

***ANALYSIS of IMPEDIMENTS
to FAIR HOUSING CHOICE***

**City of Grand Junction, Colorado
August 1999**

**Prepared by *Albertson Clark Associates*
Fort Collins, Colorado**

Table of Contents

Executive Summary	1
Section One - Introduction	
Introduction	2
Participating Agencies, Organizations, Businesses and General Public	4
Section Two - Background Data	
Introduction	7
Demographic Data	7
Income Data	9
Employment Data	10
Housing Profile	11
Maps	16
Section Three - Evaluation of Current Fair Housing Legal Status	
Fair Housing Complaints	23
Identification of Fair Housing Concerns or Problems	24
Discriminatory and Illegal Practices	24
General Housing Concerns	25
Local Preferences	25
Expiring Housing Assistance Contracts	25
Specific Housing Concerns	25
Housing Needs for Persons with Disabilities	25
Housing Needs for Single Heads of Household with Children	26
Housing for the Homeless	26
Housing Needs for Seniors	27
Housing Needs for Minorities	27
Displacement	27
Section Four - Identification of Impediments to Fair Housing Choice	
Public Sector	28
Zoning and Site Selection	28
Neighborhood Revitalization, Municipal and Other Services, etc.	34
Housing Authority and Other Assisted/Insured Housing Provider Tenant Selection	34
Expiration of Subsidized Housing Unit Contracts and Possible Displacement	35
Property Tax Policies	35
Planning and Zoning Commission	35
Private Sector	35
Sale or Rental of Housing	35
Provision of Housing Brokerage Services	37
Public Policies and Actions Affecting the Approval of Site, etc.	37
Administrative Policies Concerning Community Development, etc.	38

Determination of Unlawful Segregation or Other Housing Discrimination	38
Lending Policies and Practices	38
Public and Private Sector	41
Fair Housing Enforcement	41
Informational Program	41
Income Levels	41
Section Five - Assessment of Current Public and Private Fair Housing Programs and Activities in the Jurisdiction	
Actions and Programs	42
Housing Rehabilitation	42
New Construction	42
Rental Subsidies	43
Transitional Housing for Homeless	43
Section Six - Public Process	44
Section Seven - Conclusions and Recommendations	
Public Sector	45
Private Sector	45
Signature Page	47
Appendix A	48
Bibliography	48

Tables

Table 1: Population	7
Table 2: Aggregated Ethnic Population by Census Tract	9
Table 3: Per Capita Income by Race, 1989	9
Table 4: Average Housing Sales Prices, 1997 - 1998	11
Table 5: Housing Stock, 1990	12
Table 6: Average Apartment Market Rent	13
Table 7: Fair Housing Complaints, FY 1995 - FY 1998	23
Table 8: Density in Existing Multi-family Developments	30
Table 9: Median Price Per Acre of Raw Land	31
Table 10: Home Mortgage Disclosure Act Data, 1996	40

Maps

Map 1: Total Minority Concentration by Block Group	16
Map 2: Housing for Persons with Disabilities	17
Map 3: 1990 Census Median Household Income by Census Tract	18
Map 4: Low/Moderate Income Areas by Block Group	19
Map 5: CDBG-Funded Housing Projects	20
Map 6: Housing for Larger Families	21
Map 7: Group Homes	22

Executive Summary

The City of Grand Junction's Analysis of Impediments to Fair Housing Choice (AI) report was prepared as a requirement of the U. S. Department of Housing and Urban Development (HUD). Entitlement jurisdictions are required to prepare an AI report every five years. This report was prepared for the City by the consulting firm of *Albertson Clark Associates*. Funding for the report was provided by the Community Development Block Grant Program of the City. The consultant conducted the data collection and analysis for this report through a review of available published reports and publications and through a series of interviews with staff and/or representatives of the participating agencies, organizations, businesses and the general public as listed on Page 4.

The public process used for this project included a display advertisement for a 30-day public comment period, as well as copies of the report being sent directly to key agencies for review and comment. Comments were received from two area agencies.

The impediments to fair housing choice identified in this report are listed below. A series of recommended actions have been established for each impediment and are detailed in Section Seven of this report. The following impediments to fair housing choice have been identified:

- Land development costs are an impediment to fair housing choice, with the single largest impediment being the rapidly escalating costs of raw land
- The “not in my backyard” (NIMBY) syndrome is an impediment to fair housing choice.
- A lack of affordable housing units, one-bedroom or larger, particularly for very low and low income households, large families with children, seniors and persons with disabilities is an impediment to fair housing choice.
- The lack of transitional housing units, particularly for homeless families and the mentally ill, is an impediment to fair housing choice.
- Low income or wage levels are an impediment to fair housing choice.

SECTION ONE
Introduction

The City of Grand Junction’s AI report was prepared as a requirement of the U. S. Department of Housing and Urban Development (HUD). Entitlement jurisdictions are required to prepare an AI report every five years. The intent of this report is to affirmatively further fair housing by identifying all impediments to fair housing which presently exist in the community and to develop actions for the reduction and/or elimination of these impediments. These actions will:

- 👉 analyze and eliminate housing discrimination in the community;
- 👉 promote fair housing choice for all persons;
- 👉 provide opportunities for racially and ethnically inclusive patterns of housing occupancy;
- 👉 promote housing that is physically accessible to and usable by all persons, particularly persons with disabilities; and
- 👉 foster compliance with the nondiscrimination provisions of the Fair Housing Act.

Impediments to fair housing choice are any actions, omissions, or decisions:

- taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices; or
- which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

This report was prepared for the City by *Albertson Clark Associates*, a Fort Collins, Colorado consulting firm. Funding for the report was provided by the Community Development Block Grant Program of the City. The consultant conducted the research, data collection and analysis for this report through a review of available published articles, reports and publications. Information was also collected through a series of interviews conducted by the consultant with the staff and/or representatives of the participating agencies, organizations, businesses and the general public as listed on Page 4. These agencies, organizations and businesses represent fair housing organizations, other government agencies and advocacy groups involved in housing issues, housing providers, lenders and financial institutions, educational institutions and other organizations involved or interested in housing issues. This listing represents all of the groups contacted by the consultant and which provided information used in the preparation of this report. The general public was involved in the preparation and review of this report through the interviews that were conducted, as well as a public comment period that was provided for review of the draft report. Notice of the public comment period was given by publication of a display ad in the Daily Sentinel that announced the availability of the draft AI report and asked for public comment. In addition, copies of the report were sent directly to several key agencies for review. These agencies were the Grand Junction Housing Authority, Energy Office, Colorado West

Mental Health Center, Grand Valley Catholic Outreach and Mesa Developmental Services. Comments were received from the Grand Junction Housing Authority and Mesa Developmental Services and have been incorporated into Section Six on public process.

A listing of all articles, reports and publications used in the preparation of this report is included in Appendix A.

Participating Agencies, Organizations, Businesses and General Public

Fair Housing Organizations:

City of Grand Junction Community Development Department
Colorado Civil Rights Division
Grand Junction Housing Authority
United States Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity, Region VIII

Other Governments:

City of Grand Junction Planning Commission
Colorado Department of Labor and Employment
Colorado Department of Local Affairs, Division of Housing
Colorado Housing and Finance Authority (CHAFA)
Mesa County Assessor's Office
Mesa County Building Inspection Department
Mesa County Human Services Department
Mesa County Planning
Mesa County Regional Transportation Planning Office

Advocacy Groups:

Area Agency on Aging
Center for Independence
Colorado Coalition for the Homeless (CCH)
Colorado West Mental Health Center
Grand Junction Housing Authority
Grand Valley Catholic Outreach - Almost Home
Grand Valley Catholic Outreach - Day Center
Grand Valley Catholic Outreach - Soup Kitchen
Hilltop Community Services, Inc. - Latimer House
Hilltop Community Services, Inc. - Youth Shelter
Legal Center for People with Disabilities and Older People
Mesa Developmental Services
Salvation Army
The Resource Center

Housing Providers:

Applewood Mobile Estates, Inc.- Applewood West
Garden Village Apartments
Grand Junction Housing Authority
Grand View Apartments
Habitat for Humanity of Mesa County
Health Care Management, Inc. Grand Junction Care Center
Heather Ridge Apartments
Integrated Health Services Grand Junction Network

Maurice Arms
Midlands Village
Mobile City
Monterey Park Apartments
Paradise Valley Mobile Home Park
Racquet Club Apartments
Rose Park
The Atrium of Grand Valley
Westlake Mobile Home Park

Lenders and other Financial Institutions:

Alpine Bank
Bank of Colorado
Colorado Housing and Finance Authority (CHAFA)
Community First National
First Federal/Commercial Federal
Grand Valley National Bank
Mesa National Bank
Norwest
Residential Mortgage Professionals
Unifirst Mortgage
World Savings and Loan Association

Educational Institutions:

Mesa State College, Dean of Enrollment
Mesa State College, Department of Economics
Mesa State College, Housing Office
Mesa County School District #51

Other Organizations:

Advantage Assisted Living
Bray and Company Property Management
Bray and Company Realtors, Better Homes and Gardens
Burke Construction
Civic Forum
Development Construction Services, Inc.
Freestyle, Inc. Design and Building
Grand Junction Chamber of Commerce
Home Builders Association of Northwestern Colorado
Mesa County Association of Realtors
Mesa County Economic Development Council (MCEDC)
MesAbility
Property Services of Grand Junction, Inc.
Real Estate Training Center of Colorado
Remax 4000

Sundance Builders
The Daily Sentinel
The Seasons at Tiara Rado
Wakefield Property Management and Brokerage

General Public:

Don Campbell
Larry Rasmussen
(add others from public process)

SECTION TWO
Background Data

Introduction

The City of Grand Junction is located on the Western Slope of Colorado, in Mesa County. The area, known as the Grand Valley, was settled in 1881, after relocation of the Ute Indians from the area. The Denver and Rio Grande Railroad came to the Grand Valley in 1882 and irrigation of the valley began later that year. Grand Junction quickly became a transportation and supply hub for the region. In the years since Grand Junction was settled, the area has experienced several boom and bust cycles, including the growth and decline of the uranium industry and the departure of the oil shale companies in 1982. Since 1982, the area has been on the rise economically, with a move away from a resource-based economy. The community continues to serve as a regional center for financial, commercial, medical, educational and transportation services. Mesa State College offers baccalaureate and graduate-level courses to approximately 4,800 students per semester. Air travel is available from Walker Field, located northeast of downtown Grand Junction.

Grand Junction is centrally located between Denver and Salt Lake City, on Interstate 70 and as a result, provides services for much of western Colorado and eastern Utah. Due to a mild climate and clean air, the area is fast becoming a retirement community, attracting many senior citizens. As a result, there is an abundance of retirement communities and senior care facilities in and around Grand Junction. There are three hospitals serving the area: Community Hospital, St. Mary's Hospital and Medical Center and the Veterans Administration Medical Center.

