PART I INTRODUCTION AND HISTORY

The US Department of Housing and Urban Development (HUD) funds a program called the Community Development Block Grant Program (CDBG). This program provides grants to cities and counties to assist with community revitalization and economic development. The CDBG program was established by the Housing and Community Development Act of 1974 and over the past twenty years Congress has appropriated over \$62 billion to this program.

Grants are distributed through two program components: the Entitlement Program and the state-administered Small Cities Program. Only cities and counties designated as "entitlement" can apply through the Entitlement Program administered by the federal government. Other cities and counties must apply for funds through the State's Small Cities Program.

Up until now, the City of Grand Junction has only been eligible for CDBG funds through the Small Cities Program administered by the State of Colorado.

In August 1995, the City received a letter from the Denver office of the US Department of Housing and Urban Development (HUD) stating that:

..."as a result of the establishment of the Grand Junction Metropolitan Statistical Area (MSA), and the designation of Grand Junction as the central city of the MSA, the city will automatically qualify as a Community Development Block Grant (CDBG) Entitlement community for Federal Fiscal Year (FY) 1996. This means that the city will be entitled to an annual formula allocation of CDBG funds next year and in each subsequent year."

Basically, this letter informed the City that it is now an entitlement city for the use and receipt of federal funds through the CDBG Program. In order to continue receiving CDBG funds Grand Junction must now go through the entitlement city process. The City is no longer eligible to apply for funds through the State's Small Cities Program as it has in the past. This means that the City is now eligible to receive an annual allotment of CDBG funds directly from the US Department of Housing and Urban Development. Under the Small Cities Program administered by the State of Colorado, Grand Junction was quite successful obtaining grants. Some of these grants were used for strictly City projects while other grants were "passed through" to outside agencies such as the Energy Office.

The table below summarizes Grand Junction's history with the small cities program since 1988.

PROJECT	\$	RECEIVED
North Fork Pipeline project	\$	160,145
Housing Rehab. handicap/homeless	\$	52 , 500
Revolving Loan Fund/West. Filament	\$	314 , 396
Riverfront (Jarvis Property)	\$	340,000
Energy Office, Housing Rehab.	\$	200,000
El Poso Drainage	\$	60,000
Energy Office, Housing Rehab.	\$	27,000
Resource Ctr (Battered Women Shelter)	\$	100,000
Energy Office, Housing Rehab.	\$	225 , 000
Fifth Street Project	\$	500 , 000
	-	
1988 - 1995	\$1	,979,041
	North Fork Pipeline project Housing Rehab. handicap/homeless Revolving Loan Fund/West. Filament Riverfront (Jarvis Property) Energy Office, Housing Rehab. El Poso Drainage Energy Office, Housing Rehab. Resource Ctr (Battered Women Shelter) Energy Office, Housing Rehab.	North Fork Pipeline project \$ Housing Rehab. handicap/homeless \$ Revolving Loan Fund/West. Filament \$ Riverfront (Jarvis Property) \$ Energy Office, Housing Rehab. \$ El Poso Drainage \$ Energy Office, Housing Rehab. \$ Resource Ctr (Battered Women Shelter) \$ Energy Office, Housing Rehab. \$ Fifth Street Project \$

Now that Grand Junction is an entitlement city it will no longer have to compete for grants through the Small Cities Program. Instead, the City will receive an annual allocation of CDBG funds. This annual allocation of funds may be used for similar projects and activities and must meet the same basic guidelines as provided by the federal government.

One of the major requirements to receive CDBG funds under entitlement status is the submission of a "consolidated plan." The overall purpose of this plan is stated in 24 CFR §91.1(a):

"The overall goal of the community planning and development programs covered by this part is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low and moderate income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and nonprofit organizations, in the production and operation of affordable housing".

This consolidated plan, which must be submitted to HUD, must state the City's plan to pursue these goals for <u>all</u> our community planning and development programs, as well as for housing programs. According to the regulations, such a consolidated plan serves these functions:

- A planning document for the City which builds on a participatory process at the lowest levels;
- An application for federal funds under HUD's formula grant programs;
- 3) A strategy to be followed in carrying out HUD programs; and
- 4) An action plan that provides a basis for assessing performance.

In order for the City to fund a project with its CDBG funds the project must meet one of three "national program objectives" **and** the activity

must be listed as eligible under 24 CFR 570.201 - 207. A project is considered to meet a national objective if it:

-Benefits low and moderate income persons; or -Aids in the prevention or elimination of blight; or -Meets some other particularly urgent community need for which no other funds are available.

One of the first steps the City must take in the entitlement city process is the development and submission of a Consolidated Plan. This Plan is a mid-range planning document to guide local officials regarding housing and community development activities which will primarily benefit low and moderate income individuals and families.

PART II SUMMARY OF PUBLIC COMMENT

(Section 91.200)

The City of Grand Junction is the lead agency for the development and submittal of this Consolidated Plan. The Administration Department has coordinated the efforts to produce this plan and all relevant documents are available for public review in the Grand Junction City Clerk's office.

While the City is the lead agency, the Grand Junction Housing Authority (GJHA) has provided substantial assistance with the production of this document. Their materials and information regarding housing have been invaluable for this plan.

Grand Junction is a new entitlement city and this is the first time the City has prepared a Consolidated Plan. The City is still in the process of developing a permanent, more complete citizen participation process. Also, the City has had a very short time frame in which to complete and submit this plan.

However, in spite of this, the City has tried to encourage public participation and looks forward to a continuing dialogue regarding this Consolidated Plan.

At the beginning of this process the City developed a Citizen Participation Plan. This plan outlined the steps the City would follow for citizen participation. A notice of the availability of this plan was published in the Daily Sentinel newspaper.

During the development of this plan the City has also met with several social service providers and agencies. The main agency that has helped with this plan is the Grand Junction Housing Authority. They have provided much of the data and have also met with various community groups to obtain their input regarding the issues discussed in this plan. The City of Grand Junction and/or the Grand Junction Housing Authority have met with the following organizations to discuss this plan:

-Mesa County Department of Social Services -Western Colorado Aids Project -Mesa Developmental Services -Colorado West Mental Health

In addition to meeting with these groups several other resources have been used to obtain citizen input. These resources include surveys, studies, plans and reports that have been recently produced using various forms of citizen involvement. Specifically, these resources include the following:

Growth Plan, City of Grand Junction: The City of Grand Junction is in

the process of finishing a comprehensive growth plan for the entire City and surrounding urbanizing area. This plan spans almost two years worth of work and encompasses a very extensive citizen participation process. The City Council asked fourteen organizations to each designate one representative to serve on a steering committee for this plan and then the Council selected ten additional people to fill the remaining seats on this 14 member committee. In addition to the citizens that serve on this committee, citizen input was achieved through numerous interviews, community-wide and area-specific workshops and open houses, newsletters, focus group sessions and a media outreach effort. The purpose of this plan is to define the community's view of its future and describe the actions the community can take to make their vision a reality.

<u>Comprehensive Housing Affordability Strategy (CHAS)</u>: This report covers housing needs for the entire county but many of the identified problems are most acute within the city limits of Grand Junction.

Affordable Housing: Opportunities For Action: This is a report that is the result of eight months of local research, discussion and deliberation undertaken by the Mesa County Healthy Community Civic Forum. The purpose of this report is to clarify current and existing housing efforts and initiatives and to help develop specific opportunities for action. This report, which was completed in the Fall of 1995, covers the entire County of Mesa but is still applicable to the City of Grand Junction.

Affordable Housing Resource Guide: This report was produced by the Civic Forum as a companion to the report mentioned above. This resource guide was developed as a service to agencies, businesses, local governments and individuals who are involved with housing issues in Mesa County.

<u>Mesa County Department of Social Services:</u> This County Department is a "multidimensional agency that has as its overall goal to protect, assist, and enhance the livelihood of those who are experiencing financial, social, and/or emotional difficulties". This department produces various reports which are relevant to the development of this Consolidated Plan.

<u>Apartment Market Analysis:</u> In 1995 National Valuation Consultants conducted this apartment market analysis for the Grand Junction Housing Authority.

On June 5, a public hearing was held at the Grand Junction City Council chambers to discuss the Consolidated Plan, the City's priorities, the use of CDBG funds and the specific projects being proposed for funding by this program. At least 14 days notice of this meeting was provided by publishing a display ad in the <u>Daily Sentinel</u> newspaper. Also, twenty-one notices were mailed to various nonprofit and government agencies in the City.

At the beginning of the public hearing Assistant City Manager and CDBG

Program Coordinator David Varley, gave a summary of the plan, the process and proposed projects.

During the public hearing five people from the audience spoke about the plan. The first person to speak was Jody Kole of the Grand Junction Housing Authority. She discussed the need for affordable housing in the City and voiced support for the multi-family rental acquisition project being proposed by the Housing Authority.

The second person to speak was Phil Rogers, representing Habitat for Humanity. He asked for \$80,000 for his group to use to buy up to four lots for construction of low income housing.

The third person to speak was Marilee Wood representing Mesa Developmental Services. She spoke about the needs of the disabled in the community that her organization serves. She asked that the City set aside a certain amount of money from the CDBG funds to be used by nonprofits in the City who serve the needs of low income disabled persons.

The fourth person to speak was Bob Kelsey who is a volunteer at Grand Valley Catholic outreach. He is trying to put together an application for federal funds to help develop a day center for homeless persons. He asked the City Council to postpone his request to a later date. He also said he supports the multi-family rental acquisition project proposed by the Housing Authority.

The final person to speak from the audience was Dan Whelen, representing the Energy Office. He said that the Energy Office can now access HOME funds which could be used to help Mesa Developmental Services rehabilitate their existing group homes.

After this testimony the City Council discussed the projects and then voted to fund the following projects:

- \$ 312,000 to the Grand Junction Housing Authority for acquisition/rehabilitation of multi-family rental units \$ 80,000 to Habitat for Humanity for purchase of lots
- \$ 30,000 for the day center for homeless
- \$ 50,000 for rearran administration
- \$ 62,000 for program administration

PART III COMMUNITY PROFILE

Grand Junction is located on the Western Slope of Colorado in Mesa County, situated along I-70, approximately 30 miles east of the Utah border. Grand Junction is in a valley in which the Colorado and Gunnison River's intersect. Mesa County's population is approximately 103,000; Grand Junction's population is approximately 37,000. Large urban areas have developed adjacent to the city limits, in unincorporated Mesa County. The urban service area of Grand Junction is considerably larger than the official population figures imply.

Like many Colorado cities, Grand Junction is experiencing population growth, creating challenges for service providers struggling to keep up with increased demands. The area's recovery from the economic slump of the mid-1980s seems complete. Both population levels and economic indicators currently exceed the highest levels experienced during the boom period of the late 1970s and early 1980s. The economy is no longer highly dependent on the energy and extractive industries. Grand Junction continues to grow in its role as the regional trade, services, transportation and health care hub for Western Colorado and Eastern Utah. Unemployment in 1996 is at a ten-year low, at 5.7%. The economic growth is expected to continue in the near future, although at more moderate rates than experienced in recent years. Population is expected to grow at approximately 2% annually.

A. GRAND JUNCTION POPULATION AND DEMOGRAPHICS

Grand Junction's population has increased significantly since 1990, as a result of inmigration, creation of new families, and annexation.

Year	Population	% Change	# Change
1970	20,170		
1980	28,144	39.5%	7,974
1990	29,034	3.2%	690
1995	37,249	28.3%	8,215

TABLE 1

The 1990 Census indicated that Grand Junction averaged 2.15 persons per household. Mesa County as a whole had 2.50 persons per household. While 65% of Mesa County households were homeowners in 1990; only 50% of Grand Junction households were homeowners.

The population growth that has occurred in the past decade has absorbed the excess supply of housing that followed the "bust", and affordable housing options have grown scarce for low and moderate income families.

The Draft of the City of Grand Junction's Growth Plan, predicts that the Grand Junction planning area population will grow to 114,610 by the year 2010. At Grand Junction's current occupancy rate of 2.15 persons per dwelling unit, the planning area will need to add 13,699 dwelling units by 2010 to house the expected population growth. A proportional number of those new dwelling units should be made affordable to low and moderate income households.

B. RACE AND ETHNICITY

The population of Grand Junction is predominately white with over 86% of the population classifying themselves as non-Hispanic whites. Hispanics of all races comprise nearly 11% of the population. The remaining minority categories, Black, American Indian, Asian or Pacific Islander and Other, each comprise less than 1% of the population.

C. EMPLOYMENT

The Retail and Service sectors provide over 52% of Mesa County's jobs. The Colorado Department of Labor reports that in 1994, 28% and 24% of Mesa County workers were employed in the Service and Retail sectors, respectively. Retail and Service jobs, on average, are among the lowest paying jobs in Mesa County, along with jobs in the Agriculture, Forestry & Fishing sector.

