Mesa County residents is 19 minutes to get to work, while Grand Junction residents had a slightly shorter commute of 16 minutes (according to ACS estimates).

According to the Center for Neighborhood Technology (CNT) Housing and Transportation (H+T) Affordability Index data, the typical Mesa County household spends 23% of their household income on transportation costs. Households in Grand Junction spend a similar share of income on transportation costs—21%.

In both Mesa County and Grand Junction about three quarters of transportation costs are related to auto ownership and the remaining one quarter is related to vehicle miles traveled. On average there are 1.9 vehicles per household in Mesa County and 1.76 in Grand Junction.

The typical Mesa County household spends 25% of their income on housing, meaning total housing and transportation costs account for 48% of their income. The typical Grand Junction household spends 23% of their income on housing, meaning total housing and transportation costs account for 44% of their income.

Figure II-8. Typical Household Monthly Budget, 2024



Source: LEHD and Root Policy Research.

SECTION III. HOUSING INVENTORY

The section discusses characteristics of the city's and county's current housing supply, including diversity of housing types, the age of housing, stock, and housing production trends. It also provides an overview of unique submarkets including manufactured housing, short-term rental market; and designated affordable housing inventory.

SECTION III. HOUSING INVENTORY

HOUSING SUPPLY

Mesa County has about 72,000 housing units, up 8% from 2019. Housing unit gains were on pace with household and job growth which both increased 7% from 2019 to 2024.

Figure III-1 shows the change in housing units over the past 14 years. Since 2019, the majority of housing unit growth occurred in the incorporated areas of Mesa County. Grand Junction experienced the greatest percentage increase in housing units, a 14% increase since 2019. The city also accounted for three quarters of the County's housing unit growth since 2019. Palisade and Fruita saw housing unit increases of five and four percent, respectively.

Housing production. The rate of housing unit growth plays a key role in affordability: when growth cannot accommodate demand, prices rise. The way in which a community grows also affects affordability. Some housing types are less expensive to construct than others, are oriented toward affordability, and have lower market demand. Residential development activity in Mesa County is summarized in Figure III-2 (on the following page).

From the mid-1990s through the mid 2000s, permit activity averaged about 1,300 units per year. Development activity drastically dropped after 2008 and during the Great Recession to an annual average of about 450 units per year from 2009-2016. Recent permit activity (2020-

Figure III-1. Housing Units by Community, 2010, 2019 and 2024

Jurisdiction	Housing Units			% of County			Unit Change 2019-2024		Unit Change 2019-24 Charted (#)			
	2010	2019	2024	2010	2019	2024	Num.	Pct.	0	2,000	4,000	6,000
Mesa County	62,994	66,587	71,829	100%	100%	100%	5,242	8%				
Unincorporated Areas	29,729	30,540	31,559	47%	46%	44%	1,019	3%				
Incorporated Areas	33,265	36,047	40,270	53%	54%	56%	4,223	12%				
Grand Junction	26,419	28,835	32,755	42%	43%	46%	3,920	14%				
Fruita	5,125	5,532	5,775	8%	8%	8%	243	4%				
Palisade	1,278	1,259	1,317	2%	2%	2%	58	5%				
De Beque	222	213	213	0%	0%	0%	0	0%				
Collbran	221	208	210	0%	0%	0%	2	1%				

Note: DOLA housing unit counts for unincorporated areas do not include Census Designated Places (CDPs).

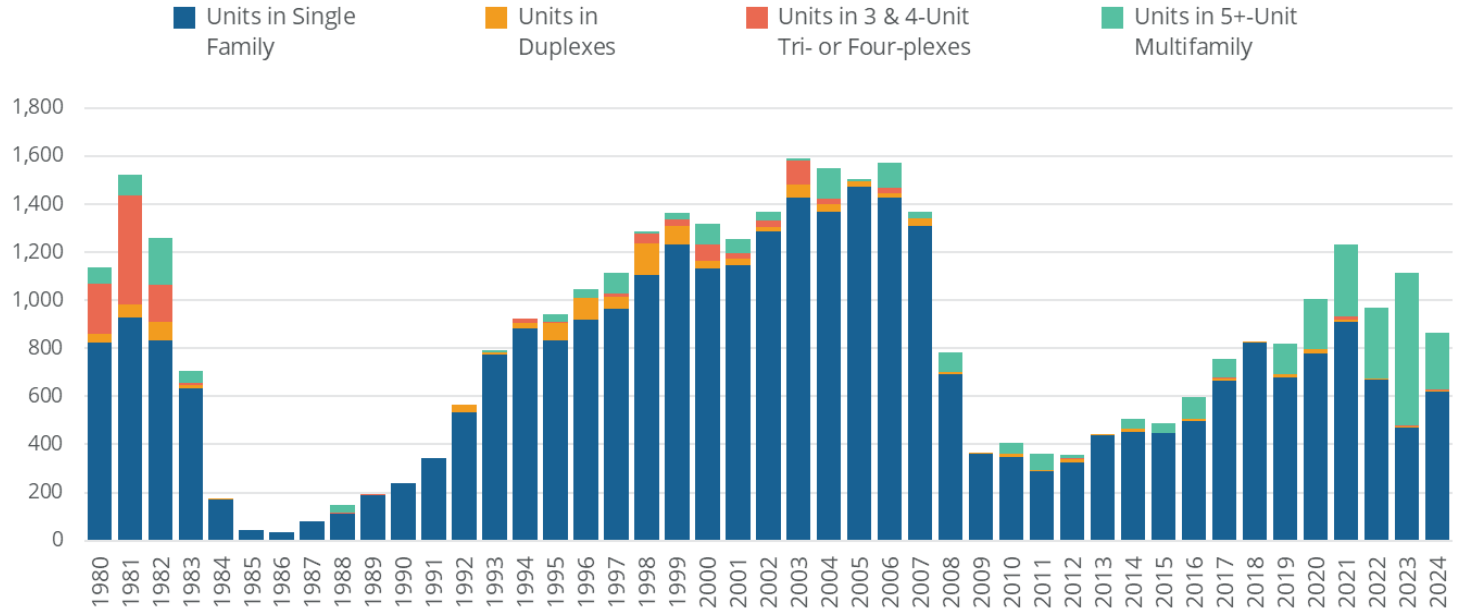
Source: DOLA and Root Policy Research.

2024) is back up to about 1,025 units per year, still below pre-recession levels. Trends were similar in the City of Grand Junction (see Figure III-3), which accounted for about 65% of development activity 2009-206 and about 70% of development activity in the last five years.

Since the 1990's, building permits in Mesa County have been dominated by single-family units, though multifamily permits have increased substantially in the past five years. "Missing Middle" housing types, like duplexes, triplexes, and four-plexes were relatively common in the 1980s and 1990s, but currently reflect a very small share of overall permit activity.

SECTION III. HOUSING INVENTORY

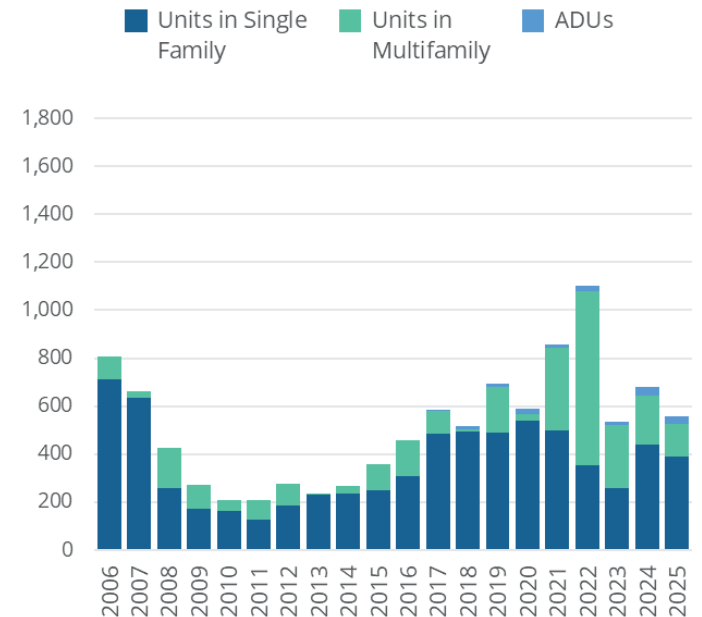
Figure III-2.
Building Permits by
Units in Structure,
Mesa County, 1980-
2024



Note:
 Note that SOCDs data may differ slightly from local permit reports but is used here for consistent comparison across communities

Source:
 U.S. Census Building Permits Survey and Root Policy Research.

Figure III-3.
Planning Clearances
for Single and Multi-
Family Units, City of
Grand Junction, 2006-
2025



Source:
 City of Grand Junction and Root Policy Research

SECTION III. HOUSING INVENTORY

HOUSING TYPE AND OCCUPANCY

This section summarizes the characteristics of Mesa County’s housing stock, including housing type, age, and condition, along with an overview of the characteristics of households in Mesa County.

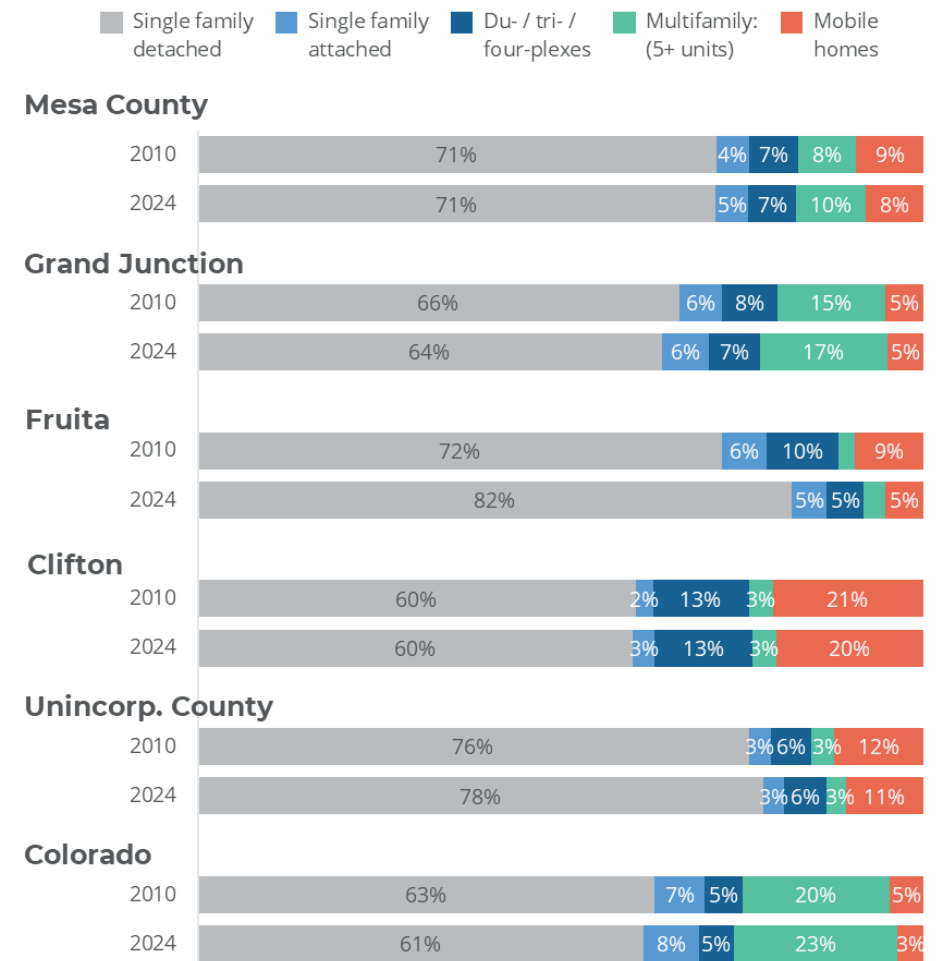
Unit type. Households’ housing needs and preferences change over time with fluctuations in household composition, income, employment, and age. A variety of housing types and sizes best accommodates changing needs, regardless of the geographic area. Diversity in housing structure types is easier to achieve in faster growing, urban areas where density, volume building, and financial resources can be leveraged. In rural areas, housing diversity can also be achieved through variation in lot sizes, manufactured/mobile home options, and smaller-scale attached housing, such as duplexes.

Despite an increase in multifamily permits (evident in the previous figures), single family detached homes remain the most common unit type in Mesa County, accounting for 71% of all units countywide and 78% of units in unincorporated areas (see Figure III-4). Mobile homes are the second most common unit type. The distribution of unit types has remained consistent in the county overall and its unincorporated areas.

Compared to the county, Grand Junction has a greater share of single family attached units (townhomes) and multifamily units and a smaller share of single family detached units and mobile homes. Since 2010, the shares of single family detached units and du-/tri-/four-plexes have decreased, while the share of multifamily units has increased.

Renters and owners tend to occupy different structure types with owners much more likely to live in single family detached units and renters more likely to live in attached housing units (see Figure III-5).

Figure III-4. Units in Structure, 2010 and 2024

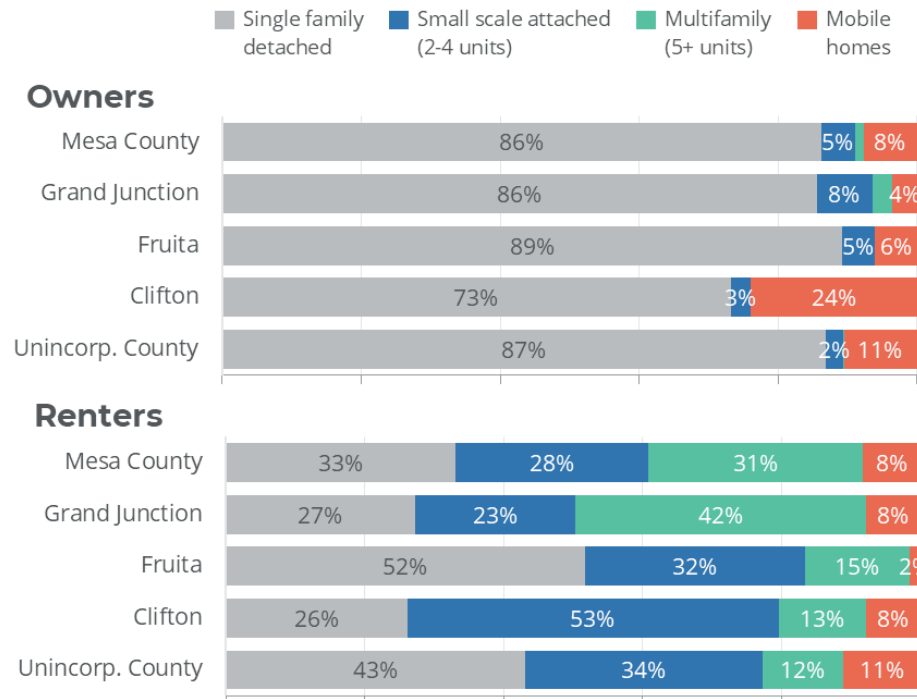


Source: 2010 and 2024 5-year ACS and Root Policy Research.

SECTION III. HOUSING INVENTORY

Renters living in unincorporated areas are less likely than renters in incorporated areas to live in traditional apartment buildings and large multifamily structures, due to the lower availability of this unit type in more rural areas. Instead, a larger share of renters in unincorporated areas live in single family detached units, small-scale attached homes, or mobile homes. In Grand Junction, a larger share of renters live in multifamily units, and two-thirds of renters live in attached housing products.

Figure III-5. Units in Structure by Tenure, 2024



Source: 2024 5-year ACS and Root Policy Research.

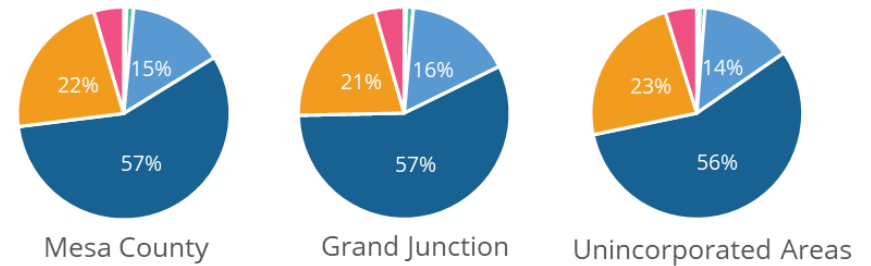
Bedrooms. In Mesa County, half (50%) of housing units have three bedrooms and another 21% have four or more bedrooms. Around one in five units (21%) of units have two bedrooms. In Grand Junction, 45%

of housing units have three bedrooms and another 18% have four or more bedrooms. About one fourth (24%) of units have two bedrooms and 13% are either one-bedroom or studio units.

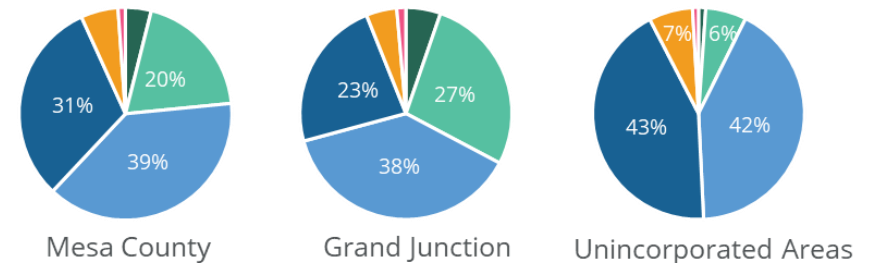
Figure III-6. Distribution of Housing Stock by Year Built

Legend: Studio (dark green), 1 bdrm (light green), 2 bdrms (blue), 3 bdrms (dark blue), 4 bdrms (orange), 5+ bdrms (pink)

Owner-Occupied Units



Renter-Occupied Units



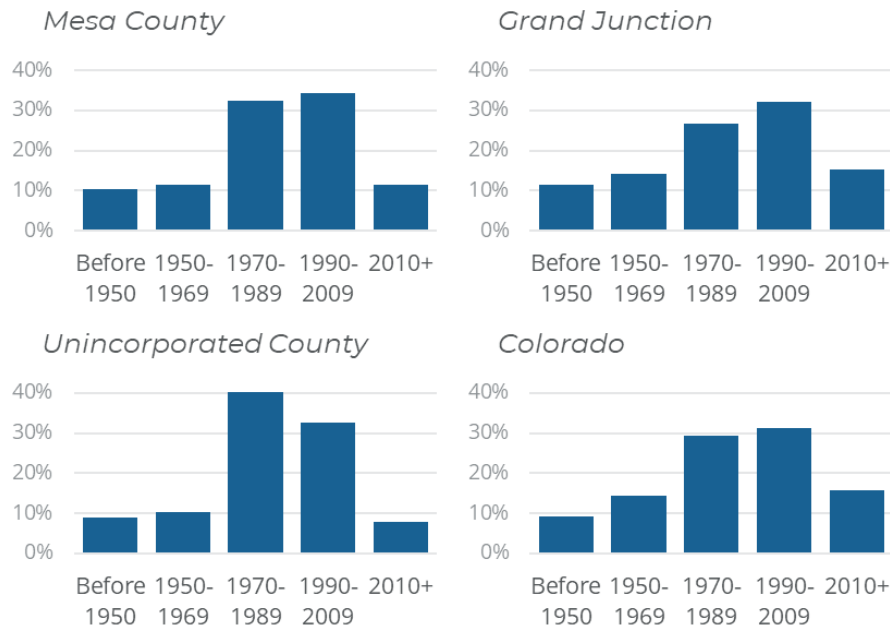
Source: 2024 5-year ACS and Root Policy Research.

Age of housing stock. Mesa County homes were primarily built between 1970 and 2010. Unincorporated areas had their largest construction boom during the 1970s and 80s, accounting for 40% of its current housing stock. In comparison, Grand Junction has a larger share of newer housing units, with most built between 1990 and 2010 and a greater share built since 2010.

SECTION III. HOUSING INVENTORY

Very little housing stock countywide was built before 1950. While this means the overall stock isn't extremely old, units built in the 1970s and 90s are increasingly likely to need condition improvements. Furthermore, residents living in homes built before 1980 have a higher likelihood of lead exposure because lead was not banned in paint until 1978. Lead exposure has numerous adverse health effects, particularly for children.

Figure III-7. Distribution of Housing Stock by Year Built



Source: 2024 5-year ACS and Root Policy Research.

Housing condition. Units in poor condition are typically affordable and are often the only choice for low-income households. Preserving and improving these units can be a critical part of housing strategies.

Data on the number of units in poor condition and with needed improvements are difficult to obtain. The American Community Survey (ACS) estimates occupied housing units lacking complete kitchen facilities and lacking plumbing facilities and as such can be used to identify units that are at-risk of demolition. According to ACS data, 1.3% of occupied housing units in Mesa County lack complete kitchen facilities, while 0.2% of occupied units lack plumbing facilities. A single unit may be counted in each of these estimates if it lacks both plumbing and a complete kitchen.

Additional context for residents' perceptions of conditions and needed repairs is discussed in Section VII, which covers the resident survey conducted as part of the Housing Needs Assessment.

Vacancy. According to 2024 ACS data, 5.9% of housing units in Mesa County are currently vacant. Vacancy rates are lower in Grand Junction (4.6%) than in unincorporated areas (7.4%). Generally, housing economists consider vacancy rates between 5% and 10% to be stable market conditions—rates below that range signal constrained markets where prices are likely to increase more rapidly.

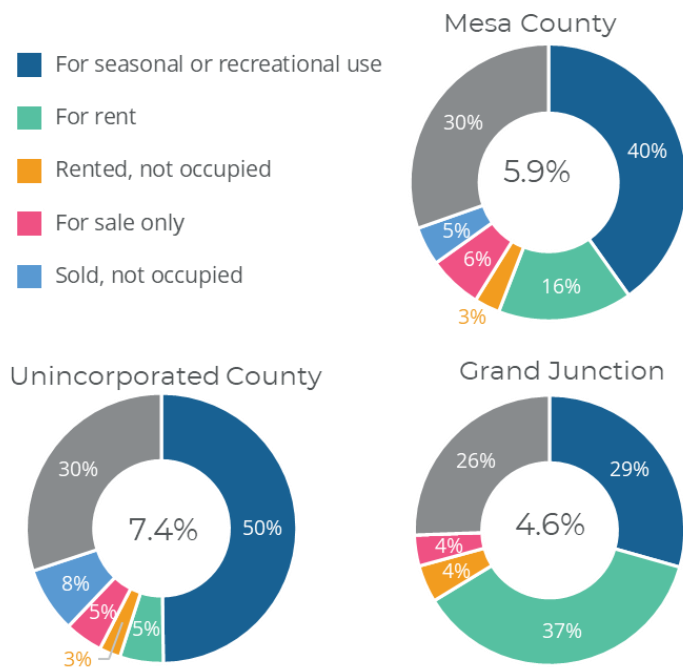
SECTION III. HOUSING INVENTORY

Figure III-8 shows the proportion of total housing units that are vacant (inside each doughnut chart) and the distribution of reasons for vacancy among those vacant units. In both Mesa County overall and unincorporated areas, the most common reason for vacancy is seasonal or recreational use. In Grand Junction, the most common vacancy reason is that units are for rent. This reflects a typical rate of churn on rentals as they transition to new occupants.

Rental vacancy rates—which are lower than what is shown here for all unit types—are discussed in more detail in a subsequent section on rental affordability and market trends.

Figure III-8.
Overall
Vacancy
Rates and
Reasons for
Vacancy,
2024

- For seasonal or recreational use
- For rent
- Rented, not occupied
- For sale only
- Sold, not occupied



Source:
2024 5-year ACS and
Root Policy Research.

¹ Technically “mobile home” refers to homes built before 1976 and “manufactured housing” applies for units built after 1976. However, the terms are commonly used interchangeably, and we have followed that practice here (and throughout this report).

SPECIALTY SUBMARKETS

This section provides a deeper dive on specific housing types within Mesa County: manufactured/mobile homes, short-term rentals, and publicly assisted (income-restricted) housing.

Manufactured housing market. Manufactured homes (mobile homes)¹ are a form of naturally occurring affordable housing that often allow lower income residents to become homeowners. However, owning a manufactured home located in a “mobile home park” or manufactured housing community can create uncertainty. These mobile home owners do not own the land underneath their home and pay a rent—around \$725 on average per month in Mesa County²—for the lot. This subjects tenants to the volatility of the housing market that could make monthly payments unaffordable and is complicated by limitations on mobility—moving manufactured homes is often cost-prohibitive and in some cases illegal (when homes were built before 1976).

Increasing home and land values in Colorado gives mobile home park owners an incentive to sell to entities interested in redevelopment, putting additional pressure on tenants who would need to relocate their homes. In such cases, homeowners may become displaced because they either cannot find somewhere to move their mobile home, or their home is too old to be relocated. In response, the State of Colorado has enacted protections for manufactured home community residents, including opportunities for collective purchase of parks (and/or partnership purchases with non-profit organizations), known as Residents Owned Communities (ROCs).³

² Estimate is based on lot rent info disclosed in for sale listings in Mesa County on Zillow and/or Mobile Home Village databases. Listings included lots in 85% of parks in the county.

³ For more info on Colorado’s mobile home protection policies/programs, see <https://doh.colorado.gov/mobile-home-parks>

SECTION III. HOUSING INVENTORY

As of 2025, there are 43 registered mobile home parks in Mesa County. Six mobile/manufactured parks were recently sold in Mesa County—all were previously owned by a single company and sold to another single entity. Thistle Community Housing, a Colorado affiliate of the nonprofit ROC USA that helps manufactured home parks transition to resident-owned communities (ROCs), did convene informational discussions with residents, but there was not sufficient resident support at the time to finance a resident acquisition (primarily due to the short timeframe and the limited financial resources available within that timeframe).⁴

Mobile home supply and cost. There are 5,504 manufactured homes in Mesa County. Fewer than half (43%) are located in mobile home parks, with the other 57% located on other parcels (i.e., private land). One-third of the county's mobile homes were constructed before 1980—any built before 1976 cannot be legally moved. Mobile/manufactured home parks are clustered in and around Grand

Junction, Clifton, Palisade, and Fruita. Manufactured homes outside of parks may be more common in rural areas of the county.

Figure III-9.
Characteristics of Mobile/Manufactured Homes, Mesa County, 204

	Number	Percent
Number of Mobile Homes	5,504	100%
Location		
In mobile home parks	2,364	43%
On other parcels	3,140	57%
Year Built/Manufactured		
Before 1980	1,819	33%
1980 to 2000	2,423	44%
After 2000	1,002	18%
Value and Cost		
Median value	\$95,600	
Average gross rent	\$796	

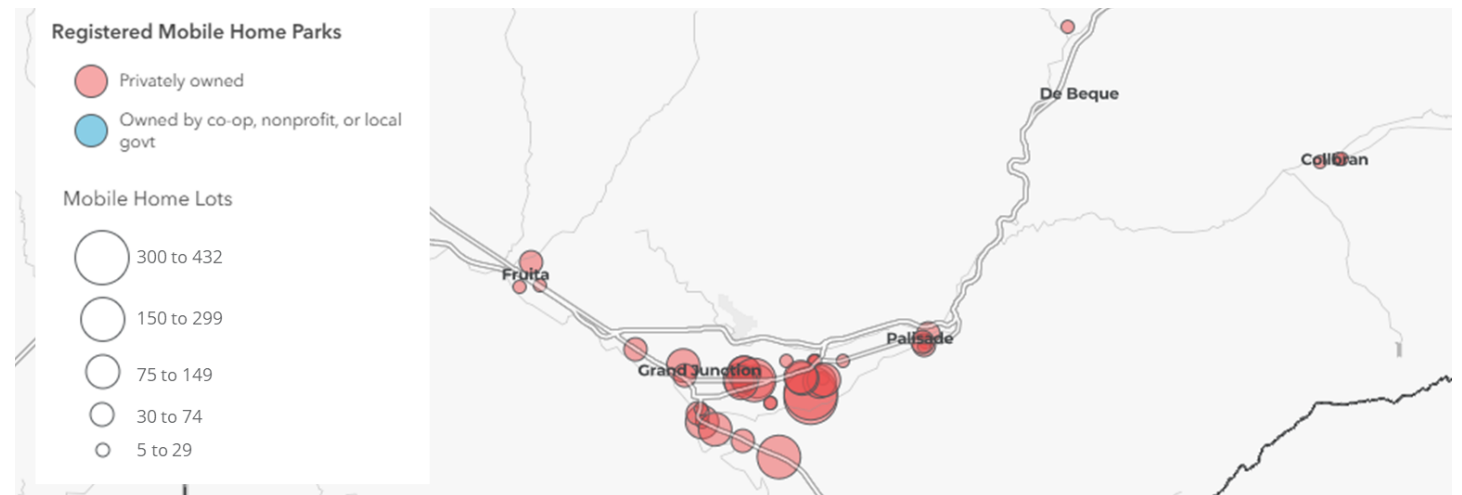
Note:

Median value includes the value of land for the 57% of MHs that are located outside MHPs.

Source:

Colorado Mobile Home Database, 2024 5-year ACS and Root Policy Research.

Figure III-10.
Registered Mobile Home Parks, Mesa County, 2025



Note:

All registered mobile home parks in Mesa County are visible in the figure

Source:

Colorado DOLA Department of Housing Mobile Home Registry.

⁴ https://www.gjsentinel.com/news/western_colorado/california-firm-buys-up-seven-western-slope-mobile-home-parks/article_2dc8e897-d590-4177-9582-8f213b430a5a.html

SECTION III. HOUSING INVENTORY

Mobile home households. Compared to other households in the county, mobile/manufactured home residents are more likely to identify as Hispanic and are also more likely to be single person households. The age profile of mobile/manufactured householders is similar to other single family households (i.e., stick-built).

Figure III-11. Profile of Mobile/Manufactured Housing Residents, Mesa County, 2024

	All Households	Single Family Home Occupants	Manufactured Home Occupants
Tenure			
Owners	72%	86%	71%
Renters	28%	14%	29%
Age of Householder			
15 to 34	18%	15%	16%
35 to 64	49%	51%	51%
65 and over	33%	34%	34%
Race/Ethnicity			
Non-Hispanic White	83%	85%	73%
Hispanic	12%	11%	22%
Other racial minority	5%	5%	5%
Household Type			
Family household	62%	69%	51%
Non-family household	38%	31%	49%
Household Size			
1-person	31%	24%	41%
2 or 3 people	51%	55%	43%
4 or more people	18%	21%	16%

Source: 2024 5-year ACS and Root Policy Research.

Short term rental market. This section provides a high-level overview of short-term rentals, typically defined as residential units rented less than 30 days. Short-term rentals, or STRs, play a unique role within housing markets because they can provide economic benefits (to homeowners through rental revenue and local governments through sales tax/tourism revenue) but may disrupt the long-term rental market if they account for a substantial portion of the total housing stock (this is most common in tourist-driven economies such as mountain resort communities in Colorado). Figure III-12, on the following page, summarizes Mesa County STRs by market area (defined by ZIP code) using data from airdna.com.

There are 813 homes listed as STRs in Mesa County ZIP codes⁵ accounting for just 1.1% of the total housing stock in those ZIP codes. Within Mesa County, the Mesa market area has the highest STR activity, with 3.4% of units used as STRs. This compares to 44% of the housing stock in some of Colorado’s mountain resort counties—Eagle, Grand, Pitkin, Routt, and Summit.⁶

There are currently 283 short-term rental (STR) permits citywide. Within the downtown subarea there are 113 total permits, of which 81 are primary, however only 64 of the primary STRs are located in residentially zoned districts. This leaves 21 permits available before 7% of the downtown’s residentially zoned primary units are utilized as STRs. Within City Limits, excluding the downtown, there are 170 permits, of which 124 are primary STRs leaving 405 permits available before 3% of the Citywide residentially zoned primary units are utilized as STRs.

⁵ AirDNA data are only available by ZIP codes, not by jurisdictional or county boundaries.

⁶ https://news.airbnb.com/wp-content/uploads/sites/4/2022/06/STR-Colorado-Impact-Study_Final_05.25.2022.pdf

SECTION III. HOUSING INVENTORY

There is no commonly accepted threshold for when STRs disrupt a housing market; however, Root’s experience in working with communities on STR regulations suggests that when STRs are less than 10% of a city’s housing stock, overall market impacts are negligible; however, the geographic distribution may have market impacts for specific neighborhoods or areas that have a concentration of STRs..

Approximately 32% of Mesa County STRs are part-time STRs, meaning they are available fewer than 180 nights per year. Some of these may be permanently occupied and rented occasionally, others may be rented consistently and otherwise vacant or used seasonally.

**Figure III-12.
Active STRs by Market Area, Mesa County ZIP Codes, 2026**

Note:
AirDNA defines an “active” listing as one that has advertised on AirBNB and/or VRBO in the past 12 months (listings are de-duplicated across platforms).
Source:
AirDNA and Root Policy Research.

STR Market Area (ZIP Codes)	All Active STRs	Whole Home STRs	STRs as a % of Total Housing Units	Annual Availability			
				1-90 nights	91-180 nights	181-270 nights	271-365 nights
Fruita (81505, 81524, 81525)	168	156	2.3%	14%	12%	23%	51%
Grand Junction (81501, 81504, 81506)	444	391	1.5%	17%	13%	18%	52%
Mesa (81624, 81643, 81646)	54	51	3.4%	21%	25%	21%	33%
Palisade (81503, 81507, 81520-81523, 81526, 81527)	118	107	0.4%	17%	18%	35%	30%
Rifle (81630, 81635)	29	28	0.8%	21%	23%	18%	38%
All Mesa County ZIP Codes	813	733	1.1%	17%	15%	22%	47%

SECTION III. HOUSING INVENTORY

Affordable inventory. The National Housing Preservation Database (NHPD) tracks federally assisted, designated affordable rental housing units. According to NHPD data and as shown in Figure III-13, there were 1,767 designated affordable rental housing units in Mesa County in 2025—accounting for about 3% of total housing stock or 10% of rental stock.

There are also 1,053 Housing Choice Vouchers (HCVs) in use in Mesa County, with which income-qualified recipients (earning 50% AMI or less) can find market-rate units that meet their needs. It should be noted that vouchers and units are not necessarily additive as vouchers can be used in subsidized units, creating overlapping subsidies to support extremely low income families.

At the time of the 2025 Grand Junction Unhoused Needs Survey Report, 2,973 households were on the GJHA waiting list for a housing voucher in Mesa County. Nearly all (94% of) these households had incomes below 50% AMI—income levels that face shortages in affordable housing, as indicated by the rental affordability gaps analysis. The GJHA’s long waiting list for vouchers indicates a significant unmet need for housing assistance for extremely low income (<30% AMI) and very low income (30-50% AMI) households.

About one-third of Affordable units in Mesa County are designated to serve older adults and/or people with disabilities.

Low Income Housing Tax Credits (LIHTC) fund 50% of designated affordable rental units in the county (including LIHTC alone and LIHTC paired with a HUD subsidy).

Figure III-13. Federally Assisted Affordable Rental Units by Funding Source, 2025

	Mesa County Total	Grand Junction	Clifton	Fruita	Palisade
Affordable developments	42	33	4	2	3
Total Affordable Units	1,767	1,432	227	98	10
HUD program only	881	789	7	75	10
LIHTC only	445	445			
LIHTC & HUD	435	192	220	23	
Other	6	6			
Housing Choice Vouchers	1,053	738	146	49	16

Source: National Housing Preservation Database and Root Policy Research.

Cumulatively, 18% of federally assisted, designated affordable units (325 affordable units) in the county will see their affordability subsidies expire in the next 10 years. When subsidies expire, the owners of those properties are able to remove income and rent restrictions, making those building at risk of becoming market-rate.

SECTION IV. HOUSING MARKET TRENDS

This section assesses how market factors like rents, home prices, and inventory impact housing affordability. It begins with an overview of rental market dynamics followed by an analysis of home sales and owner-occupied home values. The section concludes with a discussion of market affordability—evaluating the rent/price trends in the context of incomes and wages.

SECTION IV. MARKET TRENDS

RENTAL MARKET

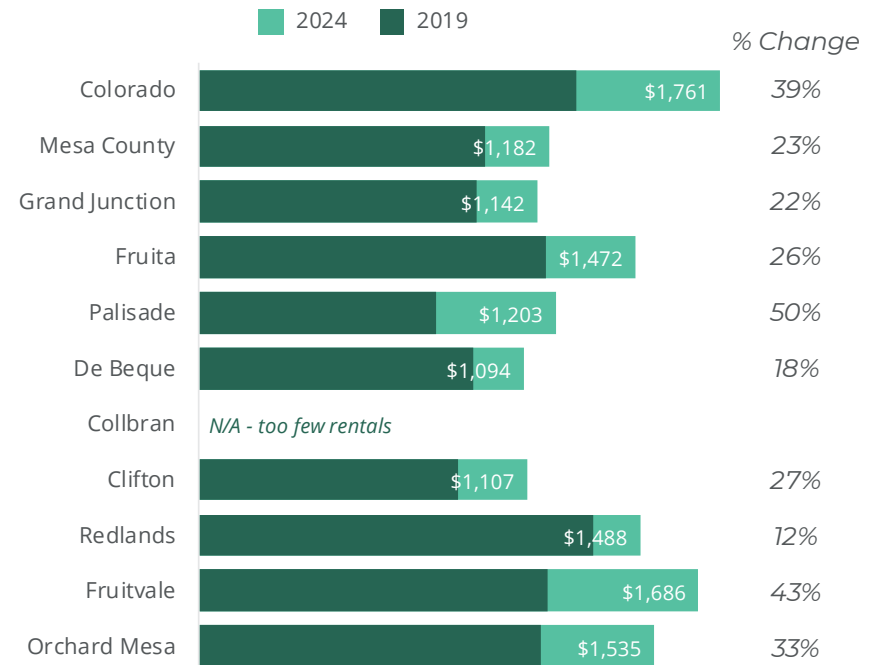
Between 2019 and 2024, median rent in Mesa County increased 23% (from \$1,271 to \$1,761, according to ACS data) as existing rental units shifted into higher price points and new products were delivered near the top of the market.

Figure IV-1 shows changes in median rent by community from 2019-2024 using ACS data, which reflect all rental units regardless of type (single family homes and multifamily apartments) or subsidy (market rate and income-restricted). Figure IV-2 uses the same data to show differences in rent by unit size. (Costar data on multifamily rents through 2025 is discussed later in this section).

Rent increases are occurring across market segments, resulting in a loss of naturally affordable rental stock. Figure IV-3 (on the following page) shows changes in the distribution of rents by jurisdiction since 2010. The distribution includes income-restricted units and reflects the reduced rents of housing choice voucher holders.

- In Mesa County overall, 69% of rentals were priced below \$1,000 per month in 2010. This dropped to 53% in 2019, then to just 36% in 2024. The most significant proportional loss was among rentals priced between \$500 and \$800 per month. This segment accounted for one-third of all rentals in 2010 and one quarter of rentals in 2019, but has since dropped to fewer than one in 10 (9%).
- In Grand Junction, trends were similar. As of 2024, just 11% of rentals are priced between \$500 and \$800 per month, compared to 25% in 2019 and 36% in 2010. Meanwhile the proportion of rentals priced over \$1,500 doubled between 2019 (14%) and 2024 (31%).

Figure IV-1. Median Rent, 2019 and 2024



Source: 2019 and 2024 ACS and Root Policy Research.

Figure IV-2. Median Rent by Bedrooms, 2024

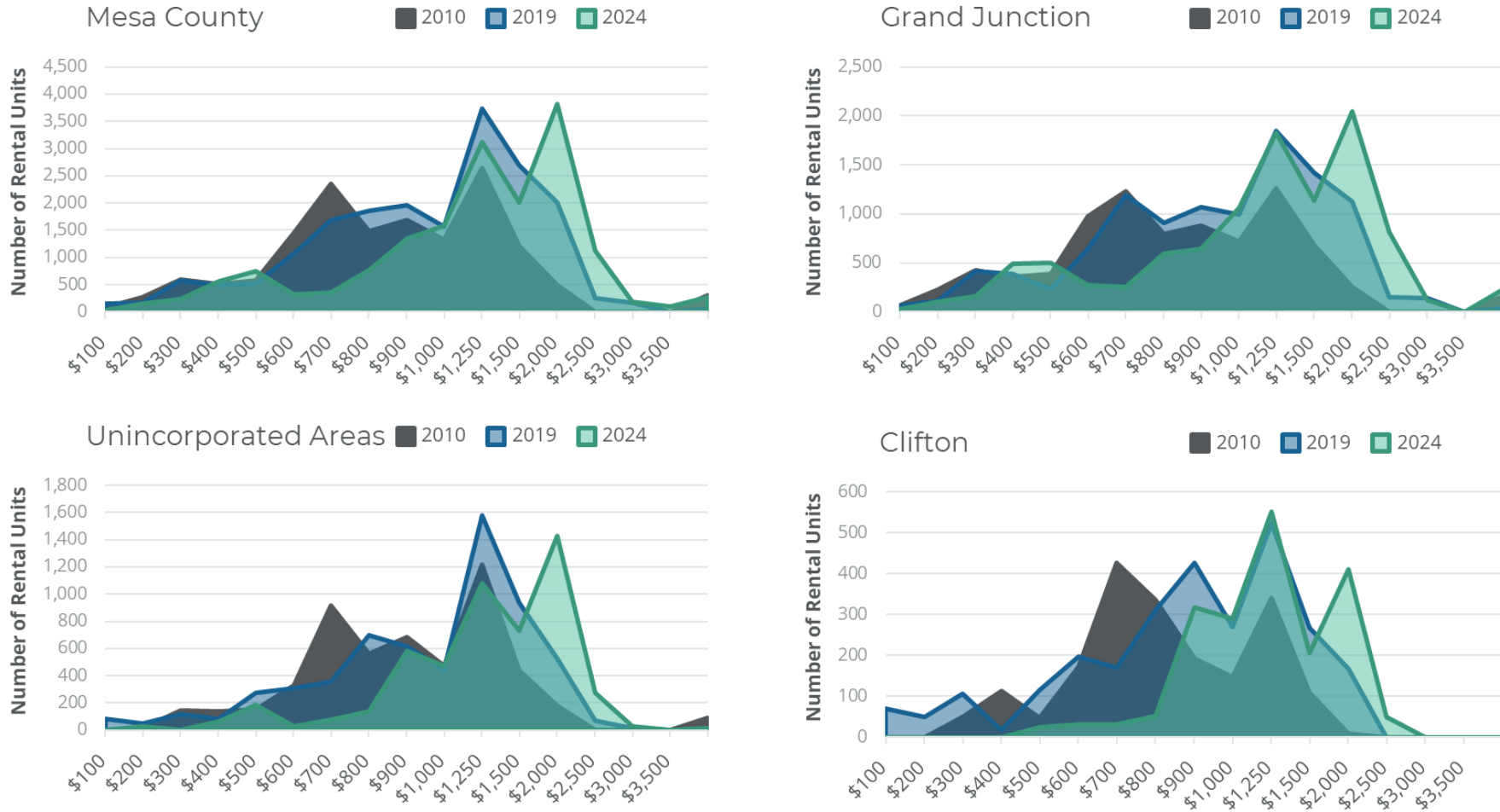
	Mesa County	Grand Junction	Clifton	Fruita
All Rentals	\$1,182	\$1,142	\$1,107	\$1,472
Studio	\$766	\$709	n/a	n/a
1 Bedroom	\$844	\$839	\$867	n/a
2 Bedrooms	\$1,115	\$1,164	\$1,000	\$1,147
3 Bedrooms	\$1,615	\$1,681	\$1,521	\$1,607
4 Bedrooms	\$1,817	\$1,927	\$1,963	\$2,432
5+ Bedrooms	\$2,286	\$2,482	n/a	n/a

Source: 2024 ACS and Root Policy Research.