A. Demographic Data

The City has experienced moderate growth since the 1960's, with a fairly significant increase in the decade between 1970 and 1980. This corresponds to the growth seen in the uranium and oil shale industry during that decade. This trend is substantiated by historical population data from the U. S. Census for the City. According to estimates, the population is expected to continue to grow at an annual rate of approximately 2% through the year 2002, as shown in Table 1 below. The small population growth during the decade between 1980 and 1990 may be attributed to the severe oil shale industry collapse which affected Grand Junction in the early 1980's. Increased growth in adjacent unincorporated areas also occurred during this decade.

<i>Table 1: Population</i>		
<i>Year</i>	<i>Population</i>	<i>Percent of Change</i>
1960	18,694	-----
1970	20,170	7.9%
1980	28,144	39.5%
<i>Year</i>	<i>Population</i>	<i>Percent of Change</i>
1990	29,034	3.2%

1994*	34,000	17.1%
1996*	40,542	19.2%
2002*	45,657	12.6%

Source: U. S. Census Bureau, 1990 and City-County Data Book

*Population estimate based on 2% growth rate

Changes in the community's demographic composition are also evident over the past decade. Between 1980 and 1990, the number of households in the City increased from 11,786 to 12,810 (an increase of 8%) and average household size decreased from 2.3 persons per household, to 2.2 persons per household in 1990 according to Census data.

An aging trend is clearly evident in the City. The median age in 1997 was 36 years of age. Projections for age groups show the "baby boomer" group, in the 40-50 age, projected to have the largest increase. Over the next decade, this trend is expected to continue, as the boomers become "seniors" and more noticeably affect the provision of housing and services for seniors. In contrast, the number of school-aged children has increased minimally, as Mesa County School District #51 saw only 8 new students enter the district between the Fall of 1997 and Fall of 1998.

Mesa State College, which is located near downtown Grand Junction, had an enrollment in the Fall semester of 1997 of 4,703 students. The Fall semester 1998 enrollment was 4,871, a 3.5% increase. The student population impacts the housing market in Grand Junction, as students often compete with low and moderate income households for housing in the community. Mesa State provides housing on campus for 820 students. Prior to the construction of additional housing units on campus in 1993 - 1994, over 300 students were on a waiting list for on-campus housing, which is required for freshmen and sophomore students.

The resident population in Grand Junction is predominantly white (91.8%) with respect to racial composition. Of the total population, 8.2 % is classified as a Minority. Persons of Hispanic origin comprise 11.1% of the total City population. Table 2 below shows the ethnic population by Census Tract in Grand Junction. Map 1 illustrates total minority concentration in Grand Junction by Block Group and is found on Page 16. Other minority groups included in this data are African Americans, American Indians, Eskimos, Aleuts, Asians and Pacific Islanders. Ethnic and racial minorities in Grand Junction tend to live in the areas east of the downtown.

Neighborhood, Census Tracts	Minority Population (including Hispanic)	Percent of Tract Population
Tract 2.0	332	15.4%
Tract 3.0	186	14.5%
Tract 4.0	301	9.9%
Tract 5.0	270	11.3%

Tract 6.0	890	11.7%
Tract 7.0	743	19.7%
Tract 8.0*	476	10%
Tract 9.0	488	46.6%
Tract 10.0	300	4.4%
Tract 13.0*	932	9.9%

Source: U. S. Census Bureau, 1990 *These tracts include areas outside City limits

Based on 1990 Census data, persons with disabilities account for approximately 9% of the total population in Grand Junction. This figure includes those with mobility limitations which may require physical modifications to housing units. The number of persons with disabilities in the community is expected to continue to increase annually, particularly as the number of age-related disabilities increases as the population ages. Map 2 on Page 17 shows the locations of housing for persons with disabilities in Grand Junction.

B. Income Data

Data on per capita income is shown in Table 3 below. This data was taken from the 1990 Census and is based on information collected by those employed during 1989. As this table shows, a range of 28 -53% (or an average of about 37.7%) of all Minority persons in Mesa County were below poverty level in 1989, while only 14% of White persons were below poverty level. Of all citizens in Mesa County, 13,792 persons or 14.8% are at or below poverty level. Approximately 11% of seniors over the age of 65 are below poverty levels. While data is not available, it is estimated that a majority of persons with disabilities are also below the poverty level.

Table 3: Per Capita Income by Race - 1989		
Race	Per Capita Income	% of Persons Below Poverty Level
American Indians, Eskimos, Aleuts	\$8,787	28%
Race	Per Capita Income	% of Persons Below Poverty Level
Asians, Pacific Islanders	\$6,751	38%
African Americans	\$7,084	53%
Other	\$7,835	32%
Whites	\$12,069	14%

Source: U. S. Census Bureau, 1990

C. Employment Data

According to the Colorado Department of Labor and Employment, the Grand Junction

Metropolitan Statistical Area (MSA) had 53,922 persons in the labor force in 1997. During this same time, unemployment for the MSA was 4.3%, while unemployment for Colorado was 3.3%. During the period between 1994 and 1997, Colorado unemployment remained steady at 4.2%, while the Grand Junction MSA saw a decline in unemployment from 5.6% to 4.3% during this same period. The current unemployment rate, based on Colorado Labor and Industry Focus July 1998 data, has dropped again to 4.2%, with the labor force at 60,411. Based on projections by the Western Colorado Business Development Corporation, the largest sectors in the labor force in 1998/99 are expected to be the service sector (13,333 employees), retail sector (11,091 employees), government (7,504 employees) and manufacturing (4,126 employees). Average wage by sector in 1996 shows the mining sector to be the highest at \$37,355 annually. The service (\$22,211) and retail sectors (\$14,762) have the third lowest and lowest average annual wages respectively. It is important to note that these sectors are projected to continue to increase over the next several years and that on average, they pay some of the lowest wages in Mesa County.

Employment opportunities in Grand Junction over the past four years have increased an average of 3% annually. According to statistics published by The Research Bureau of the Western Colorado Business Development Corporation at the end of the second quarter of 1998, help wanted ads had increased by 3.36% over the same reporting period in 1997. The Grand Junction Job Service Center is located at 222 S. 6th Street, which is near downtown and is housed in the Colorado State Office Building. The center provides training, testing, job counseling and job referrals for the area. There are also several employment referral programs, including Hilltop Community Resources' Jobs Program and the Grand Valley Catholic Outreach Day Center. Many low and moderate income households are located in proximity to the Job Service Center and other job referral locations. Transportation in Grand Junction is provided by MesAbility for persons who are ADA paratransit eligible, as well as to all persons over the age of 60. Low-income persons may also use MesAbility for transportation to work. Service is door-to-door on a demand response system. MesAbility uses 12 passenger, lift-equipped vehicles. Beginning in February of 2000, MesAbility will offer fixed-route and paratransit services for the general public. The need to expand the system for the general public was identified in the 1992 Mesa County Transit Development Plan and is a welcome addition to the community. The Rides to Work Program is providing transportation to work for approximately 2,000 persons per month through the use of MesAbility buses and local taxis. In a public perception survey conducted in 1997 for Mesa County, 56% of those surveyed strongly supported the creation and development of a bus system to provide public transportation.

There are several areas in Grand Junction and in the adjacent unincorporated areas that are within the Mesa County Enterprise Zone. The Enterprise Zone designation can provide tax credits for such things as the creation of new jobs, job training assistance, placement for the homeless or for promoting child care in the Zone. The Western Business Development Corporation sponsors the Incubator Center in Grand Junction. This center provides free assistance for small business owners in Mesa County through the Colorado Small Business Development Center.

D. Housing Profile

The average sales prices of housing units have increased in Mesa County, as shown in Table 4 below. These figures show average sales prices for single family homes, condominiums and town homes and mobile and modular homes.

Table 4: Average Housing Sales Prices 1997 - 1998		
Year	Average Sales Price	Percent of Change
1997 single family	\$114,518	-----
1998 single family	\$124,506	8.7%
1997 condo/town home	\$81,788	-----
1998 condo/town home	\$83,432	2%
1997 mobile/modular	\$52,315	-----
1998 mobile/modular	\$64,648	23.5%

Source: Mesa County Association of Realtors, * Data is through September 1998

Homes advertised and sold in the area at \$100,000 and under are few. Recently, the Daily Sentinel's Real Estate Weekly publication listed 13 housing units for sale within the City limits at or under \$100,000. Four housing units were listed at or under \$75,000. In the unincorporated areas outside Grand Junction, this same publication listed 19 housing units at or less than \$100,000 and 9 units were advertised at or under \$75,000. Unincorporated areas where the more affordable housing units were available include Clifton, Fruitvale and Orchard Mesa. These listings included single family homes, town homes and condominiums and mobile or modular homes. While these listings do not represent all available homes for sale, they are indicative of the growing trend in home sales toward higher prices. As is shown in Table 4, the more affordable types of housing units in the area are condominiums, town homes, mobile homes and manufactured housing units. Many of the condominium units offered for sale are duplex or apartment units that were previously rental units.

Based on current interest rates, a household income of approximately \$25,000 - \$30,000 may be necessary to purchase a home from the inventory of homes listed at over \$100,000 where the majority of home selections are found. There were 9,274 households (or 72% of all households) in Grand Junction earning \$30,000 or less in the 1990 Census, which precludes many of them from most affordable segments of home ownership in the Grand Junction area. It is important to note, however, that the income data in this report is from the 1990 Census, while home purchase price data is more recent data.

The composition of housing stock in Grand Junction is shown in Table 5. The 1990 Census identified a total of 13,698 housing units in the City. The types of units vary, with the majority (54%) being single family detached.

Table 5: Housing Stock - 1990		
Type of Structure	Number	Percent of Total Housing
<i>1 unit, detached</i>	7,397	54%
<i>2-4 units</i>	2,192	16%
<i>5 or more units</i>	3,424	25%
<i>Mobile homes</i>	685	5%
TOTAL	13,698	100.0%

Source: U. S. Census Bureau, 1990

Demand for a diverse housing stock for varying income levels is expected to continue to increase over the next several years. Population projections included in the City's 1996 Growth Plan show that population in the City's planning area is expected to increase by 18,649 persons during the decade between 1995 - 2005. Based on a household size of 2.2 persons, this means that an additional 8,476 housing units will be needed during that time period. This increase in demand is based on a forecasted average annual growth rate of approximately 2% for the planning area, which includes the City, as well as much of the surrounding unincorporated area.

From 1990 until 1997, the City and Mesa County issued over 8,800 residential building permits. In 1998, the City issued building permits for 410 single family homes, 62 mobile or manufactured homes, 28 duplex units and several developments for multi-family units (encompassing 111 housing units) for a total of 611 new housing units. The multi-family permits include 74 congregate living units and 37 multi-family units. While growth in residential construction continues, the supply of affordable housing units for the low and very low income households is still limited. The new housing units currently under construction are, for the most part, fairly expensive single-family homes. There are few developments planned for or under construction for more affordable home ownership and those that are, such as Arrow Leaf Subdivision, Mountain Shadows, The Peaks and River Bend Town homes are in the urbanized, unincorporated areas. Habitat for Humanity will be constructing three new homes in 1999 and the Energy Office will have constructed 42 homes under the Mutual Self-Help Housing Program by March of 1999. Based on the number of building permits issued and housing units planned, it appears that construction activity is on pace to meet the projected number of housing units needed by the year 2005; however, based on current trends, it appears that the majority of these units will not be affordable to those of very low and low incomes where the need is greatest.