Job growth in these two categories from 1990 to 1994 is responsible for over 62% of all job growth in Mesa County during this time frame. The Western Colorado Bureau of Economic and Business Research indicates that "Much of the job growth has been, and we forecast it will continue to be, in lower-paying segments such as Retail and Services. These segments also tend to be volatile." MAP #1

TABLE 2

Average Annual Employment: 1990 - 1994

				<u>% of Total</u>
Type of Employment	1990	1992	1994 Emplo	yment
Retail Trade	7,940	8,187	9,345	24.0%
Services	9,423	10,095	10,949	28.1%
Ag, Forestry, Fish	503	518	578	1.5%
Mining	584	512	489	1.3%
Construction	1 , 647	1,834	2,130	5.5%
Manufacturing	3,326	3,241	3,460	8.9%
Transportation,	1,799	2,080	2,020	5.2%
Communications,				
& Public Utilities				
Finance, Insurance,				
& Real Estate	1,409	1,451	1,630	4.2%
Wholesale Trade	1,610	1,665	1,722	4.4%
Public Administration	5,976	6,536	6,624	17.0%
	34,217	36,119	38,947	100.08
Percent Increase		5.56%	7.83%	

TABLE 3

Type of Employment	1990	1992	1994	Since 1990
Retail Trade	12,485	13,331	14,219	13.89%
Services	17,823	19,710	21,109	18.44%
Ag, Forestry, Fish	11,305	12,747	14,345	26.89%
Mining	28,300	30,381	32,411	14.53%
Construction	25,147	26,486	25,450	1.20%
Manufacturing	20,032	23,662	24,651	23.06%
Transportation,	23,754	25,446	27,674	16.50%
Communications,				
& Public Utilities				
Finance, Insurance,				
& Real Estate	19,764	23,484	23,300	17.89%
Wholesale Trade	21,130	22,461	24,731	17.04%
Public Administration	24,151	25,995	27,483	13.80%

Average Annual Wages: 1990 - 1994

Unemployment in Mesa County and in Grand Junction continue to decline, as retail and service jobs continue to employ a larger portion of the area's available workforce. It is important to consider the combined impact of continued employment growth in the retail and service sectors and the low wages paid in these sectors. Given the critical affordable housing problem in Mesa County, securing affordable housing will become increasingly more difficult for persons working in retail and service occupations.

TABLE 4

	City of Grand Junction	Mesa	United States
1005		County	
1987	11.3	10.8	6.2
1988	8.6	8.2	5.5
1989	7.2	6.9	5.3
1990	7.2	5.9	5.5
1991	7.7	6.3	6.7
1992	9.2	7.6	7.4
1993	8.1	6.7	6.8
1994	6.6	5.4	6.1
1995	5.8	5.3	5.7

Trends in Unemployment: Unemployment Rates, 1987 - 1995

TABLE 5

Major Mesa County Employers

Employer	Employees	Industry Type
Mesa County School District	2,100	Education
City Markets, Inc.	1,500	Groceries
St. Mary's Hospital	1,400	Hospital
RUST Geotech, Inc.	760	Construction
Mesa County	530	Government
Grand Junction Regional Center	500	Custodial and remedial care
City of Grand Junction	435	Government
Hilltop Health Services	410	Health Services
Coors Porcelain	363	Manufacturing
Mesa State College	350	Education
Veterans Administration Hospita	al 350	Hospital service
Community Hospital	335	Hospital service
Family Health West	300	Medical Service
Dixson, Inc.	275	Electronics

PART IV HOUSING AND HOMELESS NEEDS ASSESSMENT (SECTION 91.205)

The City of Grand Junction and Mesa County currently lack an adequate supply of rental housing affordable to those households earning less than 30% of the median family income. According to the 1990 census, 50% of the renter population resides in the City of Grand Junction. The majority of renter households (70%) earned less than the median family income.

TABLE 6

Number of Households

Percent of Median Family Income	Renters (County)	Owners (County)
96+%	3,751	14,992
Mod (81-95%)	1,270	2,041
Low Income (51-80%)	2,672	3,516
Very Low Income (31-50%)	2,355	2,044
Very Low Income (0-30%)	2,314	1,339
TOTALS	12,362	23,932
	Source: 1990 Census	

In 1990, the median family income for Mesa County was \$27,637. The percent of the population below the poverty line was 15.1%. Median family income for the City of Grand Junction was \$23,799. The percent of the population below the poverty line for the City of Grand Junction was 21.6%. The median monthly rent was \$333. Approximately 27% of Mesa County households reported experiencing one or more housing problems, defined as any of the following: excess cost burden, physical inadequacy, or overcrowding. The most prevalent housing problem was excess cost burden or paying more than 30% of gross monthly income for housing costs. Housing is considered "affordable" if one pays no more than 30% of gross monthly income for housing. Overall, renter households experienced a higher rate of housing problems (39%) than homeowners (20%).

Many families pay more than half of their monthly gross income for housing costs. In 1990, 3,243 Mesa County households were paying more than half of their monthly gross income for housing. This included 2,052 renters and 1,367 owners.

In 1990, 1,381 Mesa County households received housing assistance of some form. In 1996, an estimated 1,614 households received some form of housing assistance. Most existing housing assistance programs serve only very low income families. Few programs have guidelines broad enough to serve low and moderate income families. In Mesa County 86% of the existing housing assistance units are restricted to serve only the very low income households. Only 14% of the current housing assistance available in Mesa County is available to low income families. Single individuals without children typically do not receive any housing assistance unless they are elderly or disabled. Waiting lists for housing assistance programs vary from six months to twentyfour months in length.

Low home mortgage interest rates are assumed to have provided some relief to homeowners who were able to refinance their homes since 1990. It is also assumed that a portion of the renter population has been helped by the low interest rates with the opportunity to purchase a home.

On the whole, renter households are believed to be in relatively worse condition than in 1990, since the average cost of rental housing has increased at rates in excess of the area's average wage rates during this same period and since the total number of available rental units has decreased.

A. EXTREMELY LOW AND VERY LOW INCOME HOUSEHOLDS

Persons in these demographic groups are those earning anywhere from 0% to 50% of the median family income (MFI). The tables show the extent of housing problems in these groups. These figures are from the Comprehensive Housing Affordability Strategy.

PERCENT OF RENTERS WITH ONE OR MORE HOUSING PROBLEMS BY INCOME AND HOUSEHOLD COMPOSITION (MESA COUNTY, 1990 CENSUS)						
Elderly Small Large All Other Total 1 & 2 Related Related House- Renters Member holds						
Extremely Low Income (0-30% MFI)	63%	73%	94%	77%	73%	
Very Low Income (31-50% MFI)	64%	74%	78%	78%	73%	
Low Income (51-80% MFI)	40%	44%	58%	31%	41%	
Moderate Income (81-95% MFI)	35%	8%	25%	6%	12%	
TOTAL RENTERS	50%	34%	56%	36%	36%	

TABLE 7

Grand Junction currently lacks an adequate supply of rental housing affordable to those households earning less than 50% of the median family income. In 1990, 73% of renters earning less than this amount

had one or more housing problems. The problem is most acute for extremely low income <u>large</u> households where 94% reported having at least one housing problem. It would appear that there is a shortage of three and four bedroom rentals for larger households. For extremely low income <u>small</u> households the number is 73% and for extremely low income elderly households the number is 63%.

Of those homeowners earning 30% or less of the median family income who responded to the 1990 census, 78% of elderly homeowners and 73% of all other homeowners reported having at least one housing problem. Households earning between 31% and 50% of the median family income reported a housing problem 36% of the time for elderly homeowners and 65% for all other homeowners. This data shows that households with incomes at or below 50% of the median family income are much more likely to experience housing problems than are households with higher incomes.

The need for more affordable housing in Grand Junction has been recognized by various studies and task forces. This is a recurring problem which tends to get worse as the cost of housing keeps increasing. Large households are especially vulnerable as their wages do not provide a sufficient income for adequate housing. One way this problem is being addressed is by the 40 unit multi-family housing project currently being constructed by the Grand Junction Housing Authority.

B. LOW INCOME HOUSEHOLDS

Low income households face many of the same housing problems as those households with very low and extremely low incomes. These problems include a tight rental market which drives rates up and a lack of low cost three and four bedroom units. In 1990, 41% of low income households reported having a housing problem. The situation was the worst for large households where 58% reported having a housing problem. Once again, the situation is a little better for homeowners than for renters. For all homeowners earning between 51% and 80% of the median family income 36% reported having at least one housing problem. The numbers ranged from 14% for elderly homeowners and 55% for all other homeowners. The household type with the greatest incidence of housing problems is large family renter households.

As stated above, there is a need in Grand Junction for additional housing that can be afforded by households earning up to 80% of the median family income.

TABLE 8

INCIDENCE OF ONE OR MORE HOUSING PROBLEMS BY INCOME GROUP AND TENURE MESA COUNTY 1990 CENSUS				
	Total Renters	Percent w/ Housing Problems	Total Owners	Percent w/ Housing Problems
Extremely Low Income 0-30% MFI)	2,314	73%	1,339	75%
Very Low Income (31-50% MFI)	2,355	73%	2,044	47%
Low Income (51-80% MFI)	2,672	41%	3,516	36%
Moderate Income (81-95% MFI)	1,270	12%	2,041	21%
TOTAL HOUSEHOLDS	12,362	39%	23,932	20%

C. MODERATE INCOME HOUSEHOLDS:

Households earning between 81% and 95% of the median family income are better able to afford housing and thus avoid having as many housing problems. The census data show that 18% of all moderate income households reported having at least one housing problem. This compares to 27% for all households.

The biggest problems for moderate income households are in the elderly renters households, the large renters households and the all other homeowners households. These households reported problems at 35%, 25% and 28% respectively.

D. ELDERLY PERSONS

One-half of elderly one and two member <u>renter</u> households reported a housing problem compared to 19% of elderly <u>homeowner</u> households. However, in the extremely low income category 78% of elderly <u>homeowner</u> households reported a housing problem and 63% of elderly <u>renter</u> households reported a problem.

TABLE 9

PERCENT OF OWNERS WITH ONE OR MORE HOUSING PROBLEMS BY INCOME AND HOUSEHOLD COMPOSITION (MESA COUNTY 1990 CENSUS)				
	Elderly	All Other Owners		
Extremely Low Income (0-30% MFI)	78%	73%		
Very Low Income (31-50% MFI)	36%	65%		
Low Income (51-80% MFI)	14%	55%		
Moderate Income (81-95% MFI)	10%	28%		
TOTAL OWNERS	19%	21%		

Most of the housing problems for the elderly occur in the <u>renter</u> households and in the extremely low and low income <u>homeowner</u> households. Low and moderate income elderly that are <u>homeowners</u> are generally able to avoid housing problems. Elderly <u>homeowners</u> generally have their houses paid for or are carrying a fairly low mortgage payment. Elderly <u>renters</u>, however, are faced with the prospect of paying market rents if there is not enough subsidized housing in the area. This causes the high occurrence of housing problems among the elderly <u>renters</u>.

E. PERSONS WITH HIV/AIDS

During the course of a year the Western Colorado Aids Project (WESTCAP), will field requests for housing assistance from approximately five families who are homeless or near homeless. It is not known how many of these families reside in the City of Grand Junction because WESTCAP serves an area covering 21 counties in Western Colorado.

Also, during the course of a year WESTCAP will assist about 30 families with requests ranging from assistance in finding appropriate low cost, clean housing to rent assistance to finding a landlord who will allow them to keep a long term pet.

The housing market in Grand Junction has limited low cost, clean housing which allows persons with HIV/AIDS to keep and care for pets. Most of the clients served by WESTCAP live at or below poverty level, have unreliable transportation and value their pets, sometimes as "their only friend". Transportation is also a major concern for these persons as many of them have to walk to all appointments with doctors, grocery stores and to social service agencies. WESTCAP case managers try to accommodate this need by providing rides to essential appointments. MesAbility, the transit system for elderly and disabled, is available to those with AIDS who qualify as disabled.

In the past 3 1/2 years WESTCAP has assisted 112 clients with most requiring either housing and/or transportation. The current case load for WESTCAP is 35 local residents.

F. HOUSING COST BURDEN

According to HUD, the 1995 Area Median Income in Mesa County for a family of 4 is \$36,600. In 1990, the area median family income was \$27,637. The attached chart illustrates the current income levels, by family size, considered low- and very low-income for Mesa County. These are established as 80% and 50% of the area median income, respectively.

Very Low Income	Low Income
\$12,800	\$20,500
\$14,650	\$23,400
\$16,450	\$26,350
\$18,300	\$29,300
\$19 , 750	\$31,600
\$21,250	\$33,950
\$22,700	\$36,300
\$24,150	\$38,650
	\$12,800 \$14,650 \$16,450 \$18,300 \$19,750 \$21,250 \$22,700

TABLE 10

The 1990 Census revealed that 27% of Mesa County households had one or more housing problem, the most common of which was affordability. Nine percent of Mesa County households, 3,243 families, were forced to pay more than half of their monthly income for housing. Of the renter households whose incomes were at or below 30% of the area median family income, 55% paid more than half of their monthly gross income for housing costs. Of the owner households in the same income category, 49% paid more than half of their monthly gross income for housing.

