

FIVE YEAR CONSOLIDATED PLAN AND FIRST YEAR ACTION PLAN



2021-2025

City of Grand Junction, Colorado

Community Development Block Grant (CDBG) Program
U.S. Department of Housing and Urban Development

FIVE YEAR CONSOLIDATED PLAN AND FIRST YEAR ACTION PLAN



2021-2025

City of Grand Junction, Colorado

Community Development Block Grant (CDBG) Program
U.S. Department of Housing and Urban Development

The City of Grand Junction Community Development Block Grant (CDBG) 2021-2025 Five Year Consolidated Plan and 2021 Annual Action Plan was produced by the Grand Junction Community Development Department Office

El Plan Consolidado de Cinco Años de la Ciudad de Grand Junction (CDBG) 2021-2025 y el Plan de Acción Anual 2021 fue elaborado por la Oficina del Departamento de Desarrollo Comunitario de Grand Junction

For more information on the plan contact:

Para obtener más información sobre el plan ponerse en contacto:

Kristen Ashbeck
Principal Planner/CDBG Administrator
City of Grand Junction
Community Development Division
250 North 5th Street
Grand Junction, Colorado 81501

(970) 244-1491
kristena@gicity.org

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) requires the City of Grand Junction to develop and submit a Five-Year Consolidated Plan in order to apply for and receive Community Development Block Grant (CDBG) funds. This plan identifies housing and community development goals and strategic objectives and serves as the basis for the city's grant application to HUD.

CDBG funds are awarded to communities by HUD via a formula including the poverty level in a community, condition of housing stock and population size. The CDBG program was established by the Housing and Community Development Act of 1974 in order to develop viable communities, decent housing, a suitable living environment and expand economic opportunities for persons with low to moderate income. The national objectives of the CDBG program allow communities to assist persons with lower income through housing, jobs and public service activities. CDBG funds can also address slum and blight in a community or address an urgent need such as rebuilding a community after a natural disaster.

2. Summary of Objectives and Outcomes Identified in the Plan Needs Assessment Overview

The 2021–2025 Five-Year Consolidated Plan (“Consolidated Plan” or “Plan”) process was conducted in accordance with the Citizen Participation Plan. Citizens, agencies, and public officials participated by providing information throughout the process regarding community needs and services. The plan document was written by City of Grand Junction staff. The plan includes information gathered through recent reports and data, and interviews, meetings and questionnaires from local agencies and organizations. As a result of the planning process, the following Five-Year Goals and Objectives have been established.

GOAL 1: Suitable Living Environment

This goal will address non-housing community development infrastructure and facilities. Public improvements will be neighborhood based and primarily include street, sidewalk, storm drainage, solid waste and parks and recreation improvements. This goal will also include acquisition, construction, rehabilitation or other improvements to public facilities that are owned and operated by other entities and organizations that serve low- and moderate-income persons.

Anticipated Funding 2021-2025: \$1,036,232

GOAL 2: Decent Affordable Housing

This goal is to increase the inventory of affordable housing units, maintain and rehabilitate existing low- and moderate-income housing, and remove lead-based paint or other hazards and deficiencies in residential units.

Anticipated Funding 2021-2025: \$530,260

GOAL 3: Creating Economic Opportunities

This goal addresses economic development and the creation of jobs and supportive services such as childcare and youth/young adult employment programs.

Anticipated Funding 2021-2025: \$100,000

GOAL 4: Suitable Living Environment - Homeless

This goal addresses shelter, housing, services and other activities to support homeless individuals and families.

Anticipated Funding 2021-2025: \$360,548

GOAL 5: Suitable Living Environment - Special Needs/Human Services-Elderly/Youth/Minorities

This goal will provide activities to support special needs populations, other human services for populations such as elderly, youth and minorities.

Anticipated Funding 2021-2025: \$345,410

3. Evaluation of past performance

A review of past Consolidated Annual Performance and Evaluation Reports (CAPERs) for the City of Grand Junction demonstrates a strong and consistent record of performance in the use of allocated CDBG funds. It is integral to determine what has been accomplished and what work is necessary to address the many and varied needs in the community. In Grand Junction, this evaluation included a review of past Consolidated Plans and Annual Action Plans as well as accomplishments reported to HUD each year. Through this evaluation the City was able to compare the needs identified through the Consolidated Plan and compare them to the activities that have taken place in the past to determine if there are continued or new needs relative to those activities. Priority needs and goals were then formulated and/or updated to meet current needs with attention to what has been successful in the past and what is needed in the future. In the past five years, the City has focused its efforts on funding activities that benefit special needs populations, homeless, affordable housing, and neighborhood improvements, with consistent funding each year. In addition, during the 2019-2020 Program Years, additional funds received via the CARES Act were allocated to activities to prevent, prepare for and respond to coronavirus and its impacts on our community.

4. Summary of citizen participation process and consultation process

Several opportunities were provided for citizen input on the development of the plan as well as the final draft of the plan. As required in the Citizen Participation Plan, the City held public meetings and met with service providers and focus groups to gather input for the plan. Presentations were made to the City Council regarding the plan and CDBG funded activities throughout plan development. Draft copies

of the plan were made available to the public through the internet, the public library, and the City Community Development Department office. Copies of the plan were also distributed to organizations and agencies that participated in its development. The draft Five-Year Consolidated Plan was made available for public comment from June 19, 2021 through July 19, 2021.

5. Summary of public comments

To be Included in Final Document

6. Summary of comments or views not accepted and the reasons for not accepting them

To Be Included in Final Document

PR-05 Lead and Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| Agency Role | Name | Department/Agency |
|--------------------|----------------|----------------------------------|
| Lead Agency | GRAND JUNCTION | |
| CDBG Administrator | GRAND JUNCTION | Community Development Department |

Table 1 – Responsible Agencies

The City of Grand Junction is the lead agency administering the development and implementation of this plan. The Grand Junction Housing Authority, Housing Resources of Western Colorado, the Mesa County Health Department, and many local nonprofit and faith-based organizations are key stakeholders and decision-makers in administering activities described in the plan. The City of Grand Junction is entering its twenty-sixth year as an entitlement community that receives Community Development Block Grant (CDBG) funding. This plan covers requirements for use of those funds. The time period covered by this plan is September 1, 2021 through August 31, 2025.

Consolidated Plan Public Contact Information

City of Grand Junction Community Development Department
Kristen Ashbeck Principal Planner/CDBG Administrator
250 North 5th Street
Grand Junction Colorado 81501
970-244-1491
kristena@gjcity.org

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

Development of the 2021 Consolidated Plan was a community effort, managed by the City of Grand Junction. The City held consultations and communicated electronically with representatives of various organizations, who met in focus groups to formulate the 2021-2025 Five-Year Consolidated Plan. The community entities participated in identifying the needs of the low- and moderate-income persons in the Grand Junction area. Drafts of the plan were made available to the agencies for review. The participating agencies are summarized in Table 2.

Summary of Activities to Enhance Coordination between Public and Assisted Housing Providers and Private and Governmental Health, Mental Health and Service Agencies

The City of Grand Junction provides for and encourages coordination between public and assisted housing providers and private and governmental health, mental health and other service agencies. The City provides and requests opportunities to interact with these agencies through the CDBG planning process, including identification of priority needs, adoption of goals, objectives and strategies, development of the Five-Year Consolidated Plan and Annual Action Plans, substantial amendments to the plans, and the Consolidated Annual Performance and Evaluation Report (CAPER). The City has ongoing interaction with these agencies as sub-recipients or through participation in various local organizations and ad-hoc work groups. Specific activities to enhance coordination with these entities include City participation in the homeless coalition, housing and fair housing training opportunities, Housing Colorado design charettes for sites to be developed by the Grand Junction Housing Authority, ongoing meeting with economic development partners and coordination to form a Grand Valley-wide housing coalition.

Coordination with the Continuum of Care and Efforts to Address the Needs of Homeless

The Continuum of Care (CoC) is a local system for helping people experiencing or are at imminent risk of homelessness by providing housing and services appropriate to the range of needs in the community. The most recent point in time survey was conducted in January 2020 and resulted in an estimated population of 1,074 sheltered individuals and 485 unsheltered individuals. In Grand Junction, the shelter component is served by: HomewardBound of the Grand Valley (HBGV), Rescue Mission, Grand Valley Catholic Outreach (GVCO), the Latimer House and Karis, Inc. Food and day services are provided by GVCO Day Center and Soup Kitchen, District 51 REACH, KidsAid program, Salvation Army Day Center and meals and food banks. The housing component is provided by the Grand Junction Housing Authority (GJHA) Next Step program, the Phoenix Project, GVCO Permanent Supportive Housing and Karis, Inc. Case management is covered by many agencies but primarily GVCO, GJHA and HBGV. The City coordinates with all of these agencies in various ways as previously described.

Consultation with the Continuum(s) of Care to Determine Allocation of ESG Funds

The City of Grand Junction does not receive ESG Funds but does provide letters of support/certification for other agencies that seek these funds, indicating that their goals are consistent with the Five-Year Consolidated Plan.

2. Other Agencies Who Participated in the Consolidated Plan Process

See Table 2 beginning on the following page.