Grand Junction has traditionally been a community of both rental and owner-occupied units. According to 1990 Census data, 51% of housing units were owner-occupied, while 49% were renter-occupied. This nearly even split between owner-occupied and renter-occupied housing units may have been attributable to the economic slump experienced in the Grand Junction area in the mid-to late 1980's, as well as due to increasing home prices. A September 1998 multi-family housing vacancy and rental survey sponsored by the Colorado Division of Housing and conducted by the University of Denver, puts the current rental vacancy rate at 3.6% for multi-family units. Table 6 shows recent average market rents in Grand Junction based on this survey. The average monthly rent for all types of units surveyed was \$450.01. These rents do not include utilities.

Unit Type, Size	Monthly Rent
Efficiency	\$258.67
One bedroom	\$373.75
Two bedroom, one bath	\$454.00
Two bedroom, two bath	\$576.06
Three bedroom	\$505.50
All	\$450.01

Source: Colorado Division of Housing Multi-Family Vacancy and Rental Survey, September 1998

The current rental market appears to be healthy, with an estimated multi-family vacancy rate of 3.6%. Vacancy rates of single-family and mobile homes are not known, but are expected to add somewhat to the vacancy rate of multi-family units and may actually put the vacancy rate closer to four to five percent. A vacancy rate of five to seven percent is generally considered to be a healthy market. Vacancy rates lower than that mean that the housing market is very competitive and rates tend to increase in such a market. As the vacancy rate increases, some units may see decreases in rents and/or incentives offered to capture tenants.

Students at Mesa State College have an impact on the rental housing market. According to the College's Housing Office, there are housing units for approximately 17% of the students to live on campus in residence halls or apartments. Enrollment at Mesa State College was reported at 4,703 students in the fall semester of 1997, which showed an increase of 3.57% from the previous enrollment period. Enrollment increases at Mesa State will increase the demand on the housing market and in some cases, result in students competing with low and moderate income households for housing units.

The 40th Percentile Fair Market Rents (FMR) for Existing Housing in the Grand Junction area were released by the U. S. Department of Housing and Urban Development in October 1998. These rent levels represent the maximum amount a Section 8 voucher holder is permitted to pay for rent, plus all utilities, under HUD guidelines. The FMR for an efficiency apartment is \$396; a one-bedroom apartment is \$411; a two-bedroom apartment is \$515; a three-bedroom apartment is \$693; and a four-bedroom apartment is \$825. Rents for larger units are determined by adding 15% to the four bedroom fair market rent for each additional bedroom. Based on the average apartment market rents shown in Table 6 above, some sizes of apartments are renting within the 40th percentile FMR, while others exceed the 40th percentile FMR. This means that 60% of the units are out of the allowable price range under Section 8, thereby severely limiting these renters' choice of housing.

Households with limited incomes have difficulty acquiring housing in the Grand Junction area. General financial management principles have traditionally suggested spending no more than 30% of gross income toward housing costs (including utility costs). With the current market, it is very difficult for those households with limited or fixed incomes to acquire market rate

housing at 30% of their incomes. As a result, some mortgage loan programs geared to low and moderate income persons are now allowing prospective purchasers to qualify at higher debt-to-income ratios, using a larger percent of gross income to go toward housing costs. Housing for purchase qualifies as "affordable" if it can be purchased by a low or moderate income household at a price that will not exceed 30% of the monthly household income and the sales price does not exceed the mortgage limits as determined by HUD. As the cost of owner-occupied housing units increases, home ownership may become less attainable for low and moderate income households; however, the recent low interest rates (6-7% fixed rate for 30-year mortgages) combined with greater flexibility in underwriting and down payment assistance offered by the Colorado Housing and Finance Authority (CHFA), will assist low and moderate income households with home ownership. Habitat for Humanity builds homes for ownership using "sweat equity" from each home buyer to assist in the construction of the next home. Habitat has constructed 15 homes since 1990 and has plans to build two homes in early 1999. Of the 15 homes constructed, 11 are in Grand Junction. Habitat projects that three homes will be built annually. The Energy Office coordinates the construction of single-family homes under the Mutual Self-Help Program and expects to complete 84 homes over a four-year period. Forty-two of these homes will be completed by March 1999.

According to 1990 Census data, there were approximately 1,293 households (or 10%) in Grand Junction with incomes between 0 - 30% of Median Household Income (MHI was \$19,042 in 1989 for use with 1990 Census data) which constitute very low income families. Map 3 on Page 18 shows median household income by Census Tract. There were about 2,127 low income households with incomes between 31-50% of Median Household Income. Those households categorized as moderate income, or 51- 95 % of Median Household Income comprised about 807 households. Map 4, on Page 19, shows the areas of concentration of low/moderate income households in Grand Junction, which are defined as those census block groups with 51% or more of the population in the low-to-moderate income range as defined by HUD. CDBG funds have been used to acquire or help acquire housing in Grand Junction for low/moderate income households. Map 5, on Page 20, shows the locations of housing acquired using CDBG funds in the Lincoln Apartments, at 1303 N. 15th and lots purchased for Habitat for Humanity in the 300 Block of Acoma Drive.

Many of the low and moderate-income households in Grand Junction are minority households and are located in neighborhoods in proximity to the central business district. This has occurred, in large part, due to the historical growth and development of the community. As newer areas have been developed beyond the downtown, the community experienced some out-migration from the older parts of town. This is primarily due to residents who have experienced upward mobility and could afford larger, more costly housing.

As housing costs have risen, low and moderate-income families have experienced more limited housing choices. Families with children have even more limited choices for units which are affordable and large enough to accommodate them since there are few three-bedroom units existing in the community or under construction. The majority of apartments are one-and two-bedroom units. Larger housing units tend to be found in single-family detached houses which may not be affordable for low or moderate income families. Map 6 on Page 21 shows the

locations of larger housing units in multi-family developments for families.

Persons with disabilities have had difficulty finding housing units that are accessible, as well as affordable. The majority of accessible housing units are found in newly-constructed housing units, where they are required by the Uniform Building Code. These units, however, may tend to be more expensive than existing housing units because they are new. There is some competition between students and families for affordable housing units, particularly those that are located in proximity to the Mesa State campus. As a result, many low and moderate-income families and persons with disabilities may be faced with fewer housing choices and many have remained in the older, established parts of the community where housing is generally less expensive.

There are a number of group homes in Grand Junction. These group homes are widely dispersed throughout the community, as shown on Map 7 on Page 22. Group homes are operated by Mesa Developmental Services and Colorado West Mental Health Center and serve a variety of persons, including the developmentally disabled, the mentally ill and teens.

E. Maps

Maps follow, beginning on Page 16.

SECTION THREE
Evaluation of Current Fair Housing Legal Status

A. Fair Housing Complaints

There have been seven fair housing complaints filed on properties located within Grand Junction between FY 1995 and FY 1998. Data was collected from the U. S. Department of Housing and Urban Development (HUD) Office of Fair Housing and Equal Opportunity, Region VIII. The Legal Center for People with Disabilities and Older People also fields calls regarding fair housing and makes referrals to HUD. In addition, complaints made to the Colorado Civil Rights Division office in Grand Junction are also referred to HUD. Table 7 shows the nature and status of these complaints.

<i>Table 7: Fair Housing Complaints, FY1995 - 1998</i>			
<i>Year</i>	<i>Number</i>	<i>Basis</i>	<i>Status</i>
<i>FY 1995</i>	3	<i>1 physical disability 2 familial status</i>	<i>2 successful conciliations 1 complainant failed to cooperate</i>
<i>FY 1996</i>	2	<i>1 mental disability 1 sex (female)</i>	<i>1 successful conciliation 1 complainant withdrew without resolution</i>
<i>FY 1997</i>	0	-----	-----
<i>FY 1998</i>	2	<i>1 mental disability 1 physical disability</i>	<i>2 complaints open</i>
<i>TOTAL</i>	7	-----	<i>3 successful conciliations</i>

Sources: HUD Office of Fair Housing and Equal Opportunity

The data in Table 7 generally represent a decline in the number of complaints filed with HUD between FY 1995 and FY 1998. Of the seven complaints filed, there have been three cases where probable cause findings have been established and those cases have been successfully conciliated. One complaint was withdrawn without resolution and in one case, the complainant failed to cooperate. There are 2 complaints that were filed in 1998 which have not yet been resolved. There are no known fair housing discrimination suits pending or filed by the Department of Justice or by private plaintiffs in Grand Junction.

All of the complaints filed were against seven different respondents. Four of the seven complaints were related to either mental or physical disability, which may be indicative of the need for further public awareness and education on disabilities. In summary, having seven complaints filed over a period of four years represents a relatively small number of complaints for a community that has in excess of 5,600 rental housing units, according to 1990 Census information. This data generally indicates that the public is aware of fair housing requirements; however, there may be a need for further public awareness and education about mental and physical disabilities as protected under the Fair Housing Act.

B. Identification of Fair Housing Concerns or Problems

This AI study was conducted to better understand the concerns and problems related to housing that face Grand Junction residents. This section addresses housing problems related to discriminatory and illegal practices, as well as general and specific local housing concerns. The discriminatory and illegal practices listed below are examples and definitions of the kinds of discrimination that could occur in a community with respect to housing, which are considered illegal under the provisions of the Fair Housing Act and are not intended to imply that these practices are occurring.

1. Discriminatory and Illegal Practices

Advertising or printing and/or publishing, or causing the printing and/or publishing of any notice, statement or advertisement in the sale or rental of a dwelling which shows preference, limitation, or discrimination.

Blockbusting is the unethical real estate practice of creating fear by moving one or more households of another race or creed into a neighborhood, then exploiting the situation by urging residents to sell their homes at deflated prices.

Control of listings is when a real estate agent or broker refuses to list a home or rental because it is minority-owned or because of the neighborhood in which it is located.

Discrimination in the provision of brokerage services may result when a minority or disabled real estate agent or broker is denied membership in a multiple listing directory or other organization.

Lending practices are discriminatory when different credit standards are used to qualify minority and non-minority home buyers. In addition to race, such things as marital status, age, sex and number of dependents may also be the basis for discriminatory lending practices.

Rental practices discriminate against minorities, families, seniors, or persons with disabilities when a landlord charges higher rent for equivalent units, misrepresents information concerning unit vacancies, requires larger security deposits and/or uses different or higher standards of tenant approval.

Steering is the practice of directing a prospective buyer away from a certain property due to a person's race, color, religion, sex, disability, familial status, or national origin.