Nearly 38% of Mesa County renter households earn incomes below 50% of the area median income, but less than 20% of the rental units are affordable to these very low income families.

G. PERSONS OF RACIAL OR ETHNIC MINORITIES

Compared to all households, a higher percentage of minority households fall below 80% of the median family income for the County. Table 11, shows that 34% of minority owner households and 28% of all owner households fall in the extremely low income, very low income or low income categories. For renter households, 72% of minority households and 59% of all households are in these income categories.

The Comprehensive Housing Affordability Strategy shows that 68% of Hispanic Renter Households and 100% of Black Renter Households in the extremely low and very low income categories have a housing problem. This compares to 73% for all households in these income categories. For Owner Households in the extremely low and very low income categories 77% of Hispanic households and 0% of Black households have a housing problem. This compares to 58% of all households in these income categories that have a housing problem.

INCOME DISTRIBUTION OF HOUSEHOLDS, 1990								
	All Households	Minority Households	Black Households	Hispanic Households				
Owners								
Extremely Low (0-30% MFI)	5.6%	7.8%	0%	8.1%				
Very Low (31-50% MFI)	8.5%	7.5%	0%	6.7%				
Low (51-80% MFI)	14.1%	19.1%	0%	20.1%				
Moderate (81-95% MFI)	71.9%	65.6%	100%	65.1%				
Total Households	23,932	1,287	21	1,110				
Renters								
Extremely Low 0-30%	18.7%	31%	50.6%	26.6%				
Very Low 31-50%	19.1%	24.1%	5.1%	26.8%				
Low 51-80%	21.6%	16.6%	19%	18.3%				
Moderate 81% or above	40.6%	28.3%	25.3%	28.3%				
TOTAL	12,362	1,399	79	1,126				

TABLE 11

MAP #2

MAP #3

PART V

NATURE AND EXTENT OF HOMELESSNESS

(SECTION 91.205 (c))

A. NEEDS OF SHELTERED AND UNSHELTERED HOMELESS

While the community has several agencies working to prevent homelessness and provide shelter for homeless, there is a need for additional assistance. The actual number and demographics of homeless persons in the City of Grand Junction and Mesa County is difficult to determine. Additionally, reliable information pertaining to the racial and ethnic breakdown of homeless persons was not available.

Discussions with local organizations directly involved with providing services to the homeless have prioritized the need as follows:

- Transitional housing, which includes supportive services to assist families with life skills counseling, budgeting, problem solving, stress management, self-esteem management, assistance with daycare and parenting classes, employment training and preparation, job seeking assistance, alcohol and drug rehabilitation, and educational assistance.
- Day Center, for homeless persons to shower, wash clothes, and make and receive phone calls. Some case management would be available to assist the families in accessing job seeking services in the community. Lockers would be available for storage of personal items so homeless persons can go out into the community to seek employment.
- Assistance in the prevention of homelessness by providing one time emergency rental assistance, and security deposit assistance. Housing providers see the need to assist families with security deposits. Generally, landlords are asking for a security deposit equal to one month's rent. It is very difficult for low and moderate income families to afford the first month's rent **and** the security deposit. Providers see this assistance in the form of a loan to families, with the families agreeing to pay back the deposit in a six month time period.
- Single Room Occupancy for homeless individuals moving toward selfsufficiency.

Homeless providers also see a need for emergency shelters for families, homeless single dads, and victims of domestic violence They list Emergency Shelters (3 days) with emphasis on case management services to assist special needs population in the following order:

- 1) HIV/AIDS related diseases
- 2) Mentally Ill
- 3) Elderly

- 4) Physically disabled
- 5) Youth 18 to 21 years of age
- 6) Substance Abuse
- 7) Developmentally Disabled

Recently, the Resource Center expanded its services to victims of domestic violence by moving to a large home in downtown Grand Junction. This new facility has 24 beds. The Resource Center also counsels approximately 60 individuals per month.

In March, 1996, the GJHA received 15 certificates from Colorado Division of Housing specifically to assist victims of domestic violence.

Discussions with the community's homeless providers indicate that, along with shelters, there is a need for transportation in the City of Grand Junction and Mesa County (mass transit), child care assistance, job counseling and jobs that pay a self-supporting wage.

B. NEEDS OF PERSONS THREATENED WITH HOMELESSNESS

Based on the Task Force Report of 1994, it is estimated that nearly 3243 of Mesa County's households are at-risk of being homeless due to a housing cost burden of over 30%. Homeless providers indicate the need for affordable housing for low income wage earners, emergency rental and security deposit assistance, the need for mediation and housing counseling services, in addition, providers see a need for shelters to serve special populations (See Nature and Extent of Homelessness and Facilities and Services for the Homeless and Persons Threatened With Homelessness). A thorough assessment must be made by housing providers as to the need of these special population groups.

C. POPULATIONS WITH SPECIAL NEEDS - OTHER THAN HOMELESS

Information regarding the needs of Grand Junction's special needs populations was gathered from service providers in agencies who provide services to these groups. Information provided indicates the need for low cost housing for low income wage earners lacking adequate employment or job skills, as well as drop-out prevention activities.

D. SEVERE MENTAL ILLNESS/DEVELOPMENTALLY DISABLED

Colorado West Mental Health Center and Mesa Developmental Services offer a variety of housing and residential treatment options intended to accommodate client needs. Colorado West Mental Health Center reports that it is currently serving approximately ten people in its PRN program that may be homeless and they have a small waiting list for their services.

Mesa Developmental Services is not aware of any of their clients that are currently homeless. They have 92 clients in their residential

program and approximately 50 in the supported living program. All of these people are in need of some degree of support. Support varies from 24 hour supervision to minimal contact such as assistance with emergencies. There are 72 people on the waiting list for residential or supported living services.

E. PHYSICALLY DISABLED HOUSEHOLDS

Center for Independence offers supportive services and advocacy assistance to physically disabled individuals and families. Although the Center for Independence provides no housing assistance, the Center receives 240 housing related calls per year. The Center refers those calls to The Salvation Army, Rescue Mission, Catholic Outreach or the Grand Junction Housing Authority for housing assistance.

F. PERSONS WITH ALCOHOL/OTHER DRUG ADDICTIONS

Several agencies provide services to alcohol and drug abusers. The Salvation Army's Adult Rehabilitation Program provides an 18 bed drug and alcohol residential treatment center for men. This is a 6 month voluntary program. The Salvation Army estimates approximately 25-30% of these men are homeless.

G. AIDS AND RELATED DISEASES

The Western Colorado AIDS Project cannot accurately determine exactly how many people in the City and/or County have AIDS. However, the current workload is about 35 local clients. According to The Warren McKerrow Aids Foundation, problems with housing among those with AIDS is not a major concern, but certainly is an issue requiring some assistance on an occasional basis. The Foundation indicates that homeless persons with AIDS periodically require some form of assistance, either short term housing or supportive services.

H. SINGLE-PARENT HOUSEHOLDS

Many families pay more than half of their monthly gross income for housing costs. The 1990 Census defines this as a severe cost burden. The GJHA reports that 80% of the families on the waiting list are single parent families. 87% of the families on the waiting list earn less than \$10,000 per year. The Grand Junction Housing Authority estimated that for the period of mid 1992 to mid 1993, apartment rental rates increased by nearly 11% in the City of Grand Junction. Since 1993, rents have been increasing at a slightly lower rate of 5% to 7% per year. In November, 1995, National Valuation Consultants, Inc., estimated rental rates in the Grand Junction area to be \$475.00. The GJHA reports current rental rates to be fairly stable. However, increases in the average annual wage of Mesa County workers have not kept pace with the increases in housing costs. Even with stabilization of rental rates, families are still suffering a severe cost burden.

I. LEAD-BASED PAINT HAZARDS

According to the Mesa County Health Department there is no available data that shows how many houses in Grand Junction contain lead-based paint. The Health Department also, did not identify this as a major problem in the area. The Comprehensive Housing Affordability Strategy (CHAS), however, estimates that there are 18,745 housing units in Mesa County that may contain lead-based paint. If we extrapolate from that and assume that approximately 36% of the County's population is within the City of Grand Junction then one "estimate" of the number of housing units in the City containing lead-based paint is 6,748.

J. HOMELESS POPULATIONS AND SUBPOPULATIONS

The HUD chart on the following page lists the homeless populations and subpopulations in Grand Junction. It is impossible to get an exact count of the number of homeless in the City. These numbers are the best estimates based on discussion with, and information provided by homeless service providers in the City and the experience of the Grand Junction Housing Authority. The number of homeless can change from season to season or even from day to day. These numbers reflect what seems to be a reasonable year-round average for the number of homeless in the City of Grand Junction.

U.S. Department of Housing and Urban Development CPD Consolidated Plan Homeless Populations and Subpopulations

	Total # Homeless	Total # Homeless Unsheltered	TOTAL Reception/Day Centers	NUMBER SERV Emergency Shelters	Transitional Housing
Part 1: Homeless Population	(a + c + d)	(a)	(b)	(c)	(d)
Families with Children					
1. Number of Homeless Families	67	27	38	36	4
2. Number of Persons in Homeless Families	234	108	114	118	8
Individuals not in Families					
3. Youth (17 years of age or younger)	35	15	0	0	20
4. Adults (18+ years of age)	55	35	113	20	0
TOTAL (lines 2 + 3 + 4)	324	158	227	138	28
Part 2: Subpopulations			Part	2: Continue	ed
	% of				
Homeless Persons with Special Needs Related to:	Total	Total			
1. Severe Mental Illness (SMI) Only	4.6	15	<u>Number</u> 6. Other (Spe	ecify)	
2. Alcohol/Other Drug Abuse Only	12.3	40			
3. SMI and Alcohol/Other Drug Abuse	15.4	50			
4. Domestic Violence	15.7	51			
5. AIDS/Related Diseases	3.1	10			

PART VI HOUSING MARKET ANALYSIS

(SECTION 91.210)

As in all areas of the State, the Grand Valley has experienced strong population growth. The State Demographer's Office estimated that Mesa County's population had grown from 93,145 in 1990 to 102,620 in 1994, an increase of 9,475 persons. This added more than 3,790 new households to Mesa County and 3,286 new households to the City of Grand Junction.

Construction of new housing in Mesa County has kept pace with the growth of households. Since 1990 the City of Grand Junction and Mesa County issued a total of 6,141 building permits. 66% were single family units, 32% were mobile homes and 2% were 2 and 3 or more family units. Building permit records show that 22 multi-family developments (3 or more) were constructed in the City and Mesa County, combined, since 1990. (Of the 22, four large developments were: The Atrium, a retirement living center, Grand View, housing for very low income elderly, Foresight Village, luxury 1 and 2 bedroom apartments, and Crystal Brook Apartments, 40 1, 2, 3, and 4 bedroom affordable apartments).

As of April, 1996, Mesa County Planning Department anticipates granting approval for two small proposed developments of multi-family units in 1996.

		City of Grand Ju	Inction	
Year	1 Family	2 Family	3 or More	Mobile Home
			Family	
1990	34	1	0	6
1991	51	9	0	2
1992	120	10	0	2
1993	206	4	1	3
1994	209	4	0	4
1995	310	14	3	13
1996 YTD	167	2	1	11
TOTAL	1097	44	5	41
	Mesa Co	unty Less City of	Grand Junction	
Year	1 Family	2 Family	3 Family	Mobile Home
1990	273	0	0	382
1991	359	0	11	301
1992	484	7	0	267
1993	611	4	0	322
1994	677	7	6	311
1995	553	14	0	293
1996 YTD	0	0	0	72
TOTAL	2957	32	17	1948

TABLE 12

Mobile homes made up 11% of the total County housing inventory in 1990. Current 1996 year to date figures indicate that mobile homes now make up 14% of the total County housing inventory.

As the Residential Building Permits table indicates, there has been significant growth in mobile homes since 1990. Mesa County issued 1948 new permits for mobile homes in the County since 1990. Of the new housing units added to Mesa County's housing stock, 39% have been met by mobile homes.

Condominiums and townhouse had been an affordable option for buyers, but increased sales prices make them out of reach for many. Mobile homes appear to be a viable option to many families in Mesa County wanting to own affordable housing. As of December, 1995, the price of condominiums and townhomes were selling at an average price of \$80,723. The average cost of a 3 bedroom single family home was \$100,185. Mobile home dealers in the community estimate the average cost of a 3 bedroom, 1,300 sq. ft. mobile home to be \$45,000. Lot prices can vary from \$15,000 to \$37,000, depending on location.

A new subdivision for mobile homes is currently under development in the City of Grand Junction. Mesa County has one completed development with a total lot capacity of 99 units. This park is almost filled. The Mesa County Planning Department anticipates two new developments in 1996. The two combined developments will have a total lot capacity for 355 mobile homes.

According to 1990 Census information Mesa County had a total of 39,208 housing units. The housing stock consisted of 66% one story detached structures, 11% were mobile homes, and 20% were multi-family units. The 1990 census noted that of the total **occupied** housing units , 65% were owner-occupied, and 35% were renter-occupied. Of those renter occupied units, 38% were single family units, 5% were mobile homes and 57% were multi-family units.