Table 2 – Agencies, Groups, Organizations who Participated

| | | |
|---|--|---|
| 1 | Agency/Group/Organization | City of Grand Junction |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Economic Development Plan Coordination; Non-Housing Public Infrastructure |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The City of Grand Junction was the lead coordinating agency for development of the Consolidated Plan. Several departments helped identify non-housing community development needs. |
| 2 | Agency/Group/Organization | Grand Junction Housing Authority |
| | Agency/Group/Organization Type | Housing PHA Services - Housing Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis Anti-poverty Strategy |

| | | |
|---|--|--|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The Grand Junction Housing Authority participated in focus group meetings, provided data and reviewed draft sections of the Plan. The agency provided data for the Grand Valley Housing Needs Assessment (HNA). The information provided was used to develop the HNA which, in turn, helped guide the 2021-2025 Consolidated Plan. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 3 | Agency/Group/Organization | Housing Resources of Western Colorado |
| | Agency/Group/Organization Type | Housing Services - Housing Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Lead-based Paint Strategy Anti-poverty Strategy |

| | | |
|---|--|---|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Housing Resources of Western Colorado participated in focus group meetings, provided data and reviewed draft sections of the Plan. The agency provided data for the Grand Valley Housing Needs Assessment (HNA). The information provided was used to develop the HNA which, in turn, helped guide the 2021-2025 Consolidated Plan. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 4 | Agency/Group/Organization | Grand Valley Catholic Outreach |
| | Agency/Group/Organization Type | Housing Services - Housing Services-homeless Services-Employment Service-Fair Housing Food, meals, clothing, veterans |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy |

| | | |
|---|--|---|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Grand Valley Catholic Outreach is a faith-based organization that participated in focus group meetings, provided data and reviewed draft sections of the Plan. The agency provided data for the Grand Valley Housing Needs Assessment (HNA). The information provided was used to develop the HNA which, in turn, helped guide the 2021-2025 Consolidated Plan. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 5 | Agency/Group/Organization | MESA COUNTY HEALTH DEPARTMENT |
| | Agency/Group/Organization Type | Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Employment Health Agency Child Welfare Agency Other government - County Major Employer |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs Economic Development |

| | | |
|---|--|---|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The Mesa County Health Department participated in focus group meetings, provided data and reviewed draft sections of the Plan. The 2018-2020 Mesa County Community Health Needs Assessment Report developed by the Department provided information used to identify priority community needs. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 6 | Agency/Group/Organization | Mind Springs Health West |
| | Agency/Group/Organization Type | Services-Health Health Agency |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Mind Springs Health participated in focus group meetings and provided data for the Grand Valley Housing Needs Assessment (HNA). The information provided was used to develop the HNA which, in turn, helped guide the 2021-2025 Consolidated Plan. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |

| | | |
|---|--|---|
| 7 | Agency/Group/Organization | STRiVE |
| | Agency/Group/Organization Type | Housing Services-Children Services-Persons with Disabilities Services-Health |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | STRiVE participated in focus group meetings, provided data and reviewed draft sections of the Plan. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 8 | Agency/Group/Organization | Hilltop Health Services Corporation |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services - Victims Major Employer |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs |

| | | |
|----|--|--|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Hilltop participated in focus group meetings and provided data. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 9 | Agency/Group/Organization | HomewardBound of the Grand Valley |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | HomewardBound participated in focus group meetings, provided data and reviewed draft sections of the Plan. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 10 | Agency/Group/Organization | Marillac Clinic |
| | Agency/Group/Organization Type | Services-Children Services-Elderly Persons Services-homeless Services-Health Health Agency |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless Non-Homeless Special Needs |

| | | |
|----|--|---|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Marillac Health participated in focus group meetings and provided data. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 11 | Agency/Group/Organization | Western Colorado AIDS Project (Westcap) |
| | Agency/Group/Organization Type | Services-Persons with HIV/AIDS |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Western Colorado Health Network (formerly Westcap) participated in focus group meetings, provided data and reviewed draft sections of the plan. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 12 | Agency/Group/Organization | CENTER FOR INDEPENDENCE |
| | Agency/Group/Organization Type | Services-Elderly Persons Services-Persons with Disabilities |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs |

| | | |
|----|--|--|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The Center for Independence participated in focus group meetings and provided data. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 13 | Agency/Group/Organization | Mesa County Valley School District 51 |
| | Agency/Group/Organization Type | Services-Children Services-homeless Major Employer |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The REACH Program of School District 51 participated in focus group meetings, provided data and reviewed draft sections of the Plan. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 14 | Agency/Group/Organization | Rocky Mountain Communities |
| | Agency/Group/Organization Type | Housing Services - Housing Service-Fair Housing |

| | | |
|----|--|--|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Rocky Mountain Communities participated in focus group meetings and provided data. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 15 | Agency/Group/Organization | Karis Inc. |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services - Victims |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth |

| | | |
|----|--|---|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Karis, Inc. participated in focus group meetings and provided data. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 16 | Agency/Group/Organization | Volunteers of America, Colorado |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Elderly Persons Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Volunteers of America, Colorado participated in focus group meetings and provided data. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 17 | Agency/Group/Organization | Grand Junction Economic Partnership |
| | Agency/Group/Organization Type | Economic Development |

| | | |
|----|--|--|
| | What section of the Plan was addressed by Consultation? | Economic Development Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The Grand Junction Economic Partnership (GJEP) provided data and participates as an Economic Development partner. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 18 | Agency/Group/Organization | Latin Anglo Alliance |
| | Agency/Group/Organization Type | Minority Services |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs Minority |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Members of the Latin Anglo Alliance participated in focus group meetings and provided feedback regarding the community survey that was conducted as part of the Grand Valley Housing Needs Assessment. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 19 | Agency/Group/Organization | Riverside Education Center |
| | Agency/Group/Organization Type | Services-Children Services-Education Minority Services |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs Minority Needs |

| | | |
|----|--|--|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The Riverside Education Center participated in focus group meetings and provided data. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 20 | Agency/Group/Organization | Riverside Task Force Incorporated |
| | Agency/Group/Organization Type | Minority Services Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs Minority Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Riverside Task Force participated in focus group meetings and provided data. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 21 | Agency/Group/Organization | Grand Junction Chamber of Commerce |
| | Agency/Group/Organization Type | Business and Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Economic Development Anti-poverty Strategy |

| | | |
|----|--|---|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The Grand Junction Chamber of Commerce provided data and participates as an Economic Development partner. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 22 | Agency/Group/Organization | Grand Junction Veterans Administration |
| | Agency/Group/Organization Type | Housing Services - Housing Other government - Federal Veterans Services |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Needs - Veterans |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The Grand Junction Veterans Administration participated in focus group meetings and provided data. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 23 | Agency/Group/Organization | Habitat for Humanity of Mesa County |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |

| | | |
|----|--|---|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Habitat for Humanity of Mesa County participated in focus group meetings and provided data. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 24 | Agency/Group/Organization | COLORADO HOUSING AND FINANCE AUTHORITY |
| | Agency/Group/Organization Type | Housing Services - Housing Other government - State |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The Grand Junction Office of the Colorado Housing and Finance Authority participated in focus group meetings and provided data. Representatives from over 30 public and private agencies and organizations that provide services in the areas of housing, health, homeless, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse as well as public/private lenders, non-profit builders and developers, realtors and advocacy groups attended the meetings. Discussions helped identify the priority needs for the Consolidated Plan. |
| 25 | Agency/Group/Organization | Builders, Developers and Homebuilder Advocacy |
| | Agency/Group/Organization Type | Housing For-Profit Builders and Developers |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis |

| | | |
|----|--|--|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | A number of private for-profit builders, developers, engineers and homebuilders advocacy groups participated in focus group meetings. Discussions informed goals of the Consolidated Plan. Included: Anthony Properties, Austin Civil Group, River City Consultants, Chaparral West, Associated Members for Growth and Development and the Homebuilders Association of Western Colorado. |
| 26 | Agency/Group/Organization | Realty and Lending |
| | Agency/Group/Organization Type | Business Leaders Real Estate and Lending |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Several private realtors and lending institutions participated in focus group meetings. Discussions informed development of the Consolidated Plan. Included: Bank of Colorado and Coldwell Banker. |

Identify any Agency Types not consulted and provide rationale for not consulting

There were no agencies identified that were not consulted. In the past, there has been limited participation by entities that represent minorities but the Riverside Task Force, the Latino Chamber of Commerce, Hispanic Affairs Project and the Latin Anglo Alliance all participated in the planning process for development of this Five-Year Consolidated Plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|--------------------|------------------------|---|
| Continuum of Care | Homeless Coalition | Goals regarding homeless activities in the Consolidated Plan overlap with the goals and priorities of the Continuum of Care plan. |
| Comprehensive Plan | City of Grand Junction | Goals addressing land use, neighborhoods and housing in the Consolidated Plan complement similar goals in the adopted 2020 One Grand Junction Comprehensive Plan. |

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---|------------------------|---|
| Grand Valley Housing Needs Assessment | City of Grand Junction | Goals regarding the development of affordable housing, homelessness and special needs housing align with those identified in the Grand Valley Housing Needs Assessment completed in April 2021. |
| Analysis of Impediments to Fair Housing | City of Grand Junction | Goals regarding the development of housing are consistent with findings of impediments and actions in the Analysis of Impediments to Fair Housing Choice. |

Table 3 – Other local / regional / federal planning efforts

Cooperation and Coordination with Other Public Entities

As previously described, the State Continuum of Care Plan was consulted to analyze homeless needs and address them in the Consolidated Plan. In addition, the 2020 One Grand Junction Comprehensive Plan helped guide goals of the Consolidated Plan in the areas of housing and infrastructure needs and the 2018-2020 Mesa County Community Health Needs Assessment provided input to priority community needs. Long range Community Development Department staff participated in focus group and general public meetings for the Consolidated Plan.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of Citizen Participation Process

As required in the Citizen Participation Plan, the City held public meetings, met with housing agencies, service providers and focus groups to gather input for the plan. Presentations were made to the City Council regarding the plan and CDBG funded activities. Draft copies of the plan were made available to participating agencies and organizations and to the general public through the internet, the public library, and the City Community Development Department office. The draft Five-Year Consolidated Plan was made available for public comment from June 19, 2021 through July 19, 2021.

Five public/focus group meetings were held in February and March 2021 to gather additional information, data and comments on elements of the Five-Year Consolidated Plan. The focus group topics included homelessness and special needs, new construction and retention of existing housing units, rental housing, and local government.

In addition, a public survey was distributed and stakeholders, local government officials and the general public were invited to comment on elements of the Consolidated Plan. Results of these efforts helped determine priorities of the community in setting goals for the Consolidated Plan.