SECTION IV. MARKET TRENDS

- Shifts in the distribution of rent were even more severe in unincorporated areas—particularly in Clifton. In unincorporated areas collectively the share of rentals priced between \$500 and \$800 per month fell from 34% in 1020, to 22% in 2019, to just 5% in 2024. In Clifton, the share dropped from nearly half (48%) in 2010 to 25% in 2019 and 6% in 2024.

Figure IV-3. Rent Distribution, Mesa County, Grand Junction, Clifton, and Unincorporated, 2010 - 2024



Source: 2010, 2018 and 2024 ACS and Root Policy Research.

SECTION IV. MARKET TRENDS

The preceding rental data is based on ACS estimates and includes all rental units, regardless of unit type (single family and multifamily rentals) or subsidy. While ACS data are ideal for an overview of the full rental market; CoStar data, which focus exclusively on multifamily market-rate apartments, provide more recent data (through Q2 2026) and a focus on market-rate availability.

Figure IV-4 shows the CoStar effective rent for multifamily, market-rate units in Mesa County and Grand Junction along with the rental vacancy rate for those units. Note that a significant majority of the county's market rate apartments are located in Grand Junction—90% according to CoStar. Rent growth slowed somewhat in 2025 and 2026 (to date) with relatively little change in median rents between Q1 2025 through Q2 2026. Even so, current rental vacancy rates are still extremely low at 3.4% (rates below 10% signal a tight rental market). In both the County overall and Grand Junction, multifamily vacancy rates have been below 5% since 2018. Costar forecast models suggest that average multifamily market-rate rents will rise another 8% over the next 5 years (to around \$1,560 in 2030).

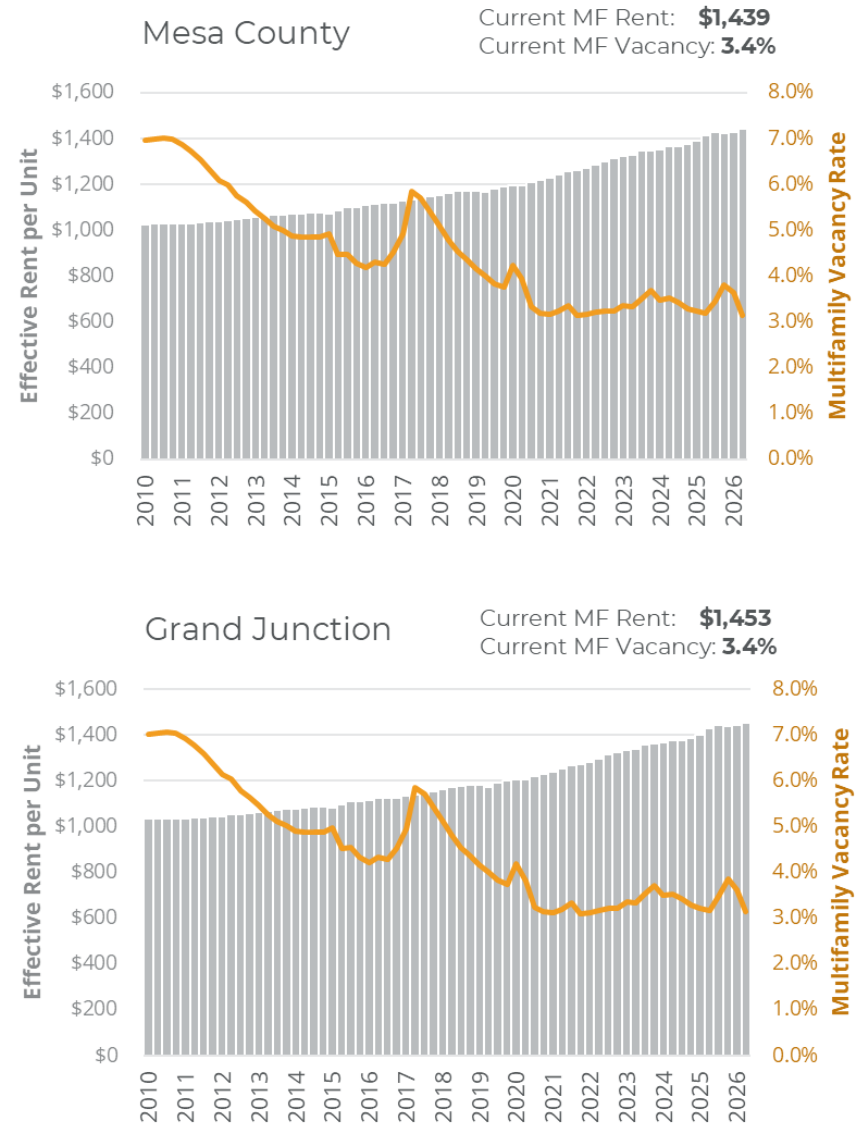
A third data source for rents is the Zillow Observed Rent Index, which is based on rental listings but weighted to reflect typical rents for the full stock of rentals (regardless of type). As shown in Figure IV-5, Zillow data show higher market rents than both Costar and ACS.

**Figure IV-5.
Rent Comparison
by Data Source**

	2019	2024	2026 YTD
ACS Median Rent	\$963	\$1,182	n/a
CoStar Median Rent	\$1,178	\$1,365	\$1,439
Zillow Typical Rent	\$1,105	\$1,623	\$1,719

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

Figure IV-4. Multifamily Rent and Vacancy Trends, 2010-26



Source: Costar and Root Policy Research.

SECTION IV. MARKET TRENDS

FOR-SALE MARKET

Typical home values in Mesa County are about 25%-30% lower than the state average. However, as statewide values moderated in the last few years (as mortgage interest rates rose), market values in Mesa County continue to rise.

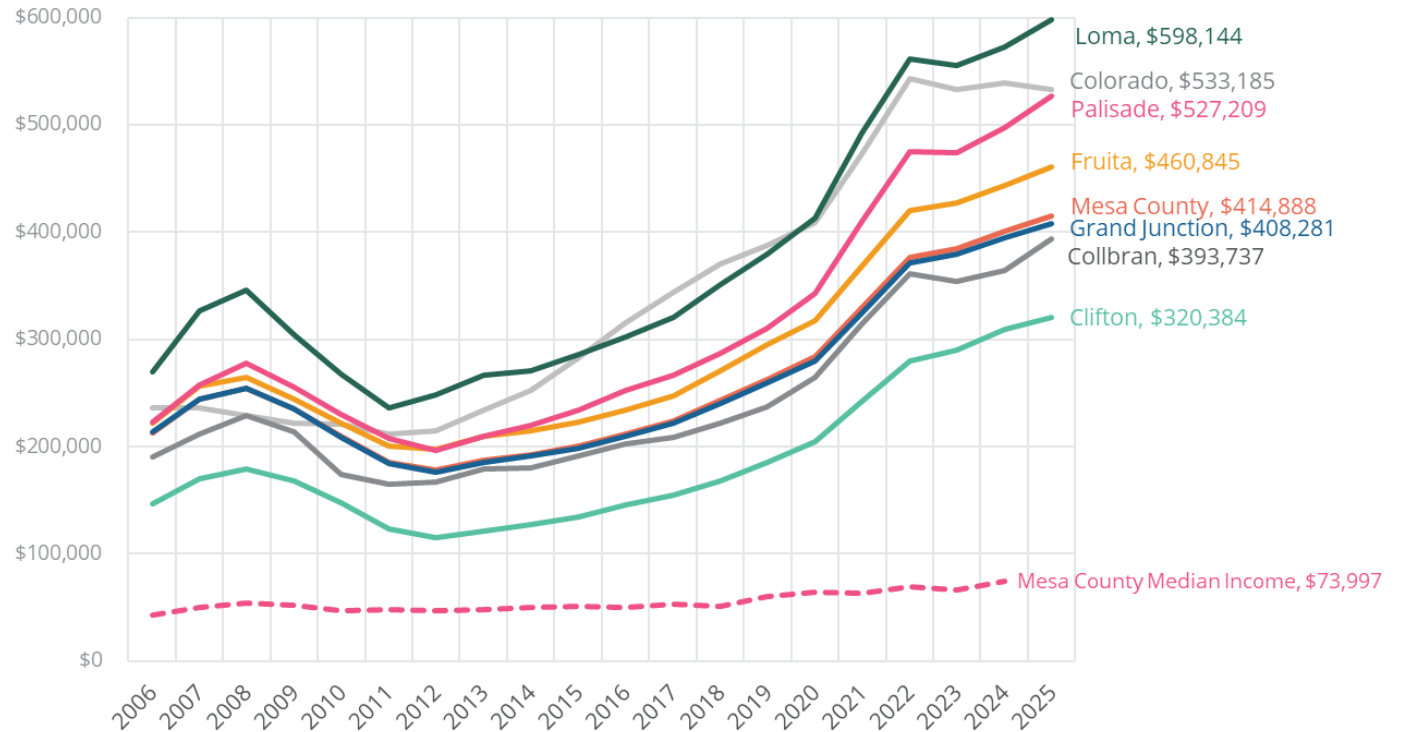
Figure IV-6 shows trends in the typical market value for areas within Mesa County from 2006 to 2025 based on Zillow Research valuation data, along with a comparison for income change over the same period. Loma, Palisade and Fruita have consistently higher home

values than Mesa County overall, while Clifton offers consistently lower price points. Grand Junction values generally track with the county overall.

Median income growth has failed to keep pace with home value growth. Between 2019 and 2024, the typical home value rose 53% while the median income increased 23%. Additional discussion of changes in affordability—prices relative to incomes—is discussed in the subsequent portion of this section (starting on page IV-6).

Figure IV-6.
Typical Home Value Trends, Communities in Mesa County, 2006–2025

Source:
Zillow Research (home values),
BLS (income) and Root Policy
Research.

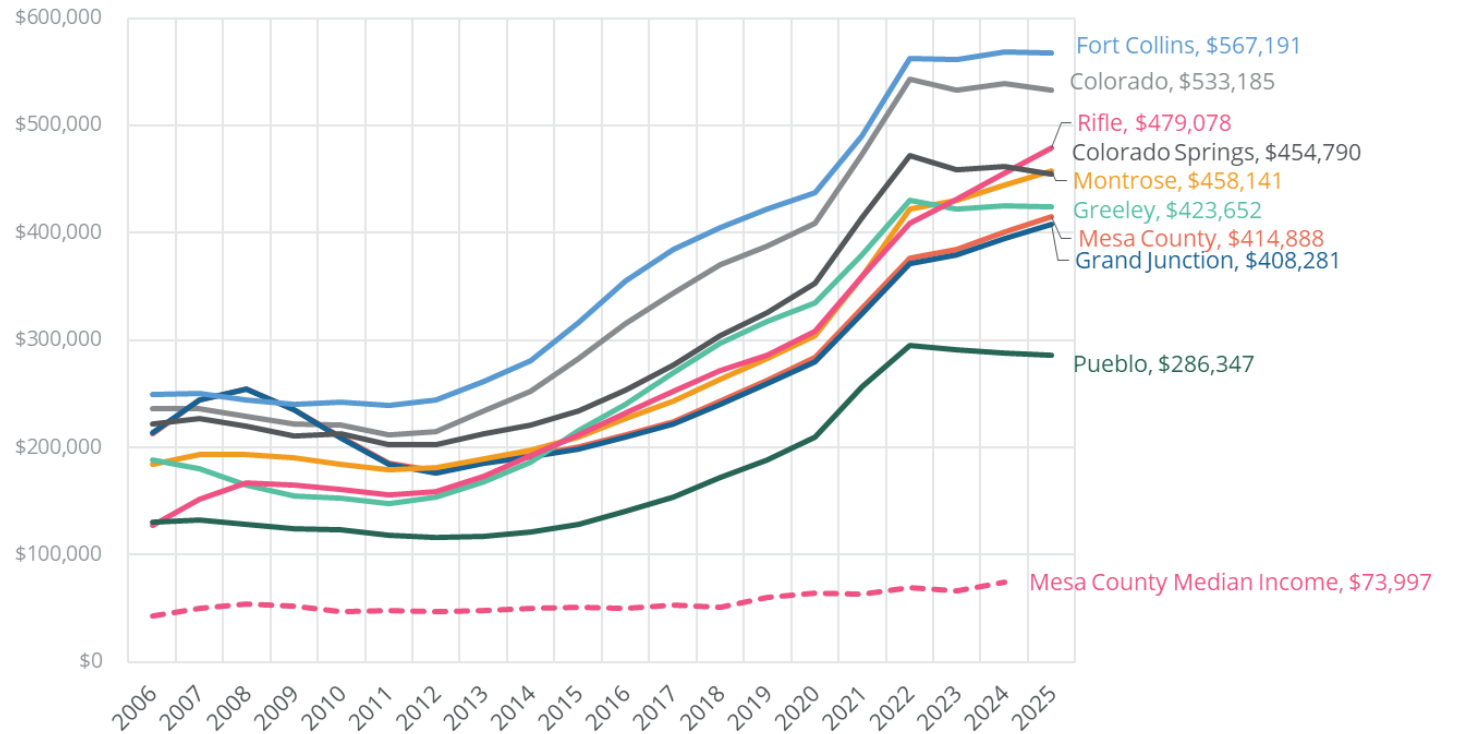


SECTION IV. MARKET TRENDS

Figure IV-7 shows the same data for Mesa County and Grand Junction, but compares those trends to peer communities elsewhere in Colorado. Long-term trends are similar across peer communities, though the Colorado communities outside the western slope show more price softening in the last two years.

**Figure IV-7.
Typical Home
Value Trends,
Peer
Communities,
2006–2025**

Source:
Zillow Research (home values),
BLS (income) and Root Policy
Research.

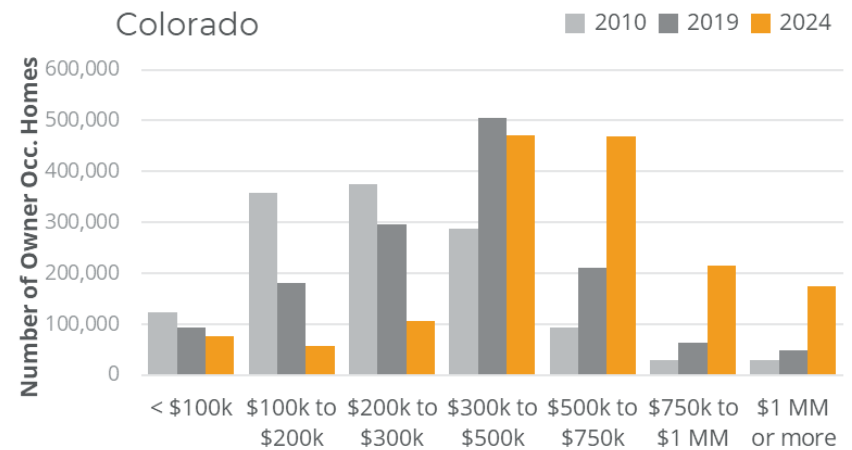
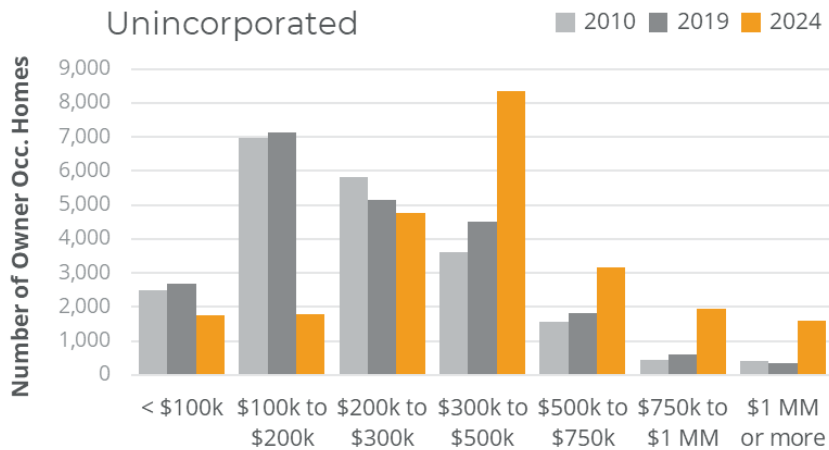
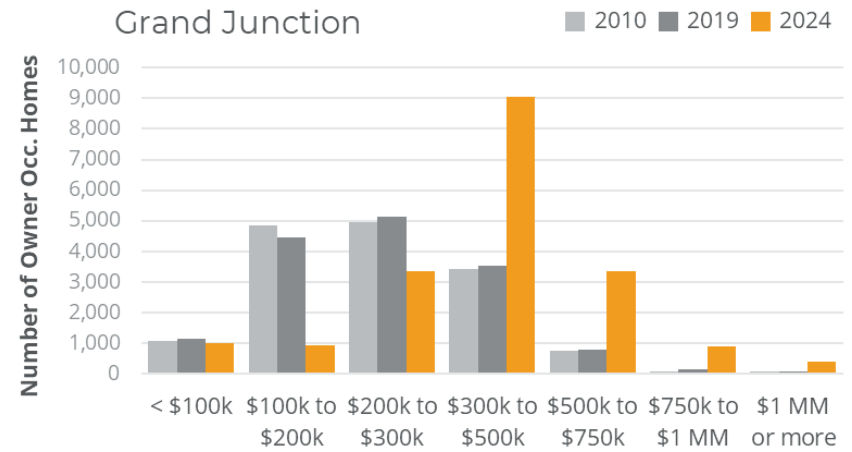
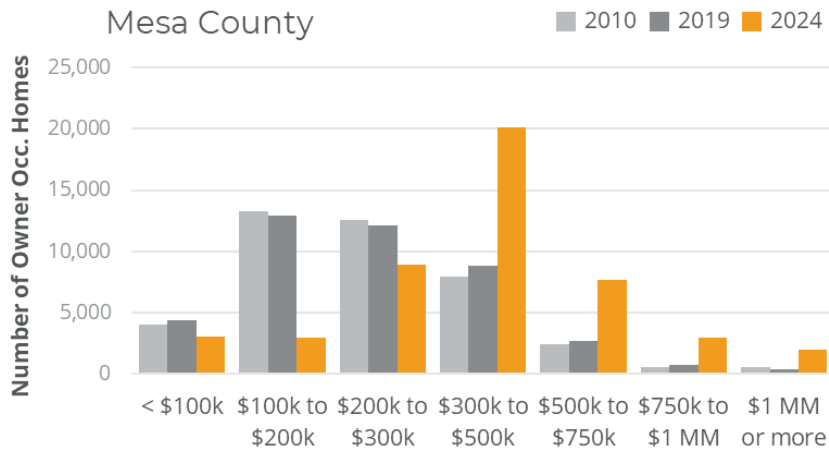


SECTION IV. MARKET TRENDS

Home value distribution. Figure IV-8 shows changes in the distribution of owner-occupied home values since 2010. Values reflect self-reported values of all owner-occupied housing stock, as reported in the ACS. In 2019, 70% of owner-occupied homes in Mesa County were valued below \$300,000. That share decreased to 31% in 2024.

Most of that decline was driven by losses in the \$100,000 to \$200,000 value range, offset by units shifting into the \$300,000 to \$500,000 value range. This shift pushes first-time ownership out of reach for many potential buyers but also impacts existing owners through rising property taxes (based on higher valuations).

Figure IV-8. Home Value Distribution, Mesa County and Unincorp. Areas, Grand Junction, and Colorado, 2010, 2019, 2024.



Source: 2010, 2018, and 2024 5-year ACS and Root Policy Research

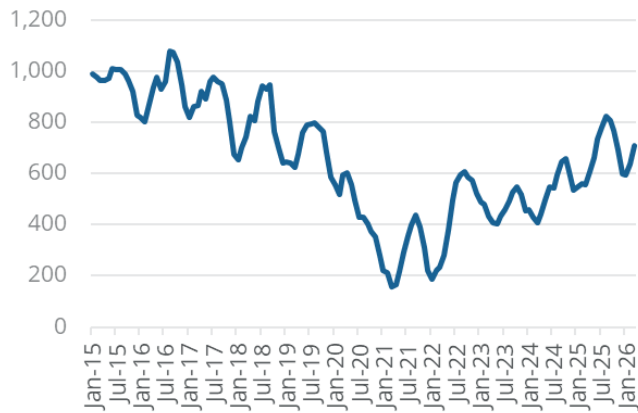
SECTION IV. MARKET TRENDS

Home sales. While the previous figure focuses on self-reported home values of all owner-occupied homes, the subsequent analysis focuses only on homes that were sold and their final sale prices (using sales data provided by Bray Real Estate). The sales analysis illustrates the types and prices of homes that may be *available* to buyers in a given year.

Inventory. As shown in Figure IV-9, active listings are generally rising, but remain below the inventory levels of the mid 2010s. Current listings (March 2026) reflect about 3.1 months of inventory—well below the industry standard of 6 months for a balanced market.

Figure IV-9. Active Listings by Month, Mesa County, 2015-2026

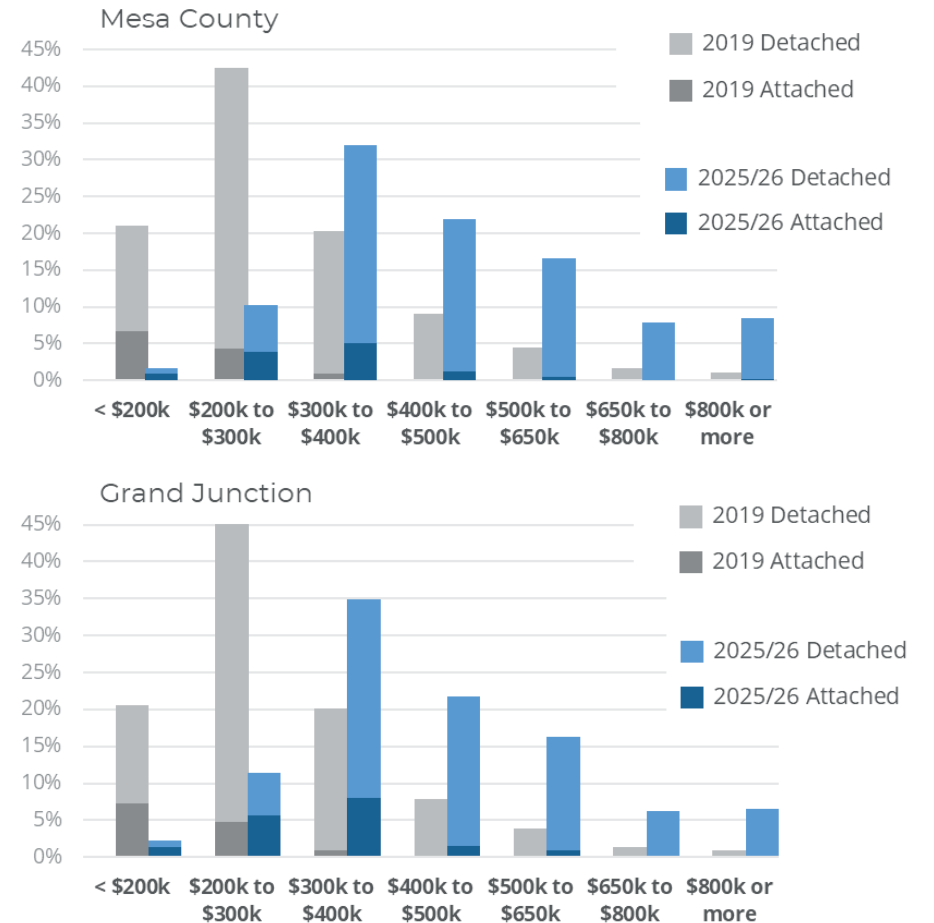
Source: Bray Real Estate Report, March 2026 (with historical data from previous reports).



Price distribution. Figure IV-10 displays the distribution of sale prices in Mesa County comparing sales in 2019 to sales between Jan 2025 and March 2026.¹ As illustrated, the current market is primarily providing homes priced between \$300,000 and \$500,000, leaving a limited supply of entry-level homes.

The distribution of attached product price-points was historically skewed toward lower prices, but recent sales show a similar distribution to detached sale prices.

Figure IV-10. Home Sales by Price and Type, 2019 and 2025/26



Note: Excludes mobile home sales.

Source: Bray Real Estate and Root Policy Research.

¹ Using full-year or multi-year sales periods offers a sufficient number of sales to conduct more detailed analysis by type and price-point; rather than month-to-month statistics.

SECTION IV. MARKET TRENDS

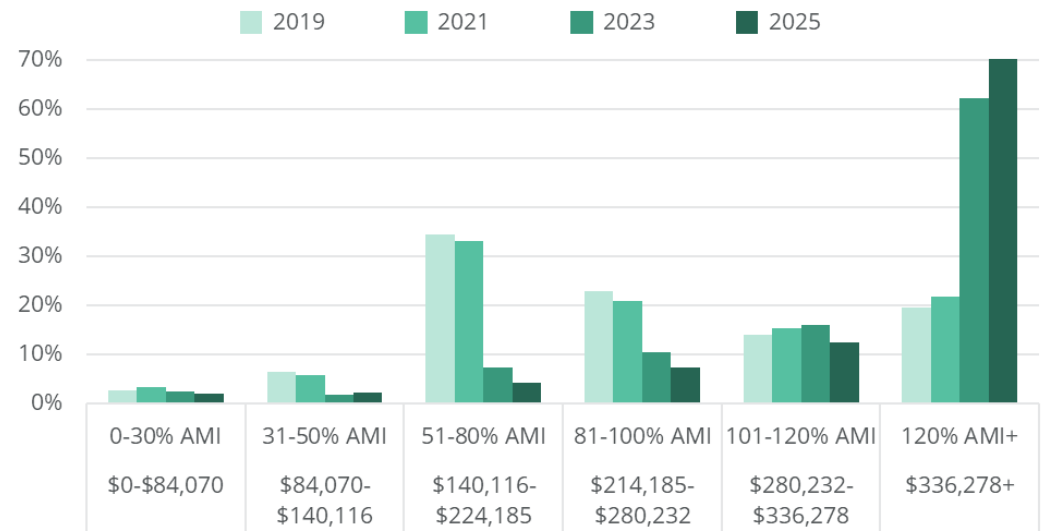
Sales distribution by AMI. Figure IV-11 shows the percent of home sales in specified affordability ranges each year, 2019–2026 YTD. Home purchase affordability has decreased since 2019, with the greatest decreases in affordability beginning with interest rate hikes in 2022.

Forty-two percent of homes sold in 2021 were affordable to households earning 0-80% AMI; this decreased to 11% in 2023, and 8% in 2025/26. Twenty-two percent of homes sold in 2021 were affordable to households earning 120% AMI or more; this rose to 62% in 2023, and 72% in 2025/26 YTD.

Characteristics of homes sold. Figures IV-12 and IV-13 show average characteristics of both attached and detached homes sold in Mesa County and its communities between January 2025 and March, 2026.

- Countywide, attached units constituted 12% of total sales. The average price of an attached home is about \$150,000 less than a detached home (for about 530 fewer sq. ft.).
- On average, attached units are smaller—but newer—than detached homes. Clifton is the only jurisdiction in which attached units are older on average than detached units.
- In Grand Junction, the price of an attached home is \$320,000 on average: about \$135,000 lower than a detached home in the city, but a similar price to detached homes in Clifton.

Figure IV-11.
Home Sales Distribution by Affordability Level, Mesa County, 2019–2025/26



Note: Excludes mobile home sales. “Attached” includes condos, duplexes, triplexes, and townhomes.
Source: Bray Real Estate and Root Policy Research.

Figure IV-12.
Characteristics of Homes Sold, Mesa County, 2025/26

Note: Excludes mobile home sales. “Attached” includes condos, duplexes, triplexes, and townhomes

Source:
Bray Real Estate Report, March 2026 (with historical data from previous reports).

	Attached Homes	Detached Homes	All Sales
Mesa County			
Num. of Sales	363	2,690	3,053
Med. Sale Price	\$322,000	\$472,408	\$455,000
Price per SF	\$254	\$281	\$277
Square Footage	1,306	1,839	1,775
Bedrooms	2.6	3.3	3.2
Bathrooms	2.2	2.3	2.2
Year Built	1999	1990	1992
Days on Market	85	89	88

SECTION IV. MARKET TRENDS

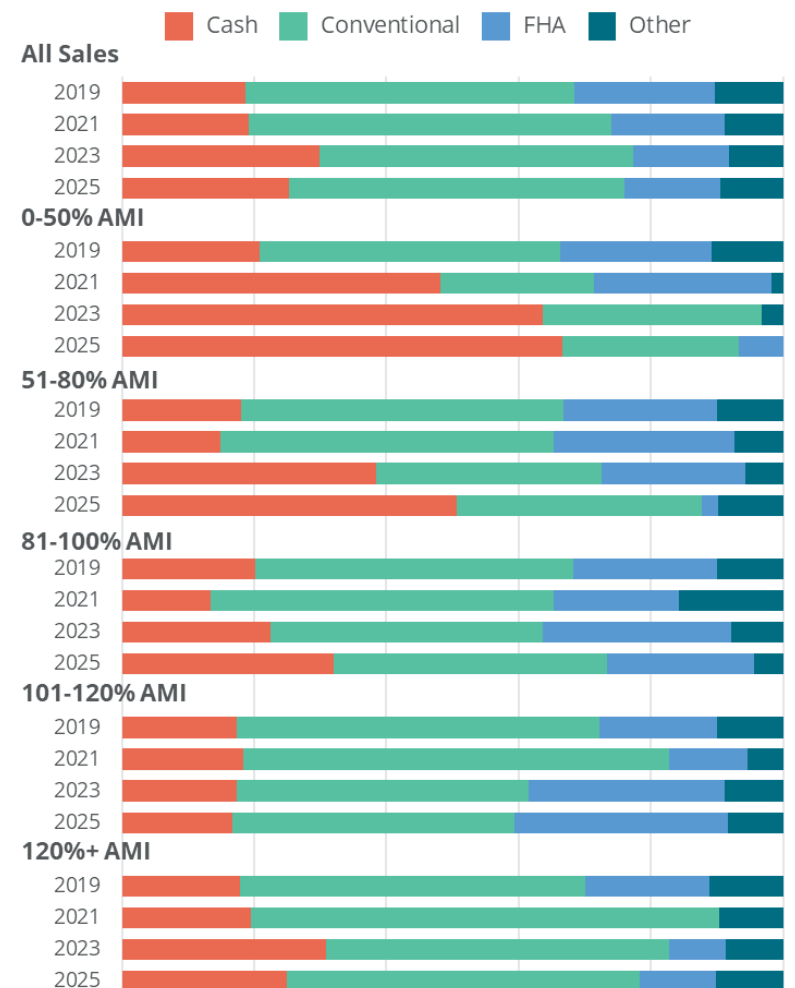
Figure IV-13. Characteristics of Homes Sold by Community, 2025/26

	Attached Homes	Detached Homes	All Sales
Grand Junction			
Num. of Sales	239	1,124	1,363
Sale Price	\$320,000	\$455,250	\$428,950
Price per SF	\$258	\$272	\$269
Square Footage	1,276	1,851	1,750
Bedrooms	2.55	3.32	3.19
Bathrooms	2.13	2.25	2.23
Year Built	1999	1987	1989
Days on Market	91	85	86
Fruita			
Num. of Sales	18	298	316
Sale Price	\$376,000	\$521,250	\$510,000
Price per SF	\$269	\$294	\$292
Square Footage	1,371	1,884	1,855
Bedrooms	2.67	3.43	3.39
Bathrooms	2.11	2.36	2.34
Year Built	2006	2001	2002
Days on Market	85	80	80
Clifton			
Num. of Sales	15	177	192
Sale Price	\$200,000	\$337,000	\$319,000
Price per SF	\$189	\$267	\$261
Square Footage	1,023	1,367	1,340
Bedrooms	2.20	2.99	2.93
Bathrooms	1.40	1.94	1.90
Year Built	1986	1992	1992
Days on Market	64	85	83

Note: Excludes mobile home sales. "Attached" includes condos, du/triplexes, townhomes.
Source: Bray Real Estate and Root Policy Research.

Home purchase financing. Figure IV-14 shows the distribution of financing types employed in home sales overall and by affordability range in Mesa County. Investor presence in Mesa County's home sales market, as indicated by the prevalence of cash purchases, has grown overall since 2019, but current levels are lower than in 2023. However cash purchases continue to rise in the 0-50% AMI and 51-80% AMI affordability levels. This indicates that cash buyers are crowding out traditionally financed households at entry-level points.

Figure IV-14. Distribution Financing Type by Affordability Level, Mesa County, 2019–2025/26



Note: Affordable price ranges are current as of 2025 but differ by year with changes in AMI and interest rates. 2025/26 YTD data include sales from 1/25-3/226.

Source: Bray Real Estate, HUD AMI Limits and Root Policy Research).

SECTION IV. MARKET TRENDS

CHANGES IN MARKET AFFORDABILITY

This section places rent and home price trends in the context of income trends for households and workers.

Rental affordability. Where increases in rental costs outpace increases in renter incomes, renting becomes less affordable. Figure IV-15 compares growth (i.e., percent change) in median rent to growth in median renter incomes between 2010 and 2024 for Mesa County, Grand Junction, Fruita, and Clifton using ACS data. Colorado is included for context. Countywide, renter incomes at the median were on pace with rising rental costs (incomes rose 48%; rents rose 46%). However, renters in Clifton did not see parity in income and rent gains—and the market became less affordable to the typical renter there.

Figure IV-16 shows rental trends according to various data sources (Costar, Zillow, and ACS) compared to trends in what the median renter can afford. While ACS data show the median renter income keeping pace with rents, Zillow and Costar data show median rents that are out of reach for the median renter.

It is important to acknowledge that changes in median income do not always indicate rising incomes for all renters—a rising median income can also be a sign that high income renters are not entering homeownership (and thus staying in the renter pool), and/or that low income renters are leaving the area. A more comprehensive look at affordability needs across the income spectrum is included in Section IX: Current and Projected Housing Needs.

Figure IV-15. Rent vs. Renter Income Growth, 2010 to 2024

Source: 2010 and 2024 5-year and 5-year ACS estimates and Root Policy Research.

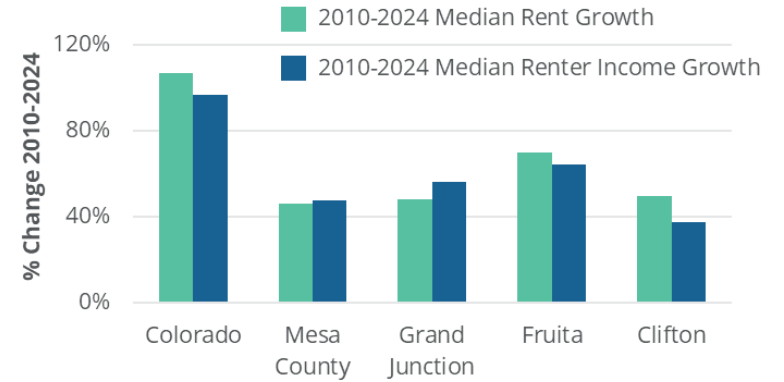
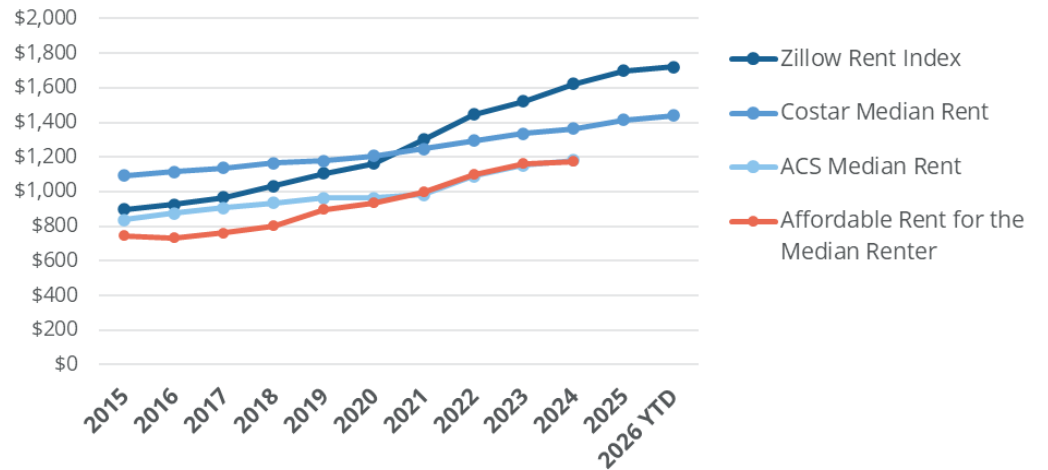


Figure IV-16. Median Rent and Median Renter Affordability, Mesa County, 2015-2026



Note: Affordability estimates assume households spend no more than 30% of income on housing.

Source: QCEW, 2024 5-yr ACS, and Root Policy Research.

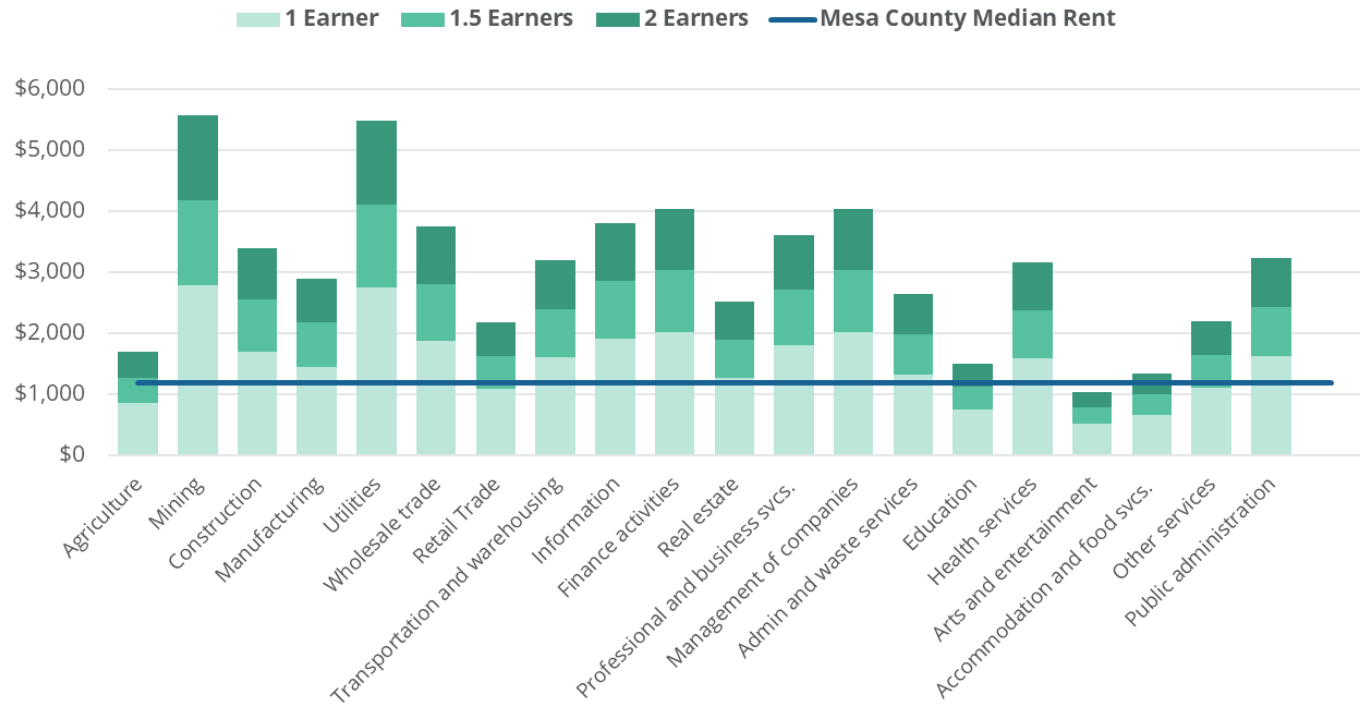
SECTION IV. MARKET TRENDS

Figure IV-17 demonstrates rental affordability for Mesa County’s workforce by comparing median rent with rental affordability thresholds for average annual wage earners in each industry. Most industries (11 of 20) have average wages sufficient to afford median rent with just one earner per household. Notable exceptions are average wages in education, retail, arts/entertainment, food service, and agriculture.

Figure IV-17.
Rental Affordability by
Employment Industry and
Number of Earners, Mesa
County, 2024

Note:
 Affordability estimates assume households spend no more than 30% of income on housing.

Source:
 QCEW, QCEW, 2024 5-yr ACS, and Root Policy Research.