TABLE 13

Owner/Renter Occupied Housing

<u>Type and # of Units in</u> <u>Structure</u>	<u>Renter</u> City of GJ	<u>Owner</u> City of GJ	Vacant	<u>Renter</u> Mesa CO	<u>Owner</u> Mesa CO	Vacant
1, detached	1,883	5,346	446	4,830	19,401	1,698
1, attached	136	196	21	388	487	68
2	402	77	52	726	149	94
3 or 4	1,008	111	67	2,297	169	198
5 to 9	878	39	80	1,224	76	151
10 to 19	767	65	53	928	86	80
20 to 49	682	72	66	826	72	162
50 or more	389	2	35	539	3	40
Mobile home or trailer	151	506	52	854	2,992	412
Other	61	39	16	104	99	55
TOTAL	6,357	6,453	888	12,716	23,534	2,958
	S	ource: 19	90 Census			

TABLE 14

Number of Bedrooms	Renter City of GJ	<u>Owner</u> City of GJ	<u>Renter</u> Mesa County	<u>Owner</u> Mesa County
0	206	22	229	41
1	2020	221	2583	635
2	2826	1878	6075	5492
3	1059	3024	3217	12451
4	194	1019	486	3916
5	52	289	126	999
TOTAL	6357	6453	12716	23534
	Source	: 1990 Census		

Tenure by Bedroom - Occupied Housing Units

In 1990, 35% of Mesa County's total housing stock was inside the corporate limits of the City of Grand Junction. Of Mesa County's total housing stock, 49% were renter occupied. Of the total housing stock in the City of Grand Junction (13,698), 47% were owner occupied units and 46% were renter occupied units.

The City of Grand Junction hosts a disproportionately large number of Mesa County's renter households as compared to its relative size. The ratio of owners to renters in the City of Grand Junction is roughly, 50% - 50%. The ratio of owners to renters in Mesa County is 65% - 35%. Nationally, a 65-35% ration is more common or typical.

A. RENTAL HOUSING MARKET

The 1990 Census data indicates that Mesa County had a total of 12,716 renter units, roughly equally divided between multi-family developments and single family units. As a result of a strong housing market and very low interest rates, the number of available rental units has decreased, many having been sold to owner-occupants. One property management firm reported that between late 1989 and 1993, approximately 1900 of its rental units had been sold to owner-occupants. It is difficult to distinguish what portion of the new owners were renter households moving up to home ownership vs. new families that moved into the area during this time period.

In November, 1995, National Valuation Consultants, Inc., estimated rental rates in the Grand Junction area to be \$475.00. The GJHA reports current rental rates to be fairly stable. However, increases in the average annual wage of Mesa County workers have not kept pace with the increases in housing costs.

National Valuation Consultants, Inc., conducted an Apartment Market Analysis for the Grand Junction Housing Authority in November, 1995. National Valuation Consultants, Inc.'s analysis indicates, in part, the following: "For a period of time during the mid to late 1980s and early 1990s, the Grand Junction apartment market experienced high vacancy and declining then stagnant rental rates. Since 1990, a new influx of working families into the area began to drive up population levels and greatly increased the need for affordable housing. As demand increased, apartment rental rates started to increase. From the period of mid 1992 to mid 1993, apartment rental rates increased by nearly 11% in the City of Grand Junction, according to the Grand Junction Housing Authority. Since 1993, rents have been increasing at a slightly lower rate of 5% to 7% per year."

"Vacancy rates in the Grand Junction apartment market have also been experiencing an improving trend. For a more specific look at vacancies, we surveyed several properties within the Grand Junction market area. We found occupancies ranging from roughly 97% to 100% for individual properties and 99% overall for our survey group."

"Our discussions with property managers indicated a somewhat less favorable picture. Two property managers, reflecting a total of over 900 units, stated that their current vacancy rate was in the 4% to 6% range. Note that these property managers include detached single family rentals in their portfolios."

National Valuation Consultants, Inc., go on to state that "most market observers speculated that the market was beginning to stabilize, with rental rates expected to remain stable or increase only at the rate of inflation in the short term".

Crystal Brook Townhomes, a GJHA sponsored, 40 unit multi-family development, is under construction. This development will be available in the Fall of 1996 to low and moderate income households.

Mesa County Planning anticipates two multi-family development will receive building permits in the coming year; 6 to 7 townhomes (housing 6 to 7 families) and approximately 12 single family attached units (sharing of common wall).

TABLE 15

No.	Project Name	Approx. Age	Units	Occu- pancy	Units Available	Unit Mix	Rental Range
1	Various (GJHA)	Various	247	99%	3	Various	N/A
2	Wellington Gardens	20 yrs	50	100%	0	1, 2 & 3 Bed	\$270-365
3	Southgate Common Townhomes	14 yrs	166	100%	0	1, 2 & 3 Bed	\$370-555
4	Northwoods Apts.	13 yrs	90	100%	0	2 Bed 1&2 Bath	\$590-625
5	Nellie Bechtel	12 yrs	96	99%	1	1 & 2 Bed	\$400-560
6	Greenhouse Apts.	16 yrs	37	100%	0	1 & 2 Bed	\$465-520
7	Heather Ridge Apts.	15 yrs	60	100%	0	1 & 2 Bed	\$370-470
8	Midtown Apts.	17 yrs	57	100%	0	1, 2 & 3 Bed	\$375-550
9	Bass Apts.	10 yrs	48	97%	1	1 & 2 Bed	\$300-350
10	Racquet Club Apts	10 yrs	144	100%	0	1 & 2 Bed	N/A
11	Garden Village Apt	15 yrs	91	96%	3	1, 2, 3&4 Bed	N/A
12	Maurice Arms	18 yrs	66	100%	0	1, 2 & 3 Bed	N/A
13	Grand Manor Apts	17 yrs	112	97%	3	1, 2 & 3 Bed	N/A
	Overall Survey		1,264	99% 11			

Apartment Rental and Occupancy Survey - (November 1995) Grand Junction Area

Note that according to the property managers, the vacant units reflected herein are due to tenant turnover. All of the projects surveyed have waiting lists for apartments as they become available.

Source: National Valuation Consultations, Inc. Survey, November, 1995

B. SINGLE FAMILY HOUSING MARKET

The single family housing market has seen dramatic increases in the past 6 years. In December, 1989, approximately the same time as 1990 Census data was collected, the average sales price of a single family home was \$54,285. By December, 1995, the average sales price of a single family home had increased 88.64% to \$102,401. Condos and townhomes, usually a more affordable option for first time buyers and lower income families, skyrocketed 158.74% during the same time frame, increasing from \$31,198 in December, 1989, to \$80,723 in December, 1995.

C. EXISTING HOUSING STOCK

The 1990 census reported a total of 36,250 occupied housing units in Mesa County. According to Mesa County's Comprehensive Housing Affordability Strategy (CHAS), "65% of the housing units in Mesa County that were built before 1979 may contain lead-based paint. Lead is the number one environmental health hazard to American children. Childhood lead poisoning affects 10-15% of all preschoolers in the United States. Lead poisoning can cause IQ reductions, reading and learning

disabilities, decreased attention span, hyperactivity and aggressive behavior. HUD's method for estimating the number of units containing lead based paint based upon the age of the housing stock gives a general idea of the severity of this problem in Mesa County.

For the most part, Mesa County's housing stock is in good condition. No statistics exist as to the number of units in substandard condition. The Energy Office (a non-profit organization that provides housing rehabilitation) defines the term <u>substandard conditions</u> as "any housing unit which does not meet Housing Quality Standards as defined by HUD in the Section 8 Rental Assistance Program, which could include inadequate sanitation, structural hazards, hazardous electrical wiring, plumbing, or mechanical equipment". The Energy Office indicates that they have rehabilitated approximately 52 units since 1992, at an average cost of \$13,000 to \$15,000 per unit, and provided weatherization to approximately 2,500 units since 1979.

The Energy Office has recently been designated as a CHDO (Community Housing Development Organization), and, therefore, eligible for HOME funding from HUD. The CHDO is currently in a stage of planning for HOME funds.

D. AREAS OF MINORITY CONCENTRATION

The largest group of minorities in Grand Junction is Hispanics. Hispanics of all races comprise approximately 11% of the City's population. The remaining minority categories each comprise less than 1% of the population.

Grand Junction has several areas with a concentration of Hispanics. Concentration is defined as an area that has 20% or more of its residents of Hispanic origin. There is also one part of the City where Hispanics make up between 40% and 60% of the residents. These areas of concentration are located downtown, in Riverside and on Orchard Mesa. MAP #4

E. PUBLIC HOUSING INVENTORY

The Housing Authority of the City of Grand Junction owns 225 units for rent to very low and low income households.

Of the GJHA owned units, Ratekin Tower Apartments has 107 one bedroom units, Walnut Park Apartments has 78 one bedroom units, Low Rent Public Housing, also known as Capital Terrace Townhomes, has 12 two bedroom townhomes 12 three bedroom townhomes and 6 three bedroom houses. Crystal Brook Townhomes is under construction, however Crystal Brook Townhomes currently has 8 existing apartments; 4 one bedroom and 4 two bedroom units. The GJHA also has two transitional houses leased from the City of Grand Junction. Currently, the Housing Authority reports a 1% over all vacancy rate.

Of the GJHA owned units, Ratekin Tower Apartments has 11 accessible units. Once construction is complete, Crystal Brook will have 6 accessible units. The manager of Ratekin Tower Apartments states that all accessible units are filled. The waiting list shows 3 persons in need of accessible units.

The overall condition of the GJHA owned properties is very good, in fact, the GJHA received HUD's Public Housing Management Assessment Program (PHMAP) High Performer designation for the past several years. However, some rehabilitation has been identified for Capital Terrace Townhomes through the Comprehensive Improvement Assistance Program (CIAP). Capital Terrace Townhomes is a modest, 30 unit development, approximately 16 years old. The combination of the age of the development and lack of sufficient funding for ongoing maintenance in recent years has lead to a need for significant renovation. The GJHA received \$76,111 from HUD for capital improvements. Work is to be in 1996. Capital improvements include replacement of completed furnaces, flooring, and mud jacking of sidewalks and porches. None of the units are planned for demolition or conversion to homeownership.

F. OTHER HOUSING ASSISTANCE

The following Table shows all of the public housing, assisted housing and Section 8 units managed or administered by low income housing providers in Mesa County. Currently, there are no vacancies in any of the programs.

TABLE 16

ASSISTED HOUSING IN MESA COUNTY

ONLY Very Low Income Households:				
Elderly and Disabled Only	1BDRM	2BDRM	3BDRM	4BDRM
Ratekin Tower(11 accessible) Grand View Apartments (3 accessible)	107 * 60			
Families/Elderly/and Disabled				
Capital Terrace Townhomes Clifton Townhomes Clifton Village South Garden Village Grand Manor (4 accessible) Maurice Arms Racquet Club (3 accessible) Southgate Commons (2 accessible) Transitional Housing	35 15 20 16★ 26 24 24	12 16 61 32 72* 27 120* 82*	18 33 24 13 60 2	9
Sub-Total	:	908		
Family/Elderly/Disabled (Bedroom Sizes	Vary)			
Section 8 Rental Assistance - GJHA Section 8 Rental Assistance - GJHA & C Section 8 Rental Assistance - Mesa Dev Section 8 Rental Assistance - Colorado Section 8 Rental Assistance - Resource	elopmental Se West Mental	rvices Health	lence	358 15 42 33 12
Sub-Total		460		
Total Units of Very Low Income Househo	lds	1,368		
Low and Very Low Income Households				
Elderly/Disabled Only				
<u>Elderly/Disabled Only</u> Walnut Park	78			
_	78			
Walnut Park	78 74 * 36 *			
Walnut Park <u>Elderly Only</u> Independence Village (20 accessible)	74*			
Walnut Park Elderly Only Independence Village (20 accessible) Monterey Park (18 accessible)	74*	9		
Walnut Park <u>Elderly Only</u> Independence Village (20 accessible) Monterey Park (18 accessible) <u>Family and Elderly</u>	74 * 36 * 9	9 206		
Walnut Park <u>Elderly Only</u> Independence Village (20 accessible) Monterey Park (18 accessible) <u>Family and Elderly</u> Grand Mesa	74 * 36 * 9	206	Income for Mesa	County
Walnut Park <u>Elderly Only</u> Independence Village (20 accessible) Monterey Park (18 accessible) <u>Family and Elderly</u> Grand Mesa Total Units of Low and Very Low Income	74 * 36 * 9	206	Income for Mesa	County
Walnut Park <u>Elderly Only</u> Independence Village (20 accessible) Monterey Park (18 accessible) <u>Family and Elderly</u> Grand Mesa Total Units of Low and Very Low Income Affordable Housing - Families earning	74 * 36 * 9	206	Income for Mesa 4	County
Walnut Park Elderly Only Independence Village (20 accessible) Monterey Park (18 accessible) Family and Elderly Grand Mesa Total Units of Low and Very Low Income Affordable Housing - Families earning Family and Elderly Crystal Brook Townhomes - (Available in Fall 1996)	74* 36* 9 between 40% a	206 nd 55% of Median 1		-
Walnut Park <u>Elderly Only</u> Independence Village (20 accessible) Monterey Park (18 accessible) <u>Family and Elderly</u> Grand Mesa Total Units of Low and Very Low Income Affordable Housing - Families earning <u>Family and Elderly</u> Crystal Brook Townhomes - (Available in Fall 1996) (6 accessible)	74* 36* 9 between 40% a 20*	206 nd 55% of Median 1 14		-
<pre>Walnut Park Elderly Only Independence Village (20 accessible) Monterey Park (18 accessible) Family and Elderly Grand Mesa Total Units of Low and Very Low Income Affordable Housing - Families earning Family and Elderly Crystal Brook Townhomes - (Available in Fall 1996) (6 accessible) Total Units of Affordable Housing</pre>	74* 36* 9 between 40% a 20*	206 nd 55% of Median : 14 40		-

All of the subsidized units in Mesa County are supported by funding contracts with HUD. Many contracts will be expiring in the next three

to five years and, failing an extension of federal funding, are at risk of being withdrawn from the affordable rental market. The first apartment complex to face this issue is Maurice Arms (a 66 unit apartment complex serving very low income households), which is currently for sale. New buyers may be able to preserve the units for affordable housing, (but there are no guarantees) or may decide to rent the units at market rates.