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons |
|------------|-----------------------------|---|--|---|--|
| 1 | Public/Focus Group Meetings | Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | Approximately 40 persons attended a series of five virtual meetings concerning services and special needs, housing development and housing partners on February 17 and 18 and March 22 and 23, 2021. | Housing: rapid housing cost, low vacancies, increase difficulty finding /staying in market housing. Low Income: high deposits, paperwork. Disabled: transportation, few ADA units. Immigrants, voucher holders, working class also discussed. Homelessness: few affordable units, mental health/addiction, legal/financial background. Supply of Housing: biggest gap multifamily, increase in building | No comments not accepted. |

| | | | | | |
|---|-----------------------------|---|--|--|---------------------------|
| | | | | costs for new/rehab, impacts of pandemic. | |
| 2 | Public/Focus Group Meetings | Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | 1,853 responses were received for the survey which was distributed for the Grand Valley Housing Needs Assessment but which asked many broader questions regarding community needs. | The survey results included broad-based representation of citizens from varied parts of the City; range of age groups; range of income levels; and minorities. 45% indicated one or more challenges; strong desire for housing stock to accommodate wide range of residents. | No comments not accepted. |

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

The Needs Assessment of the Five-Year Consolidated Plan, in conjunction with information gathered through consultations and the citizen participation process, provides a picture of the City's needs related to affordable housing, special needs housing and services, community development and homelessness. From this Needs Assessment, the City identified those of highest priority which form the basis of the Strategic Plan and the programs and projects to be undertaken in the next five years.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Most of the data tables in this section were pre-populated with default data based on the most recent data available to HUD (2017 American Community Survey - ACS and the 2017 Comprehensive Housing Affordability Strategy - CHAS). The City of Grand Junction has replaced and/or supplemented these with alternative data sources, including information gathered through completion of the *Grand Valley Housing Needs Assessment* and the 2019 ACS as available.

| Demographics | Base Year: 2010 | Most Recent Year: 2019 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 60,246 | 64,941 | 8% |
| Households | 23,265 | 25,495 | 10% |
| Median Income | \$52,389.00 | \$52,504.00 | 0% |

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2019 5-YR ACS Data

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|----------------|------------------|------------------|-------------------|----------------|
| Total Households | 3,905 | 3,040 | 4,205 | 2,170 | 12,175 |
| Small Family Households | 1,220 | 570 | 1,030 | 605 | 5,755 |
| Large Family Households | 155 | 135 | 305 | 95 | 795 |
| Household contains at least one person 62-74 years of age | 515 | 540 | 925 | 565 | 2,385 |
| Household contains at least one person age 75 or older | 290 | 890 | 915 | 325 | 1,340 |
| Households with one or more children 6 years old or younger | 750 | 384 | 695 | 265 | 1,435 |

Table 6 - Total Households Table

Data Source: 2013-2017 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 110 | 220 | 90 | 10 | 430 | 0 | 0 | 0 | 0 | 0 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 0 | 45 | 20 | 0 | 65 | 0 | 0 | 0 | 10 | 10 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 60 | 15 | 130 | 4 | 209 | 70 | 10 | 25 | 0 | 105 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 2,145 | 785 | 170 | 0 | 3,100 | 445 | 329 | 234 | 60 | 1,068 |

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Housing cost burden greater than 30% of income (and none of the above problems) | 205 | 665 | 1,005 | 255 | 2,130 | 120 | 250 | 555 | 465 | 1,390 |
| Zero/negative Income (and none of the above problems) | 165 | 0 | 0 | 0 | 165 | 140 | 0 | 0 | 0 | 140 |

Table 7 – Housing Problems Table

Data 2013-2017 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 2,320 | 1,070 | 415 | 15 | 3,820 | 515 | 339 | 259 | 70 | 1,183 |
| Having none of four housing problems | 515 | 950 | 1,840 | 860 | 4,165 | 245 | 690 | 1,690 | 1,225 | 3,850 |
| Household has negative income, but none of the other housing problems | 165 | 0 | 0 | 0 | 165 | 140 | 0 | 0 | 0 | 140 |

Table 8 – Housing Problems 2

Data 2013-2017 CHAS
Source:

3. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|-----------------------------|--------------|--------------|--------------|--------------|------------|-------------|-------------|--------------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 810 | 330 | 325 | 1,465 | 205 | 195 | 260 | 660 |
| Large Related | 135 | 110 | 40 | 285 | 20 | 0 | 120 | 140 |
| Elderly | 345 | 575 | 400 | 1,320 | 260 | 249 | 284 | 793 |
| Other | 1,230 | 675 | 445 | 2,350 | 99 | 134 | 129 | 362 |
| Total need by income | 2,520 | 1,690 | 1,210 | 5,420 | 584 | 578 | 793 | 1,955 |

Table 9 – Cost Burden > 30%

Data 2013-2017 CHAS
Source:

4. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|-----------------------------|--------------|-------------|-------------|--------------|------------|-------------|-------------|--------------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 790 | 185 | 40 | 1,015 | 185 | 85 | 60 | 330 |
| Large Related | 135 | 95 | 0 | 230 | 0 | 0 | 0 | 0 |
| Elderly | 255 | 375 | 115 | 745 | 165 | 134 | 164 | 463 |
| Other | 1,135 | 330 | 50 | 1,515 | 95 | 114 | 10 | 219 |
| Total need by income | 2,315 | 985 | 205 | 3,505 | 445 | 333 | 234 | 1,012 |

Table 10 – Cost Burden > 50%

Data 2013-2017 CHAS
Source:

5. Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|-----------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 60 | 60 | 55 | 4 | 179 | 0 | 10 | 25 | 0 | 35 |

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Multiple, unrelated family households | 0 | 0 | 75 | 0 | 75 | 70 | 0 | 0 | 10 | 80 |
| Other, non-family households | 0 | 0 | 20 | 0 | 20 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 60 | 60 | 150 | 4 | 274 | 70 | 10 | 25 | 10 | 115 |

Table 11 – Crowding Information – 1/2

Data Source: 2013-2017 CHAS

| | Renter | | | | Owner | | | |
|----------------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Households with Children Present | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Data not available for this jurisdiction.

Number and Type of Single Person Households in Need of Housing Assistance

Based on statistics from the Grand Junction Housing Authority, there are 1,238 single person households in need of housing, which is over half of all households on the housing wait list. Of the 1,238 single person households, 41% (509) are disabled persons and 22% (273) are elderly. By far, the majority (72%) are within the 30% or below median household income. The Hispanic ethnicity for the single person households (124) on the waitlist is below the percentage of the overall population in Grand Junction with 10% being Hispanic. Proportionately, there are more Native American (3.8%) and African American (3.3%) single person households on the wait list than are represented in the general population of Grand Junction. The largest age group of single person households in need of housing is 60-69 years old (nearly 64%).

Number and Type of Families in Need of Housing Assistance Who are Disabled or Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

The Grand Junction Housing Authority reports that there are 1,024 households with disabled persons on its wait list which is 45% of all persons on the list. Primarily, these are persons with physical disabilities requiring units with accessibility features. As previously described, the STRiVE organization works directly with approximately 1,027 disabled persons in the community and owns and operates group homes and has clients in both HUD 811 and Section 8 housing. Additionally, STRiVE has two medical group homes that house severely disabled persons. The remainder of the adults with disabilities served

by STRiVE are in community rentals, in host homes similar to foster care, or live with their families. This still leaves approximately 129 adults who face difficulties finding affordable accessible housing. Even though the clientele of STRiVE is people with intellectual disabilities, dual diagnosis is very common in its clients - many also have mental illness or physical disabilities.

Of the other populations that include victims of domestic violence, date violence, sexual assault and stalking, Karis, Inc. operates a 5-bed facility for persons aged 18 to 24 that are of this population. Hilltop Community Resources owns and operates the Latimer House which provides victims of domestic violence with crisis shelter, case management, advocacy, individual and group counseling, children's services, transitional housing, 24-hour crisis line, and community outreach and education. The Mesa County District Attorney's Office reported 830 domestic violence cases in 2019 and Hilltop provided 188 individuals (113 adults and 75 children) with emergency shelter, demonstrating there is a gap for housing assistance for these populations.

Most Common Housing Problems

Of the typically defined housing problems of overcrowding, incomplete facilities and cost burden, the latter is the most common type of housing problem in Grand Junction with 32% of households cost burdened or severely cost burdened. There are very few households experiencing overcrowding (0.9 percent of renters) and incomplete facilities (0.3 percent of all housing units). However, based on the recent housing needs survey, discussion with housing focus groups and the statistics regarding vacant units, there appears to be a need for rehabilitation of existing housing stock to improve substandard units and render some of the vacant units habitable.

Populations/Household Types More Affected than Others by Problems

Renter households in the Grand Junction area face housing problems at a higher rate than owner households, with 51.2% of renter households facing housing problems in 2019 ACS data. Households with income less than 30% of HAMFI faced the highest rate of housing problems, at 81%. Typically, elderly, non-family households face housing problems at a rate higher than average for the Grand Junction area.

Data is available for households within the City of Grand Junction which breaks down housing problems by racial and ethnic groups. Analysis of this data indicates that Black, Asian and American Indian households face housing problems at rates of over 50% of households experiencing problems. This is discussed in greater detail in Section NA-15, Disproportionately Greater Need: Housing Problems.

Characteristics and Needs of Low-income Individuals and Families with Children

Extremely low-income households (those at or below 30% of the area median income) that spend in excess of 50% of their income for housing are at imminent risk of losing permanent housing. These households are most at risk and unable to recover from a single event such as major medical expense or loss of a job and are unable to retain their housing. Among the households in this group are single-parent households with children that have a greater need for affordable housing, accessible day care, health care and other supportive services. Because of their lower income and higher living expenses,

single-parent households are at imminent risk of becoming homeless. The high incidence of mental illness, drug or alcohol addictions and other disabilities among the homeless populations also indicates that lower income persons subject to such disabilities may be at higher risk of losing their housing and becoming homeless.

The Grand Valley Homeless Coalition will continue to use results of the Vulnerability Index study to formulate solutions for homeless issues. In its Continuum of Care Plan, the Coalition identified priority needs are transitional housing, case management, and housing placement. The strategy is to provide a continuous housing and service network for persons working to permanently leave the streets.

Preliminary information suggests that half of these households may benefit from Housing First intervention, and the other half can benefit from Rapid Re-housing. The Housing Authority has had good success in recent years with its Next Step Program which provides intensive case management for these families. 98% of families that have participated in this program have successfully transitioned to the Housing Choice Voucher Program.

Estimates of At-Risk Populations

Grand Junction does not provide estimates of at-risk populations, but the Vulnerability Index study completed within the last five years helped the community better identify the at-risk group and its needs from which local coalitions are working on addressing.