SECTION IV. MARKET TRENDS

Purchase affordability. In the home purchase market, income growth (and purchase affordability) has not kept pace with the rapid rise in home prices in Mesa County. This trend was exacerbated by higher mortgage interest rates in recent years, which lowers purchasing power. Figure IV-18 tracks the affordable home price² for households earning 80%, 100%, and 120% of AMI alongside the median home price in the county. Affordable home price accounts for both income changes and changes in mortgage interest rates.

In 2008, the gap between what a 100% AMI household could afford and the typical sale price was \$90,000 in Mesa County. Between 2010 and

2017, rising incomes coupled with a dip in prices made the market relatively affordable for 100% AMI households. Even as price increases started to outpace income gains, low interest rates helped buyers maintain purchasing power through 2021.

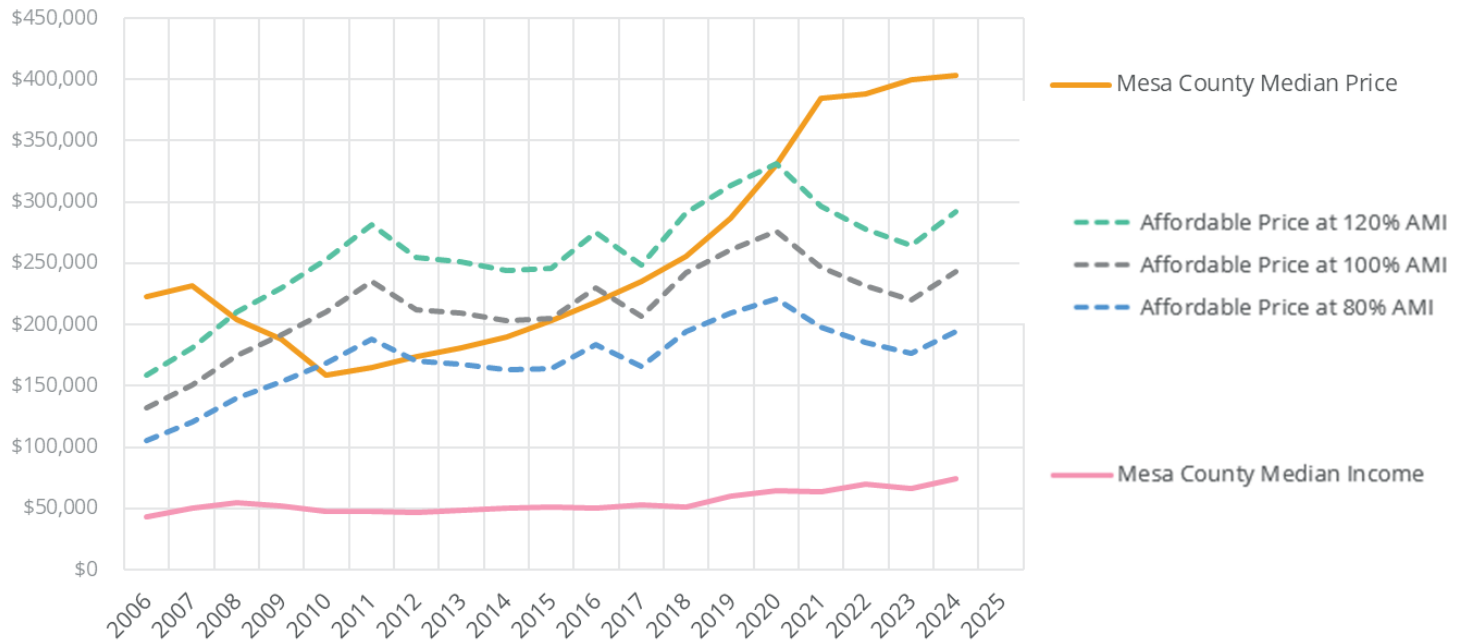
However, since 2022, prices have continued to rise despite higher interest rates that have compressed affordability. Since that time, the gap between what a 100% AMI household can afford and the typical sale price is up over \$150,000 in Mesa County.

In 2025, the median price for a Mesa County home is affordable to a home earning about 165% AMI.

Figure IV-18.
Typical Sale Price vs.
Affordable Home Price
for Households Earning
80%, 100%, and 120%
AMI, 2007-2025

Note:
 Assumes a 30-year mortgage at the annual average mortgage rate with a 10% down payment, 25% of monthly payment is used for property taxes, utilities, and insurance.

Source:
 HUD AMI, Bray Real Estate, BLS, Freddie Mac annual average fixed mortgage rates, and Root Policy Research.



² Calculations are at 30% of income going to housing costs and assume a 30-year mortgage at the annual average mortgage rate with a 10% down payment, 30% of monthly payment is used for property taxes, utilities, and insurance.

SECTION IV. MARKET TRENDS

As evidenced by the previous graphic, interest rates have a substantial impact on purchasing power and affordability for potential buyers. Figure IV-19 shows historical mortgage interest rates from 1971 to 2025. While the current rates are not historical highs, they do reflect an impactful jump from historic lows from 2019-2021.

Figure IV-20 further illustrates the impact of interest rates by showing how purchasing power for the same household changes when different interest rates are applied.

- The first row of the table presents the maximum purchase price for households earning \$102,000, Grand Junction’s 2025 AMI (for a 4-person household), at different interest rates.
- The second row compares the maximum affordable price at the given interest rate to the maximum price at 3.0%, the prevailing rate in late 2020 and 2021.

Solely as a result of rising interest rates, purchase affordability has decreased by between 33% and 37% since 2020/2021.

Figure IV-19.
30-Year Fixed Rate Mortgage Rate, United States, 1971-2024

Source:
Freddie Mac and FRED by the Federal Reserve of St. Louis.



Figure IV-20.
Effect of Interest Rates on Home Purchase Affordability

	Interest Rate												
	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%
Maximum Affordable Price	\$575k	\$538k	\$504k	\$473k	\$445k	\$419k	\$396k	\$374k	\$354k	\$336k	\$319k	\$304k	\$290k
Change in affordability vs. 3.0% rate	+14.1%	+6.7%	0.0%	-6.1%	-11.7%	-16.8%	-21.5%	-25.7%	-29.7%	-33.3%	-36.6%	-39.7%	-42.5%

Change 2020/2021 to 2024/2025

Note: Purchase affordability estimates assume households spend no more than 30% of income—in this case, Grand Junction’s 2025 4-person AMI of \$102,000—on housing. Calculations assume a 30-year fixed rate mortgage with 10% down and 25% of monthly housing costs to non-mortgage expenses such as property taxes, utilities, and HOA fees.

Source: HUD AMI limits and Root Policy Research.

SECTION IV. MARKET TRENDS

Worker affordability. Figure IV-21 shows home purchase affordability for Mesa County’s workforce by comparing the county’s median sales price in 2024 (\$400,000) to affordability thresholds for individuals earning the average annual wages of industries.

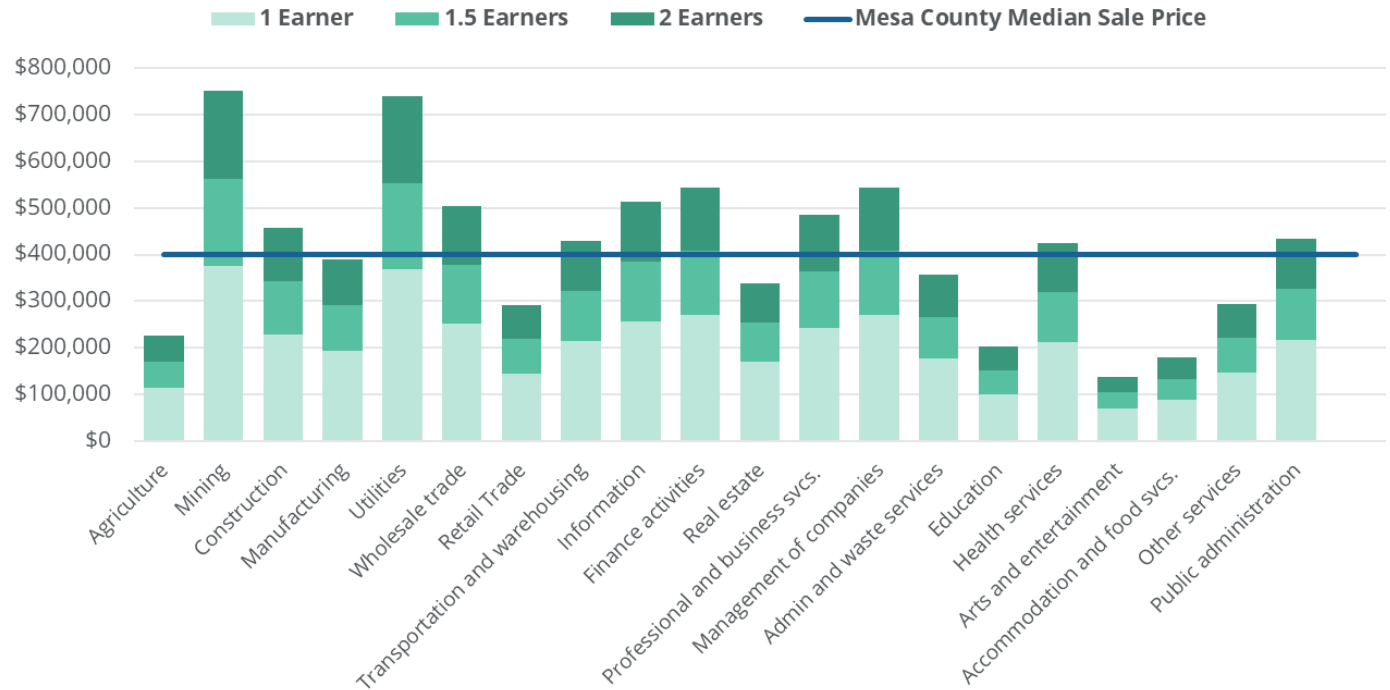
- Purchasing a median priced home is unaffordable to single-earner households in every industry in Mesa County.

- Mining, Utilities, Finance, and Management are the only industries with average wages high enough to afford a home with 1.5 earners—but these industries collectively account for just 5% of total employment.
- Average 2-earner households in about half of all industries can afford to purchase a median-priced home. These industries collectively account for 57% of jobs in the County.

Figure IV-21.
Home Purchase Affordability by Employment Industry and Number of Earners, Mesa County 2024

Note:
 Affordability estimates assume households spend no more than 30% of their income on housing. Maximum affordable price estimates assume a 30-year mortgage with 10% down, a 6.50% interest rate, and 30% of monthly payment to property taxes, utilities, and insurance.

Source:
 QCEW, 2024 5-yr ACS, Bray Real Estate (median price), and Root Policy Research.



SECTION V. HOUSING PROBLEMS & DISPLACEMENT RISK

This section provides data on cost burden, evictions and foreclosures, overcrowding, homelessness, housing instability, and other displacement risk indicators. Understanding a region's housing problems – cost burden, overcrowding, housing instability, and homelessness – informs optimal funding of housing programs that improve outcomes for residents, particularly those with low- to moderate- income or other vulnerabilities.

SECTION V. HOUSING PROBLEMS & DISPLACEMENT RISK

COST BURDEN

The federal government, and most housing programs, consider housing to be affordable when the housing payment—the rent or mortgage payment, plus taxes and utilities—consumes 30% or less of a household’s gross income. Households who pay more than 30% are “cost burdened.” This standard is derived from historically typical mortgage lending requirements and is also applied to renters.

Households experiencing cost burden have less money to spend on other essentials like healthcare, education, groceries, and transportation—adversely affecting their household well-being, limiting their economic growth potential, and constraining local spending.

When households pay more than 50% of their incomes on housing costs they are considered “severely cost burdened.” These households are typically most at risk of displacement and struggle to manage housing and other household costs.

Federal definition of affordability

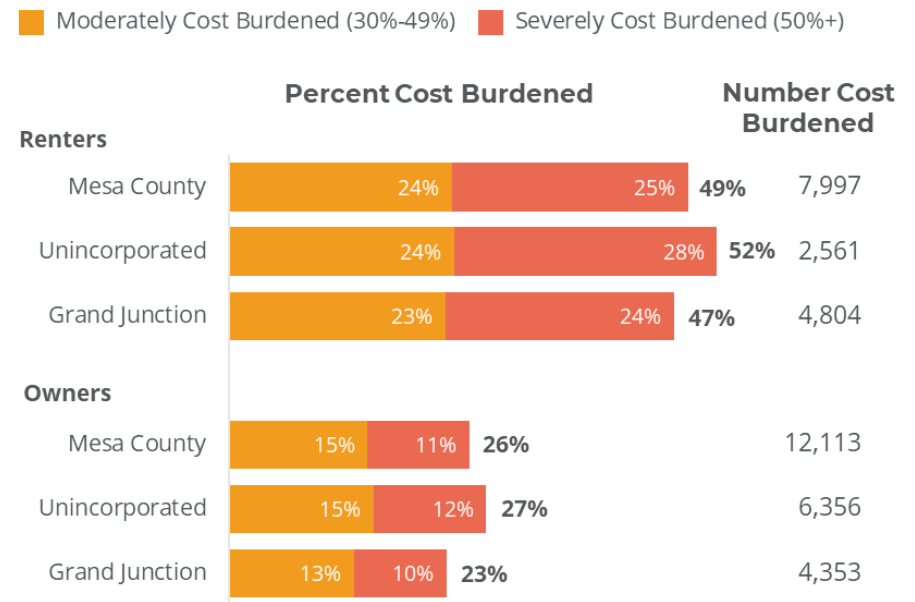
- 1) Housing costs are “affordable” if they do not exceed 30% of household’s gross monthly income
- 2) “Costs” include basic utilities, mortgage insurance, HOA fees, and property taxes



Cost burden by tenure. Nearly half (49%) of Mesa County’s renter households (7,997 households) are cost burdened, spending 30% or more of their income on housing costs; twenty-five percent are severely cost burdened and are at risk of homelessness. There are 12,113 owner households that are cost burdened, though this represents a lower proportion of owner households (26%).

Grand Junction contains most of the renter households in the county and houses 60% of the cost burdened renters (4,804 households). There are 4,353 cost burdened owner households in Grand Junction. Compared to the county, Grand Junction has slightly lower rates of cost burden while unincorporated areas have slightly higher rates.

Figure V-1. Cost Burden by Tenure, 2024



Source: 2024 5-year ACS and Root Policy Research.

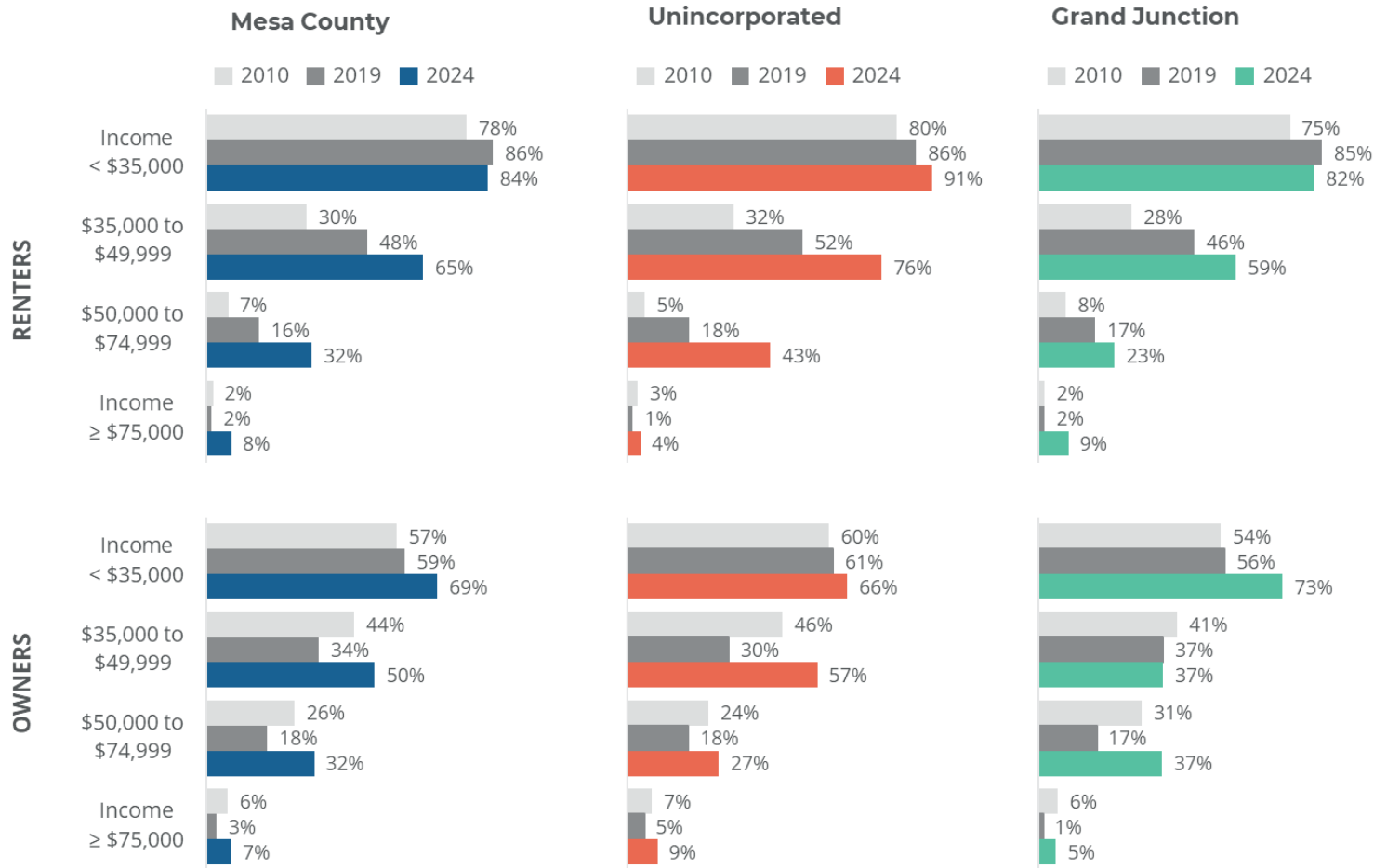
SECTION V. HOUSING PROBLEMS & DISPLACEMENT RISK

Cost burden by income. Figure V-2 presents shifts in cost burden by income for owner and renter households in Mesa County, its unincorporated areas, and Grand Junction between 2010, 2019, and 2024. Cost burden increased for owner and renter households in nearly every income bracket since 2010. The most dramatic increase occurred for renter households earning between \$35,000 and

\$49,999, cost burden rates more than doubled for these households; renter households earning between \$50,000 and \$74,999 also saw a significant increase. For owner households, increases in cost burden rates have been less dramatic. However, cost burden rates increased from 54% in 2010 to 73% in 2024 for owner households in Grand Junction with income less than \$35,000.

Figure V-2.
Cost Burden by
Tenure and Income,
2010, 2019, and 2024

Source:
 2010, 2019, and 2024 5-year ACS and
 Root Policy Research.



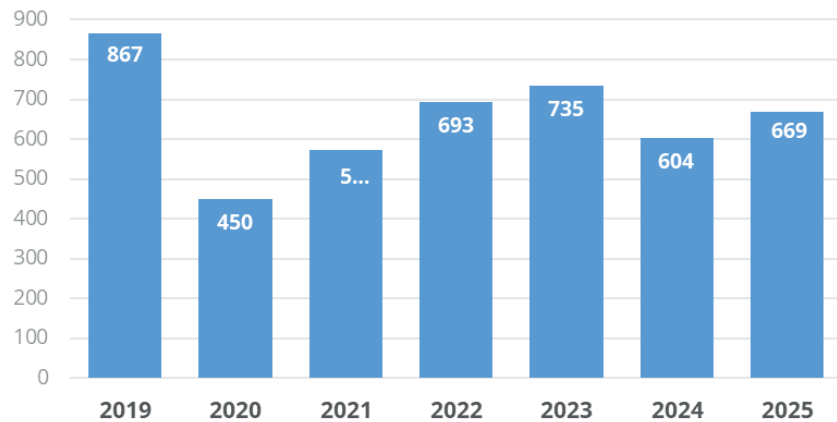
SECTION V. HOUSING PROBLEMS & DISPLACEMENT RISK

EVICTIONS AND FORECLOSURES

Eviction filings—regardless of whether they result in a physical removal—often trigger forced moves. Households frequently leave before a court judgment to avoid formal eviction, disrupting housing stability. An eviction filing damages a household’s ability to secure future housing by appearing in tenant screening records; reducing bargaining power with landlords; and forcing households to accept worse-quality or overcrowded housing. This creates a *cumulative insecurity effect*, where one eviction increases the likelihood of repeated housing disruptions.

As shown in Figure V-3, evictions increased between 2024 and 2025 (and are generally up following eviction moratoriums during COVID) but still remain below pre-pandemic levels.

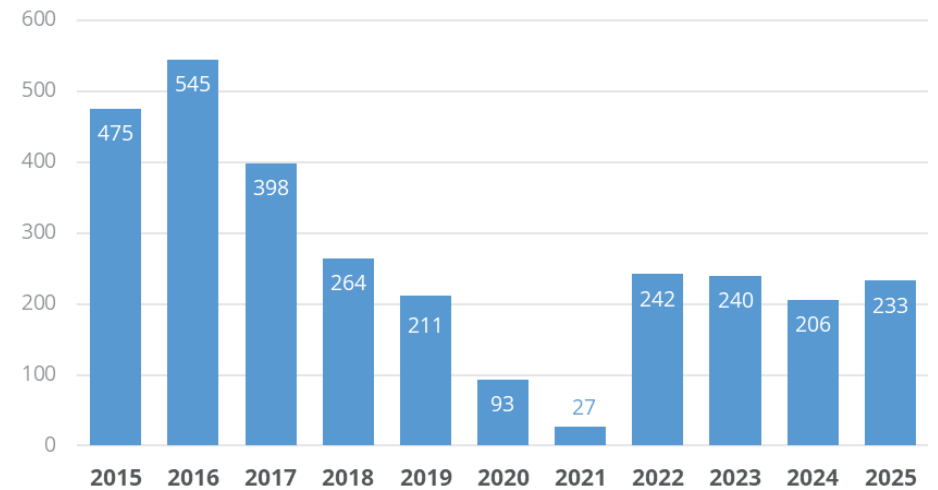
Figure V-3. Eviction Filings, Mesa Couty, 2019-2025



Source: Colorado Judicial Branch Eviction Dashboard and Root Policy Research.

Foreclosures have a similar disruptive impact on households by triggering forced moves and negatively impacting access to capital for future home purchases. Figure V-4 Shows foreclosure filings in Mesa County between 2015 and 2025. Following moratoriums during 2020 and 2021, foreclosure filings have settled around 230 per year (on average). Historic highs for evictions in Mesa County hit about 1,600 per year during the Great Recession and in the mid-1980s.

Figure V-4. Foreclosure Filings, Mesa Couty, 2015-2025



Source: Mesa County Public Trustee and Root Policy Research.

SECTION V. HOUSING PROBLEMS & DISPLACEMENT RISK

OVERCROWDING

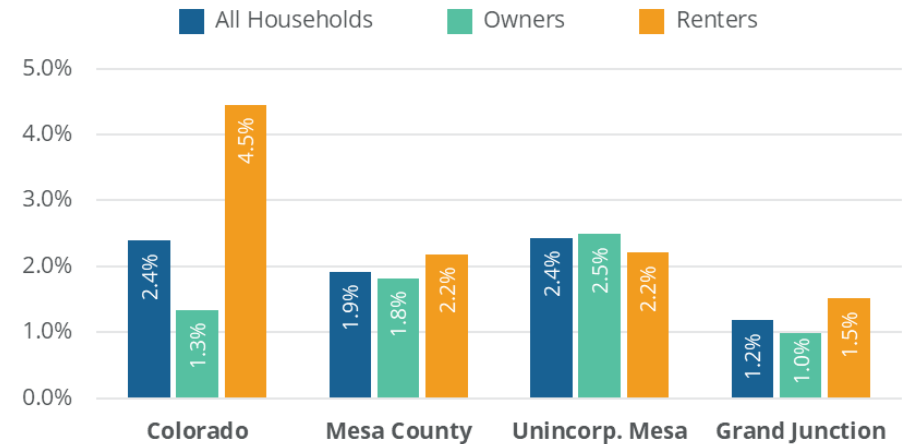
Households containing more than one person per room (note this measure is not per bedroom but per room) are considered “overcrowded” based on industry standards and HUD definitions of housing problems. Research shows that living in a crowded home can negatively affect educational outcomes, behavioral health, and physical health—particularly for children.¹

Overcrowding is typically tolerated in order to manage high housing costs and/or as a result of providing shelter to friends or family who are at risk of homelessness. These households are likely financially stressed and may struggle to manage unexpected emergency costs or absorb rent increases, making them vulnerable to displacement.

- In Mesa County, 1.9% or 1,265 households are overcrowded.
- In the unincorporated county, 2.4% or 707 households are overcrowded.
- In Grand Junction, 1.2% or 354 households are overcrowded.

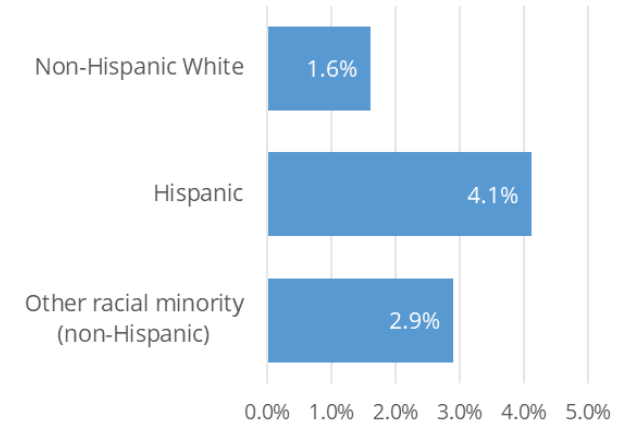
In Mesa County and Grand Junction, renter households have a slightly higher rate of overcrowding than owner households. Countywide, racial and ethnic minority groups are more likely to be overcrowded than non-Hispanic White households.

Figure V-5. Overcrowding by Tenure, 2024



Source: 2024 5-year ACS and Root Policy Research.

Figure V-6. Overcrowding by Race/Ethnicity, Mesa County, 2024



Note: Data are combined for individual racial minority groups.

Source: 2024 5-year ACS and Root Policy Research.

¹ <https://pmc.ncbi.nlm.nih.gov/articles/PMC3805127/>

SECTION V. HOUSING PROBLEMS & DISPLACEMENT RISK

INSTABILITY & HOMELESSNESS

The 2025 City of Grand Junction Unhoused Needs Survey Report summarizes data on homelessness across Mesa County. This section pulls key data from that report, including sources that represent both cumulative and point in time counts:

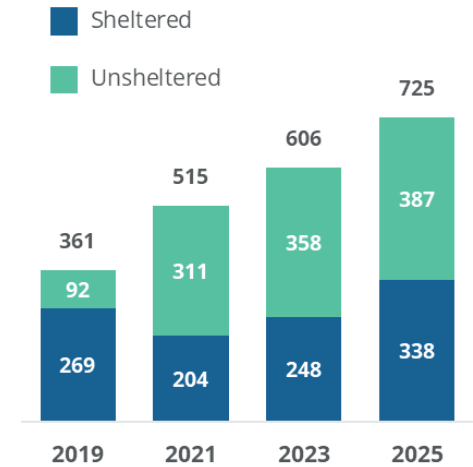
- Homeless Management Information System (HMIS), a cumulative count of the number of unique individuals/households accessing housing or homeless services during the year.
- Point-in-Time (PIT) Count, a single count in January conducted through surveys, street and shelter outreach.

The 2025 PIT Count for Mesa County identified 725 people experiencing homelessness on a single night. This is more than double the 2019 count of 361 individuals, indicating a dramatic increase in homelessness in the county. Because these counts only reflect the incidence of homelessness on a single night, they do not capture the full extent of homelessness in a community. The Unhoused Needs Survey Report estimates that approximately 2,415 Mesa County residents experienced homelessness or were “doubled up,” sharing the housing of others due to economic hardship, in 2024—up from an estimated 2,300 residents in 2023. McKinney-Vento data on homelessness among public school students offer another year-round view of homelessness: 763 District 51 students experienced homelessness during the 2025 school year.

The 725 people experiencing homelessness at the time of the 2025 PIT Count included 338 (47%) who were sheltered and 387 (53%) who were unsheltered. Unsheltered homelessness as measured by the PIT Count more than tripled between 2019 (when 92 unsheltered individuals were counted) and 2025. Unsheltered homelessness is likely continuing to rise as Homeward Bound’s North Avenue shelter, Grand Junction’s only shelter for individuals (as opposed to families), closed

in February 2026, displacing 180 beds which serve approximately 900 people annually. Most people displaced by the closure were not able to be placed in another shelter.

Figure V-7.
Residents Experiencing Homelessness on a Single Night, Mesa County, 2019, 2021, 2023, and 2025



Source:

2019, 2021, 2023, and 2025 Mesa County PIT Counts from the 2025 City of Grand Junction Unhoused Needs Survey Report.

PIT Counts also measure chronic homelessness, defined in Mesa County as living without housing for more than one year or experiencing four or more episodes of homelessness in three years. The population experiencing chronic homelessness rose from 134 residents on a single night in 2019 to 255 residents on a single night in 2025.

Many of the county’s chronically homeless residents have cycled through local institutions (hospitals and jail) or lived in the region for many years before becoming homeless. Chronically homeless residents have accessed supportive services from five organizations on average, though support received has not been sufficient to resolve their situation. This is likely due to an enduring lack of supportive

SECTION V. HOUSING PROBLEMS & DISPLACEMENT RISK

services and/or affordable housing units needed to achieve housing stability.

Supportive units needed. At the time of the 2025 Unhoused Needs Survey Report and before the closure of the Homeward Bound shelter, the region’s housing waiting list for unhoused residents included over 500 individuals per month, only 10-20 of whom could be housed monthly. As evidenced by rising homelessness overall, rising unsheltered homelessness, and a growing number of residents experiencing chronic homelessness, Mesa County faces an urgent need for shelter beds, transitional or interim housing, supportive housing units, and affordable rental units.²

Transitional housing—a type of shelter that pairs longer-term temporary housing, typically up to 24 months, with supportive services—is considered a better resource than emergency shelters for people experiencing chronic homelessness because it provides interim stability as residents seek to move to permanent housing. Mesa County would need to add 255 transitional housing units to accommodate the approximate number of residents experiencing chronic homelessness on the night of the 2025 PIT Count. The recent opening of Mother Theresa’s Place may reduce this need by 40 units.

ACCESSIBLE & VISITABLE UNITS

While there is no publicly available data source that quantifies accessible housing units, there are several industry-standard approaches used to characterize the state of accessibility in the county’s housing stock:

- Multifamily units subject to Fair Housing Act adaptability standards and ADA accessibility requirements (using CoStar data);
- The overall proportion of housing stock built before ADA accessibility requirements, including owner occupied stock; and
- The share of households that include at least one member with a disability (as a proxy for accessible/visitable needs).

Accessibility standards for multifamily. The Fair Housing Act requires that all ground-floor units in multifamily developments of four or more units constructed since 1991 be “adaptable” for residents with disabilities, meaning that the unit can be easily made accessible within a short time frame. Additional requirements apply to multifamily developments with elevators: in these developments, all units must be adaptable. Multifamily units developed with the assistance of federal subsidies since 1991 have additional, more specific accessibility requirements: a total of 7% of federally assisted units must be accessible to individuals with mobility issues and hearing or vision disabilities.

As a result, the total number of accessible multifamily units can be approximated by totaling:

² The Grand Junction Housing Authority waitlist for affordable housing units has XXX households as of April 2026.

SECTION V. HOUSING PROBLEMS & DISPLACEMENT RISK

- The number of ground-floor units in multifamily developments of four or more units without elevators constructed since 1991,
- The total number of units in multifamily developments of four or more units with elevators constructed since 1991, and
- 7% of the number of federally assisted multifamily units constructed since 1991.

According to CoStar multifamily rental analytics and local housing data, 55 multifamily rental developments containing 3,197 units have been built in Mesa County since 1991. This includes 7 developments with elevators containing 764 total units, all of which are required to be adaptable by Fair Housing Requirements. Of the units built since 1991 in developments without elevators, approximately 1,090 are ground floor units and are required to be adaptable. In total, approximately 1,854 units in Mesa County multifamily rental developments built since 1991 are required to be adaptable. This count includes federally assisted multifamily units constructed since 1991.

Pre-ADA housing stock. Fifty-five percent of occupied homes in Mesa County and 54% of occupied homes in Grand Junction were built prior to 1991 when accessibility requirements were established for residential construction. In Grand Junction and in Mesa

County overall, renter occupied units are more likely than owner occupied units to have been built before 1991 (65% of renter occupied and 52% of owner occupied units in Mesa County; 62% of renter occupied and 49% of owner occupied units in Grand Junction). It is likely that a large share of these units are in need of accessibility features and updates in general (e.g., grab bars in the bathroom, stepless entry).

Accessibility needs. According to HUD estimates, 29% of Mesa County households and 29% of Grand Junction households contain at least one member with a disability. This includes the 16% of households that include members with hearing or vision difficulties, 14% of households that include members with ambulatory difficulties, 12% of households that include members with cognitive difficulties, and 11% of households that include members with self-care or independent living difficulties (note that households may be counted in multiple categories). Because specific accessibility needs vary by resident, accessible units should be designed to be useable by all potential residents, regardless of disability type. Based on the share of total Mesa County and Grand Junction households that contain at least one member with a disability, approximately 29% of future housing units Mesa County and Grand Junction should be made accessible.

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DISPLACEMENT RISK

Informally, displacement means leaving one's home or relocating one's business due to redevelopment of property or inability to afford cost of living or cost of doing business due to price increases or loss of income. The formal definition of displacement according to SB24-174 is included below.

▶ SB24-174's definition of displacement*

Per Section 24-32-3701(4), "displacement" means:

- » (a) the involuntary relocation of residents, particularly low-income residents, or locally owned community serving businesses and institutions due to:
 - » (I) increased real estate prices or rents, property rehabilitation, redevelopment, demolition, or other economic factors;
 - » (II) physical conditions resulting from neglect and underinvestment that render a residence uninhabitable; or
 - » (III) physical displacement wherein existing housing units and commercial spaces are lost due to property rehabilitation, redevelopment, or demolition; or
- » (b) indirect displacement resulting from changes in neighborhood population, if, when low-income households move out of housing units, those same housing units do not remain affordable to other low-income households in the neighborhood, or demographic changes that reflect the relocation of existing residents following widespread relocation of their community and community serving entities.

* This definition of displacement also appears in HB24-1313.

Source: SB24-174 Displacement Risk Assessment Guidance.

This section covers displacement risk indicators, community and business owner perceptions of displacement, and disadvantaged areas (using metrics and data sources in DOLA's displacement risk analysis guidance).

Displacement risk indicators. The SB 24-174 Displacement Risk Assessment Guidance suggests that jurisdictions evaluate the following potential indicators to gauge displacement risk.

Figure V-8 shows these displacement measures for Mesa County and Grand Junction.

1. **Low-income households (<80% AMI)** lack sufficient income to afford market rate housing and are more likely to live in areas that face redevelopment pressures.

About 29,100 households in the County (44% of all households) are "low income" by HUD standards (<80% AMI). The proportion is similar in Grand Junction (46%), which has about 13,700 low-income households.

2. **Renter households** are more likely to experience displacement than owner households because they do not own their homes and are more immediately vulnerable to market changes and rent increases.

Countywide, 28% of all households are renters, about 18,100 households. In Grand Junction, 36% or 10,900 households are renters.

3. **Cost burdened renter households with annual income <\$75,000** have less disposable income to cover monthly expenses and typically have lower savings to cover unexpected expenses. As a result, they are at greater risk of falling behind on rent and facing potential displacement.

As discussed earlier in this section, cost burden is relatively high for households earning less than \$75,000—64% of Mesa County renters in this income group are cost burdened. Cost burdened renter households earning less than \$75,000 account for 12% of all households in the county.

SECTION V. HOUSING PROBLEMS & DISPLACEMENT RISK

- 4. Cost burdened owner households with annual income <\$75,000** have relatively low incomes compared to the average owner household. They face greater risk of falling behind on property tax, insurance, and HOA payments. This risk is pronounced among elderly homeowners living on fixed income.

While owner households earning less than \$75,000 have a lower rate of cost burden than renters in this income group, their rate is still relatively high (51%). Cost burdened owner households earning less than \$75,000 account for 15% of all households in the county.

- 5. Adults without high school diplomas** have limited access to higher paying jobs and less job security. Without stable employment, these residents may miss rent payments and face eviction.

Of residents 25 years or older, only 7% in Mesa County and 6% in Grand Junction do not have a high school diploma (or equivalent).

- 6. Populations with limited English proficiency** may have difficulty navigating housing, jobs, transportation, and supportive services due to language barriers and discrimination.

In Mesa County and Grand Junction, about 2% of residents 5 years or older speak English "less than well." This corresponds to about 2,500 residents in the county and 1,120 residents in Grand Junction.

- 7. Single-parent households** must manage rising childcare and housing costs on one income, while two parent households often benefit from two earners' incomes. Single parents are more vulnerable to housing instability and displacement.

Nine percent of Mesa County households (about 5,700 households) are single parent households. In Grand Junction, eight percent or 2,300 households are single parent households. As discussed in Section I,

single mothers are much more likely than other households to be living in poverty.

- 8. Housing units built before 1970** are more likely to contain lead-based paint—a significant health hazard—and to need repairs due to their age. Residents in these units may be destabilized by the high cost of making repairs or live in unsafe conditions because they cannot afford repairs.

In Mesa County, about 15,300 units were built before 1970 (22% of housing stock). That rate is higher in Grand Junction (26%).

- 9. Households headed by BIPOC residents:** Historical and ongoing employment and housing discrimination against BIPOC households has limited housing choice and opportunity to build stabilizing wealth, leaving BIPOC households vulnerable to displacement.

Seventeen percent or about 11,400 Mesa County households are BIPOC headed households. They have a slightly higher representation in Grand Junction (18%).

- 10. Overcrowded households** contain more than one person per room. They typically tolerate overcrowded conditions to manage housing costs and/or as a result of providing shelter to friends or family who are at risk of homelessness. These households are likely financially stressed and may struggle to manage unexpected emergency costs or absorb rent increases.

Overcrowding is discussed earlier in this section by tenure and by race/ethnicity (see previous Figures V-5 and V-6). In Mesa County, about 2% or 1,265 households are overcrowded.

- 11. Residents with disabilities** tend to have lower income due to limited employment options and may live on fixed income. Their

SECTION V. HOUSING PROBLEMS & DISPLACEMENT RISK

housing options are limited by affordability and the need for accessibility features in their home, which tend to be expensive.

About 15% of residents in Mesa County and 16% in Grand Junction have some type of disability. This corresponds to 24,100 residents in the county and 10,900 in Grand Junction.

- 12. Older residents (65+)** are likely to need accessibility modifications as they age in their homes. Such modifications can be difficult to manage and expensive, especially for elderly residents who are living on fixed income. Other elderly residents may need supportive living environments such as those offered by skilled nursing facilities.

As discussed in Section I, the number (and proportion) of older adults has been increasing steadily in Mesa County (in line with state and national trends)—and forecasts show a continuation of that trend through 2050. Residents over 65 account for 21% of the population in Mesa County (about 33,400 residents) and Grand Junction (about 14,300 residents).

- 13. Mobile/manufactured homes³** are a form of naturally occurring affordable housing that allow lower income residents to become homeowners. However, owning a manufactured home located in a “mobile home park” or manufactured housing community can create uncertainty. These mobile home owners do not own the land underneath their home and pay a monthly lot rent. This subjects tenants to lot rent increases that could make monthly payments unaffordable. Additionally, moving manufactured homes is often cost-prohibitive and in some cases illegal.

There are 5,184 households living in manufactured homes in Mesa County, accounting for about 8% of households. Fewer than half (43%) of the County’s mobile homes are located in mobile home parks, with the other 57% located on other parcels. One-third of the county’s mobile homes were constructed before 1980—any built before 1976 cannot be legally moved. The manufactured housing market is discussed in further detail in Section III. Housing Inventory.

³ Here, the terms “mobile home” and “manufactured home” are used interchangeably. Technically “mobile home” refers to homes built before 1976 and “manufactured housing”

applies for units built after 1976. However, the terms are commonly used interchangeably, and we have followed that practice here.

SECTION V. HOUSING PROBLEMS & DISPLACEMENT RISK

**Figure V-8.
Displacement Risk
Indicators, Mesa County
and Grand Junction, 2024**

Source:
2024 5-year ACS and Root Policy Research.

Displacement Measure	Mesa County			Grand Junction		
	Total	Owner	Renter	Total	Owner	Renter
Low-income Households	29,080	17,162	11,918	13,724	6,376	7,348
<i>0-30% AMI Households</i>	9,665	5,034	4,631	4,772	2,098	2,674
<i>31-50% AMI Households</i>	8,097	4,811	3,286	3,730	1,491	2,239
<i>51-80% AMI Households</i>	11,318	7,317	4,001	5,222	2,787	2,435
		Number	% of Total (HH, Units, Pop)		Number	% of Total (HH, Units, Pop)
Renter Households		18,123	28%		10,912	36%
Cost Burdened Households with Income < \$75,000		17,734	27%		8,333	28%
<i>Cost Burdened Renters with Income < \$75,000</i>		7,666	12%		4,582	15%
<i>Cost Burdened Owners with Income < \$75,000</i>		10,068	15%		3,751	13%
Residents with no High School Diploma (Age 25+)		8,025	7%		3,035	6%
Residents 5+ who Speak English "Less than Well"		2,498	2%		1,118	2%
Single-parent Households		5,663	9%		2,290	8%
Housing Units Built Before 1970		15,272	22%		8,108	26%
BIPOC Households		11,427	17%		5,492	18%
Overcrowded Households		1,265	2%		354	1%
Population with a Disability		24,093	15%		10,894	16%
Older Population (65+)		33,412	21%		14,336	21%
Mobile / Manufactured Homes		5,184	8%		1,520	5%

SECTION V. HOUSING PROBLEMS & DISPLACEMENT RISK

Community experience with displacement.

Causes and consequences of displacement in Grand Junction and Mesa County were captured through resident focus groups and a resident survey (discussed in detail in Sections VI and VII).