G. SECTION 8 HOUSING ASSISTANCE

The GJHA currently provides 358 Section 8 tenant-based certificates and vouchers. The number of certificates and vouchers can vary from month to month according to unit turnover and funding availability. The unit sizes are shown in Table 17. Funding for the Section 8 program is not expected to decline in the immediate future, however, the GJHA does not expect to see any new funding from HUD for additional units.

TABLE 17

Section 8 Rental Assistance

Household Type	1 BDRM	2 BDRM	3 BDRM	4 BDRM
Elderly Family	84	153	103	18

Source: Housing Authority of the City of Grand Junction

H. PUBLIC HOUSING WAITING LIST

As previously stated, the Housing Authority of Grand Junction currently has a waiting list for rental housing assistance of 401 households. The list is purged, monthly and remains open. Selection of applicants for assistance is based on federal and local ranking preferences and date and time.

Racial/ethnic	breakdown	of	persons	on	the	waiting	list	are	as	follows:
White - 76%			Hispanic	- נ	22 %		E	lack	c -1	8
Am. Indian - 2	18		Other -	0 %						

Breakdown of family composition: Families - 61% Elderly - 18% Disabled - 20% Requiring accessible unit - 1%

The GJHA reports that 46% of households on its waiting list meet one or more federal preferences. Federal preferences are described as families either 1) living in substandard housing, 2) involuntarily displaced or 3) paying more than one-half of their income for rent. Data obtained from those households on the waiting list indicates that 20% of those applicants are two-parent families and 80% are singleparent families. The average annual income of all of the applicants currently on the list is \$6,044. As of May 1, 1996, 87% of the households (or 349 families) on the waiting list earn less than \$10,000 per year.

I. FACILITIES AND SERVICES FOR THE HOMELESS AND PERSONS THREATENED WITH HOMELESSNESS

Numerous agencies assist homeless individuals and families in Mesa County. The contribution these service providers make is significant. Discussions with housing providers in the community prioritized the need for the prevention of homelessness:

Affordable housing for low income wage earners, specifically families earning 80% of median family income and below. Providers believe that prevention of homelessness cannot be accomplished without better paying jobs in the community, better job skills, and drop-out prevention activities. Minimum wage earners do not qualify for many government programs and are often one paycheck away from being homeless.

Emergency Rental Assistance and security deposit assistance.

Assistance in the prevention of homelessness by providing mediation and housing counseling services. Housing counseling services would include mediation of disputes between landlords and tenants to prevent evictions or termination of the lease for violations, landlord/tenant rights and responsibilities.

Other needs listed by housing providers include larger housing units, and proctor families and living skills counseling for 18 - 21 year olds.

The following describe some of these agencies and the services they provide:

Grand Valley Catholic Outreach, an incorporated non-profit agency located in the City of Grand Junction, provides a hot noon meal served six days a week; a duplex to house homeless small families; free clothing and household goods; supplemental food; financial assistance for payment of rent, utilities, fuel for cars and medications. Funding for the programs comes from United Way, FEMA (for rental assistance), foundations, churches, businesses and organizations and individuals. Four churches in the area pay the staff salaries so that all funds raised may be used for direct client services. The Outreach has three programs to prevent homelessness: the rental assistance program, the transitional housing program and a new program, Almost Home. This program provides the community with a weekly guide to affordable housing in the area and offers assistance in helping families and individuals locate such housing. Last fiscal year the Outreach provided 11,422 services and served 21,593 hot noon meals. In the first nine months of this fiscal year, the Outreach has provided 9,827 services and served 18,279 meals.

Salvation Army provides several programs to the community. Housing related services include:

Hope House Emergency Shelter - this shelter houses up to 16 women and children. Women are required to attend a support group which provides home and job skills training and teaching families to cook and maintain a household on a limited budget. The Army also provides individual and family counseling. Since the Shelter cannot house intact families, (families with two parents) or a mother with a teenage son, the Army has an agreement with a local hotel to house those families on a short term basis. The Army provides a food box for homeless persons. The food provided does not require cooking facilities to be prepared. The Salvation Army reports that all their shelters are full and remain 92% filled throughout the year.

<u>Rental Assistance</u> - in cooperation with FEMA, provides one time financial assistance to families that may be in danger of eviction because they are behind in their rent or cannot meet the rent for various reasons.

Emergency Transportation/Stranded Motorist Assistance - provides financial assistance to allow individuals and families who wish to leave the area because of lack of work or the potential to find work elsewhere, failure to find relatives in the area, wish to go home, etc.

Other services provided by the Army include: <u>food boxes</u>, year round distribution of food to needy families, <u>missing persons services</u>, <u>seasonal assistance</u> (Christmas gifts and food baskets, <u>summer camps</u> and youth programs and activities, individual and family counseling, <u>correctional services</u>, <u>emergency disaster services</u>, and <u>spiritual</u> guidance.

In 1995, the Salvation Army assisted 6,227 persons, provided 28,156 meals, and 3,941 services.

Rescue Mission, a non-profit agency, provides emergency housing for homeless families and individuals. Two shelters, one for men and one for women and children, provide housing for 40 people. The shelter serves breakfast and an evening meal. After a three day stay, the Mission charges \$2.00 per person per day or the family can exchange by working in the Mission. The Rescue Mission served 36,000 meals in 1995 and shelters an average of 609 persons a month. The Rescue Mission receives contributions from the local community and businesses.

The Resource Center, in conjunction with Colorado Coalition for the Homeless, provides rental assistance and active case management assistance for families living in Mesa County who are homeless or at risk of becoming homeless. Primary consideration is given to victims of domestic violence. Clients must be capable of becoming selfsufficient in less than two years, therefore, this is a two year rental assistance program to individual families. This program has the ability to assist 12 families. The Resource Center's Family Services in conjunction with Colorado Coalition for the Homeless, provides supportive services to help families who are homeless or about to become homeless. Supportive services can include assistance with housing search, life skills counseling, budget, health care management, problem solving, stress management, self-esteem management, assistance with daycare and parenting classes, some transportation assistance, employment training and preparation, job seeking assistance, alcohol and drug rehabilitation, educational assistance, uniforms and tools that help provide employability. This program has the ability to assist 20 families.

Hilltop Youth Services Shelter provides emergency shelter for teens 12 to 18 years old, referred by Department of Social Services who are either homeless or who are living in an unsafe environment. The Shelter provides temporary living arrangements for 8 youth in 2 twobedroom apartments. Each youth placed in the Shelter is in need of short term placement while long term planning is being carried out. Programmatic focus is geared toward developing independent living skills, modeling positive social interaction, and promoting educational reintegration. The Shelter estimates that approximately 80 youth have been served since February, 1995, and are looking to expand to 12 beds this year.

J. INVENTORY OF SUPPORTIVE HOUSING FOR NON-HOMELESS PERSONS WITH SPECIAL NEEDS

United Way has provided an information and referral service for more than 10 years. In cooperation with Mesa County Department of Social Services, United Way has upgraded this service to InfoLine. This is a computer based referral services which can be accessed through the telephone and/or computer modem. Future plans include a WEB site. In serving the homeless and about to be homeless, United Way has allocated money to American Red Cross, disaster emergency assistance; Community Food Bank, emergency food supplies; Grand Valley Catholic Outreach, rental assistance; Parents as Primary Teachers, family support services (which may include some rental assistance); The Resource Center, domestic violence program and shelter; and The Salvation Army, emergency shelter and food supplies. In 1995, United Way had a total of 180 calls for information on rental assistance available in the community. As of April, 1996, there have been 73 calls for housing assistance.

K. ELDERLY AND FRAIL ELDERLY

Elderly and frail elderly residents of Mesa County can find subsidized, low-income independent living accommodations through the GJHA, and other assisted housing programs in Mesa County. (See Table of Assisted Housing in Mesa County) For those elderly and frail elderly persons who wish to remain in their own home, Mesa County Department of Social Services provides Home Health Care Services and Home Community Based Services. These programs provide homemaking services, and/or nursing care, adult day care, personal care, lifeline services, non-medical transportation, personal care to eligible elderly persons.

Assisted living centers and nursing homes that provide around-the-clock care are available for elderly persons needing this type of assistance. The following table lists those facilities available in Mesa County.

CARE FACILITIES FOR ELDERLY Alternative Care # of Beds Nursing Home # of Beds Name Advantage Asst Lvg 6 Х Blossom View Х 20 Community Care Х 83 La Villa Grande Х 120 Family Health West 149 Х The Oaks Х 95 GJ Care Center 98 Х Grand Villa 50 Х Heritage Senior 77 Х Homes 32 Alzheimer Integrated Health 98 Х Serv-Mesa Manor Larchwood Inns 80 х Palisade Lvg Center Х 96 Plateau Valley Х 26 Sutton Homes Х 10 Alzheimer and Dementia

TABLE 18

TOTAL BEDS

L. AIDS AND RELATED DISEASES

The Warren McKerrow AIDS Foundation promotes the care of HIV positive persons by training companion/advocate care givers. The companion/advocate act as a liaison between the client and local, state and federal care providers. The companion/advocate assists the client in psycho/emotional and spiritual factors that affect the person with AIDS and their families, securing a primary physician as well as helping the affected individual in securing the necessary social service. Over the past three years 175 individuals have been served. Currently, no shelters or transitional housing exist for persons with HIV or AIDS in Mesa County.

290

750

Western Colorado AIDS Project is a community based non-profit organization dedicated to meeting the needs of HIV infected persons, their families and loved ones in 22 counties in Western Colorado. Services include professional case management and advocacy, HIV/AIDS client emergency funds, support groups, legal referrals, psychological counseling referrals, risk reduction education and community HIV/AIDS education.

M. DEVELOPMENTALLY DISABLED

Mesa Developmental Residential Services provides housing and personal and supportive services for the developmentally disabled population. Such housing assistance consists of 12 group homes and apartments which serve 63 people, 27 individual apartments, 4 apartments for elderly, developmentally disabled persons, 3 apartments for developmentally disabled criminal offenders and 15 personal care apartments for developmentally disabled persons. Three of these units are handicap accessible.

Mesa Developmental Services reports that there is a severe shortage of affordable, safe housing in Grand Junction. The cost of available rental housing often exceeds the funds their clients have available for rent. They also report a shortage of wheelchair accessible housing. Most of their clients don't drive so they try to find housing for them within walking distance of stores, doctor offices, etc.

N. DOMESTIC VIOLENCE VICTIMS

The Grand Junction Housing Authority, in conjunction with Colorado Division of Housing and The Resource Center provides rental assistance for families living in Mesa County who are victims of domestic violence. The Grand Junction Housing Authority received Certificates from DOH to assist 15 families. This is a new program, starting mid April, 1996.

O. VETERANS

Veteran's Administration does not provide shelter for homeless veterans. However, they will refer their clients to various shelters in the community. If homeless veterans have been identified as having a substance abuse problem, they will be admitted to a 28 day treatment program. After the 28 day time period, they can be referred for further rehabilitation and housing to an out-of-state domiciliary, which are VA institutions designated for homeless veterans.

P. HOMELESS YOUTH

Transitional Living Center provides housing to youth 16-21 years of age who are homeless or living in an unsafe environment and who want to work on becoming independent and self-sufficient. The program strongly values education, vocational training and employment. Additionally, the program youth learn to manage their apartments, their money and their lives with the support of the staff. They have six two bedroom apartments and offer a support system which includes case management, an educational component and transportation to necessary appointments. Youth can stay up to 18 months or 21 years of age. Besidents must

Youth can stay up to 18 months or 21 years of age. Residents must work a minimum of 12 hours a week, obtain a GED or higher education.