Housing Characteristics Linked with Instability and an Increased Risk of Homelessness

In addition to households experiencing homelessness, those who currently have housing but are at imminent risk of homelessness must also be considered in addressing homeless needs. Two of the best measures used to determine whether households have the potential to become homeless are income and housing costs. Renter households with extremely low incomes (30 % or less of median family income) and high housing costs (50% or more of income) are at an imminent risk of homelessness. While these two categories of households are at risk of becoming homeless, several different subpopulations are also vulnerable to homelessness and include:

- People discharged from institutions
- Victims of domestic violence
- Non-elderly, low-income, single-person households
- Members of families living in overcrowded, unstable conditions

The actual number of households in these conditions in Grand Junction has not been determined but, in order to assist those at imminent risk of homelessness, the City collaborates with agencies that have programs in place specifically aimed at providing affordable housing for a variety of populations.

Discussion

The primary concern with households in the Grand Junction area is cost burden or severe cost burden. This problem is disproportionately greater in extremely low to low-income

households. Affected households with disabled or elderly persons as well as those with children require additional attention because these needs are further compounded by limited to no income household members and often the additional needs for special amenities and services. Special attention is also required for other households characterized as those who are prone to housing instability and programs that can be used to assist them.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Introduction

If any one racial or ethnic group faces housing problems at a rate greater than ten percentage points above than the jurisdiction average, then that group is said to have a disproportionate share of housing problems. Black, Asian, and American Indian households face housing problems at a rate of 100 percent, exceeding the overall jurisdiction average of 65%. As for ethnicity, Hispanic homeowner households face a disproportionate share of housing problems at income levels at 50% and below HAMFI.

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,830 | 540 | 370 |
| White | 2,285 | 420 | 305 |
| Black / African American | 15 | 10 | 0 |
| Asian | 0 | 0 | 4 |
| American Indian, Alaska Native | 50 | 0 | 0 |
| Pacific Islander | 10 | 0 | 0 |
| Hispanic | 410 | 100 | 60 |

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,925 | 745 | 0 |
| White | 1,490 | 680 | 0 |
| Black / African American | 4 | 0 | 0 |
| Asian | 15 | 0 | 0 |
| American Indian, Alaska Native | 4 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|------------------|--|---------------------------------------|--|
| Hispanic | 335 | 65 | 0 |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2013-2017 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,415 | 1,785 | 0 |
| White | 1,920 | 1,350 | 0 |
| Black / African American | 55 | 0 | 0 |
| Asian | 19 | 15 | 0 |
| American Indian, Alaska Native | 55 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 310 | 395 | 0 |

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2013-2017 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 835 | 1,255 | 0 |
| White | 725 | 1,125 | 0 |
| Black / African American | 0 | 0 | 0 |
| Asian | 0 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|------------------|--|---------------------------------------|--|
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 115 | 120 | 0 |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2013-2017 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Refer to NA-15 Introduction discussion above.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Introduction

A disproportionate housing need refers to any racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Severe housing problems include: inadequate housing, severe overcrowding (1.51 persons or more per room), and housing cost burden of 50% or greater. The following tables identify the extent of severe housing problems by income and race.

0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,495 | 880 | 370 |
| White | 1,980 | 740 | 305 |
| Black / African American | 0 | 25 | 0 |
| Asian | 0 | 0 | 4 |
| American Indian, Alaska Native | 50 | 0 | 0 |
| Pacific Islander | 10 | 0 | 0 |
| Hispanic | 405 | 105 | 60 |

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,165 | 1,505 | 0 |
| White | 915 | 1,255 | 0 |
| Black / African American | 0 | 4 | 0 |
| Asian | 15 | 0 | 0 |
| American Indian, Alaska Native | 0 | 4 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 159 | 240 | 0 |

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Jurisdiction as a whole | 875 | 3,335 | 0 |
| White | 655 | 2,615 | 0 |
| Black / African American | 0 | 55 | 0 |
| Asian | 0 | 34 | 0 |
| American Indian, Alaska Native | 55 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 165 | 540 | 0 |

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 175 | 1,920 | 0 |
| White | 175 | 1,680 | 0 |
| Black / African American | 0 | 0 | 0 |
| Asian | 0 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 0 | 230 | 0 |

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

For the 0 to 30% HAMFI income levels for racial and ethnicity information, it appears that American Indian and Hispanic households are more likely to experience severe housing problems. In the income category of 30 to 50% HAFMI, Asian and Hispanic households are more likely to experience severe housing problems and in the 50 to 80 percent HAMFI, the incidence of severe housing problems is minimal except for in American Indian/Alaska Native households.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Introduction

A disproportionate housing need refers to any racial or ethnic group at a given income level that experiences housing problems at a greater rate (10 percentage points or more) than the income level as a whole. The following tables identify the extent of housing cost burden by race.

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|--------|--------|-------|-------------------------------------|
| Jurisdiction as a whole | 15,265 | 4,305 | 4,345 | 370 |
| White | 13,145 | 3,650 | 3,500 | 305 |
| Black / African American | 30 | 85 | 0 | 0 |
| Asian | 105 | 30 | 15 | 4 |
| American Indian, Alaska Native | 65 | 19 | 50 | 0 |
| Pacific Islander | 0 | 0 | 10 | 0 |
| Hispanic | 1,780 | 455 | 645 | 60 |

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

Discussion

The most common type of housing problem in Grand Junction is cost burden, with approximately one-third (31%) of all residents facing cost burden to some extent. However, renters experience cost burden at a rate greater than all households. Over half of renters (53%) are cost burdened.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

The Disproportionately Greater Need section of the Five-Year Consolidated Plan has considered the housing needs for all households in comparison to the households by race in the Grand Junction area. Also considered are the housing needs of minority households in comparison to all households. As defined by HUD, a disproportionately greater need among any racial or ethnic group has housing problems at a rate higher than the percentage of persons in that category as a whole. The primary area of housing problems for any household is cost burden. There are a total of 8,813 cost burdened households in the Grand Junction area; that is, households that spend more than 30 percent of their household income on housing. 31.6% of all households are cost burdened. Of those other than White, Hispanic households make up the largest percentage of cost-burdened households, at 12.8%. Other minorities including Asian and American Indian/Alaskan Native households make up a total of 1% of households that experience cost burden.

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

There are a total of 8,813 cost burdened households in the Grand Junction area; that is, households that spend more than 30 percent of their household income on housing. 31.6% of all households are cost burdened. Of those other than White, Hispanic households make up the largest percentage of cost-burdened households, at 12.8%. Other minorities including Asian and American Indian/Alaskan Native households make up a total of 1% of households that experience cost burden.

If they have needs not identified above, what are those needs?

NA

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The City utilizes a map that illustrates the specific concentrations of racial and ethnic groups within the Grand Junction community, primarily focusing on the Hispanic population since it comprises the largest minority group (17% of total population). There are concentrations in some areas of the eastern edge of the Grand Junction city limits that exceed the disproportionate share threshold. In addition, there are known neighborhoods just west of downtown that have a high concentration of minority household but do not show up on the maps since they are averaged in with a population of a very large census tract that is not broken down by block group.

NA-35 Public Housing – 91.205(b)

Introduction

The City of Grand Junction has no public housing units but recently coordinated completion of the *Grand Valley Housing Needs Assessment* to examine the current local housing situation. The report includes a thorough assessment of local market conditions, a detailed forecast of current and future demand across the spectrum of housing needs, identification of housing challenges and recommendations and actions to begin to address the market needs. It is anticipated that City staff and community entities will continue to collaborate on efforts based on the *Housing Needs Assessment* and the subsequent housing strategy developed for the City towards the end of the 2020 Program Year (August 31, 2021).

The Grand Junction Housing Authority has disposed of its remaining public housing known as Capital Terrace and now no longer holds any public housing. Several other local organizations hold vouchers, primarily for special needs populations. The City of Grand Junction has worked closely with the Grand Junction Housing Authority as it has phased out public housing in Grand Junction and constructs developments in a more sustainable affordable housing model as opportunities arise. The City has a history of providing building and development fee deferrals, reductions and grant funds to the Housing Authority and other housing providers for the construction of new affordable units.

Totals in Use

| | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | | |
|----------------------------|-------------|-----------|----------------|--------------|---------------|--------------|-------------------------------------|----------------------------|------------|--|
| | | | | Vouchers | | | Special Purpose Voucher | | | |
| | | | | Total | Project-based | Tenant-based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * | |
| # of units vouchers in use | 0 | 0 | 0 | 1,429 | 82 | 824 | 179 | 130 | 214 | |

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Alternate Data Source Name:
Mesa County Current Affordable Housing Stock

Characteristics of Residents

| | Certificate | Mod-Rehab | Public Housing | Program Type | | | | Special Purpose Voucher | Family Unification Program |
|---|-------------|-----------|----------------|-------------------------------------|-------|--------|-------|-------------------------|----------------------------|
| | | | | Vouchers | | | Total | Project - based | Tenant - based |
| | | | | Veterans Affairs Supportive Housing | | | | | |
| Average Annual Income | 0 | 0 | 0 | 12,297 | 8,511 | 12,344 | 8,088 | | 0 |
| Average length of stay | 0 | 0 | 0 | 4 | 1 | 4 | 1 | | 0 |
| Average Household size | 0 | 0 | 0 | 2 | 3 | 2 | 1 | | 0 |
| # Homeless at admission | 0 | 0 | 0 | 45 | 1 | 44 | 0 | | 0 |
| # of Elderly Program Participants (>62) | 0 | 0 | 0 | 215 | 0 | 215 | 0 | | 0 |
| # of Disabled Families | 0 | 0 | 0 | 356 | 0 | 352 | 1 | | 0 |
| # of Families requesting accessibility features | 0 | 0 | 0 | 970 | 16 | 950 | 1 | | 0 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

| Race | Certificate | Mod-Rehab | Public Housing | Program Type | | | | Special Purpose Voucher | | |
|-------------------------------|-------------|-----------|----------------|--------------|-------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | | | | Vouchers | Total | Project-based | Tenant-based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| | | | | | | | | | | |
| White | 0 | 0 | 0 | 935 | 13 | 918 | 1 | 0 | 0 | 0 |
| Black/African American | 0 | 0 | 0 | 19 | 1 | 18 | 0 | 0 | 0 | 0 |
| Asian | 0 | 0 | 0 | 4 | 1 | 3 | 0 | 0 | 0 | 0 |
| American Indian/Alaska Native | | | | | | | | | | |
| Native | 0 | 0 | 0 | 12 | 1 | 11 | 0 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

| Ethnicity | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | | |
|--------------|-------------|-----------|----------------|--------------|---------------|--------------|-------------------------------------|----------------------------|------------|---|
| | | | | Vouchers | | | Special Purpose Voucher | | | |
| | | | | Total | Project-based | Tenant-based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * | |
| Hispanic | 0 | 0 | 0 | 165 | 2 | 163 | 0 | 0 | 0 | 0 |
| Not Hispanic | 0 | 0 | 0 | 805 | 14 | 787 | 1 | 0 | 0 | 0 |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source:

PIC (PIH Information Center)

Public Housing Tenants and Applicants on Waiting List for Accessible Units

As of March 2021, there are 954 or 42% of the applicants on the Grand Junction Housing Authority wait list for accessible units. The need for accessible units is due to a mix of disabilities whether physical, employment or mental disability. Those with a physical disability typically have the greater need for housing accommodation due to limited physical mobility or the use of a wheelchair. The typical wait time for an accessible unit can be one to two years.