Many of the above described discriminatory practices may occur unknowingly. When one discriminates in the area of housing, it encourages segregated living patterns and housing markets. These discriminatory practices are often difficult to see. Those who have been discriminated against must bring charges of housing discrimination to the attention of local, state or federal authorities in order to detect and enforce against such illegal practices. The Fair Housing Equal Opportunity Office at HUD in Denver responds to fair housing complaints, as

does the Colorado Civil Rights Division office in Grand Junction. The only evidence found that any of these practices are occurring in Grand Junction is based on housing discrimination complaints for rental practices, filed between FY 1995 and FY 1998, as shown in Table 7 on Page 23. Some real estate agencies publish advertisements referencing the Fair Housing Act and some real estate ads for rental units specifically mentioned units available for seniors, persons with disabilities and low-to-moderate income housing.

2. General Housing Concerns

Local Preferences:

The Grand Junction Housing Authority has adopted a local preference for working households, which also includes households whose head or spouse is elderly, disabled, or currently in a job-training program. At the end of November 1998, the Housing Authority had 1,061 unduplicated families on its waiting list. The Authority recently received an additional 75 vouchers for families with a disabled head of household or disabled spouse and 100 vouchers under the Family Unification Program.

Expiring Housing Assistance Contracts:

In 2003, the current housing assistance contract at Ratekin Tower Apartments (owned and operated by the Housing Authority) will expire. This contract addresses 107 housing units which are occupied by seniors and persons with disabilities. Tenants pay 30% of their adjusted gross income for rent and the difference between the tenant's ability to pay and the total operating cost of the rental property is covered by an operating subsidy contract under the site-based Section 8 program. The owners of three subsidized properties have already opted out of the federal subsidy programs. The Housing Authority was successful in obtaining housing vouchers to assist the 120 families that would otherwise have been displaced. When housing assistance contracts expire, the housing units will still be available for rent; however, if rents increase, the units may become unaffordable to current tenants, unless they receive individual housing vouchers. Additional Section 8 rental assistance vouchers will be available nationally in 2000, with an additional 100,000 vouchers expected in 2001, to assist low-income persons; however, the Grand Junction Housing Authority expects funding levels to decrease, resulting in reduced service levels to clients.

3. Specific Housing Concerns

Housing Needs for Persons with Disabilities:

Area agencies and organizations working with people having physical and developmental disabilities report an increase in the demand for accessible housing units. Data from the 1990 Census show that nine percent of the population in Grand Junction has some disability. This includes those with a work disability, mobility limitation and self-care limitations. Many of these individuals are either unemployed or underemployed and live at or below the poverty level. The Grand Junction Housing Authority currently works with approximately 30 persons who are

mobility impaired.

Additional housing units and training opportunities for persons with disabilities are needed to help facilitate independent living. In some cases, accessible units may be occupied by non-disabled tenants, or landlords may charge higher rents for housing units that are equipped for accessibility. As the general population ages, there is expected to be an increased need for housing units for people who experience reduced mobility with age. The Energy Office administers a housing rehabilitation and weatherization program which is intended to provide rehabilitation for seniors, those with disabilities and low income persons. The Retired Senior Volunteer Program (RSVP) operates the Handyman Program, which provides minor repairs and rehabilitation on housing units for seniors and the disabled. The actual number of substandard housing units in Grand Junction is not known; however, the Orchard Mesa Neighborhood Plan notes that during a survey of the condition of housing in the area in 1992, approximately 10% of the existing housing units were considered to be in poor condition, needing several repairs and improvements.

Housing Needs for Single Heads of Household with Children:

According to 1990 Census data, it is estimated that there are 3,088 single parent households with children in Grand Junction. Of these single parent households, 81.6% have a female head of household and 46.7% of these are below poverty level. Many of these households have four or more members and are in need of more space than a typical two-bedroom rental unit provides. The number of single heads of household requesting assistance under various housing assistance programs is continually increasing. Of particular difficulty is to find housing which will accommodate family members who are disabled.

Housing for the Homeless:

There is no Census data available on the number of homeless persons and those under the care of the State Department of Human Services in the Grand Junction area; however, the Grand Valley Catholic Outreach Day Center, which opened in 1997, served 5,880 homeless persons and 170 persons were placed in jobs between January and August of 1998. The Day Center provides showers, laundry, storage, mail and telephone service for the homeless on a drop-in basis Monday through Friday and on two Saturdays per month. The center is the only one of its kind on the Western Slope and offers much needed services for the homeless. Meals are available at the Catholic Outreach Soup Kitchen, which feeds over 120 people daily, Monday through Saturday and is supplemented by other programs for Sunday meals. The Salvation Army offers emergency shelter for 19 men and 14 women in the Hope House Shelter, as well as food boxes, utility and rental assistance. Latimer House provides a maximum of 12 units of emergency housing available for families with children. The Hilltop Youth Shelter can house 16 youth and Hilltop also offers other programs for youth, including those sentenced by the courts. The Rescue Mission also provided shelter space; however, the facility is not currently in operation. Other services are provided to the homeless by Colorado West Mental Health Center, Mesa Developmental Services, The Center for Independence and the Western Colorado Aids Project.

Housing Needs for Seniors

The population of seniors in Grand Junction is expected to continue to grow as the current population ages and as other seniors move into the community. It is becoming increasingly difficult for seniors to find housing that suits their needs for accessibility and affordability. Census data shows that 11.4% of the seniors aged 65 and older who reside in Mesa County are below the poverty level. Seniors have perhaps a broader variety of housing options in Grand Junction than in other communities because the market has rapidly responded to the increase in seniors moving to the Grand Junction area. Options for seniors include assisted living, independent living and full-care nursing, as well as apartments and houses; however, many of these options, particularly assisted and independent living, can range from \$1,400 - \$2,400 per month. Housing Authority units in Ratekin Tower and Walnut Park Apartments are geared for seniors and those with disabilities and offer a total of 185 one-bedroom units, of which 11 are accessible units. Seniors account for approximately eight percent of those on the Housing Authority's waiting list.

Housing Needs for Minorities

Census information shows that 31.8% of minority persons in Mesa County are below poverty level, making it very difficult to afford housing. Of the clients served by the Grand Junction Housing Authority, 22% are Hispanic and 3% are African American. In addition, some minorities may speak and/or understand little or no English. Language barriers may exist for those seeking access to housing information; however, some service providers have staff members who are able to provide translation when needed.

Displacement

Displacement has been a problem in some communities as marginal housing developments are removed from the market to accommodate a higher and more profitable land use; however, displacement does not appear to be occurring in Grand Junction. The Housing Authority recently purchased the Lincoln Apartments, which have a total of 12 housing units. All of the existing tenants were allowed to reside in the apartments. As tenants move out, new tenants are required to meet income guidelines of 50% or less of local median family income. Another potential for displacement are remaining HUD housing contracts which will expire in the next several years. As these contracts expire, rents could increase, resulting in the potential displacement of seniors and persons with disabilities currently residing in these units, unless rental assistance is available. Forty-three subsidized units in Clifton Village South in unincorporated Mesa County were moved out of HUD subsidized programs by the owners of the development and the Housing Authority assisted those families displaced by this change by providing new vouchers for the affected families.

SECTION FOUR
Identification of Impediments to Fair Housing Choice

A. Public Sector

1. Zoning and Site Selection: The City's Growth Plan was adopted in October of 1996. The plan covers areas within the City limits, as well as the joint planning area with Mesa County. Key goals of the plan include: ensure land use compatibility, maintain compact development forms, ensure adequate public facilities for all development and focus on the unique needs of the community's neighborhoods. The plan outlines a variety of urban residential densities, from low density (0.5 - 1.9 DU/acre), to high density (12-24 DU/acre). The plan identifies a housing goal of providing "adequate affordable housing opportunities dispersed throughout the community". Policies to achieve this goal include partnering with other agencies and the private sector to promote affordable housing opportunities; encouraging the dispersal of subsidized housing; monitoring the status of substandard housing units and promoting the rehabilitation or redevelopment of these units; supporting affordable housing initiatives which result in high quality developments that meet or exceed local standards for public facilities and amenities; and encouraging the rehabilitation of historic buildings for affordable housing. These goals and policies are intended to be implemented by the City's proposed Draft Zoning and Development Code, which is discussed below.

The City's current Zoning and Development Code went into effect in 1989 and was amended in 1997. These regulations, while based on a traditional prescriptive zoning approach, offer several areas of flexibility, particularly for housing. The residential zoning districts range from the RSF-1 Residential Single Family, which requires a minimum lot size of one acre, to the RMF-64 Residential Multi-Family District, which allows residential uses at up to 64 dwellings units per acre (DU/acre). Three of the single-family zones allow minimum lot sizes of between 4,000 - 8,500 square feet. The 4,000 square foot lot size in the RSF-8 District offers an opportunity to create small-sized, more affordable lots. The range in between, which is 6,500 and 8,500 square foot lots, are typical single family lot sizes for most urban communities. The range of lot sizes, as well as the potential for moderate (16 DU/acre) and high density development (32-64 DU/acre) in the RMF-32 and RMF-64 Districts allows for the provision of more affordable homes on small lots and multi-family units in several different zoning districts.

Other areas in the Code that address or relate to housing include group homes, manufactured and mobile home units and accessory housing units. Group homes are allowed as a use-by-right in all residential zones, with a maximum of 10 residents. The Code treats HUD-approved manufactured housing units as single-family dwellings and permits pre-1977 non-HUD-approved mobile homes only in mobile home parks or mobile home subdivisions. Some subdivisions have covenants intended to prevent the use of manufactured housing in the subdivision and are more restrictive than the City Code. Residential sub units (a secondary dwelling unit) are permitted as a special use, which requires administrative review and single-family dwellings can have two rooms rented to non-family members. Residential land uses are permitted in the second floor of uses in the B-3 Retail Business District.

The City's proposed Zoning and Development Code has been under review since early 1998.

This draft code is intended to implement provisions of the Growth Plan. Mesa County has a similar code proposed to address unincorporated areas of the planning area. Several areas relative to housing are proposed to be revised and/or added in the new code. The Subdivision Regulations propose to allow zero lot line development as a use-by-right in any residential district and clustering developments is permitted in the lower density residential districts. Density bonuses are proposed, up to a maximum bonus of 20% and can be achieved through providing “community benefits” which are defined as park or open space dedications, trails, agricultural preservation, or affordable housing units. Attached units are uses-by-right in lower zones (starting with RMF-5), as are group homes (up to 8 residents), assisted living and treatment facilities. In addition to maximum density levels, a required minimum density level is proposed for the RSF-4 District and other more dense districts, ranging from a minimum required density of 2 DU/acre up to 8 DU/acre. Accessory residential sub-units are retained and a definition is proposed to be added for granny flats, elder cottages and accessory apartments. These kinds of development and housing units can offer additional opportunities for the provision of housing that is more affordable; however, in some subdivisions, covenants have been adopted to preclude such accessory housing units. The code defines family as “any number of persons living together on the premises as a single dwelling unit, but shall not include a group of more than four individuals not related by blood, marriage, or adoption”. This definition is not proposed for change in the draft code. This definition of “family” limits the number of persons living as a housekeeping unit to no more than four persons; however, enforcement is on a complaint basis and in general, the size of family does not appear to have been problematic in Grand Junction. Further, group homes and other “non-family” uses are exempt from this limitation.