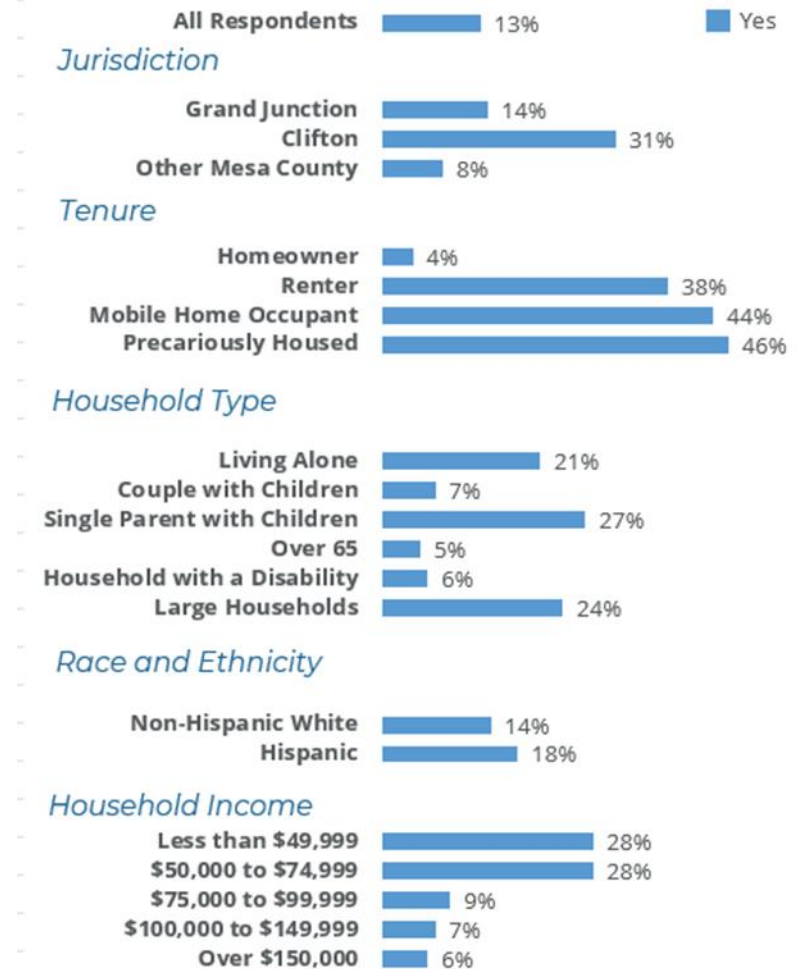
Housing stability. Thirteen percent of respondents reported they have experienced displacement, defined as having to move in the past five years when they did not want to. As shown in Figure V-9, renters, precariously housed and mobile home occupants had the highest rate of reported displacement from their previous housing situation. Single adult, single parent and large households had markedly higher displacement than other household types. Hispanic respondents had slightly higher displacement rates than non-Hispanic White respondents and displacement is most reported by residents with incomes below \$75,000. Notably, one-third of Clifton resident respondents reported being displaced within the past 5 years.

The top reason for displacement reported by respondents was rent increasing more than they could afford, followed by job loss or reduced hours that resulted in reduced wages.

Among respondents who experienced displacement:

- One in five displaced residents ended up living in a car or tent (19%);
- Over half (56%) experienced higher rent or housing costs after displacement;
- Nearly a third (31%) reported longer commutes to work or school; and
- 39% said that their quality of apartment or home was worse than the home from which they were displaced.

Figure V-9. Have you had to move out of a home, condo, or apartment when you did not want to?



Note: n = 889.

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

SECTION V. HOUSING PROBLEMS & DISPLACEMENT RISK

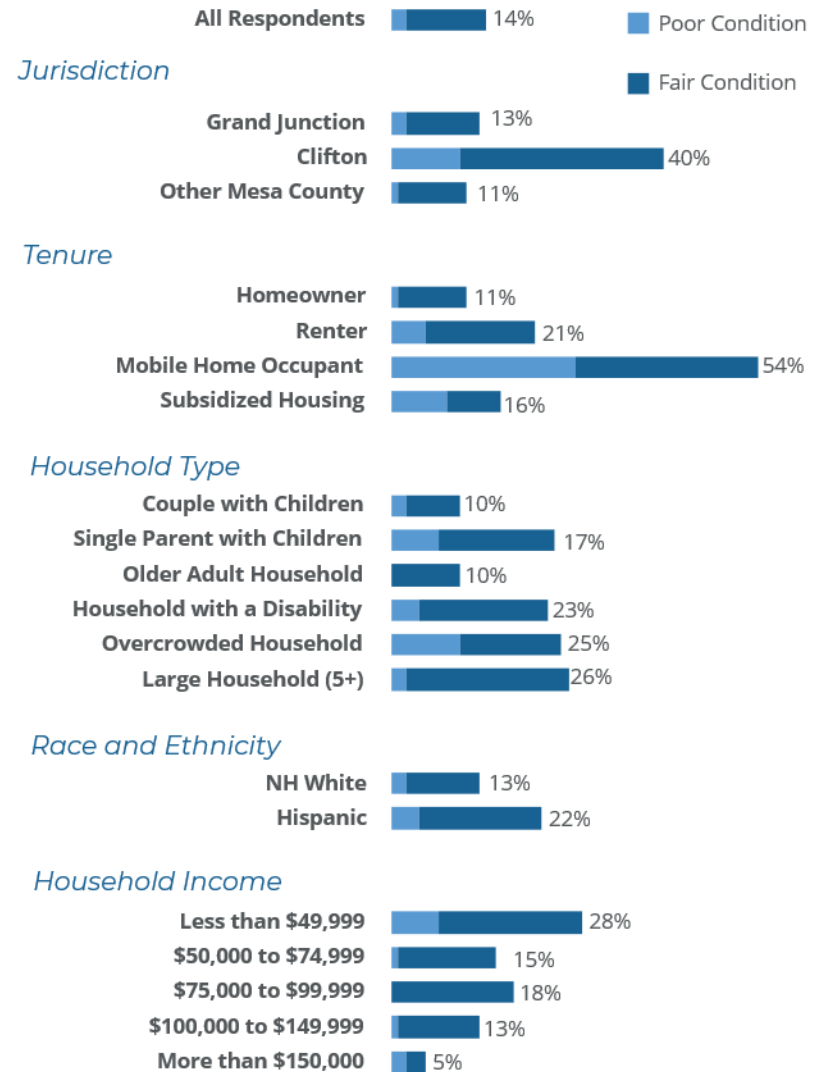
Conditions. Poor housing conditions can be a precursor to displacement. People may be forced to move for health reasons or because they cannot financially keep pace with repairs needed.

Figure V-10 displays the combined percentage of respondents who rated their home in poor condition (defined as a home or apartment with major problems that are not healthy or safe) and in fair condition (defined as a home or apartment needs a lot of work):

- Mobile home occupants reported poor and fair housing condition at the highest rate although only 11 mobile home residents overall participated in the survey;
- Clifton had the highest rate of respondents reporting poor and fair housing condition at 40%;
- More than 1 in 4 residents with income less than \$49,999 reported housing condition issues, and ratings improved as income increased with the exception of respondents with incomes between \$75,000 and \$100,000; and
- Roughly a quarter of households with a disability, overcrowded and large households report housing in fair or poor condition.

In resident focus groups, participants shared experiences of living in units with habitability issues including broken windows, and mold. Residents reported being shown an apartment in acceptable condition, but after signing a lease, being assigned a different apartment and told that the unit is rented “as is”. Significant habitability issues were also reported in mobile home communities coupled with overcrowded living situations in Clifton. Housing voucher recipients indicated that despite HUD inspection requirements, a mobile home community in Grand Junction currently rents mobile homes that have critical safety issues, particularly for elderly residents and people with disabilities.

Figure V-10. Poor and Fair Housing Condition Ratings



Note: n = 1,023.

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

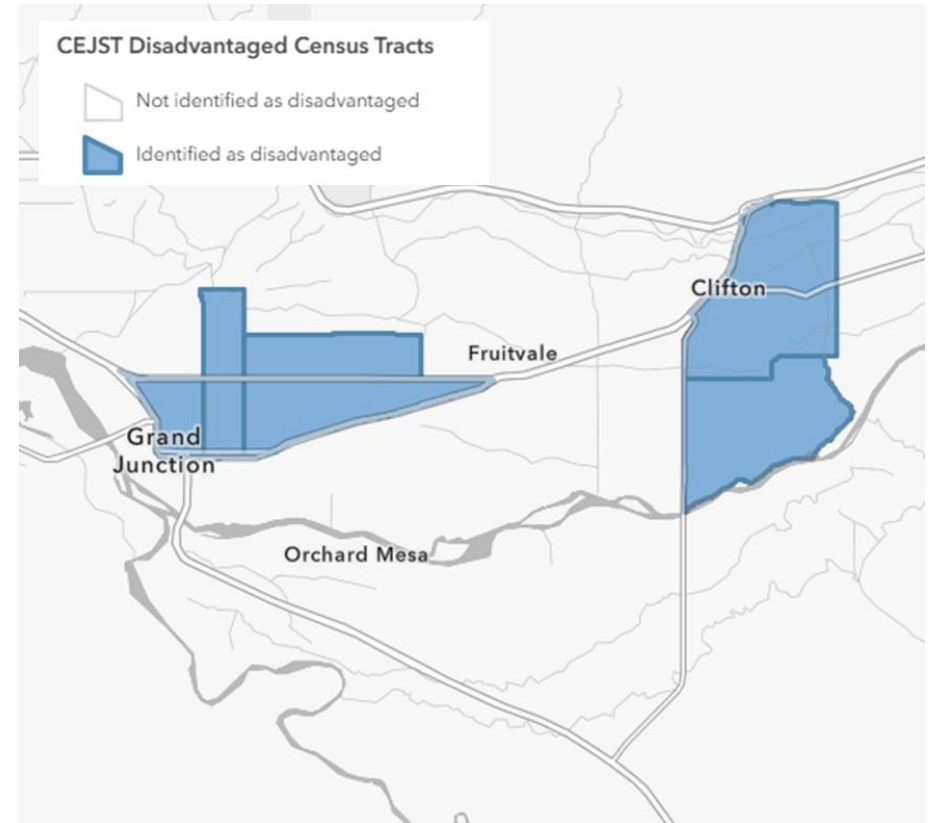
SECTION V. HOUSING PROBLEMS & DISPLACEMENT RISK

Disadvantaged areas. DOLA HNA Guidance suggests local governments identify areas that qualify as “disadvantaged” using the Climate and Economic Justice Screening Tool (CEJST) from the Council on Environmental Quality of the United States. The CEJST tool identifies a Census Tract as disadvantaged based on the extent of its environmental and socioeconomic burdens relative to other Census Tracts in the United States. The tool classifies seven tracts in Mesa County—including five tracts in Grand Junction and two tracts in Clifton—as disadvantaged (see Figure V-11).

These tracts qualify as disadvantaged because they rank above the 65th percentile nationally for shares of households with low incomes and because they meet at least one of the criteria listed below. Each criterion listed here is met by at least one tract shown on the map:

- Have relatively high concentrations of toxins in streams,
- Rank above the 90th percentile nationally for poverty and/or unemployment,
- Have relatively large shares (>10%) of adult residents without a high school diploma,
- Rank above the 90th percentile nationally for housing cost burden,
- Have high expected population loss rates (fatalities and injuries resulting from natural hazards),
- Rank above the 90th percentile nationally for low life expectancy,
- Rank above the 90th percentile nationally for lack of green space,
- Have leaky underground storage tanks,
- Rank above the 90th percentile nationally for asthma, and/or
- Have low median incomes.

Figure V-11. CEJST Disadvantaged Tracts in Mesa County



Note: All disadvantaged Census tracts in Mesa County are visible in the map.

Source: Climate and Economic Justice Screening Tool.

SECTION VI. COMMUNITY ENGAGEMENT SUMMARY

ENGAGEMENT OPPORTUNITIES

This section summarizes feedback gathered from residents and stakeholders across a variety of engagement efforts:

- **Community open house and public hearings.** A community open house was held on February 12th from 5-7pm at the Grand Junction main library and welcomed approximately 100 residents. Participants provided input on housing needs, funding and outcome priorities, personal and community tradeoffs they would be willing to make for housing to be more affordable, and distinguished private and public roles in making housing more affordable in their community.

In addition, public hearings will be held to gather feedback on the draft HNA in accordance with state Housing Needs Assessment requirements. Public hearings will occur during a Grand Junction City Council meeting, and a Mesa County Board of Commissioners meeting.

- **Stakeholder consultation** included six expert focus groups and multiple one-on-one interviews. Participants included developers, property managers, real estate professionals, nonprofit service providers and community advocates for people experiencing homelessness, residents with mental and physical disabilities, older adults, mobile home residents, and households residing in public housing.

- **Resident focus groups.** Resident focus groups were conducted for specific populations facing unique housing needs and/or at risk of displacement, including people with disabilities and/or chronic health conditions, the Spanish speaking community, Clifton resident advocates, people experiencing homelessness or at risk of homelessness, and mobile home park residents. The objective of discussions was to better understand the unique barriers these groups face when accessing housing and community resources in the region.
- **Resident survey.** An survey was distributed extensively through a network of housing partners, service providers, utility billing, the HBA, and media outlets. The survey sought information about housing needs and solutions was promoted (in both English and Spanish) from January through March and received 1,087 responses. Responses to the resident survey are discussed in Section VII.

The Root Policy Research team, the City of Grand Junction, and Mesa County are extremely grateful to the residents who shared their experiences and perspectives by participating in community meetings, focus groups, and surveys, as well as to the service providers, developers, realtors, and other stakeholders who made time for interviews, focus groups, and promoting surveys—and shared resident engagement opportunities through their networks.

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COMMUNITY OPEN HOUSE

The Community Open House was held at the Grand Junction main library. There were four activities presented to attendees:

- Poster board activity for residents to share their housing and community development concerns;
- Prioritization activity that asks residents to allocate budgets to 18 different housing and community development activities;
- A tradeoff exercise that asked residents about options to make their community more affordable;
- A poster and dot activity that asked residents to contemplate public and private responsibility in the creation of affordable housing; and
- A large, detailed map of Grand Junction for participants to comment on specific housing issues by geographic location.

All materials were presented in English and Spanish. Over 60 residents participated in community meetings and the open house was featured in local media.

Housing needs. Residents called for substantially more affordable, income-based, and mixed-size housing options, including tiny homes, infill development, and housing for singles, families, seniors, people with disabilities, and workers. Key recommendations included incentivizing developers to build and maintain affordable units, reducing regulatory and application barriers, keeping property taxes and mobile home rents affordable, supporting resident-owned mobile home parks, and improving access to housing for individuals with eviction histories, voucher holders, and people who had been justice involved. There was also strong emphasis on accessibility and

safety in housing design, as well as transparency around unit availability and timelines. Specific feedback included:

- Build substantially more income-based housing to shorten waitlists and house people more quickly.
- Expand mixed-size housing options for singles, seniors, laborers, people with disabilities, and families.
- Encourage tiny homes, small-footprint ownership, and innovative housing models for 1–2 person households.
- Promote infill development and easier subdivision of long or split lots, including downtown and near core services.
- Incentivize construction of affordable units inside and outside city limits to expand inventory without overburdening regulated areas.
- Pair housing with services when needed, especially for extremely low-income households or people with complex needs.
- Provide financial assistance for security deposits and move-in costs.
- Invest in rehabilitation and accessibility upgrades to existing housing stock rather than displacement.

Community and Economic Development.

Residents were also asked for their perspectives on community and economic development needs in Grand Junction and Mesa County. Residents shared that meeting basic needs including food, shelter, hygiene, mental health services and access to information on services is needed in Grand Junction. Recommendations included expansion of food distribution/access, warming centers, emergency and transitional housing (including pet friendly spaces). Many residents identified a major gap in the provision of mental health services.

SECTION VI. COMMUNITY ENGAGEMENT SUMMARY

Residents indicated support for long-term care, crisis prevention and community education to reduce stigma associated with being unhoused. Additional priorities included youth centers, support for grandparents and kinship caregivers, accessible internet as a basic utility, and clearer communication so residents know what services exist and how to access them.

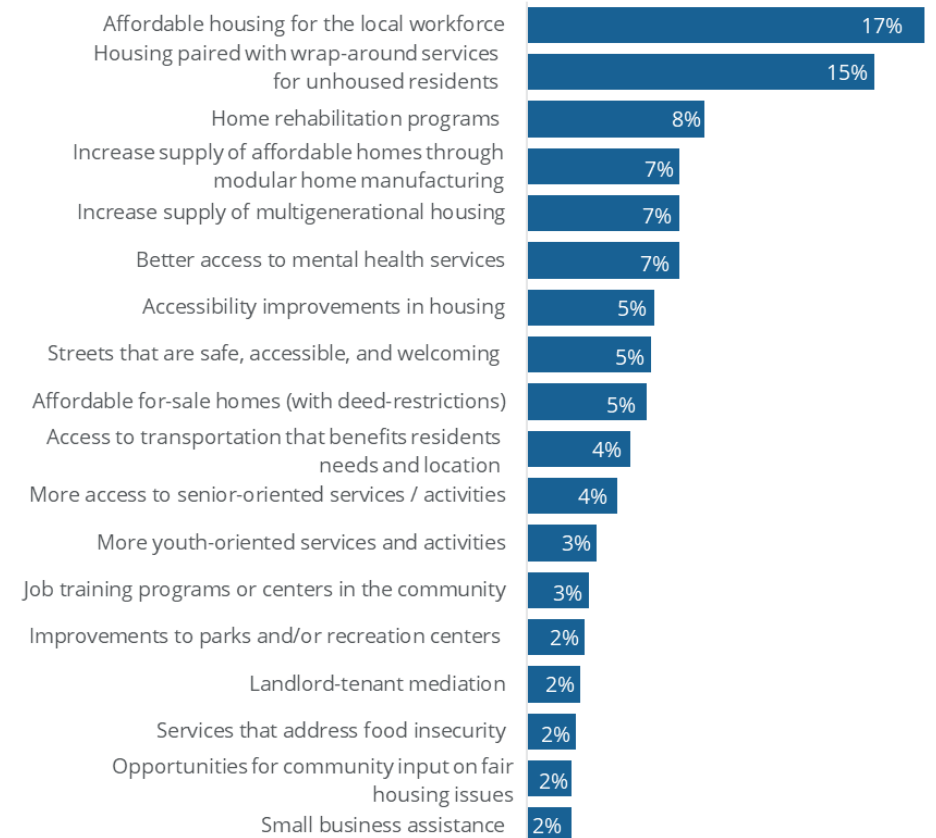
Economic Development priorities centered on growing higher-paying jobs that align with the cost of living—particularly relative to housing. Participants advocated for streamlined and clearer regulations, fewer mandates on small businesses, and workforce pipelines tied to skilled trades, construction, childcare, and rehabilitation programs. Special emphasis was placed on second-chance employment for individuals with felony records, inclusive job training for people with intellectual and developmental disabilities (IDD), youth workforce development beginning in high school, and stronger partnerships with CMU Tech and local employers. Supporting transportation access, workforce housing, and infrastructure for walkability and biking were also viewed as essential enablers of employment.

Figure VI-1. Sticky Note Board Activity for Housing and Community Development



Prioritization activity. In this activity, participants were given 10 pennies to allocate between 18 outcomes to simulate funding constraints. They could allocate all pennies in any way based on their priorities, for example, all 10 pennies could be allocated to one cup, spread evenly, half to one cup, etc. As shown in Figure VI-2, the most “funds” were allocated to affordable housing for the local workforce and housing paired with wraparound services for unhoused residents.

Figure VI-2. Penny Allocation



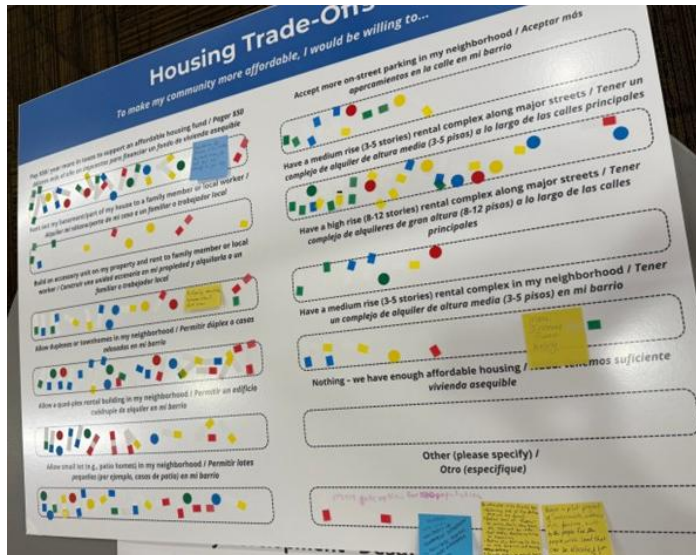
SECTION VI. COMMUNITY ENGAGEMENT SUMMARY

Housing tradeoffs. Participants “voted” to determine which “trade-offs” they would be willing to make for their community to be more affordable. Tradeoff options included personal choices (e.g., paying more in taxes, renting out a room or building an ADU) as well as community changes (e.g., more density, less parking, etc.)

The trade-offs with the most votes were “Allowing duplexes or townhomes in my neighborhood”, “have medium (3-5 story) rental complex along major streets”, and “paying \$50 per year in taxes to support an affordable housing fund”.

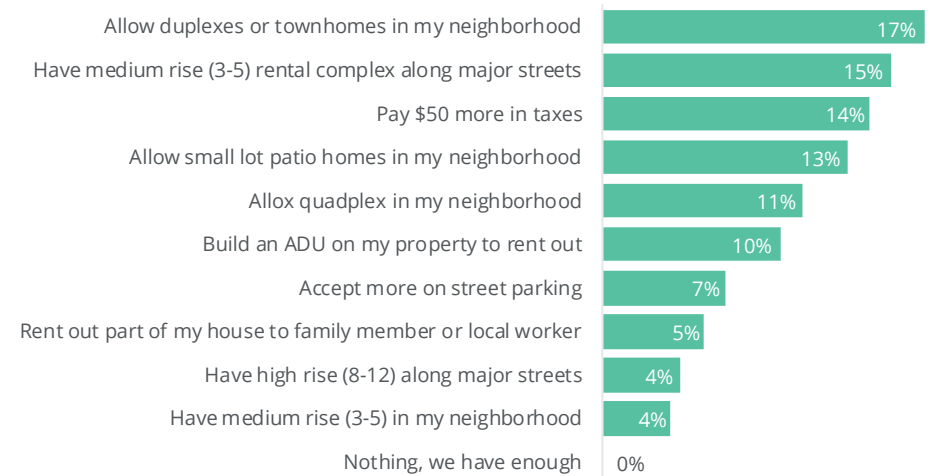
Trade-offs with the fewest votes were those associated with higher density development including both medium rise (3-5 story) and high rise (8-12 story) apartment buildings in one’s own neighborhood compared to acceptance of this type of development along major streets.

Figure VI-3. Housing Tradeoffs Activity



Note: Dot color does not have any significance

Figure VI-4. Housing Tradeoff Outcomes



Responsibility for addressing housing challenges. Participants were asked to identify who they believe should take responsibility for addressing a variety of community housing challenges—the government, nonprofits or private sector. The activity board initiated conversations about intergovernmental collaboration, city incentives for affordable housing development, city funding for nonprofits, and the importance of coordinating local efforts with existing service providers and private-sector goals.

The majority of respondents indicated that government should hold some responsibility for addressing housing challenges across all housing needs provided whether at the local, state or federal level.

Local responsibility for services that help stabilize households and prevent homelessness had the greatest overall number of responses followed by affordable rentals for people earning minimum wage and

SECTION VI. COMMUNITY ENGAGEMENT SUMMARY

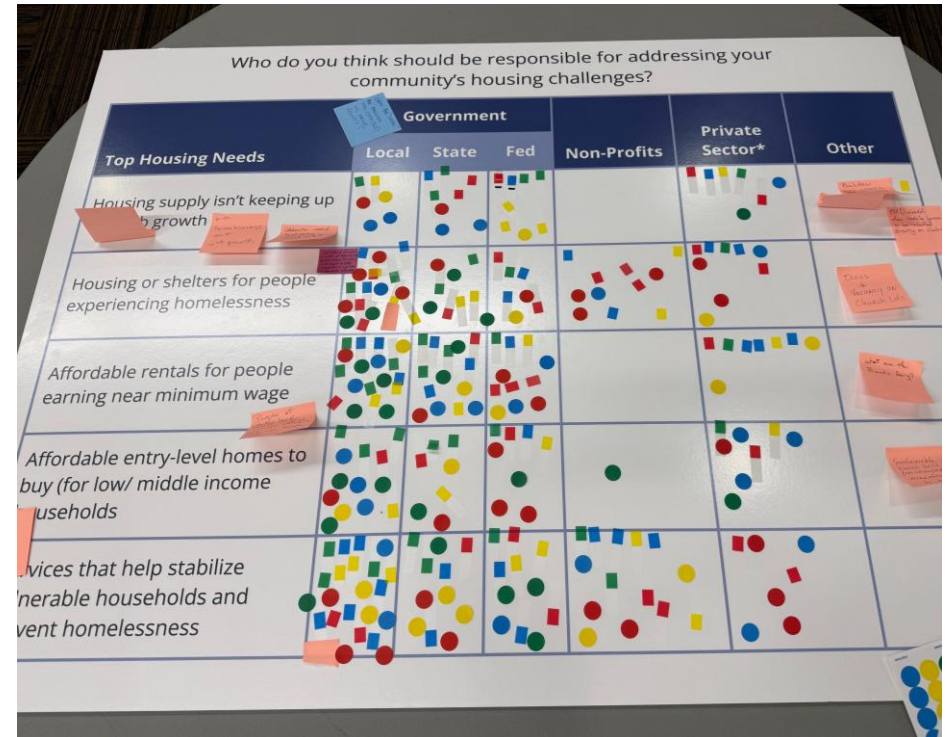
local responsibility for housing or shelters for people experiencing homelessness.

Specific recommendations for federal government responsibility included HUD allowing mobile homes to be installed directly on slabs. One resident suggested that the city engage owners of abandoned hotels built in the 1950's with money or tax incentives to convert to shelter.

Among respondents who indicated that nonprofits should be responsible, most selected that this responsibility should be for homeless shelters and for services that help stabilize households and prevent homelessness.

As evident in the responses shown in Figure VI-5, meeting participants also see a role for the private sector to help address housing challenges across all needs listed (supply, homelessness, affordable rentals, affordable homeownership, and stabilization).

Figure VI-5. Housing Challenges Responsibility Activity

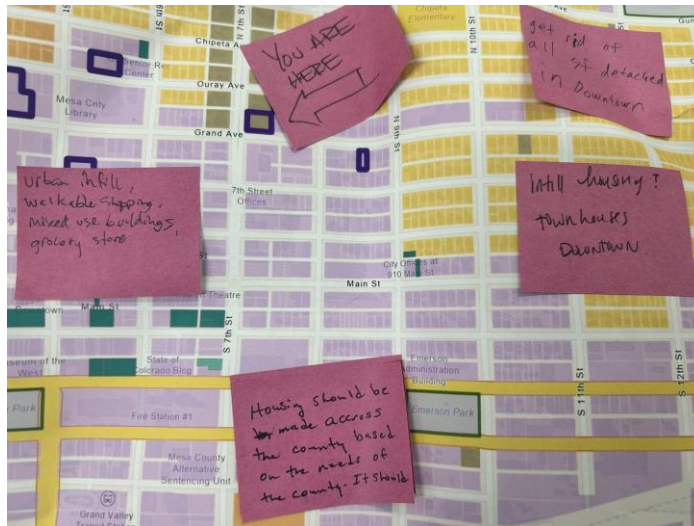


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Mapping Housing and Community

Improvements. The last activity residents completed was identification of specific locations for housing, and community development projects that they would like to see. Figure VI-6 below shows the neighborhoods surrounding the Grand Junction main library, “you are here”.

Figure VI-6.
Downtown
Grand
Junction

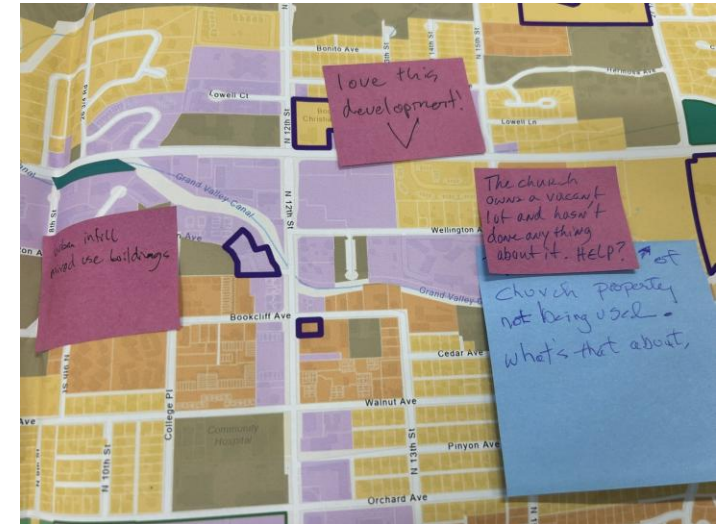


As shown above, residents pinpointed the area between Main Street and Grand Avenue / Between 9th and 12th, and the neighborhood north of the Museum of the West for potential infill development. One resident also recommended transitioning away from all single family detached homes downtown.

Additional locations identified in the exercise included praise for the development (Brickyard) at Wellington and North 12th Street, additional urban infill recommendations just south of the Grand Valley Canal between 8th and 12th street (The Highlands) and 2 inquiries about the vacant lot that is church property and not being used between

Wellington and Cedar, just east of North 12th Street as shown below. Residents also commented in favor of the Salt Flats development

Figure VI-7.
Central
Grand
Junction /
Hospital
Area



Additional comments included:

- Inquiry about vacant lots with access to public transit just south of Salt Flats along 170;
- Architectural oversight on box apartment buildings at S. Broadway and Highway 340;
- Recommendation of assisted living, mixed use, multigenerational homes at G Road and 24 ½ Road;
- Apartments or tiny homes for 1-2 people at D Road and 29 Road;
- Build up instead of spreading out, and more convenient houses for people with disabilities in the Bookcliff Middle School neighborhood; and
- Higher density at 12th and Patterson.

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STAKEHOLDER CONSULTATION

Stakeholders representing housing developers, real estate experts, and nonprofit service providers participated in focus groups and one-on-one interviews. Participants shared perspectives on housing demand and needs, market and policy barriers to housing production, the structural barriers to affordability and significant challenges that lower-income households face in securing stable housing in the region. Their observations by the role they fulfill in the Grand Junction and Mesa County housing continuum are detailed in this section. Main themes across stakeholder groups include:

- Housing affordability remains a pressing challenge across Grand Junction and Mesa County, with both rental and homeownership opportunities out of reach for low- to moderate-income residents.
- Stakeholders reported high demand for affordable homes (especially around \$300K and below) but limited finished lots and rising land prices; rentals are also constrained, with long waitlists for units below 60% AMI and uncertainty about whether new supply will ease rents.
- Affordable production is impacted by both market and policy conditions. Real estate stakeholders highlighted regulatory/process barriers as a key lever to address production challenges, recommending streamlined reviews and targeted regulatory relief, along with public-private (and nonprofit) partnerships to address needs.
- Some populations face disproportionate housing barriers, including seniors on fixed incomes, people with disabilities and/or chronic health conditions, Spanish speaking residents, and individuals needing temporary or emergency housing.

- Barriers to accessing rental housing include insufficient income (3x monthly rent), eviction history, insufficient credit score or rental history, security deposits and/or application fees, not allowing a pet, and having a criminal history.
- Stakeholders noted shortages of deeply affordable and smaller units (one bedroom or studios) for single income households, accessible senior housing, transitional or temporary housing options for residents who have been displaced and are struggling to find permanent housing, and smaller for-sale homes for first time buyers.
- Navigation of housing and resources for displaced residents was referenced as critical to addressing the city's growing homelessness challenges with the recommendation of revisiting the Resource Center; a one-stop shop for accessing services enrollment and nonprofit resources.

Housing Developers, Builders, Property Managers and Real Estate Professionals.

More than 40 real estate professionals (including realtors, builders, and developers) participated across three focus groups with an additional focus group held with the city's Housing Affordability Code Task Force to discuss market demand (and gaps), their experiences producing housing in the Grand Junction area, and strategic opportunities and solutions to address barriers to housing production—especially at the most needed price-points.

Market demand and production gaps. Participants identified a significant demand for affordable single-family homes, especially in the \$300,000 range (and below), which supports entry level ownership and workforce housing needs. There is a shortage of finished lots, particularly smaller lots suitable for starter homes, leading to limited inventory and increased land prices.

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Multifamily ownership products like townhomes and condos face challenges hitting affordable price points due to high construction defect insurance costs. Some stakeholders feel that market preferences favor detached homes with yards and garages, while others perceive the demand for a wider variety of housing types—including low, maintenance, attached products—to be very strong and growing. Other participants noted that demand for attached product would be higher if the price-point was lower, but in the current market attached products in Grand Junction (which has more zoning for attached) are priced about the same as detached products in unincorporated areas. There is also growing demand for smaller, single-story homes suitable for seniors and downsizing households.

Stakeholders also indicated a desire for more opportunities to build high density single family detached products, including patio home developments as well as more zoning for manufactured housing communities, which offer naturally occurring affordable options.

Stakeholders discussed specific home features (e.g., carports vs garages, finish levels, steps in garages, etc.) and tradeoffs between such features and affordability. The general consensus was that for entry-level buyers, specific features are much less important than a price point that allows the buyer to qualify.

Participants also noted need for a full spectrum of housing options across all price points, including move-up market homes priced from \$400,000 to over \$1 million, to free up entry-level housing and maintain market fluidity. Participants emphasized that housing strategies must address the entire market, not just subsidized affordable housing, to prevent bottlenecks and support healthy community growth.

The rental market shows a large waitlist for affordable units, with needs concentrated at or below 60% AMI. While new rental

developments have increased, questions remain about their long-term impact on rent levels and market balance. After 2019, development costs jumped, pushing prices and rents up, which puts additional pressure on the non-profit sector to meet the growing demand for affordable homeownership and attainable rental options.

Development challenges and regulatory barriers.

Participants discussed both market barriers and policy barriers to housing production but prioritized addressing policy/regulatory barriers—especially at the local level—as these constraints are perceived as components that can be readily adjusted, unlike material costs, which are taken as a given.

Market barriers. Labor costs and availability were discussed, with some noting that labor costs in the region are relatively moderate but rising due to state mandates like paid family leave and unemployment benefits. Construction material costs increased during the early 2020s, impacting overall housing costs. According to Gordian’s analysis of National Association of Home Builder’s data framing lumber prices has soared 162% since the 4th quarter of 2019 roughly adding \$24,000 to \$36,000 per new single-family home. Financing costs are a challenge, especially for large multifamily projects, which need to show rental revenue high enough to cover the cost of debt service in order to be feasible.

Land scarcity, especially for affordable and developable lots, was cited as a critical challenge. Many smaller developers struggle to acquire finished lots under \$125,000 due to limited supply and holding by larger developers. Multifamily-suitable parcels often have site specific physical constraints that add cost; one example cited is a large open ditch running through a site that required partnering to relocate before development could proceed.

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Policy/regulatory barriers. A theme across meetings was developer frustration with approval processes and regulatory requirements. Some participants criticized what they perceive to be a lack of cost impact analysis in policymaking and the tendency to regulate for worst-case scenarios, which increases development costs (and housing prices) without clear community benefit. Developers expressed skepticism that some requirements (e.g., bike storage) were actually desired by the community—or perhaps would be less desirable if community members understood how the cost implications filtered into rent and home price increases. However, other perspectives appreciate recent public investments in the community (e.g., bike/pedestrian infrastructure, parks, etc.) and view such amenities as critical to economic development and workforce attraction.

Development approval process concerns centered primarily on the length of time an approval takes and the compounding cost of waiting on approvals (i.e., holding costs, risk rises with time, construction costs increase while waiting, etc.). Stakeholders also expressed concerns about unpredictability and complexity, driven by multiple entities being part of the review process (e.g., County, water district, ditch companies, etc.) as well as reviewers flagging concerns for plan sets or project details that had already been approved in a previous review but for which approvals had expired. Such changes add cost and delays through redesign and additional (unnecessary) documentation. The long approval timeline makes holding costs harder to bear and exacerbates the challenge of up-front costs, such as impact fees, which are due at building permit even though the “impacts” are not realized until certificate of occupancy (CO). More broadly, developers perceive the City of Grand Junction, in particular, to be rigid on code and zoning requirements compared to Fruita, where more flexibility and a “yes unless a significant reason to say no” approach facilitate development.

Specific local regulations highlighted by developers as onerous included the following:

- Sidewalk width requirements (e.g., 6-foot and sometimes 10-foot sidewalks in low-volume residential areas).
- Recent increases in impact fees and some exactions seen as “double-dipping” (e.g., paying parks/rec fees and still being required to dedicate trail corridors or other additional exactions).
- Long-term bike storage requirements.
- Electric vehicle readiness requirements.
- Landscaping requirements (described as costly and water-intensive), including “significant tree” requirements and landscape coverage rules that make xeriscape difficult even when allowed.
- Site design/building-form rules that require buildings on street frontage and prohibit parking facing the street (raised as forcing redesigns and adding cost, including for net-zero/solar-oriented developments).
- “Certified” professional requirements (e.g., certified irrigation designer) that add to soft costs on development projects.
- County-city sewer/annexation requirement¹ affecting multifamily: projects needing sewer. Sites in the county must annex into the City of Grand Junction, limiting multifamily options in the county and subjecting all multifamily to City-level code/process requirements.
- The sewer/annexation requirement also impacts single family lot sizes in the county, which must be sized appropriately for septic.

¹ This comment is a reference to the Persigo Sewer System Intergovernmental Agreement

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- Utility/easement requirements that consume land and drive costs: utility providers influence where easements must go, sometimes requiring additional land to be taken for easements rather than fitting infrastructure within existing rights-of-way.

In unincorporated areas, upfront “horizontal” costs (roads/utilities) can be hard for private projects to absorb: Participants pointed to cases where millions in infrastructure investment were needed (e.g., roads and supporting infrastructure) and described that scale of cost as a “tough ask” for private developers.

State-level regulations, including energy codes, wildland-urban interface (WUI) fire codes, and construction defect laws, further increase costs and risks. Some stakeholders had mixed response to energy codes noting that while there is long-term benefit, the high cost of mandated solar readiness and electrification is a concern for lower-income buyers who may not afford the upfront costs despite long-term energy savings.

Real estate stakeholder recommendations. Participants suggested multiple strategies to improve housing affordability and development efficiency:

- Streamline and reform the development approval process: Adopt phased review processes (e.g., 30%, 60%, 90%, 100% plan reviews), implement “one bite at the apple” policies to prevent late-stage comments, reduce extraneous documentation requirements, and enhance coordination among review agencies to reduce delays and costs.
- Regulatory relief and flexibility: Suspend or reduce new requirements unless proven necessary, allow for more flexible

zoning overlays for affordable housing, reconsider sidewalk width mandates, and permit alternative landscaping and infrastructure standards that reduce costs without compromising safety.

- Impact fee reforms: Move the timing of impact fee payments from building permit to certificate of occupancy. Provide automatic waivers or reductions of impact fees for nonprofit affordable housing developers, and ensure fee credits are applied to avoid double-dipping on infrastructure and land dedications.²
- Policy transparency and stakeholder engagement: Increase stakeholder involvement in scoping and data analysis for policy changes, ensure cost impacts are considered explicitly in decision-making, and improve data collection methods.
- Support for nonprofit and public-private partnerships: Shift the city’s role from “direct housing provision”³ to funding and leveraging nonprofit expertise, and encourage down payment assistance programs that are efficient and flexible for buyers.
- Address state-level barriers: Advocate for reform of state construction defect laws, energy codes, and insurance costs that disproportionately increase housing costs and reduce developer willingness to build affordable products.
- Land development incentives: Consider reducing or delaying property tax increases on newly platted lots, and explore mechanisms like eminent domain or metro districts to resolve infrastructure and drainage challenges.

² Note that the City does offer some fee waivers for qualifying affordable projects.

³ Note that this was stakeholder perspective but in actuality the City does not currently engage in direct housing provision.

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Nonprofit Services Providers and Community Advocates. Nonprofit service providers and community advocates were invited to participate in focus group sessions held virtually on 2 different dates. Overall, 24 people participated representing organizations providing a wide range of services to the Grand Junction and Mesa County community including healthcare access, shelter and services for unhoused residents, advocacy for people with disabilities, foster youth services, housing authority staff, food access, and Spanish speaking community advocacy.

Common housing challenges. The most consistently referenced concern among nonprofit service providers is the expanding homelessness crisis in Grand Junction and the lack of resources and housing solutions to adequately address it. Stakeholders expressed alarm over increasing numbers of seniors and people with chronic health conditions facing displacement and homelessness. The rising cost of rent, shortage of small units affordable for one income and fixed income households, and the closure of the city's only emergency shelter have contributed to increasing unsheltered homelessness. Stakeholders noted that the number of at-risk groups is growing, including households that were not previously considered vulnerable due to rising housing costs.

Beyond monthly affordability of rentals, housing instability is compounded by high security deposits, income requirements, application fees, insufficient credit scores or rental history, eviction(s) and/or having a criminal record. Additionally, the absence of any temporary housing places displaced residents in crises at heightened risk of immediate homelessness. The Grand Junction area only has a few small capacity transitional and permanent supportive housing units mostly reserved for families; dramatically less than what would be required to address the existing need. Even residents who have housing vouchers struggle to find units due to various landlord

restrictions, loopholes to not accept voucher, and units that are too expensive.

Populations most impacted. While affordability concerns cut across demographics, several groups emerged as particularly vulnerable.

Seniors and Single Income Households were identified as a major group facing disproportionate hardship. Many older adults with fixed-incomes struggle with escalating rents, utility costs, and a lack of smaller, accessible homes to downsize into following, for example after the death of a spouse. Stakeholders have noticed a marked uptick in this population experiencing homelessness in Grand Junction.