Most Immediate Needs of Residents of Public Housing and Housing Choice Voucher Holders

As of March 2021, there are 791 families with children on the Grand Junction Housing Authority waiting list for vouchers. The total number of children in these families is 1,530. Of the families with children on the wait list, 75% are single-parent, female-headed households. The greatest need is for one- and two-bedroom rental units. Over half (56%) of those on the waiting list are seeking housing with only one bedroom while 27% of those on the waiting list are seeking housing with two bedrooms. 42% of those on the wait list are disabled and 15% of those on the wait list are Hispanic.

Comparison to the Housing Needs of the Population at Large

Compared to the population at large, there appears to be a larger need for affordable housing for single persons and disabled persons. The overall need for housing in the general market is for two-bedroom units and larger versus the large need for one-bedroom units for those seeking Housing Choice Vouchers. 21.7% of the general population is disabled, yet 42% of those on the voucher waiting list are disabled. The numbers for Hispanic households on the waiting list is consistent with the overall population. Approximately 17% of the general population of the Grand Junction area is Hispanic and 15% on the voucher wait list are Hispanic.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction

Organizations and agencies that serve the homeless keep records of the number of persons served in their facilities and programs. The School District 51 REACH program works with homeless youth and reports an additional 388 students that may be staying in other housing situations and are still considered homeless but not captured in the Point in Time (PIT) count. Additional information from the homeless shelter shows a total homeless population of 936 served in the past year. The racial/ethnic breakdown of those served included 83% white, 13% Hispanic and 16.8% all other races/ethnicities. The special needs populations served by the shelter included 27% chronically homeless, 26% severely mentally ill, 15% chronic substance abuse, and 18% veterans.

Additional information for this section was available from the Ten-Year Plan to End Homelessness in the Grand Valley created by the Grand Valley Coalition for the Homeless and the Vagrancy and Vulnerability Index study coordinated by the Grand Junction Housing Authority. Results and actions taken with these efforts will be reported in the City's subsequent Annual Action Plan and CAPER documents.

The nature and extent of homelessness in Grand Junction includes homeless families, victims of domestic violence, and the chronically homeless. Grand Junction does have a traditional homeless shelter and other facilities/programs that provide emergency shelter. In addition, supportive services for the homeless are provided in many ways through a number of local agencies and organizations. Grand Junction participates in the annual PIT survey to determine general numbers of homeless, their age and some characteristics of their situation such as disabilities, veteran status and other chronic physical illness or dependency. The most recent results available are from the January 2020 PIT.

Homeless Needs Assessment

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Adult(s) and Child(ren) | 0 | 0 | 0 | 0 | 0 | 0 |

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Only Children | 0 | 110 | 500 | 100 | 250 | 60 |
| Persons in Households with Only Adults | 485 | 607 | 750 | 100 | 100 | 100 |
| Chronically Homeless Individuals | 250 | 0 | 250 | 50 | 50 | 365 |
| Chronically Homeless Families | 0 | 0 | 0 | 0 | 0 | 0 |
| Veterans | 21 | 6 | 25 | 3 | 10 | 50 |
| Unaccompanied Child | 34 | 28 | 100 | 25 | 25 | 50 |
| Persons with HIV | 0 | 0 | 0 | 0 | 0 | 0 |

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:
Grand Valley Homeless PIT and Statistics

Data Source Comments: If zero, data is not available for jurisdiction

Description of Homeless

Estimates are provided; however, several categories of homeless populations can be further described as follows.

- Chronically Homeless - approximately 485 persons are provided shelter and/or other supportive services through numerous agencies/organizations
- Families with Children - approximately 102 persons are served through HomewardBound of the Grand Valley and other agencies/organizations
- Veterans and Their Families - 516 are served through VASH, Grand Valley Catholic Outreach and Housing Resources of Western Colorado
- Unaccompanied Youth - 403 are identified and served through Karis, Inc. and Mesa County Valley School District 51

Nature and Extent of Homelessness:

| Race: | Sheltered: |
|----------------------------------|-------------------|
| White | 894 |
| Black or African American | 63 |
| Asian | 6 |
| American Indian or Alaska Native | 62 |
| Pacific Islander | 5 |
| Ethnicity: | Sheltered: |
| Hispanic | 140 |
| Not Hispanic | 934 |

Alternate Data Source Name:
Grand Valley Homeless PIT and Statistics

Estimate of Number and Type of Families in Need of Housing Assistance

As of March 2021, there are 791 or over one-third (34.9%) of the households on the GJHA wait list that are families with children that include a total of 1,530 children. The majority of all wait list households (75%) are single-parent, female-headed households. 18% of the households on the wait list are veteran family households with a total of 745 children. Similar to the overall households with families numbers, the majority of these (77%) are single-parent, female-headed households.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group

The racial and ethnic status of homeless individuals is fairly consistent with the overall population demographics of the Grand Junction community. Approximately 93% of the general population of Grand Junction identifies as White, while statistics from HomewardBound of the Grand Valley indicate that 96% of those served at the community homeless shelter are White (including Hispanic persons). Similarly, 17% of the general population of Grand Junction identifies as Hispanic, while shelter statistics indicate 13% of the persons served are Hispanic. Thus, there does not appear to be a disproportionate share of a particular race or ethnic group that is homeless.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2020 Point in Time survey indicates that 31% of persons counted were considered unsheltered. Extrapolating this to the 1,300 persons reported in the community homeless shelter statistics, means that there are nearly 250 homeless persons considered unsheltered in the Grand Junction area. According to the Mesa County Current Affordable housing data, there are a total of 1,171 permanent, deeply subsidized units in Mesa County which demonstrates a need for subsidized or affordable efficiency units. Some of these units are reserved for elderly and disabled persons and some for families but only 107 units (9%) are reserved specifically for chronically homeless individuals.

Summary of Services and Facilities for the Homeless

- HomewardBound - shelter for 90, overflow transported to churches. Priority order: families, women, Recovery Program Veterans, medical exceptions, working men and non-working men.
- GVCO - Day Center with showers, laundry, job search, telephone, mail, and storage to homeless adults. Twice a week medical and counseling personnel visit for preventive care, testing, counseling and vaccinations.
- GVCO - 63 units supportive transitional and permanent housing with counseling and skills training for chronically homeless with mental or physical impairments, and free of drug abuse.
- Phoenix Project is a partnership between Housing Resources of Western Colorado, HomewardBound and GJHA. 8 units provide affordable, stable housing and case management services to homeless veterans.
- GJHA, HomewardBound and GVCO provide case management for persons at risk of homelessness, including housing and foreclosure prevention counseling and rent assistance.
- Grand Valley Peace and Justice, Benevolent Community Partnership Interfaith and public and private agencies provide outreach to the homeless and assessment of needs and services. Developed the 10-Year Plan to End Homelessness.
- Grand Junction Police Department Community Resource Unit - build relationships and coordinate assistance in finding services for homeless persons.
- GVCO soup kitchen provides one hot meal, 6 days a week.
- Rescue Mission - meals and clothing.
- Salvation Army - food, clothing, counseling and household items and operates Hope House for substance abuse clients; daytime Warming Shelter for homeless families.
- Mind Springs Health - individual or group counseling and psychiatric services.
- Mesa County Health Department - family planning, well child clinic, immunizations and HIV/STD testing.
- Marillac Clinic - dental, vision, medical and mental care and case management for homeless or low income adults and children. Have established several satellite clinics and services to better serve vulnerable populations.
- Western Colorado Health Network (formerly Western Colorado Aids Project WestCAP) - case management, testing, support and referrals for HIV positive individuals; prevention and education for general public.
- Counseling and Education Center - services to families, adults, adolescents, youth and very young children to the underinsured and uninsured
- GVCO provides emergency housing for families looking for affordable housing and saving for deposits and monthly rent.
- Hilltop Community Resources operates the Latimer House, providing safety for victims of domestic violence. Services include shelter, support groups, 24-hour crisis line, safety planning and support.
- Families in need can access services through GJHA, HomewardBound, GVCO or the School District. Homeless students receive free breakfast and lunch, waived student fees, backpacks, school supplies, a snack bag, a new sweatshirt, a hygiene bag, a bus pass and may access the Kids Aid Backpack Program which provides one pack per week of non-perishable food.

- Next Step Housing Program - rental assistance through local partners: GJHA, Mesa County Department of Human Services, GVCO, HomewardBound, Hilltop and School District 51. The program provides payments, case management and transitional housing for homeless and near homeless families.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction

The recent economic recession due to the COVID-19 pandemic, loss of employment, decrease in public benefits, and lack of affordable and accessible childcare are all contributing factors to the needs of persons with special needs and/or lower income. Throughout Grand Junction and Mesa County, many facilities and agencies provide services to assist persons who are not homeless but require supportive services.

Due to the fact that Grand Junction is the largest community on Colorado's Western Slope and Eastern Utah, medical and other special needs services are provided here that are not available in smaller communities. As a consequence, the percentage of the special needs population in Grand Junction may be higher than surrounding communities at approximately 15.7% of the total population under age 65. The ability of persons with chronic mental illness, physical and developmental disabilities, and HIV/AIDS to compete in the housing market for appropriate housing at an affordable price is limited in many cases by their lack of income and also by their need for special housing accommodations.

Out of the total persons on the Grand Junction Housing Authority wait list, 42% are disabled and another 24% are elderly. STRiVE, a service provider for persons with developmental disabilities, has a wait list for its Section 8 housing at any given time of 9 individuals and 30 families with children.