Another change proposed in the code is to reduce the maximum allowed density from 64 DU/acre currently permitted in the RMF-64 District to a maximum of 24 DU/acre. The combination of adding a minimum required density and lowering the maximum permitted density to 24 DU/acre may encourage the use of the density bonus, as is intended. One of the provisions within this bonus is for affordable housing. This bonus would permit a maximum density of up to 28.8 DU/acre in exchange for providing a “community benefit”. An analysis of the density in eight existing multi-family developments is shown in Table 8 below. Densities in these developments range from 15.7 - 94.0 DU/acre. Four of the developments do not have the full number of parking spaces that would be required under the City Code, because they were able to demonstrate that specific parking needs would be less than typically required. Of these developments, three have densities that would exceed the maximum permitted density (24 DU/acre) and the bonus density (28.8 DU/acre). Ratekin Tower, which has the highest density of 94.0 DU/acre, has 25% of the required number of parking spaces; however, this development provides housing for seniors and those with disabilities and is located in close proximity to the downtown and needed services, which allows the development to function with limited parking provided. The proposed code would add a formula for translating density of some types of multi-family development from bedrooms per acre to dwelling units per acre. This formula would be expected to apply to developments similar to Ratekin Towers, which provides public housing opportunities for seniors and those with disabilities. The 64 DU/acre density currently permitted in the RMF-64 District may not be very feasible to achieve, given parking, setbacks and open space requirements in multi-family developments. The approach to reduce the

maximum permitted density and then allow bonus density appears to be a reasonable way to encourage the provision of more units of affordable housing.

Table 8: Density in Existing Multi-family Developments		
Name of Development	Number of Dwelling Units (DU)	Density - DU/Acre
College Station Apartments	54 units	34.4
Crystal Brook Apartments	40 units	15.7
Foresight Village Apartments	100 units	22.5
Franklin Park West Condos*	75 units	35.7
Garden Village Apartments*	91 units	20.5
Grand View Apartments*	60 units	52.6
Horizon Towers	84 units	16.0
Ratekin Tower*	107 units	94.0

* These developments have received approval to provide less parking than required under City Code, on the basis of demonstrating that parking demand for the development was less than required under code

Several comments were received during interviews for this report regarding the length of the development review process and the apparent perception that regulations are applied and/or interpreted in an inconsistent manner by the staff. The review process used by the City is similar in length to other communities and in some cases, Grand Junction’s review is faster. The draft code would appear to provide somewhat greater authority to the Planning Commission and the staff and should further streamline the development review process. Any inconsistencies, real or apparent, may have been the result of changes in staffing, unclear standards and regulations and/or changes in policies. It is expected that adoption and implementation of a new code would resolve some of these issues.

Conclusion: Existing City zoning codes and regulations do not appear to be impediments to fair housing choice.

Fees assessed by the City are relatively low and this opinion was expressed by several persons knowledgeable about the area home-building industry. Current fees for a single-family home include the Transportation Capacity Payment (\$500), Parks and Open Space Fee (\$225) and School Land Dedication Fee (\$292), for a total of \$1,017. Other fees that may apply include Drainage Fees, Recording Fees, Public Works Fees and Development Application or Planned Development Fees (based on the particular type of application). The City’s Development Application or Planned Development Fees are, in most cases, lower than Mesa County’s corresponding fees. None of these fees are particularly high and are less than the fees charged by most communities. Several persons interviewed for this study expressed concern about water tap fees, noting the disparity between Ute Water tap fees at \$3,200 and City tap fees at \$1,100 for a single-family tap. In addition, the City provides reductions in sewer Plant Investment Fees (PIF) for multi-family developments. The City’s requirement for sewer PIF is based on .72 EQU (equivalent resident unit) per unit for multi-family units (a duplex and larger is considered multi-

family). This means that while two single-family dwellings would require an EQU of 2.00, a duplex would require 1.44 EQU, resulting in a 28% savings for each unit.

Land development costs were mentioned several times as being high in Grand Junction. These are the costs for extending utilities to a lot and building the streets to provide access to the lot. Factors affecting land development costs would include the costs of labor, as well as the cost of materials. One developer estimates the cost to develop lots at approximately \$18,000 - \$24,000 per lot. Several comments were made regarding the need for greater participation by the City in bearing the cost of infrastructure and in particular, street construction. The City requires that developers construct all streets necessary to serve the particular development. This is a fairly typical requirement of a municipality and generally the only type of relief offered for these costs is some type of reimbursement or repay agreement for the developer to recoup costs from those who directly benefit from the improved street (ie. other property owners fronting on or accessing on the improved street). The net effect of land development costs is that these costs are generally passed on to the home buyer. There are no programs geared toward affordable housing with respect to reducing and/or waiving land development costs.

Raw land costs vary more the closer property is to the City, just as occurs in other US cities. Costs of land within the City limits tend to be higher than land in the Fruitvale, Clifton or in the unincorporated areas of Orchard Mesa. Table 9 below shows the range of median prices per acre of raw land in the Grand Junction area, based on data from the Mesa County Assessor's Office. Prices have ranged from a low of \$1,407.54 per acre in the Redlands Area in 1991 to a high of \$23,795.84 in the North Fruitvale area in 1998. The North Avenue area experienced a sharp increase in 1996, when the median price per acre reached \$37,500; however, it should be noted that the North Avenue area data included only three land sales between 1994 and 1998. The current lowest median price per acre is found in the Fruitvale/Clifton area at \$9,851.68 per acre. A total of 2,018 sales were tabulated for Mesa County between 1988 and 1998 to reflect the current county wide median price of \$5,000 per acre. The percent of increase in per acre prices reflects the significant increases that have been experienced in raw land prices in the Grand Junction area in recent years.

Table 9: Median Price Per Acre of Raw Land*						
Area	Lowest Price/Year		Highest Price/Year		Current Price-1998	% of Increase (lowest to current price)
West Orchard Mesa, South Downtown Area	\$1,553.14	1990	\$12,237.50	1998	\$12,237.50	687.9%
Area	Lowest Price/Year		Highest Price/Year		Current Price-1998	% of Increase (lowest to current price)
North Avenue Area	\$10,000.00	1994	\$37,500.00	1996	\$17,500.00	75%
Fruitvale/Clifton Area	\$2,000.00	1989	\$12,888.73	1997	\$9,851.68	392.5%
Redlands Area	\$1,407.54	1991	\$16,551.72	1998	\$16,551.72	1075.9%
North Fruitvale Area	\$2,500.00	1988	\$23,795.84	1998	\$23,795.84	852%

North Grand Junction, GJ West Area	\$3,478.26 1989	\$14,040.42 1998	\$14,040.42	303.6%
Mesa County	\$2,000.00 1991	\$5,000.00 1998	\$5,000.00	150%

*Data includes agricultural and residential-type properties

The lower raw land costs in the unincorporated areas of Mesa County, combined with lower development standards have resulted in the majority of the less expensive development occurring in the unincorporated areas. Development in unincorporated areas has lower levels of urban services, such as police response time, access to parks and recreation facilities and access for persons with disabilities, adequate water pressure, sidewalks, streetlights, etc

Another factor that appears to be influencing the location of development is utility tap fees. Ute Water, which serves some areas within the City limits has higher fees, while Clifton water and sewer districts have lower tap fees and no plant investment fees. Clifton fees may increase, which will tend to “level the playing field” in terms of tap fees for at least those areas served by City water and sewer. The recently-adopted intergovernmental agreement between the City and Mesa County regarding the Persigo sewer system identifies a number of properties which will be annexed into the City. These properties will be served by City sewer and development will occur under City regulations. Also, contractor licensing is required by the City and not required by Mesa County.

Conclusion: Land development costs appear to be impediments to fair housing choice, with the single largest impediment being the rapidly escalating costs of raw land.

Most recent affordable housing projects, as well as some that are not within the affordable range, have had to deal with the NIMBY (“not in my back yard”) syndrome. In fact, comments regarding neighborhood opposition were probably the most frequently heard comments during the course of this study. This type of neighborhood opposition to new development has increased in Grand Junction in past years, as in other communities in the United States, with residents becoming adept at finding many reasons for opposing a development. Neighborhood opposition can result in delays to a development proposal and in some cases, denial of the development. In the proposed Zoning and Development Code, neighborhood meetings are required on some development proposals to give area residents the opportunity to learn about a proposed development early in the process and in the ideal sense, to provide suggestions for improvements to the plan. While this concept is a good one, citizens may spend more time and energy trying to defeat the development proposal, rather than working towards improvements to the plan. In particular, affordable housing developments may be targeted for opposition by citizens purely on the basis of who the future tenants may be. In order for neighborhood meetings to be successful, it will be critical to establish a consistent meeting format, clearly define roles and responsibilities and ground rules and provide greater public awareness regarding housing needs.

Conclusion: The NIMBY syndrome is an impediment to fair housing choice.

The Mesa County Building Inspection Department is responsible for building inspections for

areas inside City limits, as well as in unincorporated areas. Mesa County has adopted the 1994 Uniform Building Code (UBC). This code requires that in “apartment houses containing more than 20 dwelling units, at least 2 percent, but not less than one of the dwelling units shall be accessible. All dwelling units on a site shall be considered to determine the total number of accessible dwelling units”. The 1997 Uniform Building Code is designed to be consistent with the Americans with Disabilities Act (ADA) and the Fair Housing Act for providing access to people with disabilities in new commercial buildings and in all new residential buildings containing four or more dwelling units.

Conclusion: The City’s enforcement of 1994 UBC accessibility requirements in new residential construction is supportive of fair housing choice; however, adoption of the 1997 Uniform Building Code would result in greater numbers of accessible housing units being constructed.

Group homes provide a housing alternative for persons with disabilities and for seniors. There are a number of group homes in the Grand Junction area operated by Mesa Development Services and Colorado West Mental Health Center. The definition of a residential care facility or a residential receiving home (aka group home) allows up to ten persons residing in the home. The proposed code adds a definition for residential group homes for no more than 8 persons who are developmentally disabled or recovering from a medical condition, but excludes persons who have been convicted and are under court supervision for any violent crime. The proposed code would reduce the number of residents in residential care facilities from 10 to 8 developmentally disabled persons. The Zoning and Development Code permits these residential facilities throughout the community. While the maximum number of residents is proposed to be reduced slightly (from 10 to 8) in residential care facilities, this would appear to be a minor impact on the provision of group homes. The reduced number is consistent with state law.

Conclusion: The City’s definition of group homes and related zoning regulations are supportive of group homes and are not an impediment to fair housing choice.