Stakeholders indicated that finding subsidized housing for veterans and elderly populations even without evictions or negative rental history is difficult as there simply is not enough housing relative to the number of people needing smaller, affordable units. Units that are affordable, accept a voucher and are accessible are even more difficult to find.

People with disabilities or chronic health conditions are at high risk for displacement in Grand Junction due to limited / fixed income, healthcare expenses, and in some cases as referenced by stakeholders, displaced while receiving medical care and facing homelessness upon discharge from the hospital. As Grand Junction has very few services and emergency and/or transitional shelter options, residents with additional healthcare needs that require electricity (e.g., CPAP) and assistance, are extremely vulnerable to health crises and loss of life without shelter. Stakeholders emphasized that safe and decent housing for vulnerable residents should be the highest priority for the Grand Junction community.

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Youth and young adults aging out of foster care often lack life skills and support system to find adequate work to attain stable housing. Providers described the difficulty these young people face when trying to find workforce development opportunities and even entry level jobs in Grand Junction due to employer reluctance in hiring them even if they have the necessary skills. Although Grand Junction has a strong services provider for housing and supportive services of former foster youth, limited employment opportunities for youth without previous job experience is a major barrier. Service providers also indicated a challenge in finding housing for youth with a voucher that fits HUD requirements. For youth aging out of foster care, “they hit a number of roadblocks where they can’t afford application fees because they don’t have the income, they don’t have the credit, they don’t have these things and so nobody’s willing to look at them.” They have “every barrier possible to get a roof over their head, which essentially just sets them up for failure in a repeated cycle.” Some landlords are requiring a guarantor for youth who don’t have rental history, however, this is not an option for many former foster youth without a support system.

Gaps in housing supply. Almost all stakeholders identified a mismatch between existing housing stock and community needs. The greatest deficits are in deeply affordable rental units, smaller one-bedroom and studio apartments for individuals and seniors, and transitional or temporary housing for those in crisis. Voucher holders are challenged to find housing as units are often priced just above the allowed limit, and/or property owners imposing restrictions and fees preventing the unit from being rented with a voucher.

Stakeholders also called attention to the possibility of tiny home communities in Grand Junction emphasizing the need for diverse housing types and unique needs of different populations such as people with sensory challenges or autism who might struggle to live in

an apartment setting. Several participants advocated for expanding public understanding of different housing types given that community resistance and zoning continue to constrain these options.

Stakeholders emphasized that the Grand Junction community must begin to embrace smaller, denser, and more creative approaches to meet demand, and to address critical need along the housing spectrum which would include emergency, transitional and permanent supportive housing accessible to a wider range of household types.

Access to supportive services. Stakeholders identified supportive services that are critical to ensuring housing stability but are not sufficiently provided in Grand Junction and across the county. Service providers described the need for improved navigation of housing and resources, and individualized case management for housing specifically, particularly for low-income renters, seniors, households transitioning from homelessness, youth and single adults without children who are often not eligible for public assistance (compared to households with children).

Additional barriers to accessing housing that require services include documentation recovery assistance, having a mailing location to receive mail, a cell phone/device to receive email messages or make phone calls for services, financial counseling, mentorship for youth aging out of foster care and eviction prevention services that are more timely such as legal or mediation services.

Collaboration and regional coordination. Stakeholders expressed the difficulty of addressing the volume of need existing in Grand Junction and Mesa County with limited funding. Within a short timeframe, the homeless and eviction numbers have increased dramatically simultaneous to cuts in funding across services, closure of the Homeward Bound shelter in Grand Junction which was largest

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shelter between Denver and Salt Lake City, and termination of the Resource Center that connected people with resources and services to assist them in becoming housed.

These challenges necessitate increased coordination and participation of all actors that impact the ability of residents to access and keep decent and affordable housing including developers, property managers, city and county departments and nonprofit service providers. Nonprofit service providers expressed the need to build bridges across this spectrum in order to develop real solutions to Grand Junction's housing challenges, "because we're really all on the same side if we're wanting to make sure that people have safe housing and accessible housing and affordable housing." More input and participation from Mesa County was indicated as needed going forward.

Service provider recommendations. Nonprofit service provider stakeholders offered a range of solutions to improve outcomes for residents who are currently homeless or at risk of homelessness. Recommendations included:

- Increased inventory across housing types of small rental units and homes to purchase affordable to residents on a fixed income, or single earner households. More inventory for middle income households who are competing with lower income households due to limited housing options.
- Security deposit assistance for residents with housing vouchers.
- Increased landlord education on fair housing laws; particularly on deposits, application fees, voucher acceptance, and a process for nonprofit advocates to report fair housing issues when they happen at the city or county level. Incentives for landlords to rent

to voucher holders and education to reduce the stigma often associated with lower income households.

- Participants noted a growing lack of empathy in Grand Junction around homelessness and recommended that the city consider communication strategies that might help humanize residents who are unhoused.
- Public education on the societal costs of not addressing the growth of homelessness in Grand Junction including the impact on local business, overuse of EMS, and effect on tourism with increased camping due to no other options for shelter.
- Revisit the Resource Center concept; a community resource hub /one stop shop for resources (food, warming station, showers), navigating services and receiving assistance with housing, job applications, and public services.
- Increased mentorship and intern opportunities for youth aging out of foster care.
- Improve the city's Almost Home Guide so that it is more regularly updated as it was in the past (updated weekly).
- Increase the city's mobile outreach staff to reach more people needing housing and services.
- More oversight of mobile home habitability and lot maintenance issues often due to absentee park owners (to reduce resident fear of housing loss or retaliation if they report) including outreach to Spanish speaking mobile home residents.
- More accessible solutions for people who do not have a mailing address, and/or cell phone to enable communications requisite to finding housing, employment and resources.

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- Provision of resources to assist people with Intellectual and Development Disabilities (IDD), memory loss, or brain injury to fill out applications and navigate the complicated web of housing and public services.
- Research publicly owned property, and vacant homes for potential repurposing to housing / shelter opportunities.
- More county participation in homelessness strategies as the issue does not recognize city boundaries and has regional costs and implications.

RESIDENT FOCUS GROUPS

Three focus groups were held in March / April with residents at risk of displacement and resident advocates to discuss their challenges with housing in Grand Junction and Mesa County. Focus groups included residents who are currently or at risk of being unhoused, people with disabilities, seniors, residents with housing vouchers, mobile home residents, Spanish speaking residents and Clifton resident advocates.

Participants were asked about their current housing needs and which types of housing they feel are missing in Grand Junction and Mesa County, their experiences with finding housing, barriers they faced and resources that they feel are needed for residents to stay housed. The following themes emerged from the discussion:

- Affordability is the most critical issue referenced by resident participants which includes the lack of affordable small units for single earner households, difficulty renting with a voucher, and inventory in very poor condition at price points that are still barely affordable;

- Issues with landlord application and security deposit requirements including asking for a full security deposit payment with application, indicating additional security deposit needed for lower credit score or insufficient rental history;
- Habitability issues and fear of eviction or retaliation for reporting poor housing conditions or asking for repairs;
- Criminalization of homelessness has become more common with more people living in cars, and/or camping complicating the likelihood of finding permanent housing; and
- Insufficient transitional housing for people while they are in the process of finding permanent housing, particularly elderly residents and people with chronic health conditions.

These themes are expanded in the subsections that follow.

Affordability. Resident focus group participants emphasized that finding housing on a fixed income, with a housing voucher, and for people on a single income in Grand Junction is not possible. Participants indicated that Social Security Income for many seniors that they know is roughly \$1,200 to \$1,500, yet the average apartment in Grand Junction that might not be accessible or in good condition is closer to \$1,600. Rent that effectively exhausts a resident's entire income results in critical need in other areas. Most notably, residents and advocates participating have experienced an increase in food insecurity in Grand Junction in recent years.

A resident shared his personal experience which was similar to other stories and recounted in brief here. This resident is living in unincorporated Mesa County indicated that despite having a pension, he is unable to afford repairs and needed accessibility improvements to his manufactured home and is ineligible for assistance as his income

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is just above the maximum threshold. He indicated that the county has unpredictable requirements for home improvement permitting that become excessively expensive and impossible for owners of manufactured homes (foundation and septic requirements were specifically referenced). He is worried that he will not be able to afford anything in Grand Junction that meets his needs as he is aging. This resident also provides housing in additional mobile homes on his land for unhoused residents but believes he is increasingly being targeted for code compliance.

Other resident advocates noted that they are seeing a growing number of people living in their cars, which correlates with a 60% rise in evictions since 2019 which is partially attributed to the expiration of the Covid related eviction moratorium in place between April 2020 and September 2021. One resident participant shared that he was currently living in his car leased from Lyft has not been able to find an apartment using his housing voucher and has a chronic health condition requiring medical equipment using electricity putting him at high risk for medical complications and loss of life. His rental applications have been complicated by landlords asking for higher deposits and payment to compensate for a lower credit score, and insufficient rental history as he was living with his daughter prior to being a homeowner (neither of which situations "count" as rental history). He believe he is now being targeted by police for where he is parked in Grand Junction while he is living in his car.

Mobile home owners who rent their lots noted mixed experiences. One participant reported a significant lot rent increase from \$640 in 2023 to \$820 in 2026. Another participant noted that their park has not raised rents significantly but suffers from ongoing maintenance problems that have gone unaddressed.

A resident with disabilities requiring home healthcare reported that she has lost caregivers who were single income households (mostly older women who were divorced or widowed) as they can no longer afford to live in Grand Junction on a single income despite having a full time job. One current caregiver works part-time in agriculture in Palisade in addition to her full time caregiver job so that she can live in employer provided housing. This underscores the impact on employment and provision of critical services in Grand Junction with the unaddressed housing shortage for low to middle income workers.

Housing Conditions. While some participants reported that their own units are in generally good condition, they shared numerous accounts of housing conditions experienced by others in their community. These included:

- A person paying \$1,800 per month for a two-bedroom unit who endured broken windows and no hot water. The landlord told the tenant they had signed the lease for the unit "as is" and refused to make repairs. The tenant had been shown a different unit when originally signing a lease that was in better condition;
- Units with bug infestations and mold;
- Landlords refusing to return security deposits;
- A proliferation of hidden fees, including charges levied when a landlord deems a maintenance request or complaint "invalid";
- Apartments in Clifton are generally very old and in need of repair. Many were purchased just following the 2008 recession at low values and have absentee owners who collect the rent but do not maintain the property;
- Agriculture employers in Palisade provide mobile home park housing to employees that is in very poor condition. It was

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formerly free, but advocates indicated that employers will start charging a rental fee to employees who live there; and

- New homes that are being built are poor quality but still out of reach for new home buyers. As Clifton is unincorporated, even new communities lack sidewalks, and streetlights and property owners resist any property tax increases to provide these neighborhood improvements which also present safety concerns.

Barriers to housing. Focus group participants who had struggled to find housing and/or are currently unhoused and seeking permanent housing identified a number of barriers to finding housing in the Grand Junction area. Security deposits, 3x rent income requirements, credit history and credit score requirements were referenced the most frequently and residents had the impression of being targeted for excessive fees due to income status and/or the use of a housing voucher.

Participants shared the compounding issues that impact people who are lower income and precariously housed or unhoused. Being unhoused is a traumatic experience and the longer a person is exposed to unsheltered homelessness, the more complicated it becomes to secure permanent housing. Criminalization of homelessness results in having a criminal record; a major barrier to finding housing. Unaddressed health issues become more complicated and chronic requiring more supportive services.

Language and documentation barriers were referenced as a significant barrier for Spanish speaking households. Residents and advocates reported being at risk of wage theft, living without a formal lease leaving them vulnerable to being precariously housed, and being fearful of reporting housing condition issues. Residents also reported being refused rental housing due to family size with property owners citing occupancy ordinances.

Lastly, residents who become unhoused do not have a way to receive mail without a physical address. Precariously housed and unhoused residents often do not have updated documentation required for attaining housing, but updating and replacing documentation requires having an address to receive the documents and important correspondence. This is also a common barrier for survivors of domestic violence who fled their housing and cannot access their documents. While a few nonprofits in Grand Junction provide mail services and documentation recovery, finding who provides these services is not easy. Residents and advocates underscored the need for more staff dedicated to housing navigation and individualized case management at the city level to assist people in overcoming these challenges.

Needed services and recommendations to the City of Grand Junction and Mesa County. Participants identified several areas that the city and county should address to improve housing outcomes for lower income residents at risk of being displaced or currently unhoused:

- **Security deposit and application fees assistance.** Security deposits and fees are a major barrier with rental costs that are so high. 2x security deposit could exceed \$3000 which is not attainable for a resident who has potentially been evicted and/or unhoused.
- **Housing and resource navigation services.** Identifying housing opportunities, contacting properties, filling out applications is challenging without a mailing address, email address, telephone number and in some cases without updated identification. Assistance with credit score recovery. One-stop navigation with access to services would connect people more quickly to housing and resources.

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- **Legal counseling to avoid eviction.** Emergency rental assistance is too late in the process and funds are typically not available as they are provided as first come first serve. Accessible fair housing resources are also needed to address excessive fees and security deposit requests by landlords.
- **Emergency, transitional and Permanent Supportive Housing.** While this does exist in Grand Junction, it is typically full, and many reserved for families (Pathways Village) Grand Valley Catholic Outreach provides approximately 62 units, with the most recent Mother Teresa's place opening and filling 40 new units in 2025. More transitional housing is needed for seniors and single residents as they are waiting to find permanent housing. Housing that accepts pets was repeatedly referenced as a need since residents often prefer to remain unhoused rather than give up their pet.
- **Oversight of mobile home park conditions.** Outreach to mobile home residents who are Spanish speaking to educate on tenant rights and how to report habitability issues and property neglect to the appropriate public agency.
- **More variety in available affordable housing,** such as a smaller and more accessible home for older adults and people with disabilities living on fixed income, and single income and more housing options with outdoor space for families with children in all of the Grand Junction area but it was also specifically noted this was lacking in the Clifton area.

SECTION VII. RESIDENT SURVEY ANALYSIS

This section outlines results from the 2026 Grand Junction and Mesa County Resident Housing Survey. The analysis begins with an evaluation of current housing choice, preferences, and needs, followed by an overview of community views, future housing choices, and opinions on housing policies and solutions of resident survey participants. There were 1,087 total respondents in the Grand Junction and Mesa County Resident Housing Survey.

SECTION VII. RESIDENT SURVEY ANALYSIS

PRIMARY FINDINGS

Current housing situation

- Affordability is a primary driver of housing choice, with 72% of respondents selecting their current home because of cost. Safety, bedrooms, and housing quality were secondary considerations.
- Residents in Clifton reported the highest rates of poor or fair housing conditions (40%) compared to Grand Junction (13%). One in five renters reported housing conditions that were poor or fair.
- One in five households with a disability reported that their home does not meet accessibility needs. The most commonly needed features were ramps, wider doors and bathroom grab bars.

Housing stability and displacement

- Thirteen percent of respondents experienced displacement in Mesa County and within Grand Junction during the past five years. Displacement rates were highest among renters (38%), single parents with children (27%), renters, and residents with annual incomes below \$50,000 (28%).
- Rental increases were the most common cause of displacement (36%), followed by job loss or reduced hours/wages (23%) and change of household size (18%). One in five displaced residents reported living in a car or tent.

Future housing choice

- A quarter of respondents wanted to move within the next three years. The most common reasons included needing a different-sized home or yard (89%), renting and wanting to own (53%),

seeking more affordable housing (40%), wanting to move to a different neighborhood (40%), and family reasons (27%).

- Among renters, 56% cited inability to afford a down payment as a barrier to homeownership. Additional concerns included affording mortgage payments and fees (48%), inability to afford homes near work or preferred schools (26%), excessive debt (23%), and home insurance costs (21%).
- When asked about interest in a renter-to-homeownership support program, 66% of renters said they would be interested.

Work and commute

- Sixty-two percent of commuters did not consider living where they work, most often because they did not feel it was important to live in the same community or they preferred a more rural environment. The remaining 38% did consider living where they work—of these respondents, 35% reported they could not find an affordable home to purchase and 28% could not find an affordable home to rent in the same city they worked.

Housing solutions and policy input

- Respondents rated “starter homes for first-time home buyers” with the highest importance level across the county and in Grand Junction followed by “housing affordable to residents working in public service or retail jobs (e.g., teachers, public safety, cashiers, etc.).”¹
- Residents broadly indicated that duplexes, townhomes, and accessory dwelling units (ADUs) were “appropriate in my neighborhood” but respondents were more hesitant about

¹ This option on the survey is meant to capture the need for housing for the essential workforce with incomes up to 120% AMI (public service, service and retail)

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higher-density development (3+ stories apartment complexes) in their neighborhoods.

- To increase affordability, 48% of respondents said they would support allowing duplexes or townhomes in their neighborhood, and 48% also supported higher property taxes on high-value homes.
- Respondents identified resources that would help them feel more secure in their current housing, renters selected help finding an affordable home most frequently selected (48%), followed by assistance with a down payment to purchase a home (35%), Half of homeowners indicated that they did not need anything, and 14% indicated that they need money to make critical repairs.

METHODOLOGY

The Grand Junction and Mesa County Resident Housing Survey was an online survey with a “snowball” sample. The survey was shared in a variety of platforms as outlined below, Respondents were also asked to share the survey amongst friends, family, and peers living in Grand Junction and Mesa County. As such, the survey respondents do not represent a “random sample” of the regional population. A random sample is a sample in which each individual in the population has an equal chance of being selected for the survey; instead respondents in this survey self-selected.

When considering the experience of members of certain groups within jurisdictions, some sample sizes are too small to express results quantitatively. In these cases, survey findings are described as representative of those who responded to the survey but cannot be generalized to the overall population. Survey data from small samples are suggestive of an experience or preference, rather than conclusive.

Promotion. The survey was promoted in English and Spanish using:

- Multiple social media posts on City and County accounts in Facebook and Instagram (mid-January, February, and mid-March);
- Notification of resident survey to local media outlets;
- Pop-up engagement at community events;
- Landing page on the City of Grand Junction and Mesa County websites advertising the resident survey, community meeting, and updates on the HNA;
- Flyers in high-visibility areas throughout Grand Junction and Mesa County, including libraries, recreation centers, senior centers, and within subsidized housing complexes;
- Advertisement in the Grand Junction Peachjar to reach public school families;
- Advertisement in the Grand Junction Parks & Recreation e-newsletter and marquee
- Over 3,800 direct emailing to housing-related organizations, development and real estate organizations, community groups and contacts
- Insert in the March utility bill to 40,000 Grand Junction residents; and
- Promotion during other engagement events, including the community open house at the Grand Junction main library, community parade, Clifton library community table, resident and stakeholder focus groups.

Geographic note. Survey data is presented by the jurisdiction in which the respondent lives. Residents within “Other Mesa County” category represent all areas outside of Grand Junction (and Clifton when indicated). Only eight respondents indicated that they work in

SECTION VII. RESIDENT SURVEY ANALYSIS

Mesa County but do not live in Mesa County and are excluded from the survey total in the report figures unless indicated otherwise.

Explanation of terms:

- “Precariously housed” includes residents who are currently homeless, living in transitional or temporary/emergency housing, or are staying with friends or family temporarily and not on the lease or property title.

- “Subsidized housing” refers to a respondent whose household’s housing costs are subsidized by a housing voucher (e.g., Section 8/Housing Choice Voucher), public housing, LIHTC, project-based Section 8, deed-restricted ownership products, and any other place-based housing subsidies.

Figure VII-1.
Example Promotion

All promotional materials were also provided in Spanish.

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SURVEY DEMOGRAPHICS

There were 1,089 total respondents to the Grand Junction and Mesa County Resident Housing Survey. The majority of respondents (79%) live in Grand Junction.

Although Grand Junction residents are somewhat overrepresented, the demographic profile of survey respondents is very similar to data for the county (See Section I for comparable demographic data):

- 74% of all respondents were homeowners (consistent with ACS population estimate). Grand Junction homeowners were slightly more represented in the survey than their population share (ACS estimate of 64%).
- 81% respondents were non-Hispanic White which is consistent with the overall population share. Other race/ethnicity is all categories excluding non-Hispanic White and Hispanic and therefore could include residents who identify as Hispanic in addition to another race/ethnicity.
- Among all survey respondents who indicated their income, 20% reported incomes below \$50,000, 33% \$50,000 to \$100,000, 25% \$100,000 to \$150,000 and 22% reported annual income over \$150,000. This is a slight underrepresentation of households earning less than \$50,000 but otherwise a similar income distribution to ACS estimates for Mesa County.

Figure VII-2. Resident Survey Responses by Jurisdiction and Demographic Characteristics

	Mesa County Population (ACS Data)	Survey Respondents:					
		All Respondents		Grand Junction		Mesa County	
		Num.	Pct.	Num.	Pct.	Num.	Pct.
Total	158,601	1,087	100%	863	79%	216	21%
Tenure							
Homeowner	72%	787	74%	631	75%	159	76%
Renter	28%	199	19%	159	19%	36	17%
Precariously Housed	N/A	58	5%	46	5%	11	5%
Race and Ethnicity							
Non-Hispanic White	78%	550	81%	434	81%	116	83%
Hispanic	15%	57	8%	48	9%	9	6%
Other race/ethnicity	6%	72	11%	55	10%	16	11%
Household Income							
Less than \$50,000	33%	137	20%	109	20%	28	20%
\$50,000 to \$74,999	18%	112	17%	85	16%	27	19%
\$75,000 to \$99,999	14%	111	16%	95	18%	16	11%
\$100,000 to \$149,999	18%	165	25%	136	26%	29	21%
Over \$150,000	17%	148	22%	107	20%	41	29%

Note: n = 1,087 (including non-resident in commuters). Mesa County in this figure refers to all areas outside of Grand Junction. Numbers do not aggregate either due to multiple responses or because respondents did not choose to provide a response to all demographic and socioeconomic questions and percentages are based on number of responses to that particular question. In-commuters reside outside Mesa County.

Source: 2024 5-year ACS and Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

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CURRENT HOUSING SITUATION

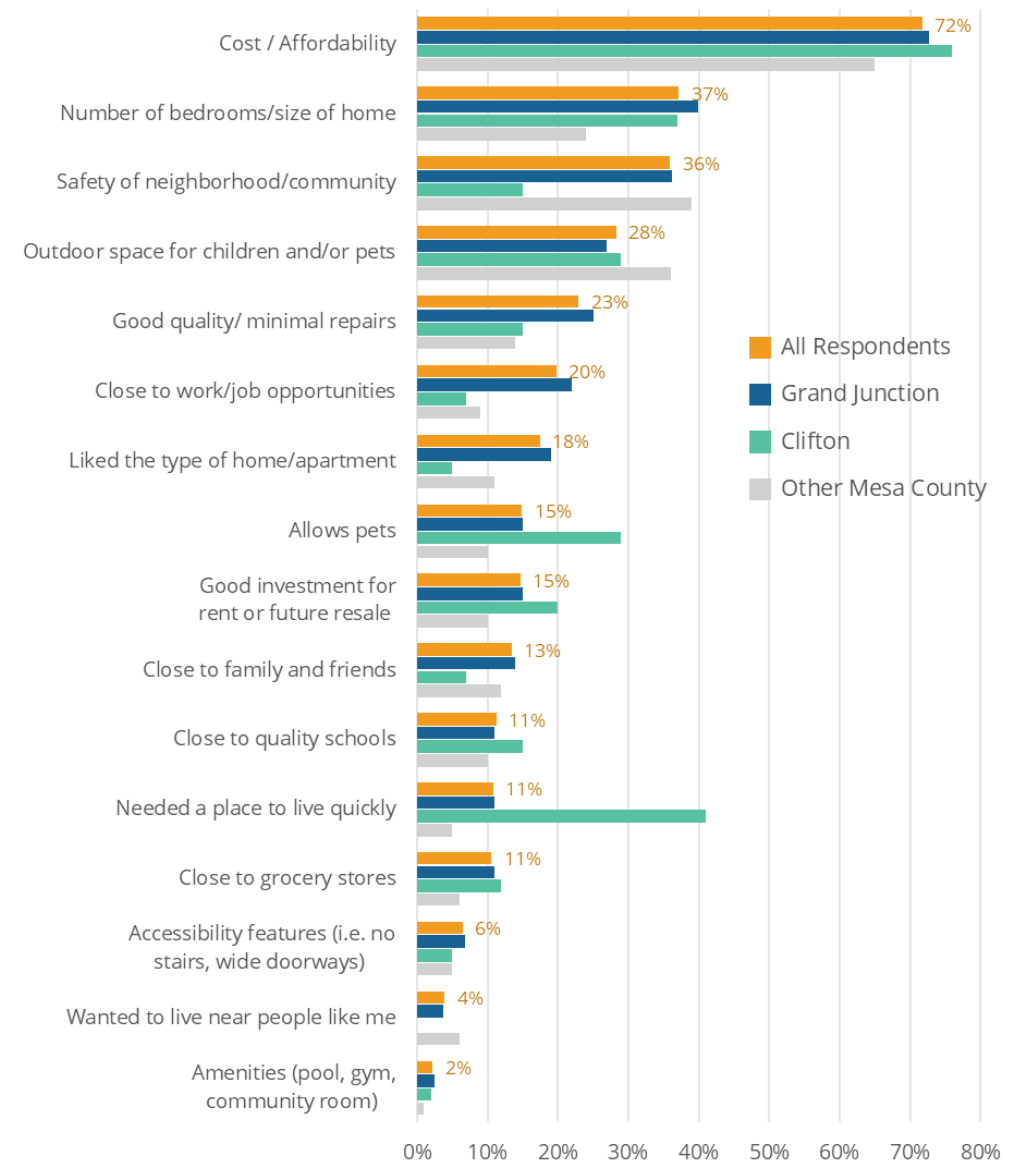
Housing choice. Cost was the most selected factor impacting housing choice across jurisdictions, followed by the number of bedrooms and size of home, safety of neighborhood and community, outdoor space and good quality / condition of home.

As shown in Figure VII-3, selection rates by jurisdiction are mostly consistent, though Clifton had a much higher rate of respondents who selected “allows pets” and “needed a place to live quickly” as a reason for choosing their home.

Reasons for choosing a home varied by tenure and household type, as shown in Figure VII-4 on the following page. Though all groups rated cost/affordability highest, other variations included:

- Precariously housed respondents, and respondents in subsidized housing selected that they are in their current home because they needed a place quickly at the highest rates;
- Homeowners and couples with children prioritized safety of the neighborhood and community at the highest rate of household categories;
- Single parents and renters were the only household categories to prioritize proximity to work / job opportunities; and
- Housing that allows pets ranked high among renters, precariously housed, mobile home and subsidized housing resident respondents.

Figure VII-3. Factors in Choosing Current Home, by Jurisdiction



Note: n = 1,078

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

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Figure VII-4.

Top 5 Factors in Choosing Current Home or Apartment, Tenure and Household Type

Homeowner			Renter			Precariously Housed		
1	Cost/I could afford it	70%	1	Cost/I could afford it	88%	1	Cost/I could afford it	64%
2	Number of bedrooms/size of home	41%	2	Allows pets	35%	2	Safety of neighborhood/community	33%
3	Safety of neighborhood/community	39%	3	Needed a place to live quickly	32%	3	Allows pets	28%
4	Outdoor space for children and/or pets	33%	4	Number of bedrooms/size of home	31%	4	Needed a place to live quickly	26%
5	Good quality/ minimal repairs	25%	5	Close to work/job opportunities	29%	5	Number of bedrooms/size of home	21%
Subsidized Housing			Couple with Children			Single Parent		
1	Cost/I could afford it	85%	1	Cost/I could afford it	81%	1	Cost/I could afford it	80%
2	Needed a place to live quickly	54%	2	Number of bedrooms/size of home	50%	2	Number of bedrooms/size of home	41%
3	Number of bedrooms/size of home	27%	3	Safety of neighborhood/community	44%	3	Safety of neighborhood/community	37%
4	Allows pets	23%	4	Outdoor space for children and/or pets	41%	4	Close to work/job opportunities	29%
5	Good quality/ minimal repairs	15%	5	Good quality/ minimal repairs	26%	5	Outdoor space for children and/or pets	22%
Older Adult Household			Residents with a Disability(ies)					
1	Cost/I could afford it	74%	1	Cost/I could afford it	77%			
2	Number of bedrooms/size of home	38%	2	Number of bedrooms/size of home	33%			
3	Safety of neighborhood/community	36%	3	Safety of neighborhood/community	32%			
4	Outdoor space for children and/or pets	21%	4	Outdoor space for children and/or pets	27%			
5	Good quality/ minimal repairs	21%	5	Needed a place to live quickly	21%			

Note: n = 1,078 (all respondents)

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

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Housing condition. Responses to current housing choice showed that respondents across demographic groups prioritized cost factors more than quality or condition. The survey also asked respondents to evaluate their housing conditions. The vast majority of respondents (86%) said their home was in “good” or “excellent” condition; while 14% said their home was in poor or fair condition (“poor” condition was defined as a home or apartment with major problems that are not healthy or safe; and “fair” condition was defined as a home or apartment needs a lot of work).

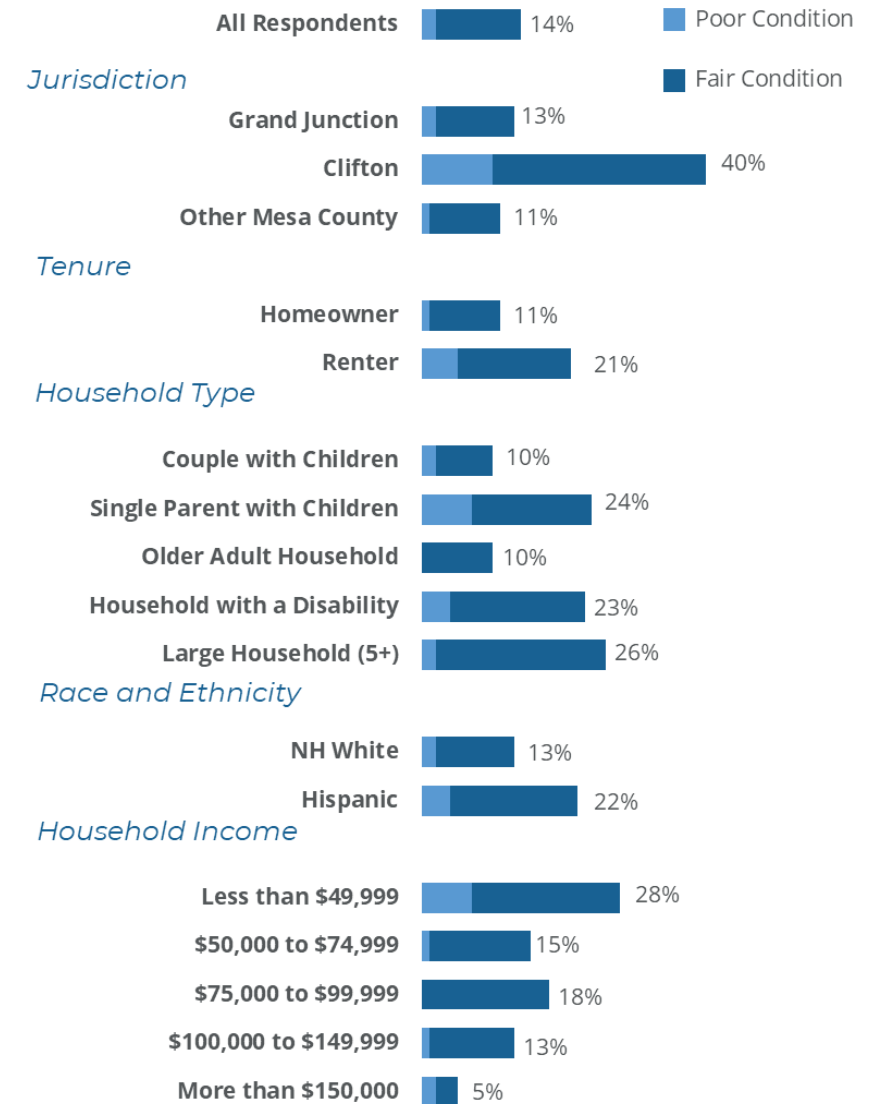
Figure VII-5 displays the combined percentage of respondents who rated their home in fair or poor condition by location and household characteristics.

- Clifton had the highest rate (by far) of respondents reporting poor and fair housing condition at 40%;
- Renters were more likely than owners to report fair or poor conditions;
- Hispanic respondents were more likely than non-Hispanic white respondents to report fair or poor conditions;
- Condition ratings generally improved as income increased.

Nearly half (49%) of respondents who needed improvements selected interior walls or ceiling repair (cracks, holes, water damage) as most needed, followed by weatherization (46%), windows and energy efficiency (45%), and cosmetic and/or landscaping (42%).

Sixty-two percent of respondents who needed repairs said they have not been completed because they cannot afford to complete them. This was the most frequently identified reason even for respondents with incomes \$75,000 to \$100,000 indicating cost burden as a barrier to home maintenance even at this income range and substantial escalation in construction costs.

Figure VII-5. Poor and Fair Housing Condition Ratings



Note: n = 1,023.

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

SECTION VII. RESIDENT SURVEY ANALYSIS

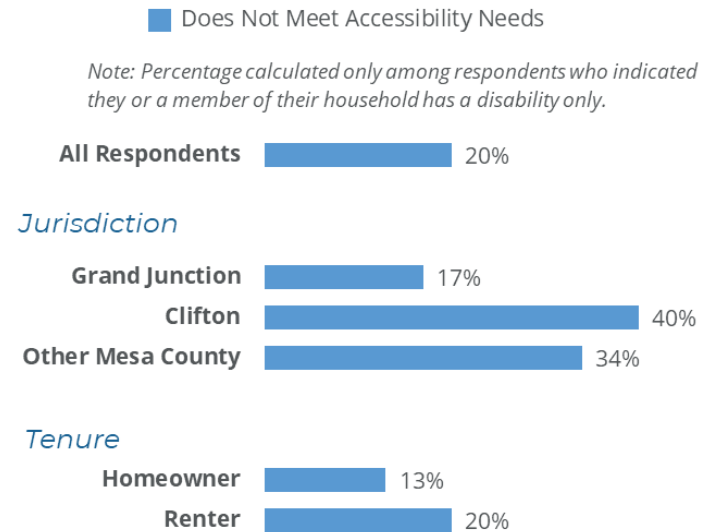
Accessibility Needs. In addition to housing conditions, an important element to housing stability for residents with disabilities is accessibility/adaptability of their home. Twenty percent of respondents who reported they or someone in their household had a disability reported that their home does *not meet* their accessibility needs. Rates were higher in Clifton and elsewhere in Mesa County than in Grand Junction.

Fifty-six percent of all respondents whose home did not meet accessibility needs reported the need for grab bars in the bathroom, followed by ramps (37%), wider doorways (33%), and lower kitchen and bathroom counters (13%).

Forty-three of all respondents with a disability reported that it was not likely at all that they would find a home in their community that met accessibility needs if they had to move and 48% said they are not able to afford housing with accessibility features that they need. Additionally, 22% of respondents with a disability worried about eviction or a rent increase if they requested an accommodation from their landlord.

Overall, nearly half (49%) of respondents indicated that someone with a disability would have difficulty getting into their home or apartment. Trouble using the bathroom was the most often selected aspect of their home that is not accessible to someone with a disability with a third of respondents selecting this option.

Figure VII-6.
Does Your Home Meet Accessibility Needs?



Note: n = 234; Reflects respondents who indicated someone in their household has a disability. Other Mesa County is the balance of the county excluding Grand Junction.

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

SECTION VII. RESIDENT SURVEY ANALYSIS

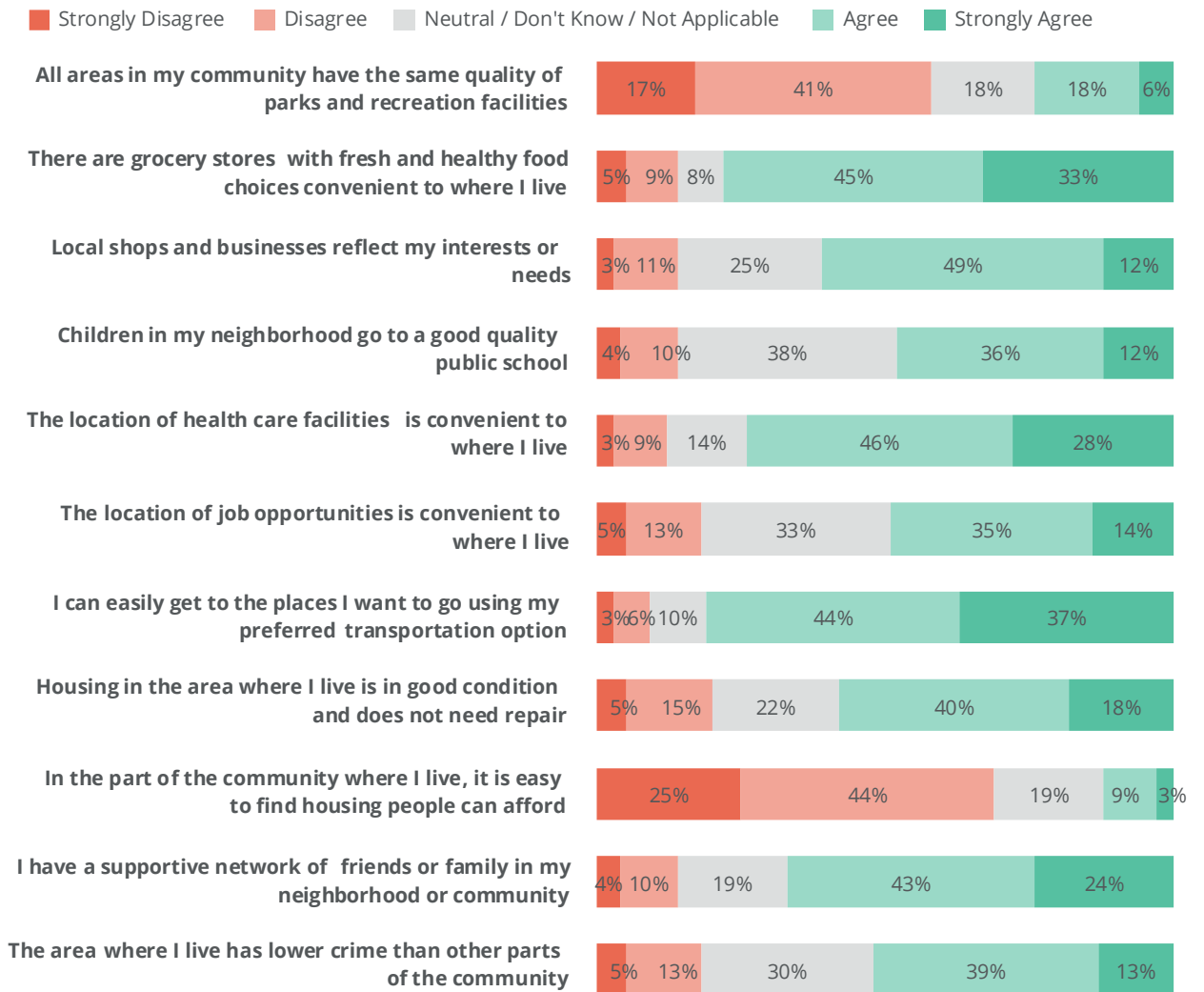
NEIGHBORHOOD AND COMMUNITY

Respondents also provided perspectives on the characteristics of their neighborhood and community.

Figure VII-7 shows level of agreement on specific community and neighborhood amenities for Grand Junction resident respondents. Respondents agreed the most strongly that there are grocery stores close to where they live, that it is easy to get places using preferred transportation methods, locations of health care facilities are convenient, that local shops and businesses reflect their needs and interests, and that they have a supportive network of family and friends within their neighborhood.

Grand Junction respondents disagreed the most strongly that people can find housing they can afford in the community they live in and that all areas in the community have the same quality of parks and recreation facilities.

Figure VII-7.
Level of Agreement on Community Items, Grand Junction Only



Note: n = 643.

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

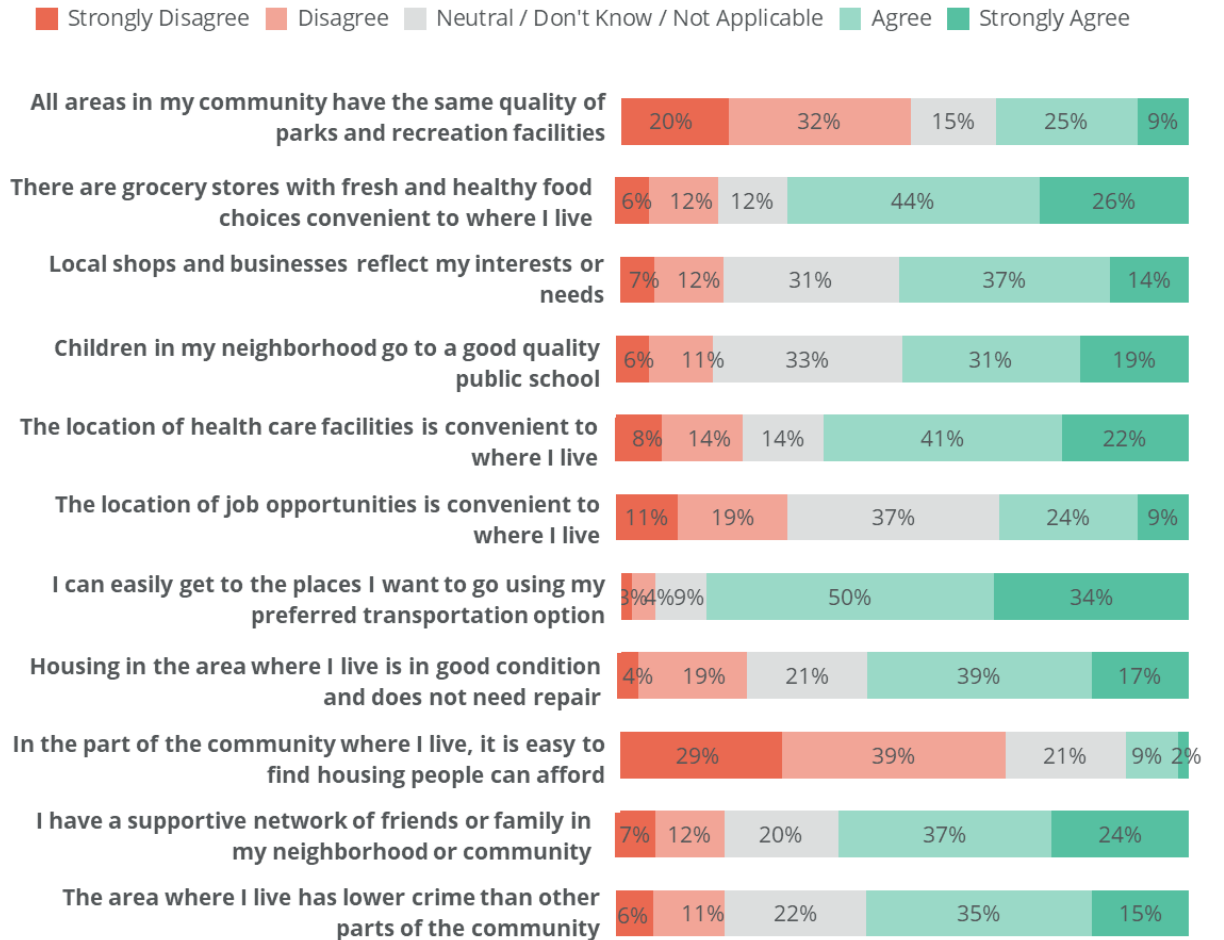
SECTION VII. RESIDENT SURVEY ANALYSIS

Similar to Grand Junction, Mesa County respondents agreed the most strongly that there are grocery stores close to where they live, that it is easy to get places using preferred transportation methods, locations of health care facilities are convenient, and that they have a supportive network of family and friends within their neighborhood.