Agencies that provide services to persons with disabilities in Grand Junction indicate that a lack of rental assistance and accessible units keeps many clients in nursing homes. GJHA has 199 Section 8 vouchers set aside in Grand Junction specifically for persons with disabilities. Additionally, STRiVE helps approximately 80 clients live independently in group homes, and administers 17 HUD 811 vouchers and 14 Section 8 vouchers. STRiVE estimates that there are 129 disabled adults who face difficulties finding affordable accessible housing.

Hilltop Community Resources, Inc. provides housing for 170 disabled persons. The Housing Authority gives preference to persons with a disability. The Housing Authority's Linden Pointe development includes four accessible 2-bedroom apartments and one accessible 3-bedroom apartment. In addition, all first-floor units at Linden Pointe are accessible and fully adaptable to persons with disabilities, Arbor Vista has 8 accessible units, Walnut Park has 12 accessible units and a total of 19 accessible units are available at the new Highlands and 2814 Apartments. Properties that are managed by Housing Resources of Western Colorado include a total of 12 accessible units.

Not all disabilities involve a mobility impairment. Some persons with disabilities have visual impairments, cognitive impairments, or mental health disabilities. Local agencies indicate an increase in the number of homeless persons with disabilities. Because of the aging population, it is estimated that the number of housing units needed by persons with disabilities over the next five years will continue to increase. The service providers estimate that more than 350 additional vouchers or other housing opportunities are needed to adequately serve the housing need for persons with disabilities.

Characteristics of Special Needs Populations

Disabled persons and an ever-growing senior/elderly group comprise the greatest number of special needs populations in Grand Junction. The most common type of disability is a physical disability, followed by an employment disability. Those aged 65 and older have a disability rate of over 40.8%, and those aged 16 to 64 had a disability rate of 20.9%. By 2040, the State Demographer projects that the number of elderly residents in the Grand Junction area will exceed 52,000, accounting for 23% of the total population.

Housing and Supportive Service Needs for Special Needs Populations

Elderly persons typically need assistance with personal care and providing for themselves, while frail elderly require medical care, daily living assistance and other services. Most seniors prefer to live in their own homes, with relatives or in independent living situations. The removal of architectural barriers from the homes of elderly and the physically disabled is a cost-effective way to maintain independent and safe housing for persons with special needs. Supportive services at various levels are also a necessary component of housing for these populations.

Based on individual situations, both persons with mental illness and persons impaired by chronic substance abuse need a range of services such as case management, treatment, housing, financial assistance and employment in order to improve and stabilize their lives. Each person's needs must be carefully evaluated in order for them to be provided with the most appropriate services.

Since low income mentally ill persons and/or those with chronic substance abuse may be particularly vulnerable to homelessness, it is important to pay attention to their housing needs in order to prevent recurring homelessness. Persons with HIV/AIDS need a variety of supportive services to maintain their physical health and self-sufficiency. This population needs access to physician services, case management, clinic services, nutrition centers and rental assistance. In Grand Junction, the needs of these populations are determined through the agencies that work directly with them on a day-to-day basis and in individualized consultations.

The latest collection of data and an analysis of group homes in Grand Junction examined the capacity of various group settings and provides some information about the capacity to serve this varied population. There are three types of properties: small facilities, larger facilities, and institutional settings with significant levels of capacity. It was found that small facilities have a capacity of 110 beds serving those with development disabilities as well as those needing assistance with living. At the time the data was gathered, there were 17 beds available, but only one in the assisted living environments. Larger facilities have a total of 80 beds available, serving assisted living arrangements as well as permanent childcare and transitional housing. The larger institutional settings have 1,233 beds, with 250 of them available. There were 151 beds available in the assisted living centers and 70 more beds available in long term care. From this information, it appears that there is some capacity of existing facilities that provide housing and supportive services for special needs populations. However, some of these options are not affordable and with the growth of the population comes additional demand for housing for a selection

of special populations, such as the disabled, seniors or those needing care with services. This is acutely true for the aging population, with its rapidly rising share of seniors. The real needs of these populations are more accurately depicted in the housing wait list statistics compiled by the Grand Junction Housing Authority.

Size and Characteristics of the Persons with HIV/AIDS and Their Families

Ten persons in the Grand Junction area receive housing assistance through the federal Housing for Persons with AIDS (HOPWA) program administered by the Colorado Health Network (CHN - formerly Western Colorado AIDS Project - WestCAP). CHN provides medical case management, emergency financial assistance, advocacy/referral, prevention and education programs and HIV/HCV rapid testing. Some clients can access Housing Choice vouchers through the Housing Authority, but do not receive specific preference on the wait list. CHN currently has 25 clients on the wait list with 6 clients on the Tenant Based Rental Assistance program. In the past year, the State Department of Public Health and Environment has recognized this demand and the agency has been able to exceed the cap of \$1,000 per year on housing assistance. They have also been able to obtain a medical waiver from primary and HIV care physicians to also exceed the \$1,000 cap on housing assistance. CHN also utilizes the Critical Events source of funding for some clients that meet certain criteria which can provide \$6,000 per month for up to six months for crisis prevention, retention of care and stabilization.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Need for Public Facilities

The primary area of Non-Housing Community Development need is the upgrade and expansion of facilities for the local agencies and organizations that provide a variety of human services in the facilities. This includes upgrades or expansion of homeless, medical and mental health, and educational facilities, senior, disabled and youth activity centers and public infrastructure in low- and moderate-income neighborhoods.

The growing disparity between local pay scales and rising housing costs requires two incomes for many families to maintain their household expenses. Due to the scheduling challenges of two income families, those with children may not be able to hold two jobs without outside childcare. For the single-parent household, childcare is a major concern and continues to be a non-housing community need.

The Mesa County Community Health Needs Assessment and discussions with a variety of housing and service providers identified early childhood and youth programs and facilities as an ongoing community need. While there are several opportunities available after school that have been expanded over the last few years, there is still a need for more facilities and programs that are better coordinated with transportation alternatives available in the Grand Junction area.

A summary of the non-housing community development needs is below.

- Childcare for people transitioning to work and working low income
- Better coordination between public transportation planning and location of childcare facilities for low/moderate income families
- Childcare with more flexible and weekend hours of operation
- Youth-oriented activities and programs that are coordinated in schedule and location for transportation to and from the facilities
- Expansion of medical and mental health facilities
- Improvement and expansion of senior activity centers
- Improved access to healthy food outlets
- Facilities for abused adults and children
- Improvement and expansion of centers for the disabled
- Improvement and expansion of other facilities where human and public facilities are provided
- Continue strengthening community workforce through the Mesa County Workforce Center, Western Colorado Community College and other educational institutions

Determination of Needs

The needs were determined through concerns identified in the *Mesa County Community Needs Assessment* and review and discussion with various local entities. In addition, review of past CDBG

expenditures provides a picture of the type of non-housing community development facilities in the community and characterizes the needs for their improvement or expansion.

Need for Public Improvements

Community Development Block Grant (CDBG) funds are limited with the City currently receiving approximately \$460,000 annually. Generally, the City provides infrastructure and urban services and community development needs through its general funds and programs such as its Capital Improvement Program (CIP) and Parks and Recreation programs and projects. Over the past 25 years, the City has used approximately one-third of the CDBG funds received towards public improvements projects in eligible low- and moderate-income neighborhoods. Through the life of this Five-Year Consolidated Plan, it is anticipated that CDBG funds may be spent on similar eligible infrastructure and community development projects with the following priorities located within low- and moderate-income neighborhoods.

- Pedestrian and ADA-accessible connections/sidewalks for safe routes to school, access to public transit, shopping areas and places of employment
- Drainage improvements, particularly to alleviate flooding
- Street improvements/reconstruction
- Park improvements and facilities

Determination of Needs

These needs were determined through analysis of past CDBG activity funding practices and discussions with City of Grand Junction staff in various departments. Neighborhood-based CDBG-funded projects are identified in areas of the City with 51 percent or greater households of low and moderate income.

Need for Public Services

Medical Services

According to the Mesa County Community Needs Assessment, medical services is one of the leading household issues and barriers. While the lack of healthcare insurance is a problem for some households (14.7%), the inability to get an appointment as soon as needed was identified as the top barrier to receiving health care as well as financial challenges with paying deductibles and co-pays. Other concerns listed were the cost of any service, taking time from work to address health issues, and finding a service provider that would accept new patients.

The Mesa County Health Department provides the following services, many of which target and primarily serve low- and moderate-income persons of the Grand Junction community.

- Community Health Services—immunizations, family planning and WIC
- Environmental Health—food safety, water and air quality
- Health Promotion and Education

- Disease surveillance and community health assessment
- Emergency Preparedness and Response

The Marillac Clinic, MindSprings Health mental health center, Primary Care Partners, Family Practice and other agencies complete an Integrated Care or Medical Home Model for those individuals that cannot afford insurance. The model attempts to lower medical costs and provide the best medical and mental services to low-income persons and families.

Transportation

The *Mesa County Community Needs Assessment* listed transportation as an important issue and one of the top household barriers. The lack of transportation was one of the most frequently mentioned barriers to employment identified by not self-sufficient households (e.g. those whose income is unable to support a basic needs budget). It is clear that there are opportunities to improve and promote alternate methods of commuting to work and school or for other transportation needs.

Summary of General Public Services Needs

- Increase/improve medical services/facilities for low income persons
- Address increasing healthcare needs of uninsured and immigrant persons
- Healthcare assistance and services for undocumented residents
- Address growing problem that more physicians are not accepting Medicare and Medicaid
- Increased opportunities for dental care
- Provide more transportation alternatives
- Expand GVT routes and increase hours of operation to accommodate work shifts and weekend employment

Determination of Needs

The needs were determined through concerns identified in the *Mesa County Community Needs Assessment* and review and discussion with various local entities. In addition, review of past CDBG expenditures provides a picture of the type of public services in the community and characterize the needs for their improvement or expansion.

Housing Market Analysis

MA-05 Overview

The evaluation of the state of Grand Junction's housing market, as well as the existing need for housing, emerging housing trends, and future housing demand are derived from a variety of sources of information. These included the 2017 and 2019 American Community Survey (ACS) data, and the *2021 Grand Valley Housing Needs Assessment*.