The Transitional Living Center also has a Young Parents Program that provides housing and support services for 2 single mothers up to 24 years of age. Each mother can have 2 children up to 4 years of age. The Transitional Living Center also offers non-residential services to youth 16-21 years of age.

From November, 1994 through November, 1995, TLC received 142 applications for assistance and served 46 youth. Number of days in residence were 3432. The average age was 18 years of age.

Q. MENTALLY ILL

<u>Colorado West Mental Health</u> offers a variety of housing and residential treatment options intended to accommodate client need. Currently, available resources include:

<u>Acute Treatment Unit</u>, a 10 bed facility which helps clients transition back into the community from a hospital setting. Offers 24 hour supervision.

Arches and Kiva provide adult foster care. These are group homes for the chronically mentally ill. These homes have the ability to serve 14 clients (combined). Offers 24 hour supervision.

Little Bookcliff Apartments, which is a HUD subsidized 20 unit apartment building for the chronically mentally ill. There is an onsite therapist and manager.

<u>Board and Care</u>: Colorado West Mental Health provides group therapy services for mentally ill persons living in adult foster care and alternative foster care facilities in Mesa County. They serve approximately 35 clients.

Section 8 Program: Colorado West administers 33 HUD Section 8 Vouchers and Certificates. The HUD program enables clients to rent modest housing of their choice as long as the dwelling meets HUD standards. Eligibility is based on the level of income, level of disability, status as a mental health center client and overall need as determined by HUD preference regulations.

R. BARRIERS TO AFFORDABLE HOUSING

As previously reported in Housing Market and Inventory Conditions, there has been little development of affordable housing in Mesa County. Cost remains the foremost barrier to providing affordable ownership and rental housing. The cost to develop housing affordable to low and moderate income households has made such development unattractive to the private sector. City policies concerning housing development, in general, may be barriers to the development to affordable housing, but have not been the major factor prohibiting such construction. The cost of land, materials and labor has been the primary barrier. The Affordable Housing Report produced by the Mesa County Healthy Community Civic Forum states the following under Opportunity #3: "Many people point to local government requirements, zoning restrictions and permitting processes as factors which increase the cost of housing. However, it is unclear if this general perception is correct or if there is any agreement on specific rules and regulations which could be changed to encourage the construction of affordable housing."

PART VII STRATEGIC PLAN FIVE YEAR STRATEGY (SECTION 91.215)

Historically, the City of Grand Junction has seen its role as providing basic citizen services such as public works and utilities, police and fire protection, parks and recreation, general planning and code enforcement and local economic development. The provision of various social services has been provided by other layers of government and private non-profit organizations. Housing assistance has generally been provided indirectly through the creation and operation of the Grand Junction Housing Authority. This system has worked quite well and appears to deliver many needed services in a very efficient manner.

The City still sees its main role as providing these basic services and will continue to place its major emphasis and financial resources in these areas. However, as society has gone through substantial changes over the years it appears that the demand for certain social services has begun to exceed the available supply.

This Consolidated Plan is the City's first effort under the Entitlement City Program of the federal government CDBG Program. In past years Grand Junction has received CDBG funds through the Small Cities Program administered by the state of Colorado. The bulk of these funds received by the City were used for needed public works and infrastructure improvements. This emphasis will continue under the Entitlement City Program but Grand Junction will look at expanding the scope of its support for additional programs and services. Therefore, one important aspect of Grand Junction's three year strategy will be to refine and improve the administration of its Consolidated Plan process. Also, the City will work to become more familiar with the opportunities available under this Entitlement City Program.

When the City does get involved with the provision of additional social services it will generally be through outside organizations such as the Housing Authority or other non-profit groups.

PRIORITY #1 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS

The City has numerous non-housing community development needs which cannot be met with current funds. Many of the needs in this category are related to City infrastructure improvements and parks developments and improvements. The City has identified millions of dollars of needs for streets, public facilities and other infrastructure improvements. Many of these needs are identified in the City's capital improvement plan. The main role of the City has been to provide these basic needs for its citizens. Under the Community Development Block Grant Program this will continue to be the number one priority for the City of Grand Junction.

The City will use this CDBG Program to make needed improvements in low and moderate income areas. The bulk of these improvements will be in the area of public infrastructure. This includes such items as street, curb, gutter and sidewalk improvements, drainage, water and flood protection system improvements, accessibility improvements and other public improvements of this nature. It is in the provision of these services that the City feels it can be most effective meeting the needs of its citizens.

The City has also identified over \$40 million of needs in the area of parks development and improvements. These needs range from several neighborhood parks in various parts of the City to a recreation center providing activities for both youth and seniors.

Economic development is another area in the Non-Housing Community Development Needs Category that the City has identified as a high priority. The City understands that one of the best ways to help low and moderate income people is to provide good jobs with good wages. The City's support of economic development efforts is aimed at producing these jobs so that people can help themselves and have longterm solutions to these problems.

The City has spent the past 18 months working on a Comprehensive Growth Plan. This has included extensive citizen and public involvement. The first three goals of this proposed plan read as follows:

- To achieve a balance of open space, agricultural, residential and nonresidential land use opportunities that reflect the residents' respect for the natural environment, the integrity of the community's neighborhoods, the economic needs of the residents and business owners, and the rights of private property owners.
- To ensure orderly transitions or buffers between different communities that help define distinct communities within Mesa County.
- To implement the plan through the coordinated and consistent actions of Grand Junction, Mesa County and other service providers.

The implementation of this Growth Plan will be a high priority for the City during the term of this Consolidated Plan. The Growth Plan is intended to be a working document that guides the City as it faces difficult challenges in the coming years.

PRIORITY #2 AFFORDABLE HOUSING NEEDS

Affordable housing is a need that has received more attention in the past year or two. Several different groups have identified this issue as a need in the community and there is currently a task force working on this need.

The City's support of affordable housing has been through the creation and operation of the Grand Junction Housing Authority. Recently, the City also made a cash contribution to the Crystal Brook Housing Project which is sponsored by the Housing Authority. Additional efforts to support affordable housing will be made through the Grand Junction Housing Authority or other appropriate organizations. In past years the City has sponsored the Energy Office in its application for CDBG funds through the State's Small Cities Program.

The City will increase its efforts to support affordable housing by using some of its CDBG funds in this area. The City recognizes that good housing is very important for all its residents. To achieve the goals of this priority need Grand Junction will support specific programs proposed by the Grand Junction Housing Authority and/or other appropriate agencies.

During the five year term of this Plan the City proposes to help numerous individuals and families. It is anticipated that 20 households will be directly benefited or helped by the City's CDBG Program during the course of this Plan.

The following objectives are high priorities for the City in the need area of affordable housing.

OBJECTIVE 1: TO INCREASE THE SUPPLY OF OWNERSHIP OPPORTUNITIES AVAILABLE TO LOW AND MODERATE INCOME HOMEBUYERS

Providers of first time homebuyer assistance programs report that while many low and moderate income families can qualify to purchase a home, few homes are available to purchase in the \$50,000 to \$75,000 price range. Adding to the supply of affordable homeownership opportunities will benefit both the homebuyers and those still in the rental market.

Possible Strategies Include:

Acquisition and rehab of existing houses for resale to low and moderate income households

Acquisition of land for construction of affordable new homes

Create an Affordable Homeownership Land Trust to retain the value of public investment in affordable housing for the community's long-term benefit.

OBJECTIVE 2: TO INCREASE THE SUPPLY OF AFFORDABLE RENTAL HOUSING

New construction of affordable units is only financially viable with significant public subsidy. Acquisition of existing market rate units for conversion to permanently affordable units, rehab of deteriorating houses, and preservation of existing affordable rental housing inventory are likely to be the most cost-effective ways to increase the affordable housing stock. Possible Strategies Include:

Acquisition of existing market rate housing for conversion to affordable rental units

Acquisition of privately owned subsidized rental units at risk of conversion to market rates.

OBJECTIVE 3: TO REMOVE SUBSTANDARD HOUSING CONDITIONS

Rehab of deteriorating housing has the potential to provide quality affordable housing and to revitalize neighborhoods. Demolition of dilapidated houses misplaced in non-residential areas can lead to more appropriate redevelopment. Areas in need of special attention include: the Ute- Pitkin corridor, Downtown, west Orchard Mesa, the South Fifth Street corridor.

Possible Strategies Include:

Rehabilitate deteriorating housing for conversion to affordable rental and homeownership opportunities.

Demolish dilapidated housing in non-residential neighborhoods; move housing that can be rehabilitated to residential areas.

PRIORITY #3 HOMELESSNESS NEEDS

The City realizes that this is an increasing problem in Grand Junction. Various social service providers in the City have outlined the following objectives as high priorities for addressing the needs of homelessness in Grand Junction:

OBJECTIVE 1: TO PREVENT HOMELESSNESS, AND TO ASSIST THOSE STRIVING TO ESCAPE HOMELESSNESS

Helping a family obtain and remain in appropriate housing can prevent the damage done by homelessness, and is more cost-effective than intervention after the fact.

Possible Strategies Include: Establish a Revolving Loan Fund for Renters' Security Deposits.

Establish a Day Center for homeless persons, to provide for daily hygiene needs and to serve as a job-seeking center.

Provide Transitional Housing to help stabilize homeless families and prepare them for more stable housing.

Provide housing counseling services and landlord-tenant mediation services to help families remain in their housing.

PRIORITY #4 OTHER SPECIAL NEEDS

There are several agencies and organizations in the City which address the housing and supportive service needs of persons who are not homeless but require supportive housing. These agencies serve persons with alcohol/drug addiction, persons with HIV/AIDS and their families and public housing residents. These various agencies are currently doing a very good job of providing these services. Some of these agencies do, however, have waiting lists for people who need or desire some of their services.

Historically, the City has not been a provider of these various social services. It appears that the most efficient method of meeting these needs is for these existing agencies to continue providing these services. Over time, as the City refines its CDBG Program and becomes more familiar with the intricacies of the program it may wish to include some type of additional assistance to these agencies and organizations.

BARRIERS TO AFFORDABLE HOUSING

The proposed Growth Plan for the City of Grand Junction contains several goals and recommended actions. Goal #16 states this; "To promote adequate affordable housing opportunities dispersed throughout the community." Four action items are attached to this goal. The first one is to participate in the Civic Forum affordable housing initiative and incorporate appropriate strategies into work programs. This action item is to begin in 1996 and will be ongoing.

The second action item is to provide density bonuses for projects which disperse compatible subsidized housing units within mixed residential development. The "action tool" for this is the City's Development Code and the schedule is 1996 and 1997.

These two recommended action items will help to identify and either remove or ameliorate any negative effects of public policies that serve as barriers to affordable housing. The Civic Forum study recommends that there be a formal, facilitated dialogue which focuses on the question of specifically which rules and regulations substantially impact the cost of housing. This dialogue could be held to pinpoint specific areas for change, modification or waiver. The City will participate in this dialogue to see if it can take specific steps to help reduce possible barriers to affordable housing.

LEAD-BASED PAINT HAZARDS

The extent of this problem in Grand Junction is not accurately known. The Mesa County Health Department deals with this issue as it presents a health hazard to residents. The Grand Junction Housing Authority has information available to residents concerning this potential problem. During the time frame that this Consolidated Plan covers, the City of Grand Junction will investigate and identify possible opportunities for the City to coordinate and/or support additional efforts to address this problem.

ANTI-POVERTY STRATEGY

The best way to reduce the number of persons in poverty is to provide good, stable jobs that pay a decent wage. The City of Grand Junction accomplishes this objective through its support of the Mesa County Economic Development Council (MCEDC). Each year the City budgets \$300,000 for this effort.

The Mission Statement of the MCEDC reads as follows: "The mission of the Mesa County Economic Development Council is to create quality jobs for the citizens of Mesa County. To ensure a viable diverse economy and solid tax base, MCEDC shall recruit and develop manufacturing, national service and other industries that provide base jobs and long term employment for our community."

To implement this mission, the MCEDC Board of Directors and professional staff focus on recruiting financially solvent companies that pay at least 175% of the national minimum wage. The Council is striving to raise the per capita income and quality of life for Mesa County residents.

In 1995 the MCEDC brought four major firms to the area. These four firms created 175 jobs during the year and are expected to create a total of 540 jobs when they reach maturity. Total payroll for these companies in 1995 is \$3,900,000.

INSTITUTIONAL STRUCTURE AND INTERGOVERNMENTAL COORDINATION

Many different groups and non-profit organizations cooperate to provide programs serving both housing and community development needs of Grand Junction citizens.

Public Institutions - The City of Grand Junction is the lead agency for the Consolidated Plan and provides the administration and delivery of Federal programs under the auspices of the Plan. As the lead agency, the City administers and delivers the CDBG programs.

The Grand Junction Housing Authority administers several rental assistance programs, including, low rent public housing, Section 8 Certificates and Vouchers, Section 8 New Construction Programs, and a transitional housing program. The GJHA also has an intergovernmental contract with Mesa County to serve, with some limitation, as the housing authority throughout unincorporated Mesa County. The GJHA currently administers the Section 8 Rental Assistance Program in Mesa County.