Location of job opportunities was reported by mesa county respondents less favorably than Grand Junction not surprisingly given the rural nature of the county, that 30% of county respondents indicating g that the location of job opportunities is convenient.

Respondents disagreed the most strongly that people can find housing they can afford in the community they live in, and that all areas have the same quality of parks and recreation facilities.

Figure VII-8.
Level of Agreement on Community Items, All Mesa County Excluding Grand Junction



Note: n = 161

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

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HOUSING STABILITY AND DISPLACEMENT

Thirteen percent of respondents reported they have experienced displacement, defined as having to move in the past five years when they did not want to. As shown in Figure VII-9, renters, precariously housed and mobile home occupants had the highest rate of reported displacement from their previous housing situation. Hispanic respondents had slightly higher displacement rates than non-Hispanic White respondents and displacement is most reported by residents with incomes below \$75,000. Notably, a third of Clifton resident respondents reported being displaced within the past 5 years.

As shown in Figure IV-10 below, the top reasons for displacement reported by respondents are rent increasing more than they could afford, followed by job loss or reduced hours that resulted in reduced wages.

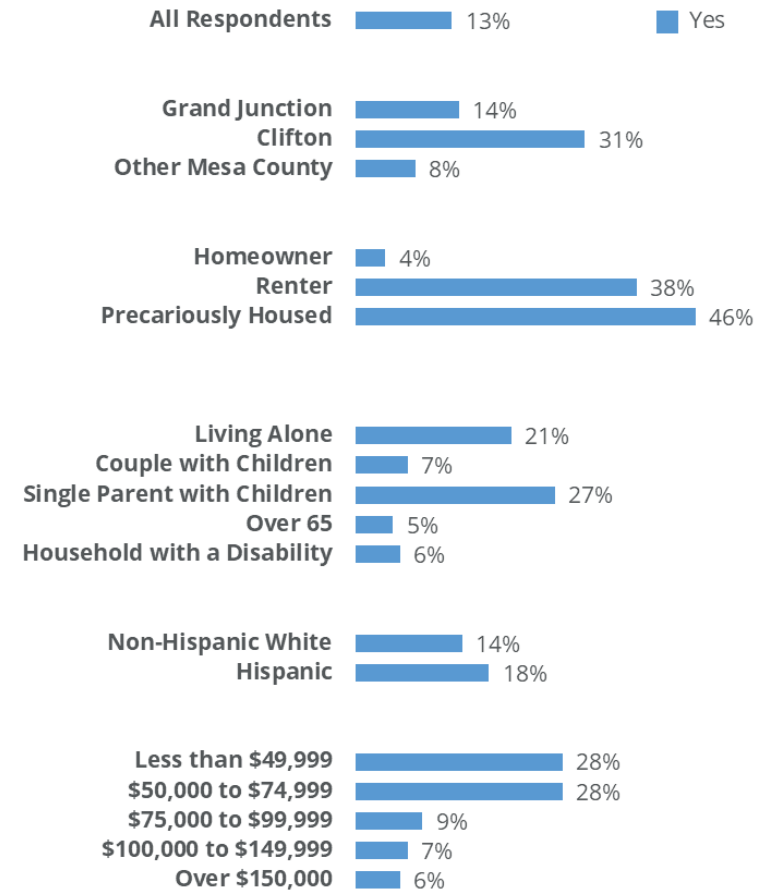
Figure VII-10. Top Reasons for Displacement (among respondents experiencing displacement)

	All Respondents	Grand Junction	Other Mesa County
Rent increased more than I could pay	36%	36%	38%
Job loss, reduced hours or wages	23%	23%	19%
Change in household size	18%	19%	10%
Poor condition of property (mold, bugs, etc.)	16%	15%	19%
Conflict with partner or roommate	15%	15%	14%
Landlord sold property	13%	13%	14%
Utilities increased more than I could pay	10%	11%	5%
Conflict with neighbor	8%	8%	5%

Note: n = 889. Other Mesa County excludes Grand Junction.

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey

Figure VII-9. In the past 5 years, have you had to move out of a home when you did not want to?



Note: n = 889. Mesa County excludes Grand Junction and Clifton.

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

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Open-ended responses included the following stories about reasons for displacement:

- *"New landlord wanted to "make improvements" and then raise rent by \$1000/MO if we did not move out."*
- *"Mold growing in locked basement at my last unit which caused health issues to get worse."*
- *"Could not afford repairs for safe living."*
- *"The HOA was out of control. The state needs to highly regulate HOAs."*
- *"I cannot afford to live by myself."*

Displacement Impacts. Among respondents who experienced displacement:

- One in five displaced residents ended up living in a car or tent (19%);
- Over half (56%) experienced higher rent or housing costs after displacement;
- Nearly a third (31%) reported longer commutes to work or school; and
- 39% said that their quality of apartment or home was worse than the home from which they were displaced.

The most common reason for displacement is rising rents and yet over half end up in new housing situations with higher rents—suggesting that displacement can quickly become a recurring experience.

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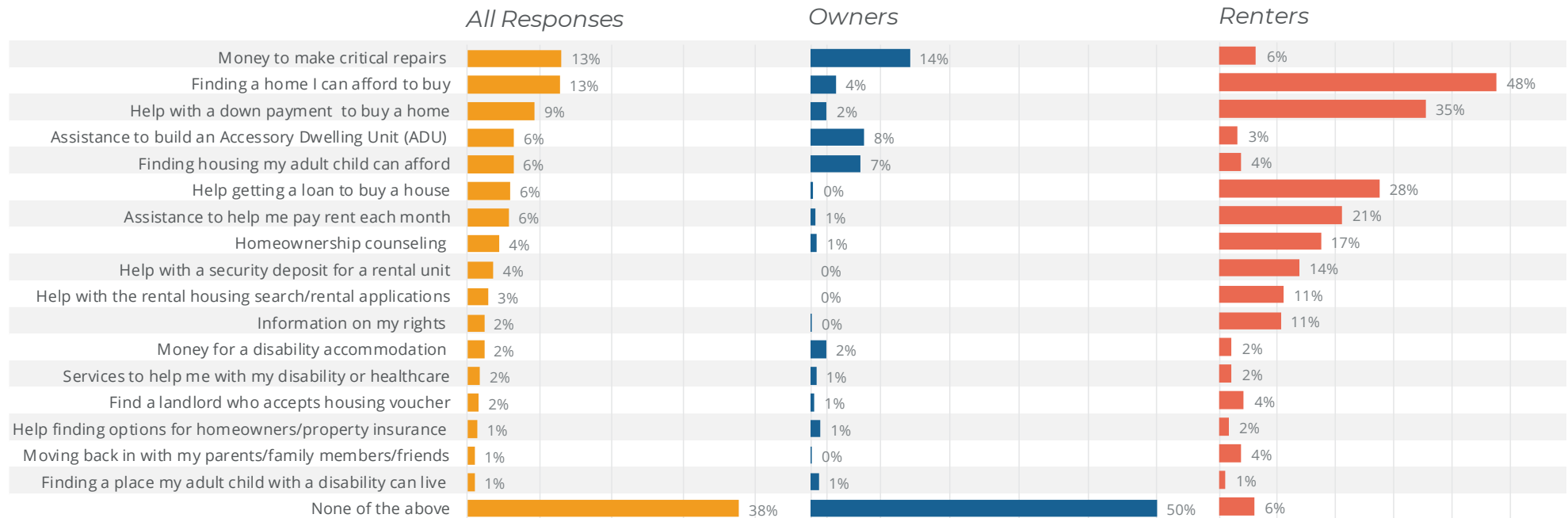
Housing security. When asked what would help respondents feel more secure in their current housing situation, half of owner households indicated that they did not need anything to feel secure in their housing situation compared to only 6% of renters.

Nearly half of renters selected “finding an affordable home to buy” as the measure needed to feel more secure in their housing.. Help with a down payment and help getting a home loan were also frequently selected indicating a high demand for renters to purchase a home but barriers to market entry. Renter respondents are also experiencing

cost burden with 1 in 5 indicating that they need assistance to pay rent each month, and 14% need assistance with paying security deposits for rental units.

Money to make critical repairs was selected the most by homeowners. Responses varied by tenure and household characteristics (and, to a lesser extent, by jurisdiction). See Figures VII-12 through VII-13 on the following pages.

Figure VII-11.
What do you feel you need to be more secure in your housing situation? Select the three most important items.



Note: n=1,078

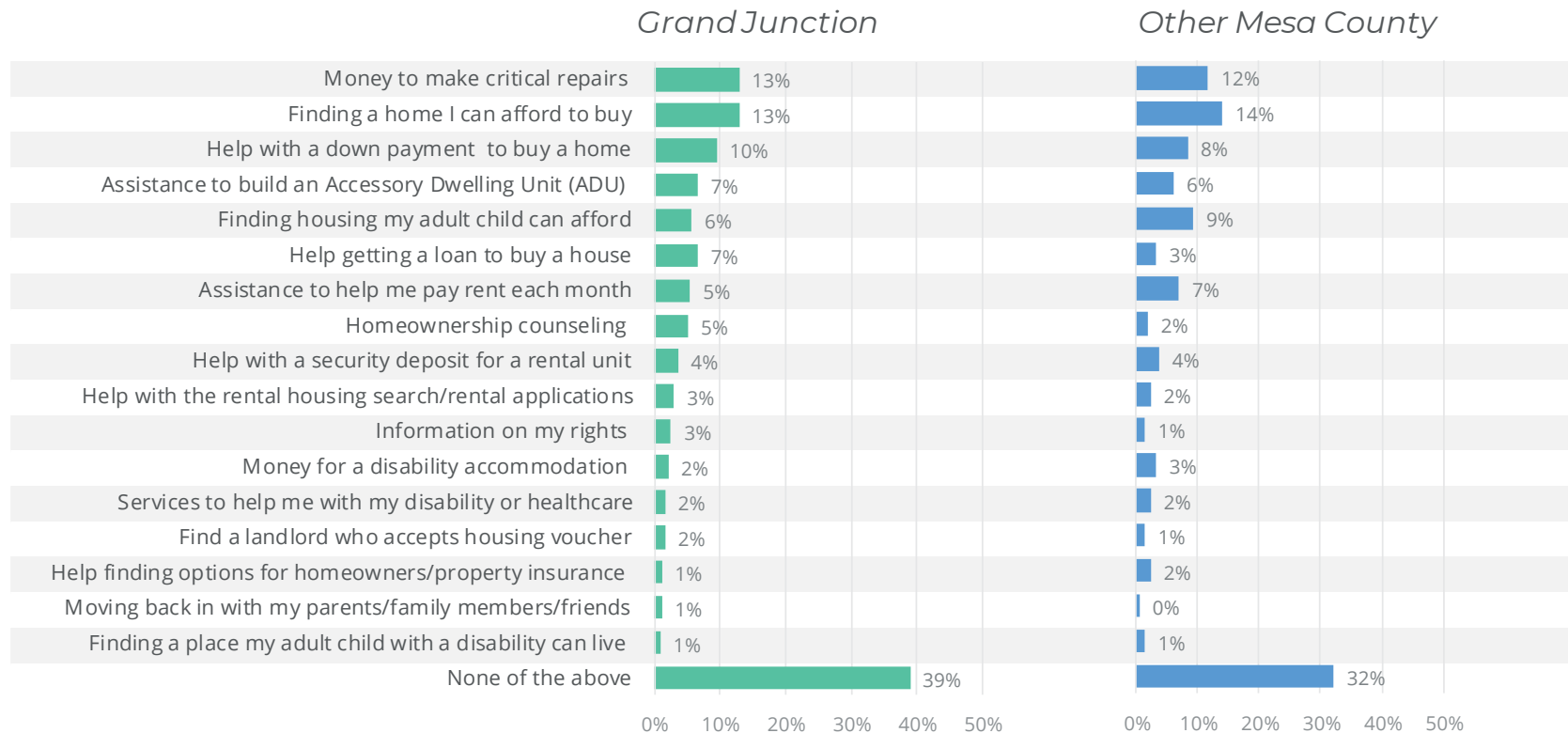
Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

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Responses by jurisdiction were similar to the overall survey results, with “finding an affordable home to buy” the most common response for the county to make one feel more secure in their housing situation. The second most common response (and tied for first in Grand Junction) was “money to make critical repairs.” Grand Junction respondents were slightly more likely to indicate that they did not need anything to feel secure in their housing situation at 39% compared to 32% of respondents living elsewhere in the county.

Figure VII-13 on the following page shows responses by household characteristics. Over half of couples with children and adults over 65 indicated that they do not need anything to improve housing security. “Help with security deposit” ranked high across income groups in addition to “assistance with rental search/application.”

Figure VII-12. What do you feel you need to be more secure in your housing situation? Select the three most important items.



Note: n = 1,078. Other Mesa County excludes Grand Junction.

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

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Select open-ended responses to improve housing security included:

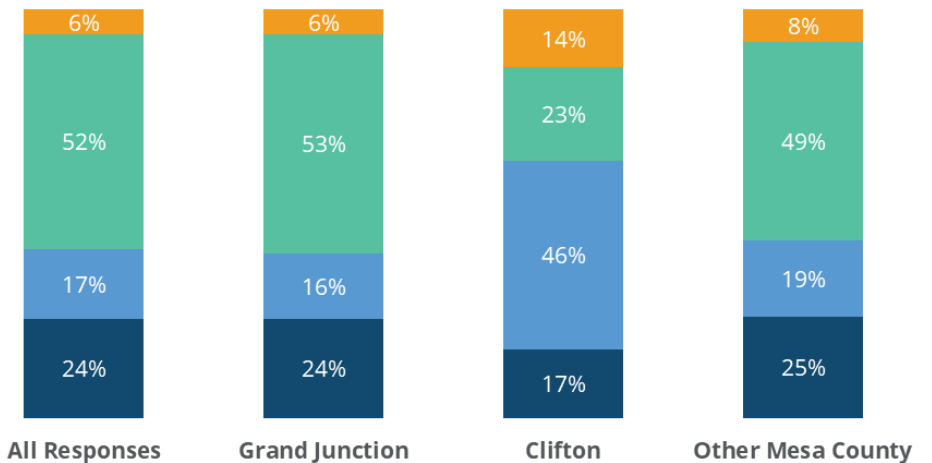
- *"Ability to lessen HOA dues, excessively increased costs from Clifton Water and CO Legislature making HOA expenses go up with regulations."*
- *"Fixing a shed into a livable space/ tiny home."*
- *"Homes or apartments (not rooms) under \$600 available for minimum wage workers."*
- *"I am a single parent making 5000 a month and still can't afford to rent a larger, safer home for myself and my children."*
- *"I don't qualify for housing assistance, but I really wish there was controlled rent. 1700 for a two bedroom is wildly expensive even though I love my house--It was the only one we were approved to rent."*
- *"The increasing costs of property taxes, homeowners' insurance, basic repairs are concerning on a fixed budget."*
- *"Property taxes increased sharply from 2025 to 2026, I can afford it for now, but it was a huge surprise and if it increases similarly year over year or even every two years it will be a financial issue."*
- *"I just recently purchased the townhome I live in, but it took me a full year to find an affordable place that didn't need major repairs."*
- *"Actually raising the limits to qualify for assistance. Having more ACTUALLY affordable, not just calling it affordable, for the normal single mom working her butt off making \$25 an hour FT and going to school full time, not receiving any help. Childcare takes up one of my checks and housing takes up the other. "*

FUTURE HOUSING CHOICE

More than half of all survey respondents (52%) plan to stay in their current home as long as possible, however, less than a quarter of Clifton respondents indicated as such. Almost half of Clifton respondents would like to move to a home that better suits their needs but are worried they won't be able to (46%). A quarter of all respondents indicated they plan to move in the next 3 years.

Figure VII-14 Future Housing Plans

- I want to stay in my current home, but I am worried I won't be able to
- I plan to stay in my current home for as long as possible
- I want to move to a home that better suits my needs but worried I won't be able to
- I plan to move at some point in the next 3 years or so



Note: n = 875. Other Mesa County excludes Grand Junction and Clifton.

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

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Reasons for moving.

Among those who plan or want to move in the next three years, the vast majority (89%) wanted to move to find a different sized home or yard, followed by 53% who rent and wanted to own. Forty percent wanted to find more affordable housing and/or want to move to a different neighborhood.

Barriers to moving.

Seventeen percent of respondents wanted to move but are worried they will not be able to, primarily due to affordability concerns (see Figure VII-15).

Open-ended responses included:

- *"I really wanted a single-level townhome, but there just weren't any in my price range (\$300k) when I was looking. I'm 65, single, and I don't really want to move again but the stairs in this place may be an issue eventually."*
- *"Aging and need to downsize but can't afford to."*
- *"Lack of affordable senior housing"*

Figure VII-15. Future Housing Plans and Reasons for Moving

Note:
n = 213. Other Mesa County excludes Grand Junction.

Source:
Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

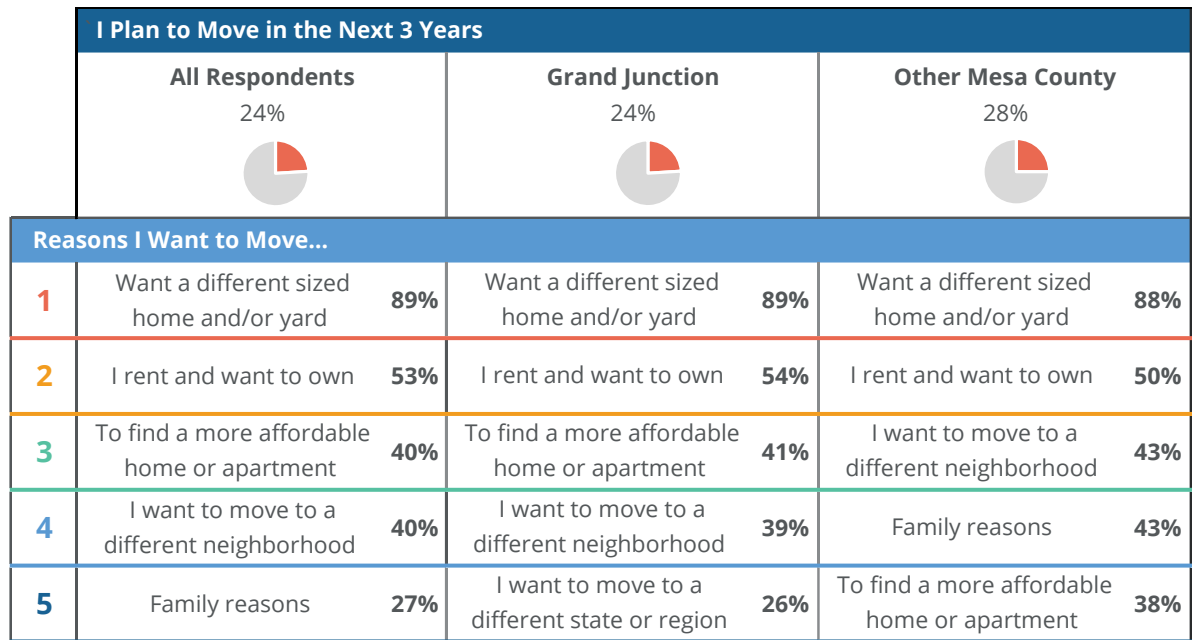
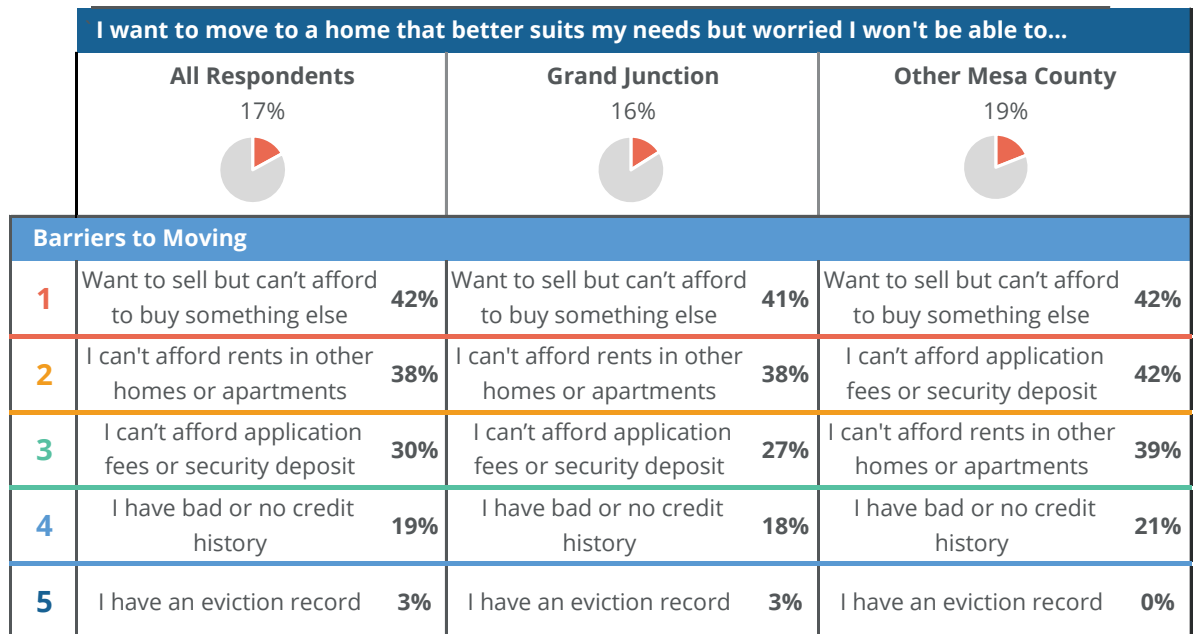


Figure VII-15. Future Housing Plans and Barriers to Moving

Note:
n = 149.

Source:
Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.



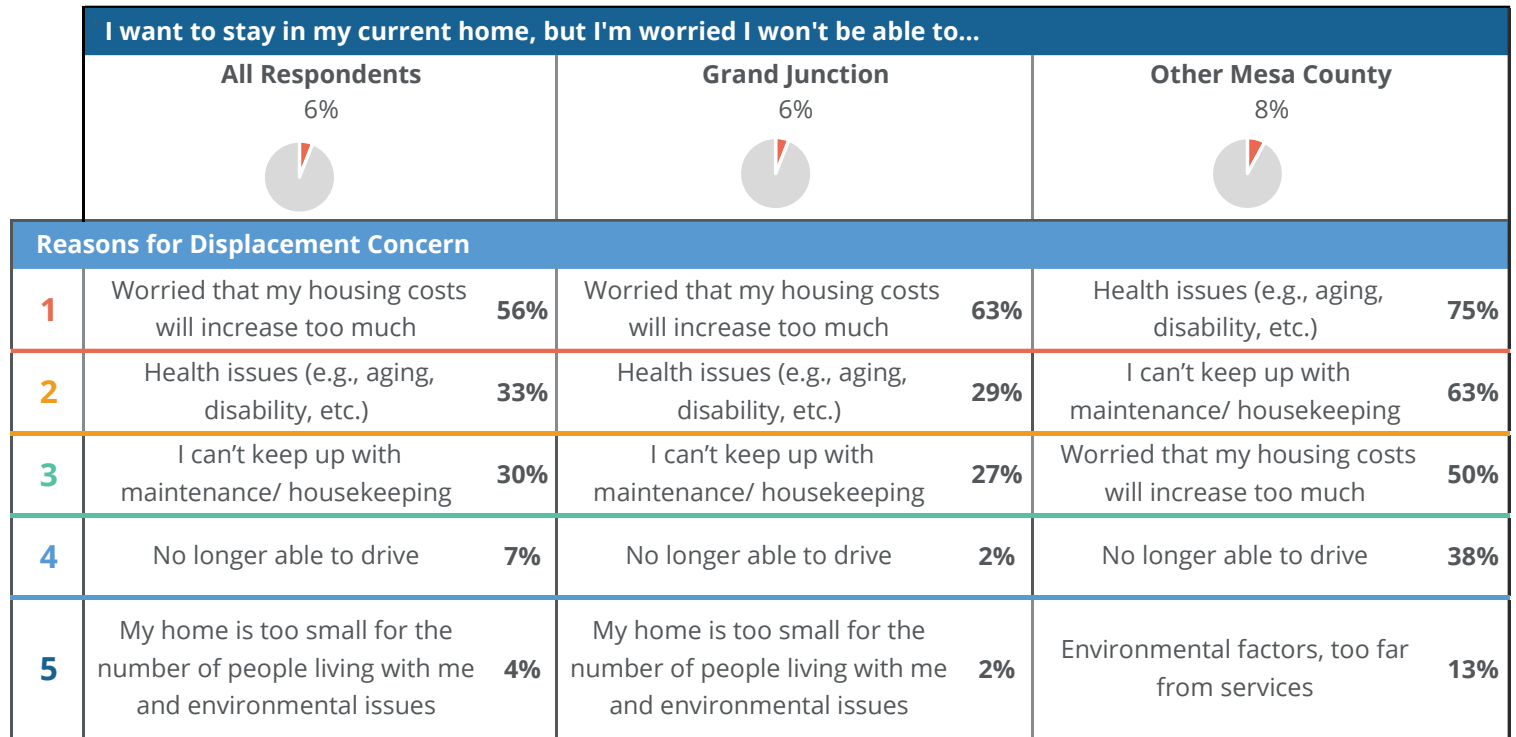
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- “Can’t find work. Need more income than social security.”
- “I want to be able to afford my home on my husband’s income and stay home to raise the children.”

Barriers to staying in home. A small percentage of respondents indicated that they want to stay in their current home but are worried they won’t be able to do so (6%). That proportion was higher in Mesa County outside of Grand Junction.

Top reasons (shown in Figure VII-17) were housing cost increases and health concerns (e.g., aging, disability, etc.) and keeping up with maintenance. Those Elsewhere in County were more concerned about health issues / aging and upkeep than respondents in Grand Junction

Figure VII-17.
Future Housing Plans and Barriers to Staying in Home



Note:
n = 54. Other Mesa County excludes Grand Junction.

Source:
Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

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Barriers to homeownership. Renter respondents shared top barriers to homeownership in Grand Junction and Mesa County. Fifty-six percent of renters cited inability to pay the downpayment, followed by 48% who worry they can't afford mortgage payments or additional fees associated with homeownership, 26% cannot afford homes close to work or preferred schools, 23% have too much debt to qualify for a mortgage, and 21% cannot afford home insurance premiums. Inability to afford a downpayment was the most frequent barrier in all jurisdictions.

Deed-restricted homeownership programs expand access to homeownership by reserving homes for households that cannot afford market rate prices. In exchange, resale is limited to income-eligible buyers, equity gains may be lower than market value, and homes are typically required to be owner-occupied.

Overall, 66% of all respondents indicated interest in deed-restricted homeownership programs, with 31% indicating Very Interested and 35% indicated Somewhat Interested. Only 12% reported they were not interested at all. Responses were similar across the county and Grand Junction, with county respondents being slightly less interested in these programs.

Figure VII-17. Top Barriers to Homeownership

Note:
n = 189; Reflects renters only. Other Mesa County excludes Grand Junction.

Source:
Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

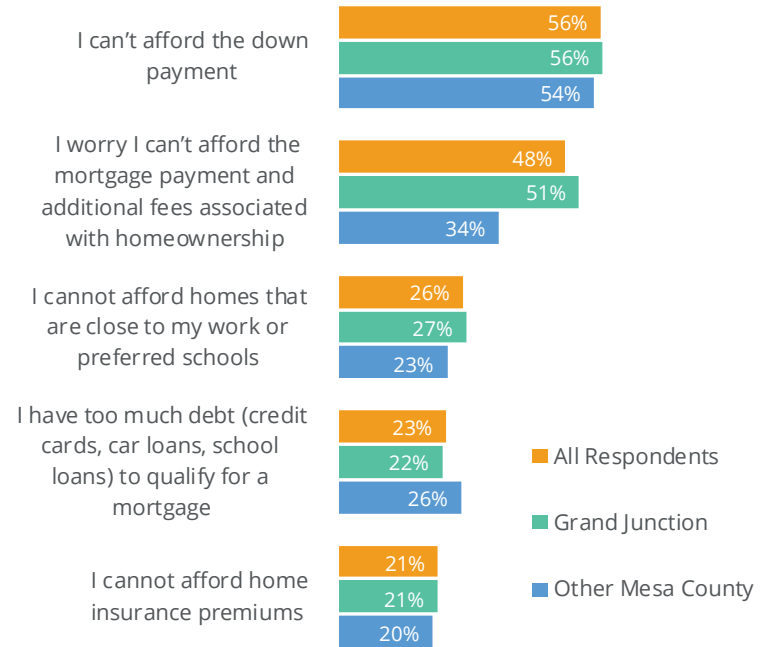
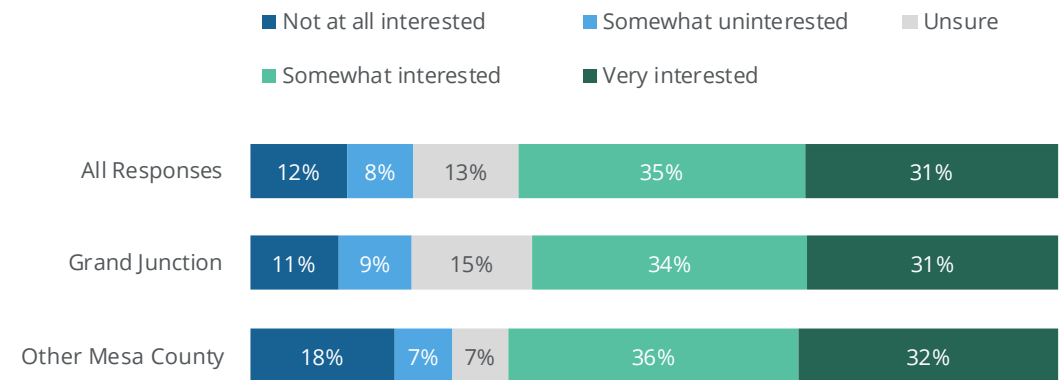


Figure VII-18. Interest in Deed-Restricted Homeownership Programs



Note: n = 156; Reflects renters only.

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

SECTION VII. RESIDENT SURVEY ANALYSIS

WORK LOCATION AND COMMUTES

Fourteen percent of Grand Junction survey respondents indicated that they work outside of Grand Junction and almost half (47%) of county residents indicated that they work in a different city than where they live; 56% of these respondents work in Grand Junction.

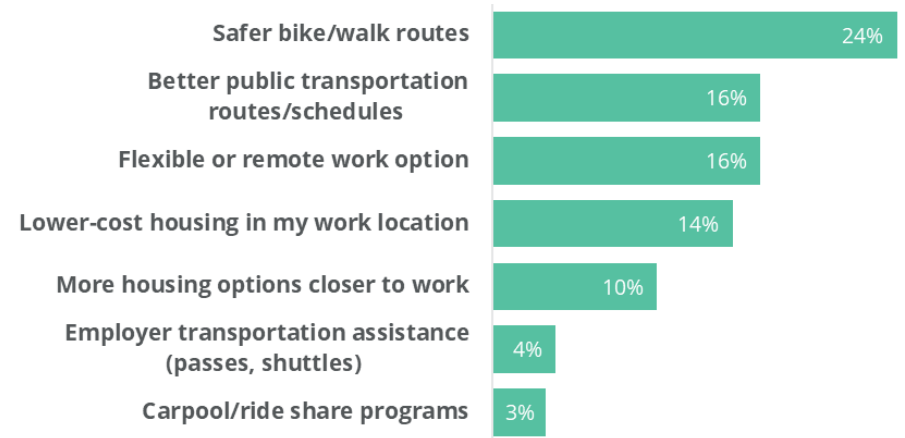
Of respondents who considered living in Grand Junction but did not move there, 76% indicated lack of affordable housing to rent or buy as the reason. Of respondents who did not consider Grand Junction, the most common reason was preference for a rural environment.

Open ended responses to “other” reasons in-commuters did not consider living in the community in which they work and responses for commuters who did consider living where they work but chose not to:

- *“City of GJ housing in budget was literally condemned.” -Homeowner commuting from Clifton to Grand Junction*
- *“Discouraged from renting near Clifton by other first responders.” - Renter commuting from Palisade to Clifton*
- *“Fruita offers a better community/ small town atmosphere.” - Homeowner commuting from Fruita to Grand Junction*
- *“I bought my home near where I worked previously and then changed jobs to be a remote employee.” -Grand Junction homeowner*
- *“Lack of relevant jobs in the city/county I want to live.” -Remote worker living in Palisade*
- *“It did not matter where I worked, I wanted to live in Grand Junction.” - Grand Junction Homeowner*
- *“Lower prices and taxes in Clifton.” - Homeowner commuting from Clifton to Grand Junction*

Respondents were asked what would make their commute easier / more affordable. The majority of respondents (52%) indicated that they either work remotely or have a flexible or remote work option. Safer bike/walk routes was the second most frequently selected option, followed by better public transit as shown in Figure VII-19 below

Figure VII-19. Responses to “What would make your commute easier / more affordable?”



Open ended responses included:

- *“Better traffic flow, more lanes on busy roads like 29 Rd and Patterson Rd.”*
- *“Better train from Palisade/Fruita to Grand Junction.”*
- *“Carpool lots, bc of transfers, I would need to wake up super early to take GVT but I am not opposed to leaving my car in a lot by a bus stop. Safer biker routes to main GVT routes.”*
- *“Retired. Bus closer to my house.”*

SECTION VII. RESIDENT SURVEY ANALYSIS

HOUSING SOLUTIONS AND POLICY INPUT

When asked about the importance of housing that serves various populations, respondents rated “starter homes for first-time homebuyers” as the most important, followed by “housing affordable to residents working in public service or retail (e.g., teachers, public

safety, cashiers, etc.².” Respondents in Grand Junction ranked “housing affordable for residents on a fixed income” in third place, whereas residents elsewhere in Mesa County ranked “housing for middle class families” slightly higher.

Figure VII-20. Rating of Importance of Housing Type in Community, Jurisdiction



Note: n = 693. Other Mesa County excludes Grand Junction.

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

² This option on the survey is meant to capture the need for housing for the wide range of residents who are considered essential workforce with incomes up to 120% AMI.

SECTION VII. RESIDENT SURVEY ANALYSIS

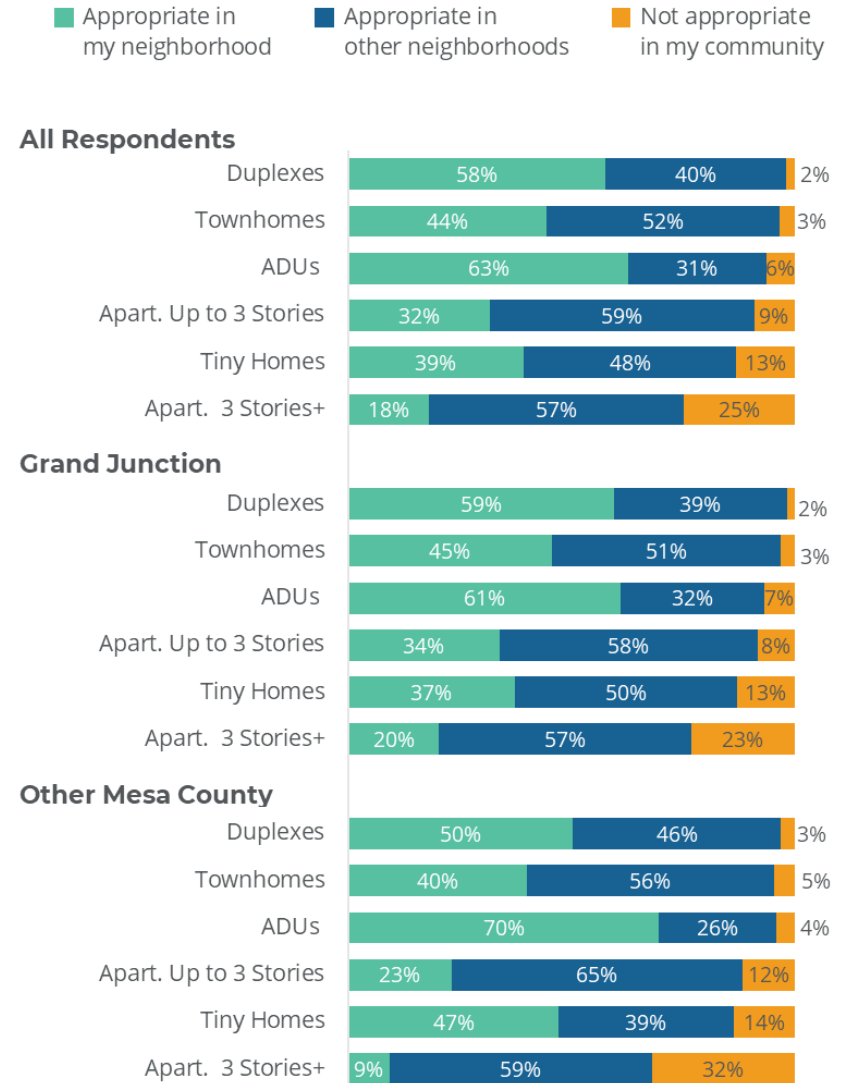
Overall, responses were similar across Grand Junction and the county though respondents living outside of Grand Junction (other Mesa County) rated all housing types as having lower importance than Grand Junction residents. The biggest differences between Grand Junction resident responses and other Mesa County responses were housing that appeals to young adults and Permanent Supportive Housing for homeless residents, both of which were ranked higher by respondents in Grand Junction.

Land use. As shown in Figure VII-20, survey respondents were very open to “light density” housing products in their neighborhoods, including duplexes, townhomes, and accessory dwelling units (ADUs).

Allowing and adding more of these accepted product types can help create more natural affordability in existing neighborhoods as attached products typically have lower price points and add to the overall housing diversity to accommodate a variety of housing preferences.

There was also relatively strong support for 3-story apartment buildings in respondents’ communities as appropriate in the community, however, the majority indicated this housing type as only appropriate in neighborhoods other than their own. This type of multifamily housing is an important product type to serve many of the households respondents want to accommodate (e.g., retail workers, residents on fixed incomes, etc.). A quarter of respondents are not in favor of higher density housing products indicating that apartments with more than 3 stories as not appropriate anywhere in the community.

Figure VII-20. Appropriateness of Housing Type by Location



Note: n = 765 for all respondents; n=610 for Grand Junction, n=155 for Mesa County

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey

SECTION VII. RESIDENT SURVEY ANALYSIS

Affordability tradeoffs. Survey respondents were also asked about personal and community-oriented tradeoffs they would be willing to accept to make their communities more affordable.

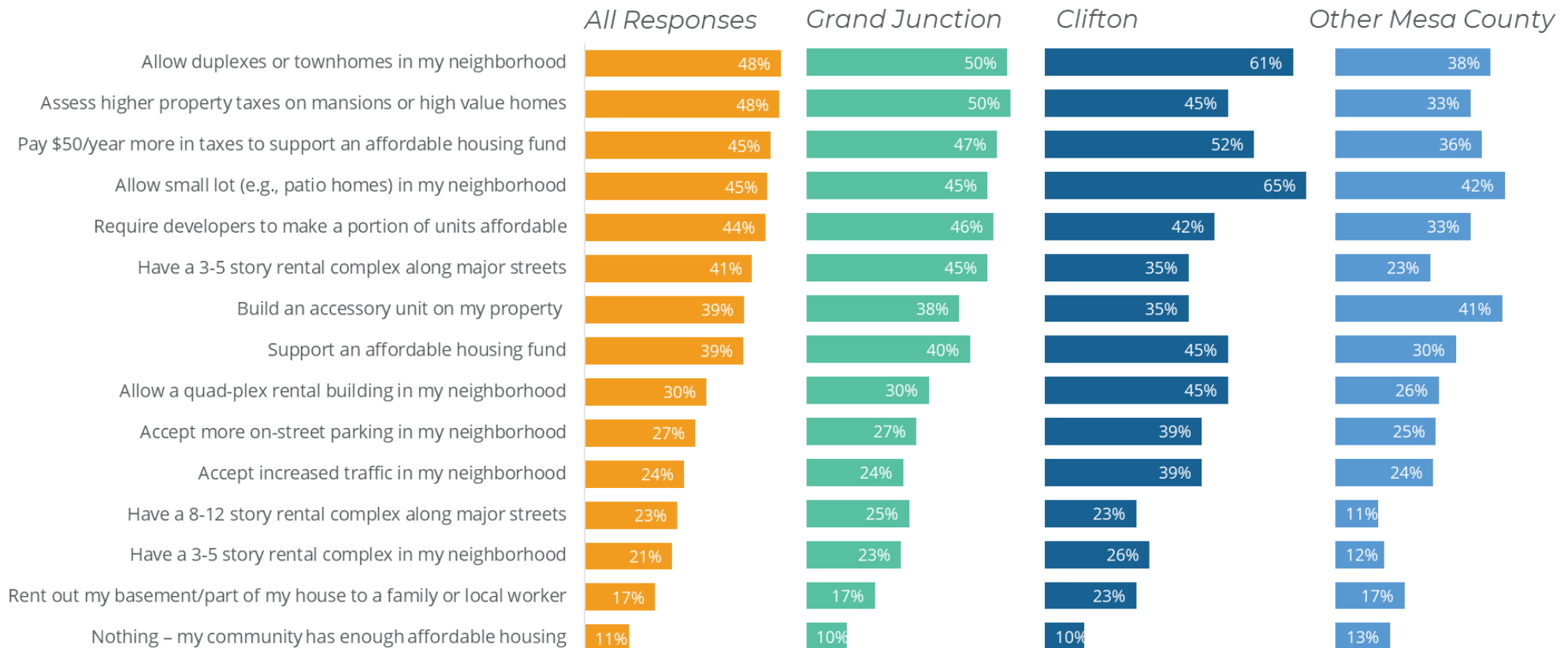
- **Housing form:** Nearly half said they would allow duplexes or townhomes in their neighborhood and 45% said they would allow small lot (patio homes) in their neighborhood.
- **Financial tradeoffs:** respondents were open to higher property taxes on high value homes (48%) but also a broader tax

assessment: 45% of respondents said they would pay \$50 more per year in taxes to support an affordable housing fund.