The housing stock in the Grand Junction area rose to 27,973 units reported in the 2019 ACS data. Owner-occupied units accounts for 58.1% of total units, up from 56.4% reported in 2014 ACS data. There was a decrease in the number of vacant units. 6.3% of housing units were vacant in 2010, and 2017 ACS data indicates 5.7% housing units are vacant.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

As measured between the 2014 and 2019 ACS data, the type of housing has shifted slightly. Most (72.6%) of the housing stock has been built since 1970. The proportion of single-family homes has remained steady, accounting for 73.5 percent of the housing stock in 2014 data and 72.9% of the housing stock reported in 2019 ACS data. All other housing types have remained steady as well during this time.

All residential properties by number of units

| Property Type | Number | % |
|---------------------------------|---------------|-------------|
| 1-unit detached structure | 17,240 | 62% |
| 1-unit, attached structure | 1,363 | 5% |
| 2-4 units | 3,006 | 11% |
| 5-19 units | 2,791 | 10% |
| 20 or more units | 1,898 | 7% |
| Mobile Home, boat, RV, van, etc | 1,575 | 6% |
| Total | 27,873 | 100% |

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:
2019 5-YR ACS Data

Unit Size by Tenure

| | Owners | | Renters | |
|--------------------|---------------|-------------|---------------|-------------|
| | Number | % | Number | % |
| No bedroom | 30 | 0% | 1,272 | 12% |
| 1 bedroom | 353 | 2% | 4,076 | 37% |
| 2 bedrooms | 5,504 | 37% | 8,789 | 80% |
| 3 or more bedrooms | 23,766 | 160% | 7,978 | 72% |
| Total | 29,653 | 199% | 22,115 | 201% |

Table 28 – Unit Size by Tenure

Alternate Data Source Name:
2019 5-YR ACS Data

Number and Targeting of Units Assisted with Federal, State, and Local Programs

The Housing Choice Voucher program is the primary program for assisting very low-income families, the elderly and the disabled to afford decent, safe, and sanitary housing in the private market. The Grand Junction Housing Authority administers the majority of the 1,429 vouchers that are available in Grand Junction. Over half of the available vouchers target populations other than typical families including, homeless, physically and mentally disabled, AIDS/HIV, veterans and victims of domestic violence.

Assessment of Units Expected to be Lost from the Affordable Housing Inventory

The Grand Junction Housing Authority and Housing Resources of Western Colorado keep current regarding units throughout the community that may be lost as affordable housing inventory due to a variety of reasons. For example, Housing Resources of Western Colorado (HRWC) purchased the 91-unit Garden Village Apartment complex at a time when it was changing ownership and appeared it would revert to market rate housing. HRWC continues to own and operate the complex as deeply subsidized (tenants pay 30% of their income for rent) housing that includes a mix of 1, 2, 3 and 4-bedroom apartments. HRWC also purchased an unfinished subdivision to be developed as 50 duplex units known as Grand Valley. The majority of homes are constructed as self-help housing but intend to retain some of the units as affordable rentals. Similarly, the Grand Junction Housing Authority purchased the Nellie Bechtel senior apartment complex that was also on the real estate market in order to preserve affordability and ultimately add a subsidy contract to the property. The Housing Authority operates Nellie Bechtel as it does its other senior housing complexes, with some project-based housing choice vouchers. No other units in the inventory have been specifically identified at this time that have no contract or are expected to go out of subsidy. One development, Monument Ridge, recently extended its contract. Certainly, as opportunities arise, local housing agencies will continue to respond through acquisition or other intervention as funding allows.

Availability of Housing Units Versus Needs of Population

The existence of a wait list maintained by the Grand Junction Housing Authority which currently has 2,266 households certainly suggests that the availability of housing units does not meet the needs of the population. Waiting time can be up to two years for an appropriate and affordable housing unit depending on applicant needs.

Need for Specific Types of Housing

While 56% of those on the Grand Junction Housing Authority waitlist are for single-bedroom units, another 35% of those on the waitlist are families with children, suggesting a broad need for affordable housing units with two to three bedrooms (26% of bedroom size needs on the waitlist). 66% of those on the wait list are disabled or elderly, many of whom are single adults in need of accessible, 1-bedroom units. In addition, population statistics demonstrate that the households with six or more persons grew substantially and households with one and five persons also grew at a rate higher than the average growth rate. The mix of types of households is also undergoing considerable change, with single parent and non-family households making up a larger share of all households.

Discussion

In addition to the information presented here, a Housing Needs Survey was conducted with the *Grand Valley Housing Needs Assessment*. The survey demonstrated the highest rated needs were rental assistance largely due to rent increase (32% of respondents fear rents going up so the unit is no longer affordable, 20% struggle to pay rents and utilities, and 12% fear eviction) and rental housing rehabilitation (the cost of repairs and upkeep is prohibitive). The survey also indicated that the highest importance of proximity of housing to amenities included quality K-12 schools, grocery stores, and public transportation. The highest need for special needs housing included disabled and senior housing,

emergency shelters and shelters for youth. This is consistent with discussions with, and information provided by, local agencies and organizations.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The cost of housing varied in the Grand Junction area in 2020 depending on location but the median home sales price was \$287,000. Median rents followed a similar trend, with a median gross rent of \$981 and an average gross rent of \$1,075 reported in 2019 ACS data.

Permit data for new housing construction for Mesa County is available through the U.S. Census Bureau starting in 1980 through 2017 ACS data as well as recent information from local sources. There was a large increase in housing production in the 2000s until 2008 when the recession occurred. Since that time, total newly constructed housing units reached a low of 284 in 2011 but rose to 802 in 2018 and 779 in 2020. Overall, despite some fluctuation with the recession and the COVID-19 pandemic, housing valuation has continued to rise, reaching present value close to \$260,000.

Cost of Housing

| | Base Year: 2010 | Most Recent Year: 2019 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 215,800 | 237,100 | 10% |
| Median Contract Rent | 627 | 770 | 23% |

Table 29 – Cost of Housing

Alternate Data Source

Name:

2019 5-YR ACS Data

| Rent Paid | Number | % |
|-----------------|---------------|--------------|
| Less than \$500 | 1,223 | 17.0% |
| \$500-999 | 4,804 | 51.8% |
| \$1,000-1,499 | 3,269 | 25.9% |
| \$1,500-1,999 | 1,125 | 2.7% |
| \$2,000 or more | 339 | 2.5% |
| Total | 10,760 | 99.9% |

Table 30 - Rent Paid

Alternate Data Source Name:

2019 5-YR ACS Data

Housing Affordability

| % Units affordable to Households earning | Renter | Owner |
|--|--------|---------|
| 30% HAMFI | 775 | No Data |
| 50% HAMFI | 2,160 | 510 |

| % Units affordable to Households earning | Renter | Owner |
|--|--------------|--------------|
| 80% HAMFI | 6,220 | 2,295 |
| 100% HAMFI | No Data | 3,940 |
| Total | 9,155 | 6,745 |

Table 31 – Housing Affordability

Data Source: 2013-2017 CHAS

Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | 670 | 611 | 861 | 1,248 | 1,573 |
| High HOME Rent | 0 | 0 | 0 | 0 | 0 |
| Low HOME Rent | 0 | 0 | 0 | 0 | 0 |

Table 32 – Monthly Rent

Alternate Data Source Name:

2019 5-YR ACS Data

Data Source Comments: Monthly median rent. City of Grand Junction does not receive HOME funds.

Amount of Housing for Households of All Income Levels

The *Grand Valley Housing Needs Assessment* concluded that there is a clear unmet housing need for many households. This represents existing households with a housing problem, especially those with cost burdens. Nearly 9,000 households had a cost burden or severe cost burden, representing 34% percent of the population. Renters are even more impacted by this concern with 53% of households experiencing a cost burden. This suggests a broad need for housing for households at most, if not all, income levels. See more detailed information in the Discussion section below.

Housing Affordability and Potential Changes to Home Values or Rents

The production of rental/multifamily housing dropped off in recent years but appears to be increasing. Rising prices have resulted in many renter households experiencing cost burdens. This is not likely to change as value continues to rise since the recession of a decade ago, the impacts of the COVID-19 pandemic, and the availability becomes smaller unless more affordable rental/multifamily units are produced in the near future.

Comparison of HOME/Fair Market Rent to Area Median Rent

Results of the survey information responses gathered for the *Grand Valley Housing Needs Assessment* indicated a median rent of \$594 in Grand Junction and a market rate median rent of \$818. This is consistent with the Fair Market Rents reported in the table above. As new housing development is proposed, or as units are identified for rehabilitation, a market analysis with particular attention to affordability of 3–4-bedroom units should be kept in mind. The rent distribution in Grand Junction has shifted significantly since 2010, with considerable losses in the share of units with rents

below \$650. In 2010, over a third (38%) of the units were less than \$650 a month. This share has been reduced to 23% while the share of units priced over \$1,250 a month increased from 13% to 27% since 2010.

Discussion

More detailed data on the information associated with these housing problems are provided by the 2013 to 2017 Comprehensive Housing Affordability Strategy (CHAS) data, customized by HUD. CHAS data are created to demonstrate the extent of housing problems and housing needs, particularly among low-income households who may need housing assistance. The CHAS data also segments households by HUD Area Median Family Income (HAMFI). HUD calculates HAMFI for each jurisdiction in order to establish Fair Market Rent values and income limits for HUD programs, making a series of adjustments that tailor the figure to each area.

Households that experience one or more of the housing problems as previously discussed are considered to have unmet housing needs. These households can be of any income level, race, ethnicity or family type. There was an estimated 8,813 households (34%) with cost burden in the Grand Junction area in 2019, representing the majority of households with any housing problem. This includes 3,084 owner households and 5,710 renter households. Of these households with housing problems, the majority are at or below 80 percent HUD Area Median Income (HAMFI). Owner households at 30 percent HAMFI or lower have the highest rate of the cost burden housing problem.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Overall, HUD data and the *Grand Valley Housing Needs Assessment* show that Grand Junction's housing stock does not have significant defects such as incomplete facilities. This is most likely due to the relatively young age of the housing, with only 27.4% of the units constructed before 1970. Only 3.3% of all households lack complete kitchen or plumbing facilities. However, despite the relatively good condition of housing, many of Grand Junction's apartment complexes and other housing units were constructed during the economic boom of the late 1970s to early 1980s and are now experiencing need for repairs and rehabilitation.