2. Neighborhood revitalization, municipal and other services, employment-housing-transportation linkage: The first priority of the City’s Consolidated Plan is for non-housing community development needs. These needs include infrastructure improvements and parks development and improvements, such as street, curb, gutter and sidewalk improvements, drainage, water and flood protection system improvements and accessibility improvements. The City’s Community Development Block Grant Program (CDBG) has done several neighborhood revitalization and municipal service projects with funding proposed from the FY 1997 and FY 1998 program. These projects are the South Avenue Reconstruction, from 5th - 7th Streets and the Elm Avenue sidewalk and drainage improvements, between 15th and 23rd Streets. These projects will benefit area residents by improving public safety and enhancing the community.

Other CDBG-funded programs include funding of lease payments for the Grand Valley Catholic Outreach Day Center; food, utilities, supplies and household needs for the Salvation Army Hope House Shelter; rehabilitation of existing group homes for Mesa Development Services; improvements at the Marillac Clinic; and housing acquisition. All of these funded programs serve to enhance the community and are distributed throughout target areas of the City.

The Mesa County Transportation Development Plan, prepared in 1996, evaluated demographic information to determine future needs for transit services to provide an acceptable level of mobility for all residents of the area and recommended that the general public be served by expanding services of MesAbility. MesAbility currently provides transportation for seniors and persons with disabilities and low-income persons going to work. The door-to-door service provided by MesAbility is particularly important to seniors and persons with disabilities, which tend to have the highest level of transit-dependency. MesAbility will begin offering fixed-route service and paratransit service to the general public in February of 2000, which will provide further access to employment opportunities for low and moderate-income persons.

Conclusion: The City programs supporting neighborhood revitalization, municipal services and the employment-housing-transportation linkage are supportive of fair housing choice.

3. Housing Authority and other assisted/insured housing provider tenant selection procedures; housing choices for certificate and voucher holders: The Grand Junction Housing Authority has adopted a local preference for working households, which also includes households whose head or spouse is elderly, disabled, or currently in a job-training program.

The Grand Junction Housing Authority presently operates 266 housing units in the Capital Terrace Town Homes, Crystal Brook Town Homes, Walnut Park Apartments, Ratekin Tower Apartments and Lincoln Apartments. The Housing Authority manages 579 Section 8 certificates or vouchers. The Housing Authority recently received 75 vouchers from HUD for the Mainstream Program for those with disabilities and additional funding from the Colorado Division of Housing for 25 new certificates for households in domestic violence situations. Comments given during interviews for this study indicate that local housing providers appear willing to accept Section 8 certificates and vouchers.

Conclusion: There does not appear to be any impediment to fair housing choice in tenant selection procedures.

4. Expiration of subsidized housing unit contracts and possible displacement: Two housing contracts have expired and one remains with the Housing Authority's Ratekin Towers. These units are presently occupied by seniors or persons with disabilities. Since these units are owned by the Housing Authority, displacement is not expected to occur. There are no other known potential displacement issues in Grand Junction.

Conclusion: The loss of remaining HUD contracts for existing housing is not expected to result in displacement and therefore, is not an impediment to fair housing choice.

5. Property tax policies: There is a property tax/rent/heat rebate program available to Colorado seniors who are 65 years of age or older, or disabled (regardless of age), who resided in their owner-occupied home for the entire year and meet income limitations. This program allows an annual property tax/rent rebate of up to \$500 (depending on marital status and income) and a heat/fuel rebate of up to \$160 (depending on income and rent expenses). A property tax deferral

program is also available to those persons 65 years and older to defer or postpone the payment of property taxes and special assessments on his/her residence who can meet requirements for participation in this program. A lien is placed on the property and interest is compounded annually for the unpaid taxes. Deferred taxes must be paid when the claimant dies, the property is sold, the taxpayer moves for reasons other than ill health, the property is rented for income purposes or when the mortgage, deferred taxes and accrued interest exceed market value of the property.

Conclusion: The property tax rebate program is supportive of fair housing choice for seniors and those with disabilities.

6. Planning and Zoning Commission: The Grand Junction Planning Commission consists of seven members appointed by the City Council. The Commission makes recommendations to the City Council on land use-related policies of the City's Growth Plan and makes decisions on some land use matters. The City Council makes most land use decisions. The City appears to have an excellent history of including community members with disabilities on both the Planning Commission and the City Council, which have broad representation from the minority, disabled, senior and female communities.

Conclusion: The make-up of the Planning Commission and the City Council does not appear to be an impediment to fair housing choice.

B. Private Sector.

1. Sale or rental of housing:

Supply and Demand - The rental vacancy rate in Grand Junction is estimated to be between four to five percent. More affordable housing units are expected to be available in 1999; however, the vast majority of these units will be in the unincorporated areas outside Grand Junction. The Grand Junction Housing Authority reports a waiting list of about 1,061 unduplicated households seeking rental housing assistance. At this rate, it may take several years on this waiting list to obtain rental assistance. Some transitional housing is available for special needs populations through Catholic Outreach, Latimer House and Colorado West Mental Health Center.

Habitat for Humanity plans to construct three new homes in 1999 and on average, plans to construct three homes annually. The current wait for a Habitat home is about 14 months. The Energy Office plans on assisting in the construction of 84 new homes over a four-year period through the Mutual Self-Help Program. The Energy Office is also constructing 25 duplexes (50 housing units) and will become owners of the Grand Valley Apartments in 15 years. The majority of the new housing units are being constructed outside Grand Junction in the unincorporated areas, where land costs are lower. Finding housing for some people may mean temporary living arrangements with friends or relatives, or renting sub-standard housing units. Some individuals or families may end up staying at an area shelter or living in their car. Residents may be forced to compete with students for housing. In a 1997 public perception survey conducted in Mesa County, 45% of those surveyed said that affordable housing falls short

of their expectations, noting the gap between area housing costs and wages.

The City's number two priority identified in the Consolidated Plan is affordable housing needs. During the two years of operation of the City's CDBG Program, funds have been directed toward the provision of affordable housing , resulting in the Housing Authority's acquisition of the 12-unit Lincoln Apartments and the acquisition of four lots for Habitat for Humanity's future home construction. These 16 additional units (when the Habitat homes are completed) will have a positive, but small affect on meeting affordable housing needs in the community.

Conclusion: A lack of affordable housing units, particularly for low and very low-income households, is an impediment to fair housing choice.

Size of Family - There is a need for three and four-bedroom rental units for low and moderate-income families in Grand Junction. Larger families may end up waiting even longer for housing, or they may be forced to live in housing units intended for individuals or smaller families. At the present time, there are few three-bedroom or larger apartments in the City (See Map 6, Page 21).

Conclusion: A lack of large housing units for families is an impediment to fair housing choice.

Persons with Disabilities - There is an increasing need for housing units which are accessible to persons with disabilities and which are affordable. At the present time, there are very few wheel chair accessible housing units in Grand Junction. While the 1994 Uniform Building Code (UBC) will result in larger numbers of accessible housing units, there is still a current need for greater numbers of accessible units. The 1997 Uniform Building Code would require that greater numbers of accessible units be constructed than does the 1994 UBC.

Conclusion: The lack of accessible housing units, one bedroom or larger, particularly for wheel chair-bound families and individuals, is an impediment to fair housing choice.

Homelessness - There is an increasing need for transitional housing and on-going services for those who are homeless, to assist them in breaking the cycle of homelessness. On-going services include treatment, counseling, training and educational programs and services. The City's Consolidated Plan identified homelessness needs as its third priority need. The Grand Valley Catholic Outreach Day Center provides services for homeless persons that are not offered elsewhere. Transitional housing units are provided by Catholic Outreach, Latimer House and Colorado West Mental Health Center, with the new Transitional Living Center for Young Adults. Emergency shelter is provided by the Salvation Army at Hope House (shelter for women and children) and the men's shelter. All of these units are generally full. Additional services are provided to the homeless by Mesa Development Services, the Center for Independence and the Western Colorado Aids Project.

Conclusion: The lack of transitional housing units is an impediment to fair housing choice.

2. Provision of housing brokerage services: The Mesa County Association of Realtors works to ensure housing brokerage services are provided fairly to everyone. The Association has a code of ethics which trains realtors to avoid discrimination when marketing and selling property and

the required continuing education includes fair housing training. There are 485 licensed real estate agents in the Grand Junction area that are active members of the Association of Realtors. While no specific numbers are available, women, minority and persons with disabilities appear to be represented in the local real estate brokerages. A brief introduction to fair housing is offered by the real estate community on Grand Junction's "Easy Talk", a series of recorded phone messages on a variety of community interest topics. There does not appear to be any evidence of discrimination in the provision of real estate services.

Conclusion: Current real estate services and policies appear to be supportive of fair housing choice.

3. Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly-assisted housing: The City's Community Development priorities as identified in the Consolidated Plan are non-housing community development needs, affordable housing needs, homelessness needs and other special needs (ie. other social services that are needed in the community). These Community Development priorities are supported by the proposed FY 1998 CDBG Program, which includes five projects which address these priorities.

The City has also adopted an Anti-Poverty Strategy. The City's strategy is to attack poverty to provide good, stable jobs that pay a livable wage by supporting economic development efforts. The City contributes \$300,000 annually to its economic development fund. The bulk of these funds are used by the Mesa County Economic Development Council (MCEDC). MCEDC focuses on recruitment of companies that pay at least 175% of the national minimum wage. Underemployment appears to be a greater issue in Grand Junction than unemployment. The ability to earn a livable or sustainable income allows individuals to secure and maintain housing, which is often the biggest issue facing low-to-moderate income families and individuals today.

The City is working closely with the Grand Junction Housing Authority by having a City Council representative serve on the Authority's Board of Directors. The City has also joined with the Chamber of Commerce to set up a task force to examine barriers to building and construction and is working with Civic Forum in the Vision 2020 Project, to identify criteria for evaluating the community's health in particular areas.

Conclusion: The City's Community Development priorities and CDBG programs are supportive of fair housing choice.

4. Administrative policies concerning community development and housing activities which affect opportunities of minority households to select housing inside or outside of areas of minority concentration: The City has adopted policies designed to encourage the development and distribution of affordable housing throughout the community and also adheres to the directives as issued by the Department of Housing and Urban Development for the administration of the Community Development Block Grant Program. Goal 16 of the City's Growth Plan is "to promote adequate affordable housing opportunities dispersed throughout the community".

Conclusion: The City's policies designed to encourage the development and distribution of affordable housing are supportive of fair housing choice.

5. Where there is a determination of unlawful segregation or other housing discrimination by a court, or a finding of noncompliance by HUD regarding assisted housing within a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to help remedy the discriminatory condition, including actions involving the expenditure of funds made available: At the present time, there is no determination of unlawful segregation or other housing discrimination by the court, or a finding of noncompliance by HUD regarding assisted housing to the City's knowledge.

Conclusion: There is no determination of unlawful segregation or other housing discrimination by a court, or a finding of noncompliance.

6. Lending policies and practices: Local lending and financial institutions were contacted regarding lending policies and practices. Fair housing and fair lending training is provided to staff involved in lending, to ensure that there is no disparate affect created by lending policies and practices. Banks in Grand Junction participate in community activities under the Community Reinvestment Act (CRA).