- **Regulatory:** There was also support for requirements on developers making a portion of units affordable (44%).

Respondents in Clifton were more open to housing form changes than financial tradeoffs. Respondents in other areas of Mesa County were generally less interested in tradeoffs, but were most open to small lot homes and ADUs.

Figure VII-21. To make my community more affordable, I would be willing to...



Note: n = 687. Mesa County excludes Grand Junction and Clifton.

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey.

SECTION VII. RESIDENT SURVEY ANALYSIS

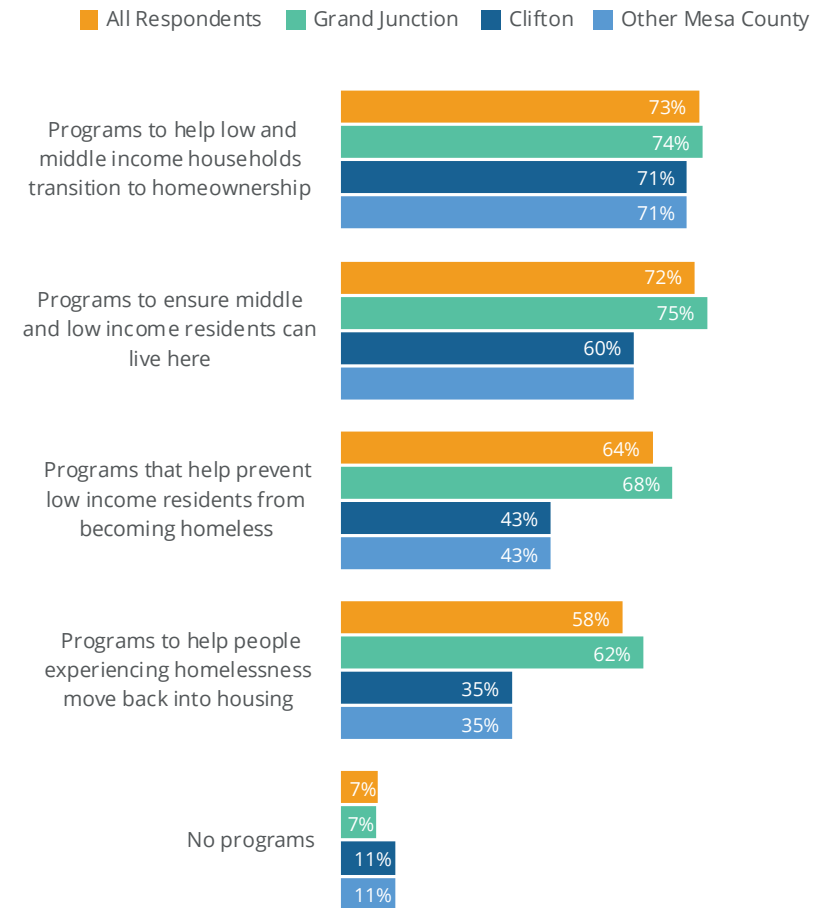
Open-ended responses on affordability tradeoffs included:

- *“Assess higher property taxes on 2nd homes”*
- *“Create Tiny Home developments and quit saying they aren't what we want for this community. Montrose has a great one that looks extremely nice!”*
- *“I'd be willing to let the city allocate the record sales and property taxes to supporting affordable housing. Long-term residents do not want more traffic and congestion. I know I sound like an old person, but if I wanted big city traffic I would live in a big city!”*
- *“To be able to allow my grandchildren to build on our half acre.”*
- *“Cut local government spending on less important things and put the savings to affordable housing solutions.”*

Program priorities. When asked what types of programs respondents would like to see their local government invest in over the next five years, there was broad support for a range of affordability programs. Top priorities among respondents were programs that help low- and middle-income residents transition to homeownership and more generally, programs that help low- and middle-income residents stay in the community. Grand Junction respondents also prioritized program to address homelessness, though that was significantly less of a priority for respondents in Clifton or elsewhere in the county. Very few respondents (11% of respondents across all jurisdictions) said their local government should not invest in any of the specified program types. See Figure VII-22.

“Other” open-ended answers offer a range of specific program suggestions and priorities (shown by theme on the following pages).

Figure VII-22. Which types of housing programs should your City and/or County invest in over the next five years?



Note: n = 694. Mesa County excludes Grand Junction and Clifton.

Source: Root Policy Research from the 2026 Grand Junction and Mesa County Resident Housing Survey

SECTION VII. RESIDENT SURVEY ANALYSIS

Development and housing production:

- *"I'd like to see normal starter homes again. Not huge houses, not apartments, just regular old 2-3 bedroom, one story, homes for new families to purchase."*
- *"Increased Emergency, Transitional, Supportive, tiny/pod homes, mobile home/RV parking availability."*
- *"Help reduce building requirements for developers and individuals building their own home. Requiring every new build to include an EV plug in suits- that is not an affordable mandate. Reduce the hoops for permitting and licensing, tax and fees are out of control."*
- *"Densify the infill areas close to work, stores and transportation and don't ruin the beautiful valleys that contribute to tourism dollars for our community."*
- *"Support for landowners to develop their properties."*
- *"Invest infrastructure and public features with public money instead of making home providers pay for it which makes housing more expensive."*
- *"Infill development, build up not out, make places like grocery stores accessible and easy to reach."*
- *"County building permits and ADU permits are too costly."*
- *"Make it easier for a landowner to divide and sell property or build smaller homes on."*
- *"It would be better if unincorporated Mesa county property could be easier to subdivide for lots between 5-10 acres."*
- *"We need a wide range of housing available in Mesa County. Zoning and future land use needs to be taken into consideration. Higher*

density housing should be allowed without consideration to the outcry from "neighbors" public input if the FLU and ZONING already indicate it would be a good location."

- *"Lower the costs for developers and the red tape so housing can be more affordable and builders can build homes more economically. - the "margins are too tight. Make it easier to develop and build and you have plenty of builders that would like to take on affordable housing but it has been cost prohibitive lately."*
- *"Look at allowing condo development as a pathway to homeownership, which means you may need to revisit regulations on building condos. A condo development is better than a rental development for the obvious reasons."*

Regulate property use/transactions

- *"Remove short term rentals so we have workforce housing."*
- *"Put a strict limit on short term rentals. Affordable houses are snatched up by people who can pay over the sale amount and they turn them into short term rentals. This severely limits the availability of affordable housing."*
- *"Don't allow investment companies to purchase property for investments."*

Mobile/manufactured home parks:

- *"A mobile home in a mobile home park used to be cheaper than renting an apartment, but it is no longer reasonable to expect to bear the cost of maintaining a mobile home while also paying lot rent. Many have been displaced due to rent increases, and it's hard to find an affordable apartment. There is a high demand for affordable housing, and very few options."*

SECTION VII. RESIDENT SURVEY ANALYSIS

- *"Mobile home parks provide affordable housing for workers and seniors however the predatory investors buying them price people out with unchecked lot rent increase."*
- *"Find a way to stop investors from purchasing mobile home Parkes and raising the rent so high that it makes it extremely hard to live even there. Have tiny home communities for more affordable housing. Have super small housing units like micro tiny with strict rules that homeless can begin to get off the street."*

Direct support programs and other comments:

- *"Affordable housing is a huge issue here in GJ. We need more units that are affordable and we need programs that provide rent relief and support so that people can maintain their housing. We need more housing options for people with pets and ESA animals. Property management companies that prey on the vulnerable need to be held accountable (hidden fees, not accepting vouchers, prohibitive deposit fees, high application fees, etc.). Interim housing options are needed - safe parking, tiny home communities, etc.!!!!!!"*
- *"Help with down payment options."*
- *"Rent / Lease to own with little to no down payment."*
- *"Focus on good paying jobs in our community, a good paying job will enable a family to purchase a home."*
- *"Having a safe home shouldn't be unattainable for single working parents. We work twice as hard for half the return and the stress load is overwhelming."*

SECTION VIII. HOUSING NEEDS

This section evaluates affordability trends as well as growth projections to evaluate housing needs across Mesa County and Grand Junction. The analysis focuses both on affordability mismatches in the current market—which can be addressed either through subsidies of existing units or production of lower priced units—as well as production estimates of new housing units currently needed (based on undersupply) and projections of future housing needs based on the methodology compliant with Colorado state requirements.

SECTION VIII. HOUSING NEEDS

AFFORDABILITY GAPS

Root Policy Research conducted a modeling effort called a gaps analysis to examine how the county's housing market is meeting the affordability needs of current residents. The gaps 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 point. Conversely, if there are too few units, the market is "undersupplying" housing at that price point. The affordability gaps analysis completed for Mesa County addresses both rental affordability and ownership opportunities for renters looking to buy.

Note that the gaps analysis is intended to evaluate affordability needs among current residents, not the need for additional housing to accommodate future or potential residents. Gaps identified in these analyses could be addressed through the production of new housing units at affordable price points or with subsidies on existing units (e.g., Housing Choice Vouchers for rental units or downpayment assistance for ownership units).

Affordability gap in the rental market. The rental gaps analysis compares the number of renter households by income level and the maximum monthly housing payment they can afford, with the number of affordable housing units in the market, including income-restricted affordable units. The "Rental Mismatch" column in Figure VIII-1 shows the difference between the number of renter households and the number of rental units affordable to them at that price point. Negative numbers indicate a shortage of units at specific income levels; positive units indicate an excess of housing at that price point. Affordability gaps are shown by AMI levels published by HUD and CHFA for a 2-person household (in line with the average household size) in Mesa County.

The rental affordability gaps analysis (Figure VIII-1 on the following page), shows that:

- There is an affordability shortage of 2,012 units for renters with extremely low incomes below 30% AMI in Mesa County, even after accounting for the County's income-restricted rental inventory. Nearly 4,200 renter households fall within this income range and only approximately 2,200 units are affordable to them (priced at or below \$566/month).
- Renters with incomes at or below 30% AMI who cannot find units affordable to them due to supply shortages are "renting up" into higher priced units, facing cost burden and constraining supply for renters up to 60% AMI (as evidenced by the cumulative affordability gap column).
- The "shortage" that appears for higher income households (120% AMI or more) does theoretically show a mismatch in these households' ability to pay for higher priced rental units and the lack of units at that higher price point. However, it does not necessarily mean they prefer higher priced units. Many households in this income range "rent down" to spend less than 30% of their income on housing to save money or a downpayment to purchase a home. This increases competition for less expensive rental units limiting the inventory of units for people with lower incomes even more.
- In Grand Junction, there is an affordability shortage of 782 units for renters with incomes below 30% AMI, with cumulative shortages extending up to 50% AMI.
- It is important to note that the gaps analysis does not include households currently experiencing homelessness.

SECTION VIII. HOUSING NEEDS

**Figure VIII-1.
Affordability Gaps in the
Rental Market, Mesa County**

Source:
2024 5-year ACS, 2024 2-person CHFA AMIs, and
Root Policy Research.

Income Range By AMI	Maximum Affordable Rent	Rental Demand: Current Renters		Rental Supply: Current Units		Rental Mismatch (Affordability Gap)	Cumulative Affordability Gap
		Num.	Pct.	Num.	Pct.		
Mesa County							
0-30% AMI	\$566	4,176	23%	2,164	12%	(2,012)	(2,012)
31-50% AMI	\$943	3,203	18%	3,657	19%	454	(1,558)
51-60% AMI	\$1,131	1,309	7%	2,845	15%	1,536	(21)
61-80% AMI	\$1,508	2,450	14%	4,001	21%	1,551	1,530
81-100% AMI	\$1,885	2,342	13%	3,224	17%	881	2,411
101-120% AMI	\$2,262	1,240	7%	1,647	9%	407	2,818
120% AMI +	\$2,262 +	3,403	19%	1,234	7%	(2,169)	649
Total / Extremely Low Income Gap (<30% AMI)		18,123	100%	18,772	100%	(2,012)	
Grand Junction							
0-30% AMI	\$566	2,401	22%	1,619	14%	(782)	(782)
31-50% AMI	\$943	2,192	20%	2,279	20%	87	(695)
51-60% AMI	\$1,131	779	7%	1,737	15%	958	263
61-80% AMI	\$1,508	1,494	14%	2,271	20%	777	1,039
81-100% AMI	\$1,885	1,446	13%	1,717	15%	271	1,310
101-120% AMI	\$2,262	757	7%	998	9%	241	1,551
120% AMI +	\$2,262 +	1,843	17%	820	7%	(1,023)	528
Total / Extremely Low Income Gap (<30% AMI)		10,912	100%	11,440	100%	(782)	

Voucher waitlist. Renters who cannot find market rate units that are affordable to them may join the housing voucher waiting list maintained by Grand Junction Housing Authority (GJHA). At the time of the 2025 Grand Junction Unhoused Needs Survey Report, 2,973 households were on the GJHA waiting list for a housing voucher in Mesa County. Nearly all (94% of) these households had incomes below 50% AMI—income levels that face shortages in affordable housing, as indicated by the rental affordability gaps analysis. The GJHA’s long waiting list for vouchers indicates a significant unmet need for housing assistance for extremely low income (<30% AMI) and very low income (30-50% AMI) households.

SECTION VIII. HOUSING NEEDS

Affordability gap in the for-sale market. The for-sale gaps analysis shows the affordability mismatch between prospective buyers (current renters earning more than 50% AMI) and available housing products. Similar to the rental gaps analysis, the model compares renters, their income levels, the maximum monthly housing payment they can afford, and the proportion of homes sold in 2025 through first quarter 2026 that were affordable to them. Renters’ incomes are used to determine for-sale gaps because the analysis intends to capture potential first-time buyers’ ability to purchase a home (as opposed to existing owners’ ability to sell and buy).

The renter purchase mismatch shows the difference between the proportion of prospective buyers (current renters) and the proportion of homes sold in 2025 through first quarter 2026 that were in their price range (excluding mobile/manufactured homes). Negative percentages indicate a shortage of units for sale at specific price points; positive percentages indicate an excess of units. The gap and cumulative gap columns exclude households earning less than 50% AMI as they are least likely to be prospective buyers. The for-sale affordable gaps analysis shows that:

- For-sale affordability gaps in Mesa County and Grand Junction are concentrated among households with incomes below 100% AMI but persist for households earning up to 120% AMI.
- In Mesa County, 34% of potential first-time buyers had incomes between 51% and 100% AMI, but only 16% of homes sold were priced below 100% AMI.

- The cumulative gap for Mesa County shows that at incomes of 120% AMI, there is a 12 percentage point gap between the share of renter households earning 51-120% AMI (41%) and the share of home sales that were affordable to them (28%).
- Purchase affordability gaps in Grand Junction are nearly identical to those in the county overall.

The affordability gap across Mesa County at entry-level price-points indicates a strong need for additional affordable ownership options for current residents either through production of new affordable homes or subsidies on existing units.

Figure VIII-2. Affordability Gaps in For-Sale Market, Mesa County

Income Range By AMI	Maximum Affordable Home Price	Potential Demand of 1st Time Buyers (Current Renters)		For-Sale Supply (Homes Sold 2025-Q1 2026)		Renter Purchase Mismatch	Cumulative Affordability Gap excl. < 50% AMI
		Num.	Pct.	Num.	Pct.		
Mesa County							
0-50% AMI	\$140,116	7,379	41%	145	4.3%	<i>excluded</i>	<i>excluded</i>
51-80% AMI	\$224,185	3,759	21%	140	4.1%	-12%	-12%
81-100% AMI	\$280,232	2,342	13%	246	7.3%	-6%	-18%
101-120% AMI	\$336,278	1,240	7%	420	12.4%	6%	-12%
121-150% AMI	\$420,348	1,243	7%	892	26.3%	19%	7%
150% AMI +	\$420,348 +	2,160	12%	1,548	45.7%	34%	n/a
Grand Junction							
0-50% AMI	\$140,116	4,593	42%	54	2.2%	<i>excluded</i>	<i>excluded</i>
51-80% AMI	\$224,185	2,273	21%	77	3.1%	-16%	-16%
81-100% AMI	\$280,232	1,446	13%	189	7.6%	-6%	-21%
101-120% AMI	\$336,278	757	7%	321	12.9%	6%	-15%
121-150% AMI	\$420,348	741	7%	741	29.9%	23%	8%
150% AMI +	\$420,348 +	1,102	10%	1,098	44.3%	34%	n/a

Note: Affordability estimates assume a 30-year mortgage, 6.11% interest rate, 10% down payment, and an additional 25% of monthly housing costs are assumed to go toward ancillary costs such as HOA fees, utilities, and taxes.

Source: Bray Real Estate (sales 2025-Q1 2026), 2024 5-year ACS, 2024 and 2025 2-person AMIs, Root Policy Research.

SECTION VIII. HOUSING NEEDS

Affordability gaps summary. The affordability gaps analysis highlights the failure of the current housing market to serve renters earning less than 30% AMI and would-be buyers earning less than 100% AMI. In other words, demand outweighs the supply of affordable, available units at these price points.

- In Mesa County, rental affordability needs are concentrated below 30% AMI (but extend up to 60% AMI) and purchase affordability needs are concentrated below 100% AMI (but extend up to 120% AMI).
- In Grand Junction, rental affordability needs are concentrated below 30% AMI (but extend up to 50% AMI) and purchase affordability needs are concentrated below 100% AMI (but extend up to 120% AMI).

These gaps could be addressed through the production of new housing units at affordable price points or with subsidies on existing units (e.g., Housing Choice Vouchers for rental units or downpayment assistance for ownership units). The affordability needs highlighted here should be considered when developing program and policy priorities.

The gaps analysis reflects a snapshot in time. Affordability needs can shift with market changes, economic shifts (e.g., wage growth), and/or substantial changes in production.

SECTION VIII. HOUSING NEEDS

HOUSING PRODUCTION NEEDS

The rental and purchase affordability gaps explained in the previous section indicate *affordability* needs, which may be addressed by constructing new units at affordable price points *or* by providing subsidies—such as vouchers for renter households or downpayment assistance for home purchases—to households at affected income levels. This production needs analysis estimates **new housing units needed** based on undersupply, as measured by overcrowding and low vacancy rates, and future growth. These needs cannot be addressed by providing subsidies for existing units.

Production needs, referred to here as “catch-up needs” and “keep-up needs,” are estimated with methodology designed by Colorado’s Department of Local Affairs (DOLA) to estimate current and future housing units needed to ensure housing availability and stability through 2036. Consistent with DOLA guidance, catch-up and keep-up needs are calculated first at the county level, then distributed to Grand Junction and Unincorporated Mesa County.

Current “catch-up” units needed. The approach used to estimate current production needs follows guidance from DOLA that establishes the percentage and methodology for overcrowding and vacancy rate adjustments. It reflects a snapshot of current undersupply.

- Additional housing units are needed where vacancy rates are low (when rental vacancy rates are below 5% and/or where owner vacancy rates are below 2%). ACS estimates show that Mesa County’s rental vacancy rate is 3.4%, while the owner vacancy rate is 0.5%. To reach a rental vacancy rate of 5%, an additional 311 rental units are needed. To reach an ownership vacancy rate of 2%, an additional 717 ownership units are needed.

- The 311 rental units and 717 ownership units needed for vacancy allowances are distributed by AMI level according to the current income distribution of Mesa County’s owner and renter households. For example, 23% of Mesa County’s renter households have incomes of 0-30% AMI, so 23% of the 311 rental units needed for vacancy allowances (72 rental units) are needed at 0-30% AMI.
- In addition to accounting for vacancy allowances, current “catch-up” units needed should alleviate overcrowding (defined by HUD as more than one person per room). According to ACS estimates, 1,265 households in Mesa County are overcrowded. DOLA HNA Guidelines state that additional housing units are needed to alleviate overcrowding at a rate of one new housing unit for every two overcrowded households. In Mesa County overall, 633 new housing units are needed to alleviate overcrowding.
- Households that are currently overcrowded often include potential households who would prefer to live in their own units but are sharing the housing of others to manage costs on low incomes. This is often a response to a lack of housing units attainable at their incomes and/or to a lack of housing assistance to bring available units into their affordable price ranges. Units needed to alleviate overcrowding are therefore assumed to be most needed at income levels where the rental market currently under-provides units. The rental affordability gaps analysis presented earlier in this Section shows that renter households face the greatest shortage of units at 0-30% AMI, so all 633 new housing units needed to alleviate overcrowding in Mesa County are needed as rentals at 0-30% AMI.
- Counts of housing units needed to address low vacancy rates by income and tenure are added to counts of housing units needed to address overcrowding by income and tenure.

SECTION VIII. HOUSING NEEDS

The analysis shows that **Mesa County needs 1,661 new housing units** (717 units for sale and 944 rental units), to accommodate current demand. The same analysis for the City of Grand Junction shows the **City needs 651 new housing units** (286 units for sale and 364 rental units), to accommodate current demand.¹ Figures VIII-3 and VIII-4 show total housing units currently needed in Mesa County and Grand Junction distributed by AMI level.

**Figure VIII-3.
Current Units Needed (“Production Catch-up Needs”),
Mesa County**

	Total Units Needed	Owner Units Needed	Renter Units Needed
0-30% AMI	773	68	704
31-50% AMI	121	66	55
51-60% AMI	55	33	22
61-80% AMI	110	68	42
81-100% AMI	109	69	40
101-120% AMI	87	66	21
121-140% AMI	75	58	17
141-150% AMI	27	22	5
151% AMI +	304	267	37
Total Catch-Up Units Needed	1,661	717	944

Source: 2024 5-year ACS and Root Policy Research.

The affordability gaps analyses presented earlier show that in addition to these “catch-up” units needed, Mesa County would need to provide additional new units or subsidies to increase access to homeownership for current renters up to 120% AMI and to alleviate cost burden for current renters up to 60% AMI.

**Figure VIII-4.
Current Units Needed (“Production Catch-up Needs”),
Grand Junction**

	Total Units Needed	Owner Units Needed	Renter Units Needed
0-30% AMI	247	29	218
31-50% AMI	58	21	38
51-60% AMI	24	11	13
61-80% AMI	52	26	26
81-100% AMI	53	28	25
101-120% AMI	37	24	13
121-140% AMI	33	23	10
141-150% AMI	12	10	3
151% AMI +	134	115	19
Total Catch-Up Units Needed	651	286	364

Source: 2024 5-year ACS and Root Policy Research.

¹ See page 8 “Distributed Needs Across Jurisdictions” for exact methodology of allocating current needs to Grand Junction.

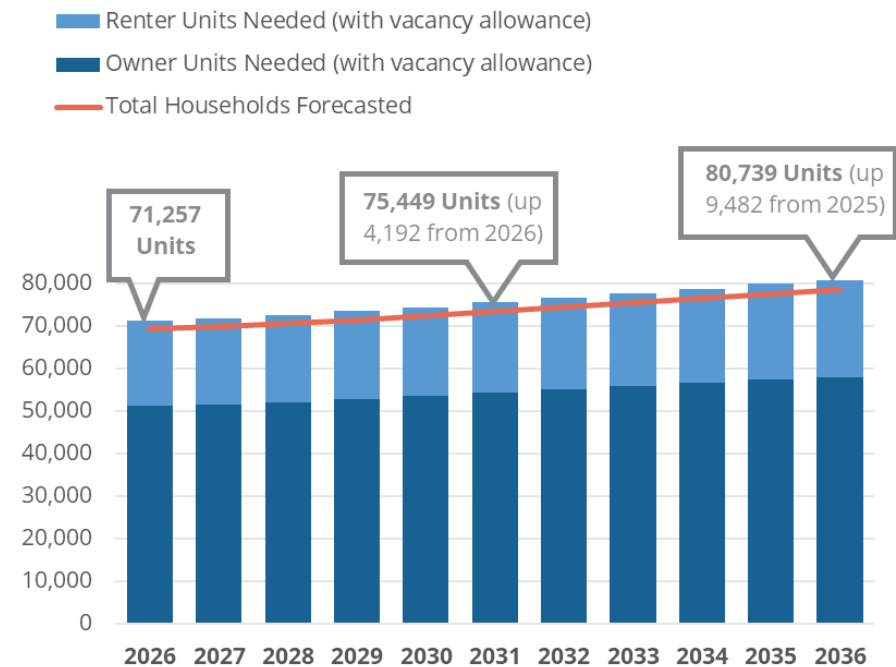
SECTION VIII. HOUSING NEEDS

Projected “keep-up” units needed. The following analysis focuses only on the additional housing units needed for future households and does not take current units needed (above) and affordability gaps into account. Specifically:

- DOLA projections for households in Mesa County are used to estimate how many additional households the county will have in 2031 and 2036 relative to 2026 (+4,073 households by 2031; +9,212 households by 2036). This is an annual growth rate of 1.26%.
- Assuming that the county maintains its current homeownership rate of 73%, the 9,212 new households by 2036 would include 6,676 owner households and 2,536 renter households.
- DOLA’s methodology prescribes that at least 2% of ownership and 5% of rental units should be vacant. Applying these vacancy allowances to the numbers of new owner and renter households that Mesa County expects to gain by 2036, the county would need to add 6,812 new units for purchase (to accommodate the 6,676 new owner households) and 2,670 new rental units (to accommodate the 2,536 new renter households)—a total of 9,482 units.
- The total numbers of new units needed by tenure are distributed by income according to the current income distribution of Mesa County households by tenure. For example, because 9% of Mesa County homeowner households have incomes of 100-120% AMI, 9% of the 6,812 ownership units Mesa County (626 units) should be priced within the affordable price range for households earning 100-120% AMI.

The future housing production needs show that Mesa County is expected to add 9,212 new households in the next ten years, and the county would need to **add an additional 9,482 units to accommodate these new households**. Of those units, 6,812 would need to be owner occupied in order to maintain current homeownership levels.

Figure VIII-5. Projected Needs by Tenure, Mesa County



Source: Colorado State Demographer and Root Policy Research.

SECTION VIII. HOUSING NEEDS

Figure VIII-6 distributes the 9,482 new housing units needed in Mesa County by 2036 by tenure and by AMI affordability level assuming a constant homeownership rate and income distribution.

Figure VIII-6. Projected New Households and Units Needed (“Production Keep-up Needs”) through 2036, Mesa County

	Total New Households Projected	Total Units Needed	Owner Units Needed	Renter Units Needed
0-30% AMI	1,222	1,266	650	615
31-50% AMI	1,063	1,099	627	472
51-60% AMI	488	504	311	193
61-80% AMI	976	1,006	646	361
81-100% AMI	970	1,000	655	345
101-120% AMI	787	809	626	183
121-140% AMI	678	696	552	144
141-150% AMI	245	252	213	39
151% AMI +	2,783	2,850	2,531	318
Total HHs Projected / Keep-Up Units Needed	9,212	9,482	6,812	2,670

Note: The Colorado State Demographer provides total household projections but does not provide household projections by tenure and income level. “Total new households projected” assumes Mesa County’s 2024 homeownership rate and household income distribution by tenure.

Source: 2024 5-year ACS, Colorado State Demographer, and Root Policy Research.

Distributed needs across jurisdictions. In line with the legislative requirements of SB24-174, current and projected housing units needed are distributed across Grand Junction and Unincorporated Mesa County as shown in Figure VIII-7 (on page 10).

Current needs were distributed as follows:

- The additional rental and ownership units needed to achieve 5% rental vacancy and 2% ownership vacancy at the county level are distributed across Grand Junction and Unincorporated Mesa County according to the shares of the county’s households by tenure who live in each area of the county. Within geographic areas and tenure groups, vacant units align with current income distributions.
- ACS estimates were used to determine the numbers of overcrowded households in Mesa County, Grand Junction, other incorporated jurisdictions, and Unincorporated Mesa County. The number of overcrowded households in each area was divided by two to estimate the number of units needed to alleviate overcrowding locally. As in Mesa County overall, units needed to alleviate overcrowding should be rental units priced for households at 0-30% AMI.

DOLA’s Housing Needs Assessment Methodology requires that projected housing needs are allocated by jurisdiction with consideration of employment factors (not just current household representation). Projected needs were distributed as follows:

- According to Longitudinal Employer-Household Dynamics (LEHD) data, there are about 61,100 jobs in Mesa County, 81% of which are in Grand Junction and 12% of which are in Unincorporated Mesa County. The remaining 7% of jobs are located in other incorporated areas of the county.

SECTION VIII. HOUSING NEEDS

- Because employment concentrations within Mesa County may shift in the next ten years, the distribution of projected housing units needed is also informed by recent employment growth trends within Mesa County. Within the county, between 2018 and 2023:
 - 72% of job growth (+2,444 jobs) occurred in Grand Junction,
 - 6% of job growth (+200 jobs) occurred in Unincorporated Mesa County, and
 - 22% of job growth (+737 jobs) occurred in other incorporated areas.
- The intra-county distribution of projected housing units needed also accounts for the shares of the county's current households who live in each area of the county. This factor helps account for location preference among workers.
- The total projected rental and ownership units needed in Mesa County are distributed by area according to a weighted measure which equally reflects the share of the county's current jobs that

are located in that community, the proportion of the county's job growth since 2018 that occurred in that community, and the share of current household that live in that community.

- This equation was used to calculate each area's share of the county's projected units needed: $(\% \text{ of county's current jobs} + \% \text{ of county's job growth since 2018} + \% \text{ of county's households})/3$. For example, 66% of the future rental and ownership units needed in Mesa County are needed in Grand Junction because 81% of Mesa County's jobs are located in Grand Junction, 72% of Mesa County's job growth over the past five years took place in Grand Junction, and 45% of Mesa County's current households live in Grand Junction.

Figure VIII-7 on the following page shows housing production needed to "catch up" to current demand and "keep up" with future demand for housing in Mesa County, Grand Junction, and Unincorporated Mesa County by tenure and AMI. Note that the table does not include all incorporated areas in the county so jurisdictions shown do not total to Mesa County overall.

SECTION VIII. HOUSING NEEDS

Figure VIII-7.
Current and Projected Units Needed, by 2036 Mesa County, Grand Junction, and Unincorporated Mesa County

AMI Category	Mesa County			Grand Junction			Unincorporated		
	Current Need	Projected Need	Total Need	Current Need	Projected Need	Total Need	Current Need	Projected Need	Total Need
Total Units	1,661	9,482	11,143	651	6,286	6,937	802	1,966	2,768
Ownership Units									
0-30% AMI	68	650	719	29	431	460	33	135	168
31-50% AMI	66	627	693	21	416	437	39	130	170
51-60% AMI	33	311	344	11	206	217	18	65	83
61-80% AMI	68	646	714	26	428	454	35	134	169
81-100% AMI	69	655	724	28	435	462	35	136	170
101-120% AMI	66	626	692	24	415	439	31	130	161
121-140% AMI	58	552	610	23	366	389	27	114	142
141-150% AMI	22	213	235	10	141	151	10	44	54
151% AMI +	267	2,531	2,798	115	1,678	1,793	123	525	648
Total Needed	717	6,812	7,530	286	4,517	4,803	352	1,412	1,764
Rental Units									
0-30% AMI	704	615	1,319	218	408	626	379	128	506
31-50% AMI	55	472	527	38	313	350	13	98	111
51-60% AMI	22	193	215	13	128	141	7	40	47
61-80% AMI	42	361	403	26	239	265	13	75	88
81-100% AMI	40	345	385	25	229	254	13	72	84
101-120% AMI	21	183	204	13	121	134	6	38	44
121-140% AMI	17	144	161	10	96	106	5	30	35
141-150% AMI	5	39	44	3	26	28	2	8	10
151% AMI +	37	318	355	19	211	230	14	66	80
Total Needed	944	2,670	3,613	364	1,770	2,134	451	554	1,004

Note: Projected units needed reflect projected units needed through 2036. AMI limits assume a household size of two.

Source: 2024 5-year ACS, Colorado State Demographer, Longitudinal Employer-Household Dynamics (LEHD), and Root Policy Research.

SECTION VIII. HOUSING NEEDS

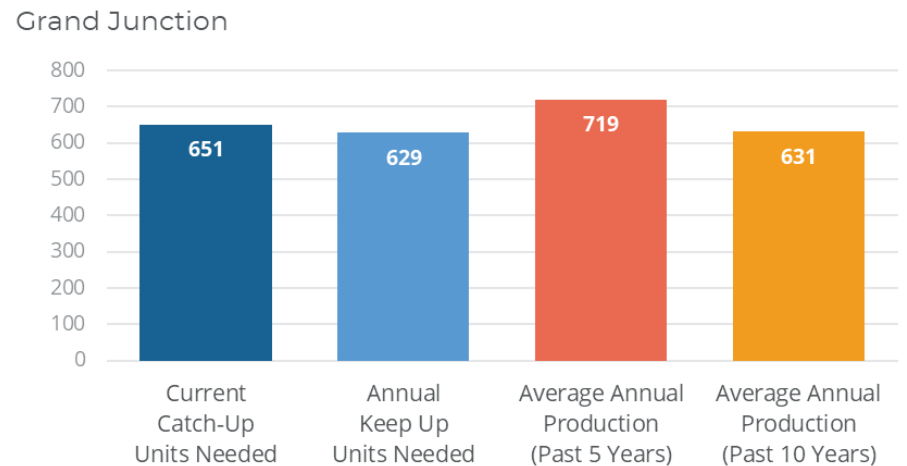
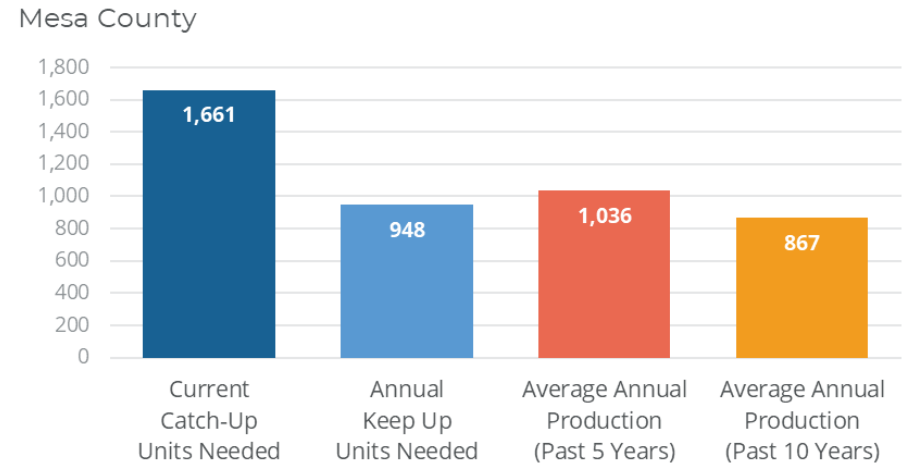
Needs relative to current production. Figure VIII-8 compares recent trends in housing production to the housing units needed to address current production needs (“catch-Up”) and the additional housing units needed *annually* to address projected needs (“Keep Up”) by 2036.

The figure shows that if Grand Junction and Mesa County continue to produce new housing units at their current paces (represented by “Average Annual Production, Past 5 Years”), the volume of production will be sufficient to “keep up” with needs, but insufficient to address existing “catch-up” needs. At that production pace, it would take 19 years to address the current catch-up needs in Mesa County.

Note that housing production varies widely over time (see Figure III-2), and that future production levels may differ from recent trends. If production returns to previous years’ levels (represented by “10-Year Average Annual Production”), production will be insufficient to even meet “keep up” needs in the County (though Grand Junction’s production would still “keep up” with City needs).

It is also important to note that even when the volume of market production is keeping up with projected demand overall, it is unlikely to deliver new units at price points that address affordability needs. For this reason, and as indicated in the rental and for-sale affordability gaps analysis, Mesa County and Grand Junction should focus their interventions on increasing the supply of rental units affordable to households with incomes below 30% AMI and homeownership units affordable to households with incomes up to 100% AMI, while ensuring the market has capacity to address production needs at higher AMI levels.

**Figure VIII-8.
Housing Production Needs Compared to Recent
Production Trends**



Source: U.S. Census Building Permits Survey, City of Grand Junction, 2024 5-year ACS, Colorado State Demographer, and Root Policy Research.

SECTION IX. BARRIERS, OPPORTUNITES, & RECOMMENDATIONS

This section discusses development costs and barriers, and identifies available resources to support housing programs, production, and preservation that align with community needs. The section concludes with recommendations for broad categories of strategies that address community-specific needs and may increase affordability.

SECT. IX. BARRIERS, OPPORTUNITIES, & RECOMMENDATIONS

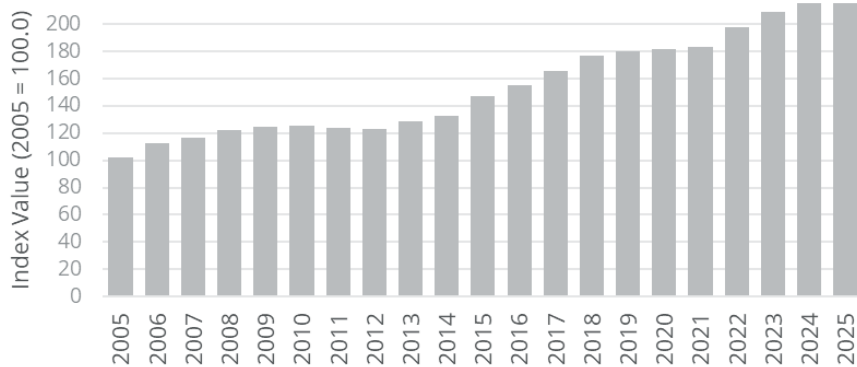
DEVELOPMENT CONTEXT

Understanding the development context—including both market limitations and policy barriers—helps identify challenges and opportunities to positively impact housing supply and affordability. This section evaluates trends in construction costs, stakeholder perceptions of development barriers, and challenges to delivering affordable housing.

Development costs. Construction costs increased steadily across the 2010s and rose rapidly in the early 2020s, driven by a variety of factors including commodity pricing and labor shortages. In recent years, a rise in interest rates has contributed to cost inflation by driving up financing and debt repayment.

Multifamily construction costs. Figure IX-1 presents the Census Bureau’s New Construction Cost Index for multifamily homes in the United States to show that the cost index for multifamily construction increased by 23% since 2020 and by 78% since 2010.

Figure IX-1. Census New Multifamily Construction Price Index, United States, 2005-2025 (Q3)

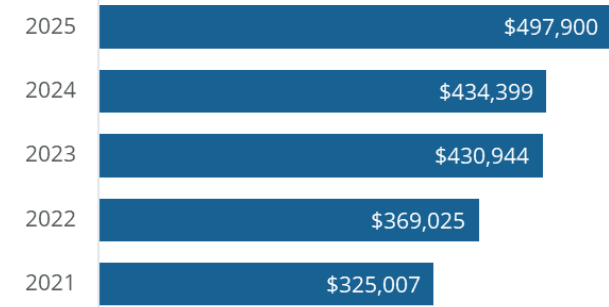


Source: Census Bureau.

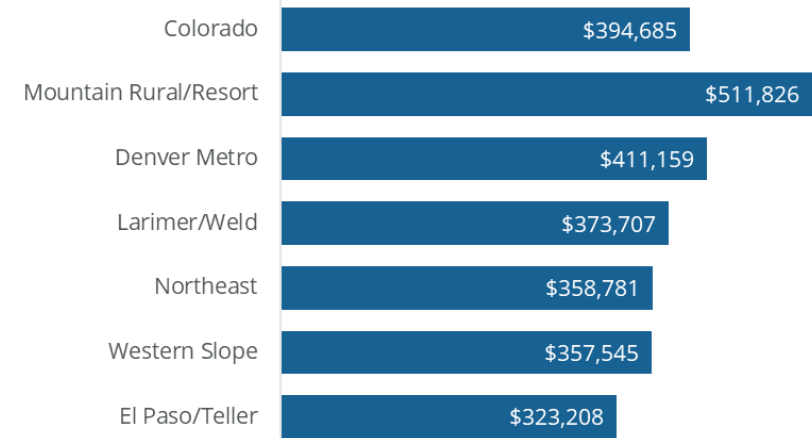
According to data from the Colorado Housing and Finance Authority (CHFA), the average development cost of affordable multifamily rental housing funded through Low Income Housing Tax Credits (“LIHTC”) in Colorado was \$497,900 per unit in 2024 (up from \$325,000 per unit in 2021). The five-year average (2021-2025) for the Western Slope is \$357,545 per unit—\$37,000 less than the statewide five-year average.

Figure IX-2. Affordable Housing Construction Costs

Average Cost per Unit By Year, Colorado



5-Year Average By Location



Notes: Includes both 4% and 9% LIHTC deals. Annual cost data are not available by region.