Non-Profits:

Habitat for Humanity is a private, non-profit 501(c)(3) corporation, dedicated to the elimination of substandard housing and the provision of new housing units in Mesa County. This organization builds housing using volunteer labor, donations or materials and "in kind" services. They, in turn, sell the completed unit to a very low or low income household, at cost, with a 20 year, interest free mortgage. Mortgage payments are used to finance additional housing units. Habitat constructed a total of 9 units since incorporation in Mesa County in September, 1990 and, contingent upon funds available, plans are to construct 4 more in 1996. Habitat recently purchased 8 lots in Fruita, Colorado to house 8 families.

ComAct Housing began operations in 1968 and in 1971 became a non-profit corporation. ComAct provides homes to families who could not obtain financing from conventional lenders by purchasing the homes for cash and then selling the homes to the families with a small down payment (typically under \$1,000 for down payment and closing costs). ComAct also charges affordable interest with rates starting at 3% per annum. Grants for initial operation were provided by the City of Grand Junction, Mesa County, and State Division of Housing. As of April, 1996, ComAct provides housing for 15 families and approximately 50 families have been served since 1968. ComAct has been able to help approximately two to three families per year using program income to purchase additional homes.

The Energy Office is a private non-profit 501 (C)3 and is also designated as a Community Housing Development Organization (CHDO). As a CDHO the Energy Office is eligible for special HOME set aside funds to further affordable housing. Future anticipated CHDO activities include the acquisition and rehabilitation of dilapidated properties, construction of new, affordable rental and owner occupied, single and multi-family housing, and other related activities. The Energy Office administers the Colorado Division of Housing Low/Mod Housing Rehabilitation Program and the Colorado Office of Energy Conservation Low-income Residential Energy Conservation Program for all jurisdictions in Mesa County. The Energy Office also operates a United Way Emergency Repair Program, performs the field work for the Crisis Intervention Program for Social Services and provides numerous other services related to housing, environmental education, resource sustainability and energy conservation.

ComAct II is a new program which started operations in July, 1995. ComAct II will assist families in providing a down payment, gap financing, and closing cost assistance to families whose household income is at a level of 60% to 75% of median family income for Mesa County. ComAct received a grant from Colorado Division of Housing for \$375,000, and with its own funds (\$125,000), will assist approximately 40 to 50 families. ComAct is partnering efforts with a local lending institution, Mesa National Bank ComAct anticipates the average purchase price of a home will be in the \$70,000 to \$74,000 price range and ComAct's assistance to each family will range between \$2,000 to \$15,000. Little Dixie offers home loans through Farmer's Home Administration. The loans are subsidized by the federal government to low and very low income households. A family's mortgage payments are lower than normal and the interest portion of the loan is subsidized. The family is required to labor 30 hours a week on building a block of homes. Building of the home is a six month process. Little Dixie has funding available for 42 homes. As of April, 1996, there are 17 occupied homes and 12 under construction. This program is, however, limited to more rural areas which are often outside the City limits. Therefore, City residents may not be able to take advantage of this program.

United Way of Mesa County works with non-profit, public and private agencies to provide coordinated services and funding to meet community needs. The United Way grants approximately \$600,000 annually in money and services to community agencies.

There are a number of other non-profit organizations directly involved in providing housing and related services mentioned previously in the Plan. These are, including, but not limited to: Grand Valley Catholic Outreach, Salvation Army, Rescue Mission, The Resource Center, Hilltop Youth Services Shelter, Mesa Developmental Residential Services, Transitional Living Center, and Colorado West Mental Health.

Private Industry:

Several banks in Grand Junction offer a mortgage program, in conjunction with CHFA (Colorado Housing and Finance Association). The target population is low to moderate income first time homebuyers.

List partnership between GJHA, Enterprise Foundation, Fed Home Loan Bank, Norwest, etc. in developing Crystal Brook Townhomes.

Task Force on Affordable Housing

In April 26, 1994, numerous members of the community, both public and private, came together to analyze affordability of housing, considering a range of housing needs, gather data and solicit input from the community, identify barriers and extent and severity of unmet needs and to develop recommendations. The agencies involved are as follows: United Way, Catholic Outreach, GJ Police Dept., City of Grand Junction Community Development Department, Mesa State College and Western Colorado Bureau of Business and Economic Research, Minority Action Council, Clifton Village South, Bray Realtors, ReMax Realtors and ComAct Housing, Resource Center and Migrant Services, Colorado National Bank, Downtown Development Authority, First American Title and The Grand Junction Housing Authority. The GJHA intends to bring this group together again for an updated report on housing in the near future.

Downtown Housing Effort

A joint venture between GJHA and Downtown Development Authority, to improve and expand housing within the original square mile. In the 1980's Downtown Housing Effort provided dozens of low interest, zero interest, and forgivable loans to owners of residential property in the target area. As some of the loans have been repaid, funds become available to recycle within the downtown area.

Crystal Brook: The newest affordable rental development in Grand Junction is a joint effort of the Grand Junction Housing Authority, the City of Grand Junction, the Colorado Division of Housing, the Colorado Housing and Finance Authority, the Enterprise Social Investment Corporation, the Federal Home Loan Bank of Topeka and Norwest Bank. It is being developed under the Low Income Housing Tax Credit program, the first such development in Mesa County. The Crystal Brook development involves the acquisition and rehab of 8 existing 2-story townhome units, and new construction of 32 additional units. Crystal Brook will be affordable to families whose incomes fall within the range of 40% - 55% of area median family income. By using the tax credit financing tool, GJHA has been able to commit to retaining Crystal Brook's affordability for 50 years.

PUBLIC HOUSING RESIDENT INITIATIVES

The Grand Junction Housing Authority has adopted a plan to encourage public housing residents to become more involved in management and to participate in homeownership. Two of the goals adopted by the Housing Authority include giving residents an opportunity to gain control of their own destiny and encouraging resident input in program administration.

The Housing Authority has promoted the establishment of a Resident Council. Monthly meetings have been established and the Housing Authority has committed to maintain regular channels for active involvement and communications with the residents. At a Resident Council meeting the tenants appoint a resident as a Tenant Representative to the Grand Junction Housing Authority Board of Directors. This Tenant Representative receives Board packets and attends the monthly Board meetings.

The Housing Authority has also adopted the goal of making homeownership an opportunity for those tenants who desire to own their own home. The Housing Authority promotes and encourages homeownership by referring eligible families to COMACT Housing, Habitat for Humanity and Farmers Home Administration. Housing Authority staff are available to assist residents with applications and other technical assistance that may be required.

PRIORITY HOUSING NEEDS			Priority Need Level High, Medium, Low, No Such Need			ESTIMATED UNITS	EST. DOLLARS NEEDED TO ADDRESS
(households)		0-30%	31-50%	51-80%			
		Cost Burden > 30%	н	Н	н	822	49,320,000
		Cost Burden > 50%	Н	Н	М	252	15,120,000
		Physical Defects	L	L	L	63	3,780,000
	Small	Overcrowded	L	L	L	126	7,560,000
		Cost Burden > 30%	н	Н	н	276	16,560,000
		Cost Burden > 50%	Н	М	Ν	138	8,280,000
		Physical Defects	L	L	L	28	1,680,000
	Large	Overcrowded	L	L	L	111	6,660,000
		Cost Burden > 30%	Н	Н	н	563	33,780,000
		Cost Burden > 50%	Н	Н	L	164	9,840,000
		Physical Defects	М	М	Μ	82	4,920,000
Renter	Elderly	Overcrowded	L	L	L	8	480,000
		Cost Burden > 30%	Н	Н	н	878	61,460,000
		Cost Burden > 50%	Н	Н	L	270	18,900,000
		Physical Defects	М	М	Μ	67	4,690,000
Owner		Overcrowded	L	L	L	135	9,450,000
PRIORITY HOMELESS NEEDS			Need Leve edium, Low,	l , N o such ne	eed	ESTIMATED DOLLARS NEEDED TO ADDRESS	
Outreac	h Assessme	ent	Families	Individuals	Persons w/ Spe	cial Needs	88,000
			Н	Н	н		
Emergency Shelters		Families	Individuals	Persons w/ Spe	cial Needs	350,000	
		Н	L	н			
Transitional Shelters		Families	Individuals	Persons w/ Spe	cial Needs	422,000	
			н	Н	н		
Permanent Supportive Housing		Families	Individuals	Persons w/ Spe	cial Needs	376,225	
		Н	Н	Н			
Permanent Housing		Families	Individuals	Persons w/ Spe	cial Needs	456,775	
			н	М	L		

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	ESTIMATED DOLLARS NEEDED TO ADDRESS
PUBLIC FACILITY NEEDS		
Senior Centers	Н	4,312,318
Youth Centers	Н	4,312,318
Neighborhood Facilities	Н	3,000,000
Child Care Centers	М	125,000
Parks and/or Recreation Facilities	Н	29,326,919
Health Facilities	М	1,250,000
Parking Facilities	М	849,700
Other Public Facilities	Н	8,696,606
INFRASTRUCTURE IMPROVEMENT		
Solid Waste Disposal Improvements	L	500,000
Flood Drain Improvements	Н	4,130,226
Water Improvements	Н	10,092,624
Street Improvements	Н	58,186,022
Sidewalk Improvements	Н	2,244,863
Sewer Improvements	М	7,370,624
Asbestos Removal	М	500,000
Other Infrastructure Improvement Needs	Н	7,785,313
PUBLIC SERVICE NEEDS		
Senior Services	Н	575,000
Handicapped Services	Н	472,123
Youth Services	Н	256,250
Transportation Services	Н	1,750,000
Substance Abuse Services	н	397,888
Employment Training	н	521,862
Crime Awareness	L	77,111
Fair Housing Counseling	L	50,000
Tenant/Landlord Counseling	L	50,000

Child Care Services	Н	175,000
Health Services	Н	750,000
Other Public Service Needs	Μ	950,000
ACCESSIBILITY NEEDS		
Accessibility Needs	Н	1,250,000
HISTORIC PRESERVATION NEEDS		
Residential Historic Preservation Needs	Μ	3,155,250
Non-Residential Historic Preservation Needs	Μ	1,502,100
ECONOMIC DEVELOPMENT NEEDS		
Commercial-Industrial Rehabilitation	Н	1,350,100
Commercial-Industrial Infrastructure	Μ	1,175,750
Other Commercial-Industrial Improvements	Н	2,862,350
Micro-Business	Н	1,975,000
Other Businesses	Н	850,000
Technical Assistance	Μ	350,000
Other Economic Development Needs	Н	4,675,000
OTHER COMMUNITY DEVELOPMENT NEEDS		
Energy Efficiency Improvements	Μ	2,743,800
Lead Based Paint/Hazards	Μ	6,491,576
Code Enforcement	Н	73,452
PLANNING		
Planning	н	351,282
TOTAL ESTIMATED DOLLARS NEEDED TO ADDRESS:	\$431,686,427	

PART VIII ACTION PLAN PROGRAM YEAR 1996

The City plans to fund the three projects listed below with CDBG funds during its 1996 program year. These projects will fall under the affordable housing needs priority and the homeless needs priority. The City will use its funds combined with other resources to fund projects under its non-housing community development needs priority category during the program year.

A. ACTIVITIES TO BE UNDERTAKEN - PROJECT #1 MULTI-FAMILY RENTAL ACQUISITION

This project will help the City achieve its number two priority of affordable housing needs. Specifically, this project entails the purchase and rehabilitation of multi-family rental units that are at risk of converting to market-based rentals.

There are approximately 339 rental units currently designated as affordable units that are at risk of going from affordable rental rates to market rental rates. These are primarily properties whose twenty year subsidy contracts are ready to expire and will not be renewed. These properties were under a twenty year agreement to provide rents at affordable rates. Once these agreements expire, the properties can charge market rates which will be significantly higher. The families currently occupying these units would not be able to afford the higher rents and are at risk of losing their housing and becoming homeless.

This project will purchase some of these rental units and keep their rates at the currently affordable levels. The lead agency for this project is the Grand Junction Housing Authority but they will be partnered with the Energy Office.

The CDBG funds used for this project will be combined with funds from the State's HOME Program and with funds from the Grand Junction Housing Authority. It is estimated that the local funds will be able to leverage additional funds on a 3 to 1 basis.

The City will provide \$312,000 of its CDBG funds for this project which should help at least ten families and prevent them from becoming homeless.

B. ACTIVITIES TO BE UNDERTAKEN - PROJECT #2 HABITAT FOR HUMANITY

This project consists of providing \$80,000 to Habitat for Humanity for the purchase of up to four lots. These funds will be used for land acquisition for this group. Once the lots are purchased Habitat for Humanity will use its funds to build one house on each lot for a low income family.

The mission of this agency is to make home ownership possible for low income families who help build their house, along with community volunteers. Habitat helps low income families who occupy substandard housing and families whose income would not permit them to obtain bank financing.

This project will help the City achieve its number two priority by helping provide home ownership opportunities for up to four low/moderate income families.