The Colorado Housing and Finance Authority (CHFA) offers down payment assistance, known as the Cash Assistance Program, three times annually for Colorado first time home buyers. Working with participating lenders, CHFA can assist home buyers in overcoming what is perhaps the biggest obstacle to home ownership - the down payment. This program is extremely successful and funds are typically gone within several days of issuance. Purchase limits on a single-family home are \$100,000 and gross annual income limits are from \$29,000 for one person, to \$49,300 for a family of five or more persons. Some areas in Mesa County are identified as target areas, which allows non-first time home buyers to participate. Area lenders that participate in this program include Norwest, Alpine Bank, Grand Valley National Bank, First Federal/Commercial Federal and Unifirst Mortgage. Lenders originate anywhere from 5-60 loans annually using this program, depending on the availability of funds and most agree they could increase these numbers if additional CHFA funds were made available. In 1998, Mesa County led the state of Colorado in utilization of this program, with 177 new CHFA mortgages.

Most lenders noted participation in regular FHA and VA loan programs. Community First National and Residential Mortgage Professionals participate in FHA's Rural Housing Development Program, which as the name implies, is for rural areas outside Grand Junction. This program allows 100% financing with minimal or no closing costs.

Norwest Bank and World Savings have developed their own first time home buyer loan programs. Norwest offers the Community Home Ownership Program for the Disabled (D-CHOP), for low and moderate-income disabled persons who are first-time home buyers. Under this mortgage loan program, underwriting is more flexible, allowing higher debt-to-income ratios to be considered. One hundred percent of the purchase price can be financed, there is no

private mortgage insurance required and closing costs are minimal. One of the difficulties for a disabled person is finding housing within a price range for which the person can qualify. World Savings offers the CLP-Plus Community Loan Program for low income persons and families. This loan requires a 5% down payment, 3% of which must be the buyer's money, while the remaining 2% can come from other sources. Fees and closing costs are minimal.

Several common themes were apparent in discussing first time home buyer programs with area lenders. Many lenders noted that FHA loans are often overlooked; however, FHA is more flexible on credit history than some other programs and down payments can also now be borrowed. Overall, underwriting requirements for most loan programs have become more flexible and as one lender noted "common sense underwriting" is now occurring. This means taking a more common sense approach to evaluating factors such as self-employment history, allowing greater debt-to-income ratios, considering energy efficiency of the housing unit and working to find a housing unit that is affordable for a particular client. Lenders also praised the high caliber of realtors in the area who make it a point to understand financing. This is particularly important because perhaps the best way to communicate to the public about loan programs is through the real estate community. Another important aspect is that loan programs may require or encourage home buyer education, such as is offered by the Grand Junction Housing Authority. This kind of education serves to enhance the home buyer's potential to retain their home and reduces the chance of a loan default.

The Home Mortgage Disclosure Act (HMDA) data was obtained for Census Tracts in Grand Junction. This data is for the Reporting Year 1996 and can provide an overview of mortgage lending practices within a community. Specific areas to evaluate, which may suggest potential discriminatory practices or trends, include high rejection rates for minority and female applicants; very low rejection rates; unusually low levels of applications from women, minorities and low and moderate income persons; few loans made to women, minorities and low and moderate-income persons; and a high number of applications withdrawn by minority applicants, as compared to non-minority applicants.

Data was obtained on a total of 2,869 loans in Grand Junction for 1996 and is shown in Table 10 below. Loan approval rates ranged from a low of 46% for Native Americans, to a high of 77% for African Americans. Correspondingly, loan denial rates ranged from a low of 13% for African Americans, to a high of 46% for Native Americans. Loan withdrawal rates ranged from a low of 0% for African Americans and Native Americans, to a high of 8% percent for Asians. The loan approval rates for Native Americans are the lowest, while denial rates are the highest for this group. Of the loans denied for Native Americans, all five loans (or 38%) were in moderate-income Census Tracts. Of the loans denied for Hispanics, 52% were in Census Tracts of low incomes, while 44% were denied in middle income Census Tracts. Data for females and males show both to have very similar loan approval, denial and withdrawal rates. The loan approval/denial rates for Native Americans and Hispanics appear to be out of sync with the other rates. While some of these loan denials may have been related to income, the denials were not necessarily in low income Census Tracts. There may be other reasons for these loan denials that are not related to fair housing and discriminatory practices, such as income qualifications; however, this data appears to warrant follow-up with fair housing awareness information and a

future evaluation.

Conclusion: In general, local lending policies and practices appear to be supportive of fair housing choice; however fair housing awareness information should be provided and mortgage lending data should be evaluated again in the near future.

Table 10: Home Mortgage Disclosure Act Data (HMDA), Grand Junction, CO -1996					
Race/Sex	Percent of Loans Approved	Percent of Loans Denied	Percent of Loans Withdrawn	Percent of Loans Unaccepted	Other - Application Incomplete, unknown, etc.
Asians	77%	15%	8%	0%	0%
African Americans	75%	13%	0%	12%	0%
Hispanics	60%	21%	7%	11%	1%
Native Americans	46%	46%	0%	8%	0%
Whites	71%	17%	6%	5%	1%
Race/Sex	Percent of Loans Approved	Percent of Loans Denied	Percent of Loans Withdrawn	Percent of Loans Unaccepted	Other - Application Incomplete, unknown, etc.
Females	66%	19%	7%	6%	2%
Males*	66%	20%	8%	5%	1%

Source: HMDA Data, 1996 * Data for males totaled 99%, rather than 100%

C. Public and Private Sector.

1. Fair Housing Enforcement - Fair Housing enforcement is presently handled by the Office of Fair Housing and Equal Opportunity, U. S. Department of Housing and Urban Development, Region VIII. At the state level, the Colorado Civil Rights Division fields fair housing complaints and refers complaints to HUD. The Legal Center for People with Disabilities and Older People also refers housing-related complaints to HUD.

Conclusion: The existing enforcement and information regarding fair housing are supportive of fair housing choice.

2. Informational Programs - Informational programs regarding home ownership are offered by the Grand Junction Housing Authority through its home buyer education classes and default counseling. The Housing Authority is a HUD-certified counseling agency. Participation in Housing Authority classes can reduce mortgage insurance costs in some cases. The Housing Authority staff contracts with CHFA to provide home buyer education and default counseling in 11 Colorado counties and distributes information on area home buyer programs to those interested in home ownership. Between January and September of 1998, 372 families participated in classes, the majority of which, were Grand Junction residents.

Conclusion: Local informational programs are supportive of fair housing choice; however, there may be a need to offer expanded programs to address other impediments identified, such as public awareness about disabilities and landlord-tenant rights.

3. Income Levels - A comment frequently heard during the course of this study relates to the income or wage levels experienced in Grand Junction. While housing units may be available for rent in Grand Junction, the rents are often too high for someone who may be working in the retail or service sectors - two of the largest employment sectors in Mesa County. Economic development efforts by Mesa County Economic Development Council are in tune with this issue; however further emphasis may be needed to bridge the wages-housing cost gap.

Conclusion: Low income levels (or wages) is an impediment to fair housing choice.

SECTION FIVE
***Assessment of Current Public and Private Fair Housing Programs
and Activities in the Jurisdiction***

A. Actions and Programs

The City has participated in Civic Forum public discussions regarding housing in the community and the Vision 2020 Project. The City's Community Development Block Grant (CDBG) Program administers programs funded by the City's CDBG Entitlement Grant, with priority needs placed on non-housing community development needs, affordable housing needs, homelessness needs and other special needs. The City has adopted an Anti-Poverty Strategy and supports funding for economic development activities aimed at improving area wages. Fair housing seminars have been conducted in past years by the Grand Junction Housing Authority and by the Legal Center for People with Disabilities and Older People.

Almost Home is a free housing referral program operated by Grand Valley Catholic Outreach. This unique program provides a free guide listing apartment and house rental vacancies in Mesa County. The advertisement of available housing is free for landlords or property managers. During the week of January 14, 1999 there were 148 apartments and homes listed in the guide, with 42 different landlords participating. Between March and August 1998, Almost Home served 177 clients seeking housing. The largest age group served was the 24-44 year olds, followed by 45-54 year olds. The Almost Home rental guide is an extremely useful publication and is well-received in the community. It serves as a clearing house of comprehensive, up-to-date information for anyone seeking housing in the area.

B. Housing Rehabilitation

The Energy Office, a private non-profit organization, operates a housing rehabilitation and weatherization program for seniors, persons with disabilities and low income persons in Mesa County. This program has provided funds for rehabilitation, including emergency repairs, for over 100 homes in Mesa County since 1991. Approximately 50% of these homes were located in Grand Junction. The Retired Seniors Volunteer Program (RSVP) operates the Handyman Program for limited income seniors over the age of 55, the frail elderly and the disabled. This program offers minor home repairs which are limited to those addressing safety, comfort, or welfare and costs are generally limited to the cost of materials.

C. New Construction

Habitat for Humanity has constructed 15 homes since 1990 and plans to build three new homes in the Grand Junction area in 1999. Habitat has ownership of two lots in Orchard Mesa that were funded by the CDBG program and plans to continue with construction of three homes annually for the next several years. The Energy Office is presently constructing 25 duplexes (50 units) in Mesa County and its Mutual Self-Help Housing Program will have seen the completion of 42 homes by March of 1999. The Mutual Self-Help Program consists of a group of 8-12 families and individuals who work together under the guidance of a construction supervisor to perform

much of the construction of their homes. All homes are completed simultaneously.

Several private housing developments are under construction, primarily in Mesa County and will offer more affordable housing opportunities. Included in these developments are home ownership opportunities in Arrow Leaf Subdivision, with its “expandable homes” concept where a small home can be constructed on the site in such a way that future expansions can easily occur; Mountain Shadows, with single-family homes priced from \$86,650; The Peaks, where single-family homes are priced starting at \$75,000; and River Bend Town Homes priced starting at \$67,900. New rental units are available at Grand Valley Homes (duplexes), a project managed by the Energy Office. Mobile home parks in the area are full for the most part. A new land lease park, Midlands Village, is offering a unique approach to manufactured home communities, with new homes situated among open space, walking paths and landscaping. Mobile or manufactured homes are still a fairly affordable type of housing and may become an increasing trend, particularly with placement of a unit on an individually-owned parcel of land, which is occurring more often in Mesa County.

D. Rental Subsidies

The Grand Junction Housing Authority offers rental subsidies for 579 rental units for low-income persons. The Housing Authority also administers 40 certificates from the Colorado Division of Housing. The Colorado West Mental Health Center and Mesa Developmental Services administer additional rental subsidies for their clients who are developmentally disabled. Additional Section 8 vouchers may be available in 2000 and 2001 from HUD to assist Grand Junction residents.