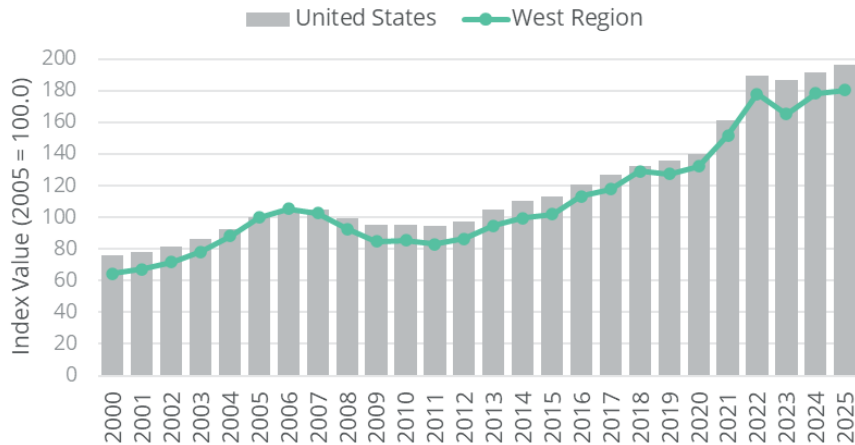
Source: CHFA Affordable Housing Development Cost Dashboard.

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Though these costs are derived from LIHTC projects, they provide context as a baseline on market-rate multifamily development and trends in construction cost escalation more broadly. In most markets, LIHTC construction costs are similar to market-rate construction costs on multifamily.

Single family construction costs. Single family construction costs have also risen dramatically, as shown by the Census Bureau's New Construction Cost Index for single family homes in Figure IX-3. In the West Region, which includes Colorado, the single family construction cost index increased by 111% since 2010 and by 36% since 2020.

Figure IX-3. Census New Single Family Construction Price Index, United States, 2005-2025



Source: Census Bureau.

The National Association of Home Builders (NAHB) provides the most comprehensive data on all components of single-family residential development, though estimates are national, as opposed to regional/local.

As shown in Figure IX-4, on the following page, the biggest driver in the upward shift in development costs is construction hard costs including both labor and materials.

The most recent survey (2024 data)¹ show the average cost of new construction (before sales commission and builder profit) to be nearly \$573,000 in the U.S. (nationwide). Three-quarters (75%) of that cost is construction itself; 16% is finished lot cost, the remaining 9% is financing, overhead, and marketing.

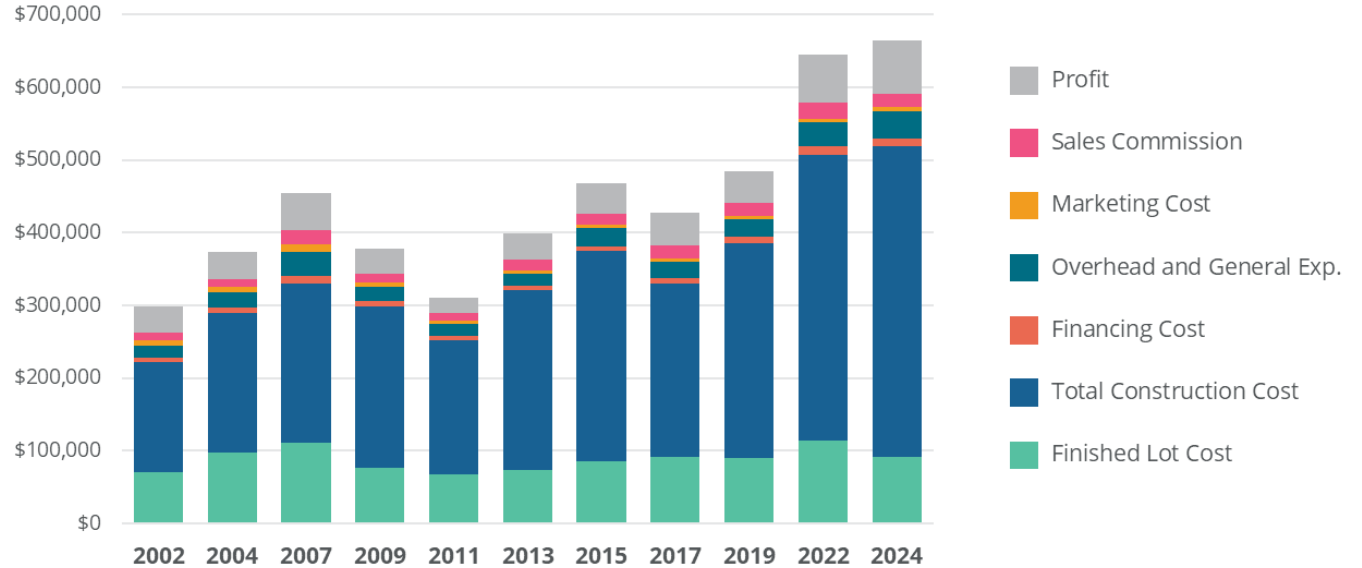
Between 2019 and 2024, the NHAB data show a 45% increase in construction cost and a 21% increase in financing costs but just a 2% increase in finished lot cost. Overhead and general expenses also shows a substantial percentage increase (60%), though it accounts for a relatively small proportion of the overall cost (and the total increase in development cost).

¹ <https://www.nahb.org/-/media/NAHB/news-and-economics/docs/housing-economics-plus/special-studies/2025/special-study-cost-of-constructing-a-home-2024-january-2025.pdf?rev=00a42a1ce63b4a22a4dba9bda8af954b>

SECT. IX. BARRIERS, OPPORTUNITIES, & RECOMMENDATIONS

Figure IX-4. NAHB Construction Cost Survey, United States, 2002-2024

Source: National Association of Home Builders (NAHB) and Root Policy Research.

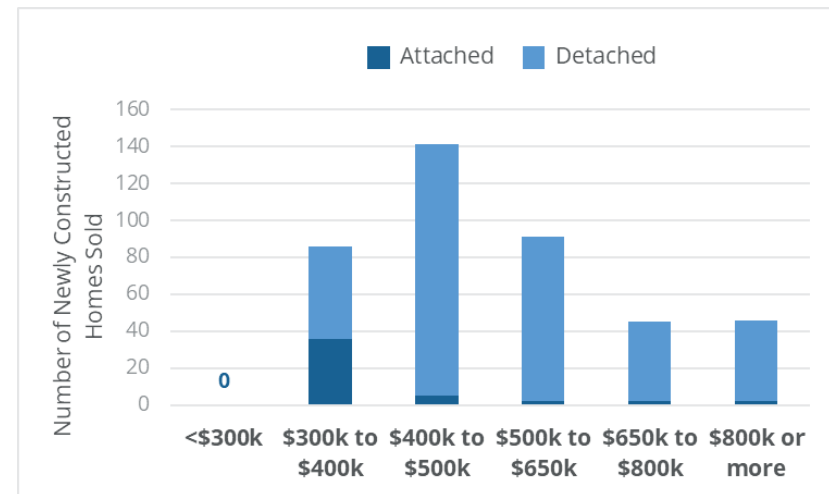


The average price of a newly constructed single family detached home in Mesa County is \$509,450² (\$64,000 lower than the national average). The average price of a newly constructed single family attached home in Mesa County is notably lower (\$370,000), though there were relatively few of this product type constructed.³ Figure IX-5 shows the price distribution of newly constructed homes in Mesa County, based on sales data from Bray Real Estate. (New construction reflects homes built in 2024, 2025, and 2026 and sold between January 2025 and the first quarter of 2026.

Figure IX-5. Price Distribution of Newly Constructed Homes in Mesa County, 2025/26

Note: Includes homes built in 2024 or later and sold between January 2025 and Q1 2026. Excludes mobile/manufactured homes.

Source: Bray Real Estate and Root Policy Research.



² Based on Bray Real Estate sales data for homes built after 2024 and sold between Jan. 2025 and March 2026.

³ Based on Bray Real Estate sales data for homes built after 2024 and sold between Jan. 2025 and March 2026.

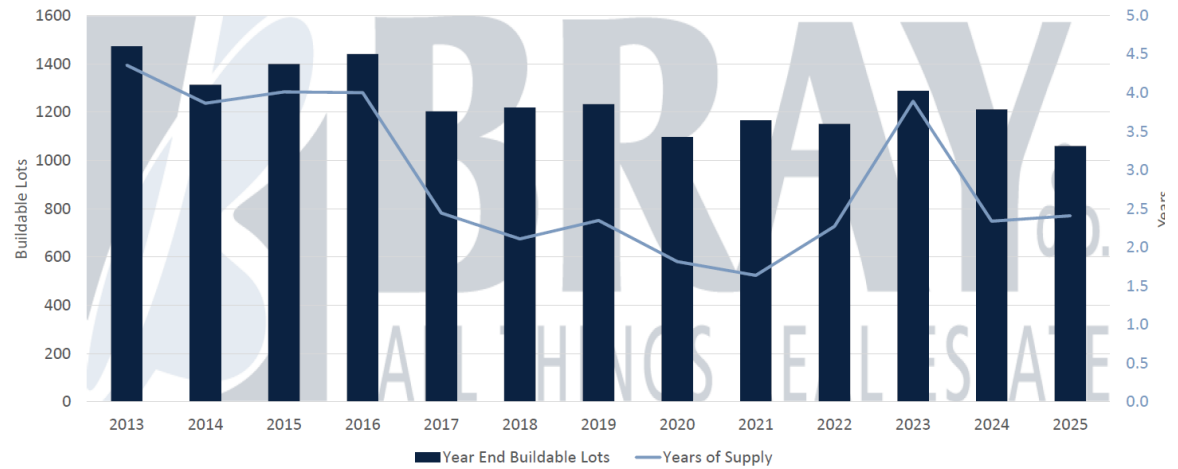
SECT. IX. BARRIERS, OPPORTUNITIES, & RECOMMENDATIONS

Lot availability. As discussed in Section VI, real estate and development stakeholders highlighted lot availability and cost as a market barrier to meeting production demand. Bray Real Estate tracks the supply of buildable lots and shared the Figure IX-6 in a recent (February 2026) presentation at the Housing and Building Association of Western Colorado (“HBA”) Housing summit. It confirms relatively low lot supply, especially relative to the supply in the mid 2010s.

Grand Junction fee increases. Development stakeholders also identified impact fees as an impediment to delivering naturally affordable housing products, particularly within the City of Grand Junction. (Figure IX-7—also from the Bray Real Estate HBA Housing Forum presentation—shows the change in impact fees over time (as applied to an 1,800 square foot single family home). As illustrated, impact fees have increased substantially (up about \$6,000 from 2019 to Jan. 2026). County fees are collected for Transportation (\$1,902 for single family and \$1,317 for multifamily) and School land in lieu of dedication is collected at \$920.

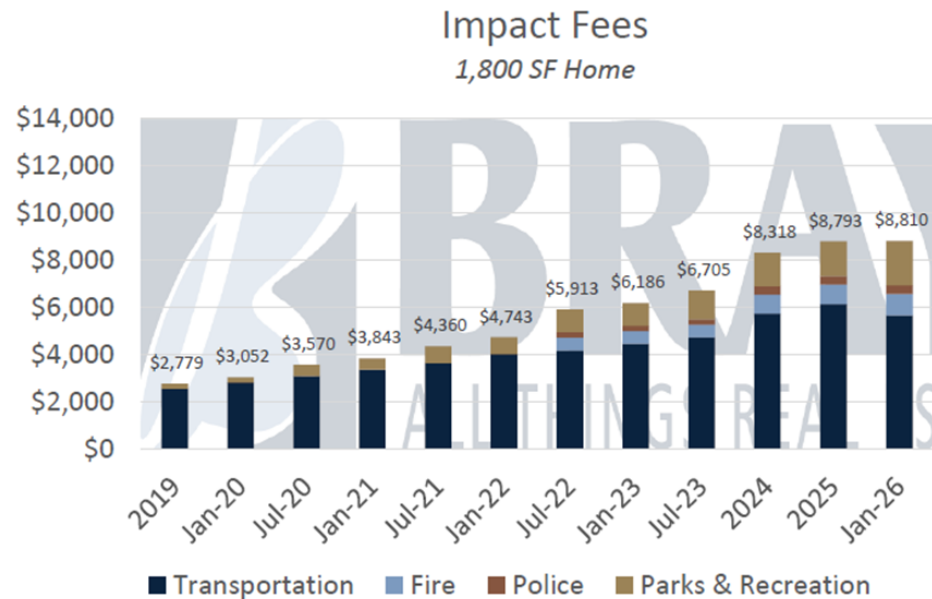
The current median price of a newly constructed home in Grand Junction is \$509,450; for which the 2026 impact fee of \$8,800 is approximately 1.7% of the total home price, making a relatively small impact on total development cost and affordability. At \$509,450, a new construction home is affordable to a household earning 198% AMI (at 2026 interest rates of 6.17%).

Figure IX-6. Supply of Buildable Lots by Year, Mesa County



Source: Bray Real Estate HBA Housing Forum Presentation, February 6, 2026.

Figure IX-7. Grand Junction Impact Fees on 1,800 SF Home



Source: Bray Real Estate HBA Housing Forum Presentation, February 6, 2026

SECT. IX. BARRIERS, OPPORTUNITIES, & RECOMMENDATIONS

Fully eliminating the impact fees, would lower the home price to \$500,550, a price affordable to 195% AMI (an AMI 3 percentage points lower than with the full fees). As demonstrated in the housing needs section of this HNA, affordability needs are concentrated below 100% AMI (and extend up to 120% AMI). In other words, eliminating fees does not create opportunities to deliver market rate housing at the most needed price-points.

Even paired with other deregulation efforts, it is not likely that the market can meet core affordability needs without financial subsidy. That said, the market is well positioned to boost overall supply, which can help slow price increases over time but does not typically lead to price depreciation, even after accounting for filtering.⁴

Stakeholder perceptions of barriers to affordable development. As discussed in Section VI, More than 40 development-related professionals (including realtors, builders, and developers) participated across four focus groups to discuss market demand (and gaps), their experiences producing housing in Mesa County and the Grand Junction area, and strategic opportunities and solutions to address barriers to housing production—especially at the most needed price-points. A comprehensive summary of their feedback is included in Section IV. A recap of high-level barriers identified by stakeholders is below.

Housing needs. Stakeholders reported a persistent affordability gap; demand for entry-level and workforce housing remains strong, but current market conditions are not delivering homes and rents at affordable price points. Developers perceive the top needs to be for single-family homes at or below \$300,000 and rental units serving low

income and workforce households. For first-time buyers, stakeholders emphasized that qualification and price matter more than specific features; they also noted that move-up housing supply and greater variation in housing product types are necessary to maintain market mobility and relieve pressure on entry-level inventory.

Market barriers. Stakeholders identified land cost and availability as a barrier for both single family and multifamily development. Low supply and rising prices for finished lots add cost to single family development; and remaining multifamily suitable parcels often have site specific physical constraints that add cost. Rising interest rates also pose a challenge, especially when coupled with significant increase in costs of construction materials.

Policy barriers. Stakeholders identified slow approval timelines, unpredictability across reviewing entities, and late-stage review comments as major cost drivers, and identified specific requirements—such as sidewalk widths, impact fees, landscaping and tree standards, site-design/building-form rules, and other code requirements—as cost adders. County-city sewer/annexation provisions also limit site options for multifamily.

Stakeholder-proposed solutions. While acknowledging land, labor, materials, financing, and site constraints, stakeholders identified local policy and process reform as the most actionable lever to increase supply and deliver attainable price-points and unlock housing supply.

Priority actions include shortening and coordinating approvals, improving predictability (including limiting late-stage review changes), and providing targeted flexibility and fee relief where requirements add cost without clear benefit. Stakeholders also recommended

relatively small and is unlikely to be sufficient to address the needs of very low- and low-income households.

⁴ Filtering is the process by which adding market-rate units can open up units for lower-income households through vacancy chains (people moving into new units and freeing up older, possibly more affordable units. Studies show the magnitude of the impact is

SECT. IX. BARRIERS, OPPORTUNITIES, & RECOMMENDATIONS

stronger cost-impact analysis and engagement in policymaking, expanded nonprofit and public-private partnerships, and advocacy for state-level reforms (energy/WUI codes, electric vehicle readiness, and construction defect laws) that increase project cost and risk.

HOUSING RESOURCES

This section focuses on identifying and evaluating the resources available to support the development, maintenance, and accessibility of housing that is affordable for resident and employee households.

Financial resources. Financial resources for housing investments in Grand Junction include federal grant funds (Community Development Block Grant funding) state grants and Private Activity Bonds (PABs), and city General Fund appropriations. Current funding levels of those resources are shown in Figure IX-8. Mesa County does not currently allocate financial resources to housing.

Figure IX-8.
Housing
Funding and
Grants, Grand
Junction

Funding Source	Amount
Multi-Year and/or Historical	
2004-2023 Total Direct Funding & Grants	\$18,081,620
2023-2025 PAB Assigned	\$12,753,115
2024	
Direct Funding & Grants	\$10,637,502
2025	
Direct Funding & Grants	\$5,247,715
Additional Grants	\$568,622
CDBG	\$411,100
2026 (Projected)	
Direct Funding & Grants	\$5,418,078
Housing Projects & Unhoused RFP	\$1,808,833
ADU Grant & Direct Funding	\$450,000

Source:
City of Grand Junction.

Publicly owned land (for development). The City of Grand Junction has an existing housing strategy related to leveraging city

owned/acquired land for affordable and mixed income housing development. Efforts have included identification of multiple city owned sites that could be suitable for affordable and attainable housing development as well as ongoing investment in the Salt Flats project. The project leveraged a \$2.2 million CHFA Landbanking grant and a \$1 million City match for acquisition and has also secured a \$2 million grant for infrastructure on the site with an \$800,000 match, and \$1 million of seller credit to construct the first phases of backbone infrastructure. The project is on approximately 21 acres and will yield between 324-465 total units at buildout, of which are required by a CHFA covenant to provide 70% of the units as Affordable (income restricted units). The project will include both rental and homeownership units. Mesa County has also made efforts to inventory land assets that could be suitable for affordable housing, including a potential 35-acre site that is under evaluation for housing potential.

Proposition 123 commitments. Colorado voters approved the enactment of Proposition 123 (also known as “Prop 123”) in 2022 to make funds available for local governments, nonprofits, community land trusts, and private entities for affordable housing projects. Funds may be provided for projects and programs in jurisdictions that have committed to increasing their affordable housing stock above their baseline amount—municipalities, counties, or tribes that have accepted commitment filings.

Mesa County and Grand Junction made Prop 123 Commitments, which sets jurisdictional goals to increase the supply of affordable housing above their baseline amount by 3% per year for 3 years (from 2024-2026). Other regional jurisdictions including City of Fruita and the Town of Palisade also made commitments. Affordability goals/filings are:

- Grand Junction: 374 units (125 per year) by end of year 2026;
- Mesa County goal: 253 units (84 units/year);

SECT. IX. BARRIERS, OPPORTUNITIES, & RECOMMENDATIONS

- Fruita: 108 units (36 per year); and
- Palisade: 9 units (1-year commitment).

To be eligible to receive Prop 123 funds during the next funding cycle (2027-2029), local jurisdictions must achieve affordability goals and adopt a fast-track development approval process for projects where 50% (or more) of the units are designated as affordable for households (at or below 60% AMI for rental and 100% AMI on for-sale). The City implemented its Prop 123 fast track review in 2025 as did Mesa County. As of April 30, 2026, the City has exceeded its goal and is currently working on an intergovernmental agreement with the City of Fruita, Town of Palisade, and Mesa County to regionally collaborate and reattribute to the other jurisdiction to assist in meeting their goals.

Resources to address homelessness. Grand Junction’s 2024 Unhoused Strategy and Implementation Plan is a community-wide, data-driven effort to achieve “functional zero” by preventing homelessness, reducing its duration, and quickly connecting individuals to housing through a coordinated system of care. It focuses on closing critical gaps, especially limited affordable housing, shelter capacity, and service coordination by aligning public and nonprofit partners, but faces significant resource constraints, with existing shelter, housing, and voucher programs serving only a small portion of need. Although the strategy promotes an integrated approach combining prevention, housing, behavioral health, and employment supports, limited funding and the closure of key facilities, including the area’s primary year-round shelter (Homeward Bound) and the Resource Center which provided housing and resource navigation services to unhoused residents, have contributed to rising unsheltered homelessness particularly among vulnerable residents (elderly and people with disabilities and or chronic health conditions) and underscore the need for expanded resources, transitional and supportive housing, and stronger regional coordination.

Key partners. A critical asset to address ongoing needs is the strong network of service providers and housing-related non-profits, including the Grand Junction Housing Authority. Key providers and their primary housing programs are shown in Figure IX-9.

Figure IX-9. Strategic Housing Partners

Organization	Housing Programs/Services
Grand Junction Housing Authority	Affordable rental housing construction/property management, Housing Choice Voucher (and other voucher programs) administration, transitional housing program for homeless families with school-children, homeownership education and counseling, housing advocate and family stability program, family self-sufficiency program.
Housing Resources of Western Colorado	Affordable rental housing, housing counseling, homebuyer education, housing rehabilitation loan program, weatherization assistance program, and Self-Help Build Housing program (supports affordable home ownership construction).
Grand Valley Catholic Outreach	Permanent supportive housing, transitional supportive housing, rapid rehousing, utility assistance (one-time financial aid for qualifying households), day center for people experiencing homelessness, and affordable housing search assistance.
Homeward Bound of the Grand Valley	Operates the Pathways Family Shelter which provides year-round shelter and services for people experiencing homelessness.
Hilltop Community Resources	Provides a wide range of human services. Housing specific programs include shelter for victims of domestic violence and transitional housing and case management to youth transitioning from the foster care system.
Habitat for Humanity of Mesa County	Affordable homeownership construction and non-profit home improvement stores and donation centers.

SECT. IX. BARRIERS, OPPORTUNITIES, & RECOMMENDATIONS

ONGOING INITIATIVES

Mesa County housing initiatives. Mesa County does not have an established housing strategy, but is proactively working to support housing production in general and affordable housing production specifically. Efforts to support housing development include:

- Assist in identifying areas within the County most appropriate for attainable housing
- Assist in partnering with utilities to establish an incentive program to reduce, subsidize, or waive fees for attainable housing.
- Assist in engaging stakeholder groups and create marketing and education tools to encourage the development and preservation of attainable housing.
- Assist in combating NIMBYism (Not In My Back Yard) negative perceptions of attainable and workforce housing through education and community outreach.
- Possibility of assistance with incentives such as land banking, infrastructure assistance, gap financing, land donation, and private activity bonds.
- The County is considering the use of transferable development rights (TDR) to allow cost recapture/return on investment for agricultural or other large-lot land owners.

The County is also working to make sure potential developers know they are “open” for development, with flexible zoning and expedient review processes. With the intent to simplify and refine, Mesa County has revised its Zoning and Development Code that is currently open for public comment prior to adoption.

Grand Junction housing initiatives. The City of Grand Junction’s Housing Strategy first adopted in 2021 and updated in 2024 integrates the priorities identified as most impactful by the City Council at that time.

Since the adoption of the Housing Strategy, the City has created an effective infrastructure for implementation of housing priorities, primarily through the allocation of resources to support housing efforts including staff, direct funding, pursuit of grants, and programs. As noted,, a critical asset to the City in addressing ongoing needs is its strong network of service providers and housing-related non-profits, including the Grand Junction Housing Authority. Effective implementation going forward will include:

- Continued City staff support;
- Regional coordination and partnerships;
- Transparent progress tracking of housing goals and monitoring individual program outcomes; and
- Consistent/predictable funding (supported by clear communication about the need and utilization of public funds for housing-related purposes).

The City reports on these items to City Council through workshops, memoranda, and an Annual Housing Report. Since adopting a Housing Strategy, the City has made significant strides toward improving housing affordability and delivery in Grand Junction. The figure below shows each 2024 strategy with current updates on accomplishments and progress.

SECT. IX. BARRIERS, OPPORTUNITIES, & RECOMMENDATIONS

Figure IX-10. Progress Update on 2024 Housing Strategies, City of Grand Junction

2024 Strategy	Progress Update through 2025
<p>1 Continue to implement land use code changes that facilitate attainable housing development and housing diversity.</p>	<ul style="list-style-type: none"> • Interim Housing Code: City Council adopted Ordinance No. 5229, on August 29, 2024, which created the zoning and land use regulations (guidelines) for interim housing sites to develop within the community. Interim housing is a temporary structure that could provide shelter while longer-term solutions, such as permanent housing to be developed. To date, there have not been any interim shelter sites developed within the city. • Land Use Code Updates: Since the city updated its code that became effective in 2023, the City has adopted over 100 refinements to the City’s Land Use Code adding flexibility and clarity and reducing regulations. • Expedited Review Process & Study: The City had previously adopted an Expedited Review process for affordable housing projects; however, in September 2025, the City updated its Expedited Review process to align with the Proposition 123 fast track requirements. To prepare for these changes and to increase overall efficiency, the City launched a study in 2024 to evaluate and streamline the development review process, optimize processes, and enhance customer service. The study will assess each phase—from pre-application to project closeout—identifying challenges, staffing needs, and opportunities to improve workflows. A key focus is expediting approvals for affordable housing while ensuring timely reviews for all developments.
<p>2 Explore new incentives for affordable and/or attainable housing development.</p>	<ul style="list-style-type: none"> • In 2025, the City approved a revised Affordable and Attainable Housing Incentive Program that waives or reduces impact fees and/or water and sewer fees for projects meeting the program’s affordability criteria, and establishes a process for the City to pay water and sewer fees on behalf of eligible projects. In 2026, this program is estimated to result in approximately \$3,421,334 in waived fees and \$1,329,833 in City-paid water and sewer fees for qualifying projects resulting in the future development of approximately 409 units. • The city has been successful in seeking and being awarded grants to support affordable housing development. Examples include, \$500,000 awarded through DOLA’s More Housing Now Infrastructure Grant for GJHA Current Project, \$1,000,000 from the More Housing Now Infrastructure Grant for the Salt Flats Project, \$325,000 awarded for the ADU Grant to provide fee and cash incentives. • Other Incentives the city has provided include financial contributions to: <ul style="list-style-type: none"> ➢ The Grand Junction Housing Authority (The Current), ➢ Housing Resources of Western Colorado (The Row Homes at Meridian Park) and the Downtown Development Authority (The Terminal), and Aspire Residential, LLC (Liberty Apartments) ➢ Down Payment Assistance Fund, Housing Resources of Western Colorado - 39 loans (more details under Strategy 6: Preservation).
<p>3 Leverage city owned land and/or strategically acquire land for affordable and mixed-income housing.</p>	<ul style="list-style-type: none"> • City Inventory of Land completed • CHFA Land Acquisition Grant (and City match) for city acquisition of the 21.78 acres Salt Flats property (324-465 units; 70% Affordable) • \$400,000 Awarded to Housing Resources of Western Colorado for acquisition of land for future development

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<p>4 Create a dedicated revenue source to address housing challenges.</p>	<ul style="list-style-type: none"> No work has been completed to establish a dedicated revenue source. Funding has been contributed annually from general fund or reserve funds through the city's budgeting process.
<p>5 Continue / expand funding for existing housing and homelessness services.</p>	<ul style="list-style-type: none"> Grand Valley Catholic Outreach (GVCO) OPENED Mother Teresa Place with funding in 2022, 2023, 2024 & 2025 budgets Joseph Center OPENED 15 beds for Golden Girls & added 20 bed Family Shelter with City funding awarded in 2023. In 2025, the City opened an RFP for Comprehensive Solutions for Individuals Experiencing Homelessness. Awarded \$75,000 (\$13,847 General Fund; \$61,152 CDBG) to Catholic Outreach for Rental Assistance/Eviction Prevention; \$250,000 (general fund) to Hilltop Family Resources for emergency and transitional shelter services; \$100,000 (general fund) to The Joseph Center for supporting their family shelter and supportive services for the unhoused.
<p>6 Support preservation of existing housing that serves low- and moderate-income households.</p>	<ul style="list-style-type: none"> City received notice of four Grand Junction mobile home park sale - launched outreach efforts Griffin RiverView Mobile Home Park – working with local partners, City Staff assisted in outreach efforts to inform of their rights under The Colorado Mobile Home Park Act and Oversight Program. Park sold to a local developer who is currently in conversations with City Staff on providing an affordability mechanism and be able to count units as a preservation effort under Prop 123. Down Payment Assistance Fund, Housing Resources of Western Colorado - 39 loans. In 2023, Housing Resources of Western Colorado was awarded \$1,000,000 to create a down payment assistance (DPA) revolving loan fund, providing 0% interest loans of \$25,000 to approximately 40 low-income households. These loans have no monthly payments and are recaptured upon refinancing or sale of the home. In 2024, HRWC funded 39 DPA loans homes/households, enabling home purchases and contributing to Prop 123's unit production goals. The City launched and continues to develop the At Home in GJ Landlord and Tenant Program which includes landlord education and incentives, and provides tenant education to local families. Additionally, in 2025, the City added the Almost Home Guide, a local resource for tenants to find local units.
<p>7 Evaluate inclusionary housing and/or a linkage fee ordinance.</p>	<ul style="list-style-type: none"> The Grand Junction Municipal Code requires the City to update its impact fee study once every five years. The City's last fee study for transportation, police, fire, parks, and municipal facilities was completed in 2019. The City contracted TischlerBise to update its fee study and create a nexus study for an affordable housing linkage fee. The study's Affordable Housing Linkage Fee recommendations were provided in 2025. Staff did not recommend Housing Linkage Fee - Council did not adopt a linkage fee.
<p>8 Explore designation of Urban Renewal Areas and Tax Increment Financing for affordable housing.</p>	<ul style="list-style-type: none"> Recommended timeline for implementation 2-4 years; No work has been completed to explore the formation of an URA within the City.
<p>9 Provide community engagement and education opportunities to address housing challenges and</p>	<ul style="list-style-type: none"> City staff participated in numerous outreach and engagement opportunities in 2025 including: Hosted approximately 5 different Affordable Housing Workshops and Tours for local developers, real estate agencies, and housing providers.

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<p>promote community participation.</p>	<ul style="list-style-type: none"> • By invitation, staff spoke at numerous local clubs, service organizations, community groups, churches, and schools about housing and homelessness. • Staff participated in multiple stakeholder meetings and workshops • Cohosted the 2025 Landlord Symposium with GJHA and had over 200 local landlords learning about new landlord/tenant laws. Hosted 12 Tenant Education Classes for approximately 200 participants.
<p>10 Support legislative efforts at the state level to improve housing outcomes.</p>	<ul style="list-style-type: none"> • Staff participated in State of Colorado Division of Housing feedback sessions on development of the Prop 123 unit count methodology and guidelines and the implementation of HB24-1152 which created new legislation around ADU code requirements and grant opportunities for ADU supportive jurisdictions. • Made Proposition 123 commitment, approved Fast Tracking, and made minor revisions to Code to be compliant with state law for ADUs.
<p>11 Monitor goal progress and housing program outcomes</p>	<ul style="list-style-type: none"> • The City continues to monitor progress and report regularly to City Council. • In May 2026, the City received notice that they had exceeded their Proposition 123 unit production goal of 374 units. To date, the City has completed 446 units towards the goal with another 393 units currently in the unit production pipeline with anticipated units counting in 2026, 2027, and 2028. The City is currently working on an Intergovernmental Agreement between the City of Fruita and Mesa County to regionally collaborate and reattribute units to ensure that all local jurisdiction remain eligible for Prop 123 funding. • Received ADU Compliance Letter and ADU Supportive Jurisdiction designation • Actively pursuing compliance with HNA and HAP requirements.

Unhoused strategies. In addition to the progress summarized above, the City has also adopted strategies “to fill key gaps and address significant needs of people experiencing houselessness (PEH) in the Grand Junction area in support of reaching the community goal of functional zero.” The Grand Junction Area Unhoused Strategy identifies the following recommendations:

1. Establish a community-wide framework for enhancing Coordinated Entry and System of Care Processes.
2. Establish a flexible city-county housing fund to support housing security and increase coordination between services and collaboration among service providers.
3. Increase access to prevention, diversion, and housing navigation services.
4. Expand accessibility to basic needs and hygiene.
5. Expand mental health care services and substance use treatment options for PEH.
6. Increase accessibility and expand transportation services for PEH.
7. Increase non-market housing options including interim housing and shelter units.

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RECOMMENDATIONS

This section identifies potential policy and programmatic responses available to Mesa County and the City of Grand Junction to address housing needs identified in the regional Housing Needs Assessment (HNA). The recommendations that follow help set the stage for future Housing Action Plans, which will identify specific actions for both the City of Grand Junction and Mesa County.

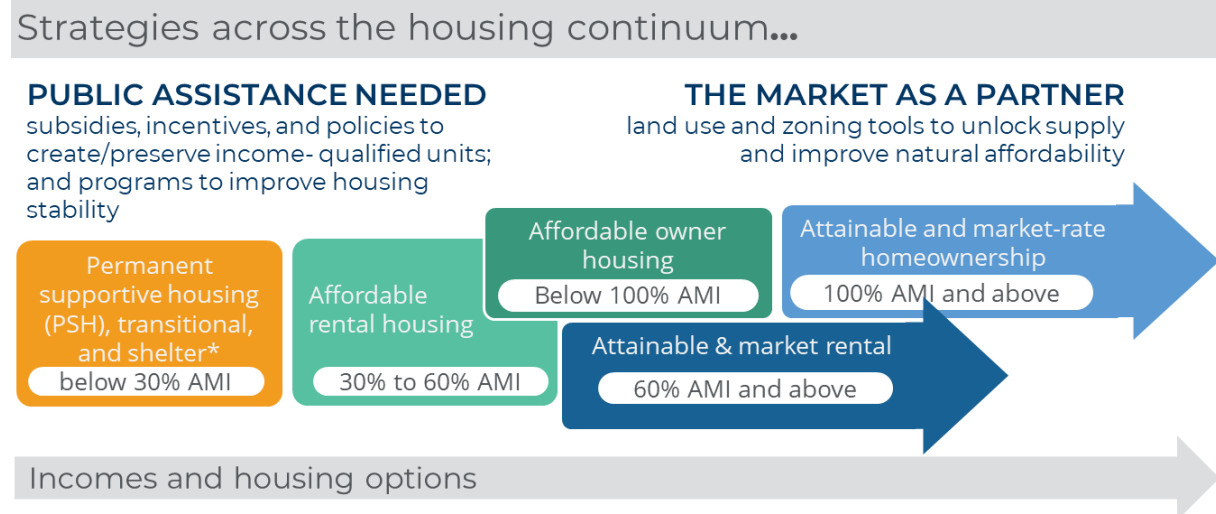
Strategy framework. There is no single strategy—or “silver bullet”—to resolve a community’s housing challenges. Instead, it is important to have a toolkit of strategies to effectively address needs and respond to changing market and policy conditions.

Needs to address. The core housing concerns identified in the HNA are:

- **Supply:** Focus on tools that increase housing production across the income spectrum to serve both current and future households;
- **Affordability:** Explore tools that provide effective subsidies and incentives to deliver affordable housing specifically for renters below 60% AMI; and buyers below 120% AMI; and
- **Security:** Concentrate on enhancing resources to keep people housed and provide housing security for vulnerable populations, precariously housed, and unhoused residents.

Policy tools across the continuum. The graphic below shows the full housing spectrum along with the types of policy approaches that can support housing at different points along the continuum. At the most affordable end (housing below 30% AMI), deep subsidies are needed to produce and operate housing. Not surprisingly, the farther up the income/price spectrum, the more likely it is that the private market can provide housing without any subsidy or intervention from public entities.

Grand Junction and Mesa County can leverage the market as a partner to develop needed housing at the upper end by using tools to encourage buildable lot and dwelling unit supply. Zoning reform may work to encourage market delivery of more attainable housing. However, even with right-sized zoning regulations, the private market cannot produce affordable housing for lower income households due to the high cost of new construction, land, and financing.



**shelter is not a “housing” solution but a temporary step toward housing*
AMI = Area Median Income; graphic adapted from CHFA’s Housing Continuum

Source: CHFA and Root Policy Research

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Recommendations. The following recommendations are designed to provide a balanced approach and a toolkit of options to help the City and the County address identified housing needs. Specific actions and tools will be identified and refined through development of the Housing Action Plan (to follow the Housing Needs Assessment).

Strategies are most effective when actions are tailored to the public sector's sphere of influence and role in addressing housing needs. An integrated approach that leverages key partners and financial assets (both land and funds) to create housing that serves current and future residents, preserve existing affordability; and assist low-income households will have the most success.

The following strategies, discussed in more detail on the following pages, offer a range of potential tools to address needs in housing supply, affordability, and security.

1. Employ "Supply Side" tools to increase housing unit production.
2. Employ "Demand Side" tools, assisting households directly, to increase access to housing and improve affordability.
3. Protect existing affordable housing through preservation policies/programs.
4. Stabilize households through different housing models and homeless response and prevention systems.

Implementation approach: Pursue opportunities for regional collaboration, strategic partnerships, and continued engagement.

The remainder of this section provides additional detail on the strategies outlined above and highlights some of the potential tools available to Mesa County and the City of Grand Junction within each strategy. Specific tools and actions for each jurisdiction will be explored in forthcoming Housing Action Plans.

1. Employ "Supply-Side" tools to increase housing unit production. This strategy should include tools that address both market-rate supply needs as well as affordable (income-restricted housing) supply.

Examples of tools that can encourage market supply include:

- Refine development review process to create more expedient lot and unit production. (e.g., review process improvements; improve coordination among permitting authorities, and code clarity, , etc.).
- Use land use and zoning tools (or refines therein) to increase product type and price-point diversity, including market delivery of more attainable options.
- Carefully consider the tradeoffs of adding or reducing code requirements and fees, balancing development cost impacts with community priorities for services and amenities.
- Programs and policies that incentivize (through policy or financial mechanisms) needed housing types and/or improvements such as ADUs.
- Formation of an Urban Renewal Authority that can leverage tax increment funding (TIF).

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Efforts that can support affordable (income restricted) supply:

- Support GJHA, other non-profits, and private developers delivering income-restricted and/or deed-restricted housing through gap financing, infrastructure investments, and/or other forms of financial and/or technical support.
- Leverage state and federal subsidies that help fund the creation of affordable units (e.g., LIHTC, Prop 123, PABs, USDA programs, CDBG, and other grants, etc.).
- Provide development incentives for projects that include affordable units (e.g., parking, density, lot size/coverage, fast-track review, etc.).
- Allocating and/or entitling publicly owned land to catalyze/subsidize affordable and mixed income development.

2. Employ “Demand Side” tools, assisting households directly, to increase access to housing and improve affordability. Housing Choice Vouchers are the primary demand-side tool, allowing tenants to access private-market housing with a federal subsidy. However, local efforts, such as Grand Junction’s At Home in GJ Landlord Tenant Program, can improve the efficiency of this program and maximize its impact.

Other effective demand side programs include:

- Down payment assistance programs,
- Home improvement programs (e.g., weatherization, accessibility improvements); and
- Direct rental and/or utility assistance programs as well as a variety of other renter support programs.

3. Protect existing affordable housing through preservation policies/programs. This strategy focuses on preservation of housing that is already serving low and moderate income households. There are two different submarkets of properties serving low- and moderate- income households: income restricted housing and naturally occurring affordable housing (or “NOAH”). NOAH generally reflects older apartments, smaller and attached for-sale homes (sometimes in poor condition), and/or mobile/manufactured housing. Preservation efforts are needed when affordability contracts on income-restricted units are set to expire, when NOAH is under market pressures to raise rents/prices above what low income households can afford; and/or when NOAH is for sale (especially to corporate investors).

Preservation policies and programs can include:

- Acquisition and rehab of aging multifamily or expiring affordable contracts (public sector role is typically just in funding non-profit acquisition/rehab);
- Capital investments in exchange for temporary rent escalation caps;
- Mobile/manufactured home park supports (from infrastructure grants to financial support of resident acquisition);
- Anti-displacement and/or tenant protection programs; and
- Deed restriction programs that incentivize current owners to deed restrict their units to income qualified buyers in the future.

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4. Stabilize households through different housing models and homeless response and prevention systems. Effective homeless response systems integrate both supply- side and demand-side responses that are tailored to pair upstream support for precariously housed residents and immediate response for households experiencing homelessness.

Effective tools can include:

- Capital investments in projects such as permanent supportive housing (PSH) units, transitional housing, and shelter space.
- Service-related investments such as funding of operational/service costs of PSH, eviction and foreclosure prevention programs, emergency rental assistance, housing navigation, and other services that increase economic security, health, and stability.

Implementation Approach: Pursue opportunities for regional collaboration and strategic partnerships, and continued engagement. A collaborative approach to implementation will deliver the best results to address the region's housing needs. This should include geographic collaboration with other local government entities; strategic partnerships with GJHA and service providers as well as public-private partnerships; and community collaboration through outreach, education, and progress reporting.

Geographic collaboration. Mesa County and Grand Junction should continue to identify opportunities to advance regional housing efforts and funding across jurisdictional boundaries. Continued regional collaboration allows for a unified approach to the housing issues identified in the Housing Needs Assessment, defines common goals, and promotes efficiency in resource allocations.

Strategic partnerships. As has been discussed in previous sections, Mesa County and the Grand Junction region have a strong network of affordable housing providers and non-profit service providers. These entities are essential to effective service delivery and affordable production and provide a wealth of expertise in strategically addressing needs. They generally report that they are at or above capacity and are not able to expand to meet the growing needs of the community due to limited financial resources.

Public-private partnerships are also important to the success of delivering affordable housing. Common public-private partnerships typically center around public investment in development projects for affordability but additional opportunities to create/improve efficiencies in housing delivery may exist with the business community, colleges and universities, and economic development agencies.

Continued engagement. Community engagement is a core component of successful implementation of housing strategies. The City of Grand Junction should continue to prioritize community engagement and education opportunities to address housing challenges and promote community participation, as well as provide transparent reporting on goal progress and program outcomes.

Examples of regional collaboration and strategic partnerships include:

- The regionally-focused HNA.
- Proposition 123 Regional Collaboration IGA for attribution of units.
- City/County PAB allocation recommendation committee.
- Development of shared strategies for housing and unhoused.
- DDA partnership for the construction of the Terminal.
- Funding of non-profits for the provision of unhoused services.