C. ACTIVITIES TO BE UNDERTAKEN - PROJECT #3 DAY CENTER FOR HOMELESS

This project consists of support for a day center for homeless which is being sponsored by the Grand Valley Catholic Outreach. This day center will provide the following services to homeless persons:

- -a local address and telephone number which may be furnished to a prospective employer
- -shower and laundry facilities
- -safe storage of personal belongings while seeking employment or accessing other supportive services
- -a staffed telephone, mail and message area

A day center such as this for homeless persons does not currently exist in the City. The lack of these conveniences is a serious obstacle to the attainment of independence and self-sufficiency. Many people remain trapped in homelessness because they lack these basic necessities. The provision of this type of service will help people escape from homelessness.

The goal of this project is to lease a 3,000 square foot building with separate shower facilities for men and women, a locked storage area for participants' belongings, a large space for a staffed telephone, mail and message center, washer and dryer hook-ups, interview space and a large waiting area. The center will open at 6:30 AM Monday through Friday to allow showers to be used by those who need to go to work. It will close in the mid-afternoon and will not be open at night. It is anticipated that up to fifty persons may use the center in a day. The center will be located near the downtown area, accessible to community amenities.

The Grand Valley Catholic Outreach is the sponsor of this project. The City will contribute \$30,000 of its CDBG funds. These funds will be combined with other local contributions and in-kind services in an application to the US Department of Housing and Urban Development for SHP Program funds. The request to HUD is for \$299,250 in SHP funds. The application for these funds outlines this as a three year program.

D. HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES

The City's funding of the Day Center project will help address the needs of the homeless. This project will provide a place where the homeless can keep some of their belongings, receive mail and receive telephone messages. The purpose of this will be to help the homeless in their efforts to obtain employment and housing.

The City's funding of the multi-family rental acquisition project will help prevent families from becoming homeless. The purpose of the project is to acquire multi-family rental units that are at risk of going to market rents. The purchase of these units by the Housing Authority will allow them to remain as affordable units. Without this project there is the potential to lose numerous affordable rental units.

E. RESOURCES

All the resources for the above referenced projects that come from the City of Grand Junction are expected to come from the City's Community Development Block Grant Program. These Federal resources will help the City address its number two and three priorities. The City expects to receive \$484,000 during its 1996 program year. All of these funds are expected to go toward these projects and program administration costs.

The multi-family rental acquisition project is expected to leverage CDBG funds from the City for state of Colorado HOME funds. It is expected that these funds will be received on a three-to-one basis.

Other Federal resources the City will use during the year to help with its projects under the non-housing community development needs category include a \$168,322 ISTEA Enhancement grant for a footbridge across the Colorado River and a \$500,000 CDBG grant the City previously received under the State Small Cities Program. This City is also engaged in many other projects and activities under this category which are funded out of its Capital Improvement Program.

F. MONITORING (SECTION 91.230)

The City of Grand Junction will use adequate and timely techniques to ensure that its CDBG Program is in compliance with applicable rules and regulations. The City will also ensure that the programs and activities funded by CDBG funds are properly conducted and accomplished.

The City will use its staff and its existing procedures to monitor and ensure compliance. Proper techniques such as on-site visits and inspections of projects and programs will be used. The City has used CDBG funds before under the Small Cities Program and is familiar with certain monitoring responsibilities. The City will become familiar with the additional requirements of an entitlement city in order to ensure long-term compliance of the programs and activities funded from CDBG grants. This pertains to City projects as well as projects and activities carried out by subrecipients.

Project ID/ Local Code	Project Title / Description	Activity Code / Title / Citation	Funding Sou	rces	Proposed Accomplishments
1 PROJECT 96-1	MULTI-FAMILY RENTAL ACQUISITION ACQUISITION AND REHABILITATION OF AFFORDABLE RENTAL UNITS THAT ARE AT RISK OF CONVERTING TO MARKET BASED RENTAL UNITS. LEAD AGENCY IS THE GRAND JUNCTION HOUSING AUTHORITY	01 Acquisition of Real Property / 570.201(a)	CDBG \$ HOME \$ ESG \$ HOPWA \$ SUBTOTAL: \$ PHA funding \$ Assisted Hsg\$ TOTAL: \$	312,000 0 0 312,000 0 312,000	10 Households (General)
Help preve Help the h	ant homelessness? YES		Prior Year Money:	NO	
Help those	with HIV or AIDS? NO nal Objective Citation: 570.208(a) nt: Non-Section 204	(3) - LOW/MOD HO	DUSING BENEFIT		

Project ID/ Local Code	Project Title / Description	Activity Code / Title / Citation	Fund	ling Sour	ces	Proposed Accomplishments
96-2 CONSTRUCTION OF UPT T FOR LOW/MODERATE INCO	HABITAT FOR HUMANITY ACQUISITION OF UP TO FOUR LOTS FOR CONSTRUCTION OF UPT TO FOUR HOUSES FOR LOW/MODERATE INCOME FAMILIES. LEAD AGENCY IS HABITAT FOR HUMANITY	01 Acquisition of Real Property / 570.201(a)	CDBG HOME ESG HOPWA SUBTOTAL: PHA funding Assisted Ha	-	80,000 0 0 80,000 0 0	4 Households (General)
			TOTAL: Prior Year	Ş Money:	80,000 NO	
Help the h	nt homelessness? YES omeless? NO with HIV or AIDS? NO		fifor four	noncy.	NO	
CDBG Natio Subrecipie Location(s	nt: Non-Section 204	(3) - LOW/MOD H(DUSING BENEF	IT		

Project ID/ Local Code	Project Title / Description	Activity Code / Title / Citation	Funding	Sources	Proposed Accomplishments
3	HOMELESS DAY CENTER	05	CDBG \$ HOME \$	<u>30,</u> 000 0	250 People (General)
PROJECT 96-3	SUPPORT SERVICES AND OPERATIONS COSTS TO RUN A DAY CENTER FOR HOMELESS PERSONS. THE LEAD AGENCY IS THE GRAND VALLEY CATHOLIC OUTREACH.	Public Services (General) / 570.201(e)	ESG \$ HOPWA \$ SUBTOTAL: \$ PHA funding \$ Assisted Hsg\$ TOTAL: \$	30,000 30,000 30,000	(20112222)
Help the h	nt homelessness? YES omeless? YES with HIV or AIDS? NO		Prior Year Mor	ney: NO	
CDBG Natio Subrecipie Location(s		(2) - LOW/MOD L:	IMITED CLIENTEL	E BENEFIT	

Project ID/ Local Code	Project Title / Description	Activity Code / Title / Citation	Funding Sou	irces	Proposed Accomplishments
4 PROJECT 96-4	ADMINISTRATION COSTS FOR PROGRAM YEAR 1996 PLANNING, ADMINISTRATION AND EQUIPMENT COSTS FOR CEBG PROGRAM YEAR 1996	21A General Program Administration / 570.206		62,000 0 62,000 0 62,000	0
Help the h Help those	with HIV or AIDS? NO nal Objective Citation:		Prior Year Money:	NO	

Subrecipient:	Non-Section 2	0.
Location(s):	CITY WIDE	

SUMMARY OF COMMENTS RECEIVED DURING THE 30 DAY PUBLIC REVIEW AND COMMENT PERIOD FOR GRAND JUNCTION'S PROPOSED CONSOLIDATED PLAN

The 30 day period for public review and comment of the City's proposed Consolidated Plan ran from June 10, 1996 to July 10, 1996. During this period there was one public comment received. This comment was in the form of a letter to both the Grand Junction City Council and David Varley, Assistant City Manager.

This letter was from Marilee Wood, Director of Marketing and Development for Mesa Developmental Services. Marilee attended the public hearing for the Consolidated Plan which was held on June 5, 1996. In her letter Ms. Wood wanted to reiterate that Mesa Developmental Services does have a housing dilemma and she wants the City to keep her group in mind for future CDBG funds or other funds targeted for low income housing.

This Consolidated Plan was adopted by the Grand Junction City Council at a regularly scheduled City Council meeting on Wednesday, July 17, 1996.

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the Housing and Community Development Plan regulations, the jurisdiction certifies that:

Citizen Participation Plan -- It is following a detailed citizen participation plan which:

1. Provides for and encourages citizen participation, with particular emphasis on participation by persons of low and moderate income who are residents of slum and blighted areas and of areas in which funds are proposed to be used, and provides for participation of residents in low and moderate income neighborhoods as defined by the local jurisdiction;

2. Provides citizens with reasonable and timely access to local meetings, information, and records relating to the grantee's proposed use of funds, as required by the regulations of the Secretary, and relating to the actual use of funds under the Act;

3. Provides for technical assistance to groups representative of persons of low and moderate income that request such assistance in developing proposals with the level and type of assistance to be determined by the grantee;

4. Provides for public hearings to obtain citizen views and to respond to proposals and questions at all stages of the community development program, including at least the development of needs, the review of proposed activities, and review of program performance, which hearings shall be held after adequate notice, at times and locations convenient to potential or actual beneficiaries, and with accommodation for the handicapped;

5. Provides for a timely written answer to written complaints and grievances, within 15 working days where practicable; and

6. Identifies how the needs of non-English speaking residents will be met in the case of public hearings where a significant number of non-English speaking residents can be reasonably expected to participate;

Citizen Participation -- Prior to submission of its housing and community development plan to HUD, the jurisdiction has:

1. Met the citizen participation requirements of §91.xxx

2. Prepared its housing and community development plan and annual use of funds in accordance with §91.xxx and made its housing and community development plan submission available to the public.

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, prepare an analysis of impediments and maintain records pertaining to carrying out this certification.

Anti-Discrimination -- The grants will be conducted and administered in compliance with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3620), the Age Discrimination Act of 1975, Executive Orders 11063, 11625, 12138, 12432 and 12892, Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), the Americans with Disabilities Act (title II) and implementing regulations.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, as required under §91.xxx and Federal implementing regulations; and that it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, and the relocation requirements of §91.xxx governing optional relocation assistance under section 105(a)(11) of the Housing and Community Development Act of 1974, as

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;

2. Establishing an ongoing drug-free awareness program to inform employees about -

(a) The dangers of drug abuse in the workplace;

(b) The grantee's policy of maintaining a drug-free workplace;

(c) Any available drug counseling, rehabilitation, and employee assistance programs; and

(d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;

3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;

4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -

(a) Abide by the terms of the statement; and

(b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -

(a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

(b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

8. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)

Grand Junction City Hall 250 North Fifth Street Grand Junction, Colorado 81501

Check _____ if there are workplaces on file that are not identified here; The certification with regard to the drug-free workplace required by 24 CFR part 24, subpart F.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph (n) of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly; The jurisdiction is in compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

Legal Authority -- It possesses legal authority under State and local law to make grant submissions and to execute a community development and housing programs and the jurisdiction's governing body has duly adopted or passed as an official act a resolution, motion or similar action authorizing the person identified as the official representative of the grantee to submit the housing and community development plan and amendments thereto and all understandings and assurances contained therein, and directing and authorizing the person identified as the official representative of the grantee to act in connection with the submission of the housing and community development plan and to provide such additional information as may be required;

Applicable Laws -- The jurisdiction will comply with the other provisions of the Acts covering programs covered by the HCD plan and with other applicable laws.

Signature

Date

Title

Specific CDBG Certifications

The Entitlement Community certifies that:

Use of Funds -- It has developed its HCD plan one-year projected use of funds so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight; (the projected use of funds may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available); except that the aggregate use of CDBG funds received under section 106 of the Housing and Community Development Act of 1974, as amended, and if applicable, under section 108 of the same Act, during program year 1996, shall principally benefit persons of low and moderate income in a manner that ensures that not less than 70 percent of such funds are used for activities that benefit such persons during such period;

Community Development Plan -- It has developed a community development plan, for the period specified in the paragraph above, that identifies community development and housing needs and specifies both short and long-term community development objectives that have been developed in accordance with the primary objective and requirements of the Housing and Community Development Act of 1974, as amended;

Special Assessments -- It will not attempt to recover any capital costs of public improvements assisted in whole or in part with funds provided under section 106 of the Housing and Community Development Act of 1974, as amended, or with amounts resulting from a guarantee under section 108 of the same Act by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements, unless:

1. Funds received under section 106 of the Housing and Community Development Act of 1974, as amended, are used to pay the proportion of such fee or assessment that relates to the capital costs of such public improvements that are financed from revenue sources other than under Title I of that Act; or

2. For purposes of assessing any amount against properties owned and occupied by persons of moderate income, the grantee certifies to the Secretary that it lacks sufficient funds received under section 106 of the Housing and Community Development Act of 1974, as amended, to comply with the requirements of subparagraph (1) above;

Lead-Based Paint -- Its notification, inspection, testing and abatement
procedures concerning lead-based paint will comply with §570.608;

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Signature

Date

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, US Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification set out in paragraph (o).

2. The certification set out in paragraph (o) is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.

3. For grantees other than individuals, Alternate I applies. (This is the information to which entitlement grantees certify.)

4. For grantees who are individuals, Alternate II applies. (Not applicable to CDBG Entitlement grantees.)

5. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.

6. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).

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7. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph five).

8. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are not on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).