E. Transitional Housing for Homeless

The City’s Consolidated Plan identified homelessness needs as the third priority need. Services for the homeless include housing, treatment, counseling, training and educational programs and services. Transitional housing units are provided by Grand Valley Catholic Outreach, Latimer House and Colorado West Mental Health Center, with the new Transitional Living Center for Young Adults. Emergency shelter is provided by the Salvation Army Hope House Shelter for Women and the men’s shelter that is run by a coalition of human service providers in the community. Another shelter, the Rescue Mission, has had limited operation in recent months. Additional emergency shelter space is needed for the homeless and single room occupancy (SRO’s) units also appear to be needed in the community, to provide longer-term housing.

SECTION SIX
Public Process

The general public was involved in the preparation and review of this report through the interviews that were conducted, as well as a public comment period that was provided for review of the draft report. Notice of the public comment period was given by publication of a display ad in the Daily Sentinel. This ad announced the availability of the draft AI report and asked for public comment on the report. In addition, copies of the report were sent directly to several key agencies to review. These agencies were the Grand Junction Housing Authority, Energy Office, Colorado West Mental Health Center, Grand Valley Catholic Outreach and Mesa Developmental Services.

Comments were received from the Grand Junction Housing Authority and Mesa Developmental Services and are summarized below. A copy of the full text of the Grand Junction Housing Authority's comments is included in the Appendix.

Mesa Developmental Services: (via voice mail) "The report looks good".

Grand Junction Housing Authority: Provided several updates to the report with respect to local preferences and the number of vouchers available for disabled families and those under the Family Unification Program. Also suggested that two additional impediments be identified regarding public transportation and the expiration of project-based and tenant-based Section 8 housing assistance contracts. Both of these issues are addressed in the AI report. Public transportation services will be expanded significantly, starting early next year, with the provision of fixed-route and paratransit services for the general public. The expiration of housing assistance contracts may become a problem in the near future and should be monitored closely by the City of Grand Junction and the Grand Junction Housing Authority.

SECTION SEVEN
Conclusions and Recommendations

The impediments to fair housing choice and related actions listed below have been identified through the preparation of this AI report. These impediments are not listed in any particular order of priority. Each action includes a target time period for the action to be undertaken and completed. Some actions are noted as on-going. These action items will be addressed through the City's CDBG Program.

A. Public Sector

Impediment 1. Land development costs are an impediment to fair housing choice, with the single largest impediment being the rapidly escalating costs of raw land.

Action 1A: The City will work in conjunction with the Homebuilder's Association and area home builders, service providers and other interested groups and organizations to evaluate land development costs and the related impact on affordable housing and identify possible solutions and alternatives - 2000

Action 1B: The City will evaluate various methods of development, including land trust development and other development incentives for their potential use in Grand Junction to encourage and facilitate the construction of affordable housing - 2000

Action 1C: The City will evaluate all existing development-related fees to determine their impact on the cost of housing development - 2001

Impediment 2. The "not in my backyard" (NIMBY) syndrome is an impediment to fair housing choice.

Action 2A: The City, along with area housing agencies, Grand Junction Housing Authority, the Civil Rights Division and area lenders will encourage and participate in an Affordable Housing/Fair Housing Public Awareness Program, including landlord/tenant rights issues, to use throughout the community, including informational materials such as brochures, videos, press releases, etc. into the program - 2000

Action 2B: The City and area housing agencies will work to designate a location for an information clearing house on affordable housing in the community - 1999

B. Private Sector

Impediment 3. A lack of affordable housing units, one-bedroom or larger, particularly for very low and low-income households, large families with children, seniors and persons with disabilities is an impediment to fair housing choice.

Action 3A: The City will facilitate the provision of housing for low and very low-income households, families with children, seniors and persons with disabilities through the

consideration of funding to developments targeting these populations - On-going

Action 3B: The City and home builders will encourage independent living through the provision of fully accessible housing units for those with special housing needs and by the removal of barriers - On-going

Action 3C: The City and Mesa County will evaluate the potential of adopting the 1997 Uniform Building Code - 2001

Action 3D: The City will evaluate all goals, objectives, policies, regulations and fees as to their potential impact on the provision of affordable housing in the community - On-going

Impediment 4. The lack of transitional housing units, particularly for homeless families and the mentally ill, is an impediment to fair housing choice.

Action 4A: The City will support area housing agencies in the pursuit of additional funding, from public and private sources, for the provision of additional transitional housing units - On-going.

Action 4B: Area agencies will continue to provide services such as transitional housing, homeless prevention training, health care referrals and housing counseling to homeless persons and families, to assist in the prevention of homelessness and in breaking the cycle of homelessness - On-going

Impediment 5. Low income or wage levels are an impediment to fair housing choice.

Action 5A: The City will continue to work with the Mesa County Economic Development Council (MCEDC) to promote opportunities to develop new businesses or expand existing ones, to improve wage levels for Grand Junction residents - On-going

Action 5B: The City and MCEDC will work with area job training agencies to determine if additional training needs exist in the community and can be met through any potential local, state or federal funding sources - On-going

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

The City of Grand Junction
Grand Junction, Colorado

Mayor

Date

Appendix A

Bibliography

Almost Home. A Guide to Apartment and House Rental Vacancies in Mesa County, January 14, 1999.

Almost Home. Monthly Report, March 1998 - August 1998.

City of Grand Junction. Development Fees, March 14, 1995.

City of Grand Junction. Orchard Mesa Neighborhood Plan for the West, Central and South Orchard Mesa Neighborhoods, March 14, 1995.

City of Grand Junction. Zoning and Development Code. July 5, 1989; revised May 21, 1997.

City of Grand Junction Community Development Block Grant Program. Consolidated Plan for 1998, Annual Update and Action Plan. June, 1998.

City of Grand Junction Community Development Block Grant Program. 1997 Consolidated Annual Performance Evaluation Report (CAPER), October 1998.

City of Grand Junction Community Development Department. Draft Zoning and Development Code, January 23, 1998

City of Grand Junction Community Development Department. Draft Zoning and Development Code Addendum No. 1, October 1, 1998.

City of Grand Junction Community Development Department. Code in Brief... The Transportation Capacity Payment (TCP), July 31, 1998.

City of Grand Junction Community Development Department. Draft Subdivision Standards, October 16, 1998.

City of Grand Junction Community Development Department. Mobile Home Parks Listing.

City of Grand Junction Community Development Department. Municipal Zoning Book, 1998.

City of Grand Junction Historic Preservation Board. Linking Past, Present and Future: Historic Preservation for Grand Junction, 1996.

Colorado Assessor's Association, et al. Rebates and Deferrals for the Elderly and Disabled in Colorado, February 1996.

Colorado Department of Labor and Employment. Colorado Labor Force Averages, Grand

Junction MSA, 1994 - 1997.

Colorado Department of Labor and Employment. Wage and Salary Employment, Grand Junction MSA, 1994 - 1997.

Colorado Department of Local Affairs, Division of Housing. Colorado's Senior Housing Needs, June 4, 1998.

Colorado Department of Local Affairs, Division of Housing. Consolidated Plan, 1995 - 2000.

Colorado Department of Local Affairs, Division of Housing. Landlord/Tenant Rights, June 4, 1998.

Colorado Department of Local Affairs, Division of Housing. Manufactured Housing: Built Better by Design, June 4, 1998.

Colorado Department of Local Affairs, Division of Housing. Multi-Family Housing Vacancy and Rental Survey, September 1998.

Colorado Senior Selections. Mature Living Choices, Fall 1998.

Design Studios West, Inc. et al. Mesa Countywide Land Use Plan: From Issues to Action, October 1996.

Federal Register. Schedule B - 40th percentile Fair Market Rents for Existing Housing, Vol. 63, No., 190, October 1, 1998.

Freilich, Leitner & Carlisle, et al. Growth Plan, City of Grand Junction, Colorado, October 2, 1996.

Grand Junction Area Chamber of Commerce. Population, Colorado Taxation, Colorado Community Services, Colorado Economic Outlook, November 1998.

Grand Junction Housing Authority. Semi-Annual Statistics, November 1998.

Grand Junction Housing Authority . Serving the Grand Junction community by making safe housing affordable.

Grand Junction - Mesa County Comprehensive Planning. The City-County Data Book, 1982.

Grand Junction's Real Estate Voice. Bray & Co. Realtors Section, November 29, 1998.

Home & Land Publishing, Ltd. Home Guide of Mesa County, Volume 6, Number 1.

Marillac Clinic Brochure.

Mesa County Assessor's Office. Median Sales Price Per Acre Per Year, 1988 - 1998.

Mesa County Association of Realtors. Grand Junction Sold Book, 3rd Quarter, 1998.

Mesa County Building Department. Recap of Building Permit Activity for the Month of October 1998.

Mesa County - City of Grand Junction. North Central Valley Plan, March 19, 1998.

Mesa County - City of Grand Junction. 1998 Intergovernmental Agreement Relating to City Growth and Joint Policy Making for the Persigo Sewer System, October 13, 1998.

Mesa County Economic Development Council, Inc. Mesa County Colorado, October 31, 1998.

Mesa County Economic Development Council, Inc. 1997 - 1998 Annual Report.

Mesa County Enterprise Zone. Find your place...

Mesa County Healthy Community Civic Forum. Mesa County: Our Picture of Health 1998, Focusing on Community Health to the Year 2000, 1998.

Mesa County Long Range Planning Division. Mesa County Land Development Code Draft, April 24, 1998.

Mesa County Planning & Development Department. Development Application Fee Schedule, April 1998.

Midlands Village. Where the Wild Things Settle Down Brochure.

Monterey Park Apartments Brochure.

Real Estate Buyer's Guide. Grand Junction, Colorado, October-November, 1998.

RSVP. Handyman Program Brochure.

St. Mary's Hospital. We're here for life..., 1997.

The Atrium of Grand Valley. Gracious Retirement Living Brochure.

The Bargain Hunter. Manufactured Housing Showcase, Summer 1998.

The Business Times of Western Colorado. Volume 5, Issue 11, November 1998.

The Daily Sentinel, Real Estate Weekly, November 22 and November 29, 1998.

The Fountains of Grand Valley. Assisting Living, Your lifestyle... Your Choice Brochure.

The Right to Know Network, Inc. Home Mortgage Disclosure Act Data (www.rtk.net), 1996.

Uniform Building Code. Group R Occupancies, 1994.

U. S. Census Bureau. 1990 Census of Housing and Population, Grand Junction MSA, Grand Junction City.

USDA Rural Development, Rural Housing Service. Building Dreams: The Mutual Self-Help Housing Program, May 1997.

U. S. Department of Housing and Urban Development. Office of Fair Housing and Equal Opportunity, Housing Complaint Data, FY 1995 - FY 1998.

Western Colorado Business Development Corp. Incubator Center.

Western Colorado Business Development Corp. Public Perceptions Survey for Mesa County, April 30, 1997.

Western Colorado Business Development Corp, Research Bureau. Economic Insight, Volume 7, Issue 1, April 1998.

Western Colorado Business Development Corp, Research Bureau. Economic Insight, Volume 7, Issue 2, June 1998.