Definitions

A reasonable definition of "standard condition" is a housing unit that meets applicable federal standards and local building codes. A housing unit in "substandard condition but suitable for rehabilitation" is any building that does not meet applicable federal standards and/or local building codes, but does not endanger the life, health and safety of the public, and can still be repaired for a reasonable cost. Data show that 21.8% of owner units and 35.2% of renter units have one of the housing problems discussed in the Needs Assessment section of this report. On the other hand, a majority (77.2%) of owner units has no problems and nearly half (43.6%) of renter units have no problem conditions. Generally, renter units are more likely to have one or more problem conditions than are owner units.

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|------------|-----------------|------------|
| | Number | % | Number | % |
| With one selected Condition | 3,080 | 21% | 5,435 | 49% |
| With two selected Conditions | 28 | 0% | 389 | 3% |
| With three selected Conditions | 0 | 0% | 36 | 0% |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 11,250 | 78% | 5,148 | 46% |
| Total | 14,358 | 99% | 11,008 | 98% |

Table 33 - Condition of Units

Alternate Data Source Name:
2019 5-YR ACS Data

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| 2000 or later | 4,670 | 32% | 2,180 | 20% |
| 1980-1999 | 3,765 | 26% | 3,168 | 29% |

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| 1950-1979 | 4,395 | 31% | 4,245 | 38% |
| Before 1950 | 1,550 | 11% | 1,525 | 14% |
| Total | 14,380 | 100% | 11,118 | 101% |

Table 34 – Year Unit Built

Data Source: 2013-2017 CHAS

Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 5,945 | 41% | 5,770 | 52% |
| Housing Units build before 1980 with children present | 2,305 | 16% | 1,240 | 11% |

Table 35 – Risk of Lead-Based Paint

Data Source:

2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | 1,522 | 0 | 1,522 |
| Abandoned Vacant Units | 574 | 0 | 574 |
| REO Properties | 397 | 0 | 397 |
| Abandoned REO Properties | 0 | 0 | 0 |

Table 36 - Vacant Units

Alternate Data Source Name:

2013-2017 CHAS

Data Source Comments: If blank or 0, data is not available for this jurisdiction.

Need for Owner and Rental Rehabilitation

Analysis of units in Grand Junction shows that there are 1,591 vacant units, many of which could be suitable for rehabilitation and 95 units in the foreclosure process as of December 2020. An example of substandard housing that is suitable for rehabilitation is a unit that has lead-based paint. If the unit can be renovated to remove and replace the paint at a reasonable cost, it may be considered suitable for rehabilitation. Housing constructed prior to 1980 should be inspected for lead-based paint hazards and rehabilitated where possible.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Of the approximately 3,545 pre-1980 units with children present, many may be occupied by low- to moderate-income households (0- to 80 percent HAMFI), based on income distribution in Grand Junction.

Discussion

Further examination of these statistics shows that 41% of all owner-occupied units were constructed before 1980 and therefore at risk of lead-based paint hazard. 52% of renter units were constructed before 1980 and are also therefore at risk. Of the owner-occupied pre-1980 units, 16% are occupied by families with children and of the renter-occupied pre-1980 units, 11% are occupied by families with children.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

As stated in the Needs Assessment section of this report, the City of Grand Junction has no public housing units but, within the City, the Grand Junction Housing Authority (GJHA) owns and operates many housing developments. The City has worked closely with GJHA as it has phased out public housing in Grand Junction and constructs developments in a more sustainable affordable housing model with some combination of other funding or subsidy program such as Low-Income Housing Tax Credits, Housing Trust Fund, or tax exempt conduits. The City has a history of providing building and development fee deferrals, reductions and grant funds to the Housing Authority and other housing providers for the construction of new affordable units.

Totals Number of Units

| | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | |
|-------------------------------|-------------|-----------|----------------|--------------|----------------|---------------|-------------------------------------|----------------------------|------------|
| | | | | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project -based | Tenant -based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | 0 | 0 | 0 | 977 | 54 | 923 | 433 | 1,158 | 1,345 |
| # of accessible units | | | | | | | | | |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Number and Physical Condition of Public Housing

Since there is no public housing in the area, the local housing agencies in the Grand Junction area maintain a list of current affordable housing stock. The most recent update (March 2020) includes nineteen deeply subsidized developments with a total of 1,171 housing units; seven tax credit/affordable developments with a total of 547 housing units; and six more affordable developments with a total of 69 housing units. The properties include a mix of 1-to-4-bedroom units in both large block buildings as well as complexes of multiple smaller buildings. All are presently in good, habitable condition although some of the multifamily developments that were constructed in the late 1970s to early 1980s need rehabilitation which is an ongoing activity for the local entities. As previously stated, there are no units that are expected to be lost from

the inventory. The characteristics of the housing market as described in this Consolidated Plan indicates the ongoing need for subsidized rental units in addition to the need for additional standard units that are affordable.

Public Housing Condition

| Public Housing Development | Average Inspection Score |
|-----------------------------------|---------------------------------|
| NA | |

Table 38 - Public Housing Condition

Restoration and Revitalization Needs of Public Housing

The subsidized units remain occupied with very few vacancies available, thereby indicating the need for continued renovation of older units as needed or as other older properties are acquired by the local housing agencies. Many of the ongoing needs are simply cosmetic upgrades such as paint and flooring but eventually there are systems needs on aging units such as roofing, replacement of evaporative coolers or other HVAC needs, some of which have been funded with CDBG and more are expected during the life of this Consolidated Plan.

Public Housing Agency's Strategy for Improving Residents' Living Environment

The Grand Junction Housing Authority, Housing Resources of Western Colorado and other housing providers in the Grand Junction area are continuously evaluating and upgrading properties. The enhancements that are a result of this ongoing analysis have proven to increase the quality and marketability of properties along with increasing tenant satisfaction. The Next Step and Family Stabilization Project are bridges that help families overcome the obstacles they encounter in attaining self-sufficiency. Other agencies in the Grand Junction area support these programs including the Mesa County Valley School District 51, many local human service agencies, job training programs and other assistance with guiding families through challenges faced daily.

Discussion

No further discussion

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

This section of the Consolidated Plan describes the facilities and services that assist persons who are not homeless but who require supportive housing and programs to address their needs including elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction and persons with HIV/AIDS and their families. This can include persons returning from mental and physical health institutions to ensure they receive appropriate housing with supportive services. Additionally, there are a number of persons and families that are at risk of becoming homeless that also need assistance. There are numerous local entities that help fill the gaps for these populations from counseling to rental assistance.

Facilities and Housing Targeted to Homeless Households

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---|------------------------------------|--|---------------------------|-----------------------------------|-------------------|
| | Year-Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 0 | 173 | 0 | 0 | 0 |
| Households with Only Adults | 0 | 961 | 0 | 0 | 0 |
| Chronically Homeless Households | 0 | 40 | 0 | 0 | 0 |
| Veterans | 0 | 221 | 0 | 0 | 0 |
| Unaccompanied Youth | 0 | 34 | 0 | 0 | 0 |

Table 39 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:

Grand Valley Homeless PIT and Statistics

Data Source Comments: If zero, data is not available for this jurisdiction.

Services Targeted to Homeless Persons

The result of strong collaboration between homeless providers, nonprofits, citizens and stakeholders in the Grand Junction area, individuals and families who are at risk of homelessness or are homeless is that this population can seek help throughout the community. The Continuum of Care, food banks, mental and chemical health services, church programs and many more coordinate a wide variety of resources and programs. These include but are not limited to the following entities and programs/services that are available to individuals and families in Grand Junction.

- Emergency shelter housing units with case management
- Emergency shelter for victims of domestic abuse
- Direct payment assistance to prevent homelessness including food, utilities, medical expenses
- Special needs housing programs for chemically dependent and mentally ill individuals
- Medical and dental health services
- Mental health services
- ESL classes, job training, and technology classes

Facilities and Services that Meet the Needs of Homeless Persons

The Grand Valley Coalition for the Homeless maintains a list of resources that is distributed through local entities that serve homeless populations. The subcategories on the list include the following areas that are further summarized.

Emergency Shelter, Transitional/Permanent Housing

HomewardBound of the Grand Valley - temporary night shelter for families, women and men.

Transitional housing/case management for homeless families and veterans

Rescue Mission - meals and food boxes

Latimer House - counseling, advocacy, referral to safe house

Salvation Army - day shelter, lunch

Grand Valley Catholic Outreach - day center with laundry, showers, mail and phone. Almost Home publication for locating affordable housing. Case management and housing for individuals, families.

Transitional housing, permanent housing and emergency financial assistance

Karis, Inc. Shelter and transitional housing for families, individuals, youth

Veterans Services

VA Medical Center and Health Clinic - assistance for eligible Veterans in finding housing, community resources and VA benefits

Disabled American Veterans/Vietnam Veterans of America - VA benefits, clothing

Grand Junction Veterans Center - Counseling and outreach. Medical referrals, VA benefits

Health Care

Marillac Clinic - dental, vision medical care and case management for low income, uninsured individuals.

Farmworker health

St. Mary's Family Practice - sliding scale medical services

Child and Migrant Services - migrant and farmworkers care and referral
Mind Springs Health - crises line, counseling, psychiatric services, sliding scale fees
Mesa County Health Department - child clinic, immunizations, HID/STD testing, sliding scale fees
Western Colorado AIDS Project - case management, testing, support and referrals for HIV+ individuals, prevention education for public
Hilltop - prenatal and child health care services and insurance. Guidance, support services and case management for families
Center for Independence - assistance for individuals with disabilities
Counseling and Education Center - affordable individual and family counseling, sliding scale fees
Salvation Army - substance abuse rehabilitation program including temporary housing

Education and Employment

Mesa County Workforce Center - job listings, job search assistance, GED classes
Vocational Rehabilitation - Skill development and job training for persons with disabilities
School District 51 REACH Program - advocacy for homeless families with school aged children
Job Corps - job training for at risk youth ages 16 to 24.

MA-35 Special Needs Facilities and Services – 91.210(d)

Persons with Disabilities

Since Grand Junction is the largest community between Denver and Salt Lake City, medical and other special needs services are provided here that are not available in smaller communities. Therefore, the percentage of special needs persons in Grand Junction may be higher than surrounding communities at approximately 10% of the population under the age of 65. The ability of persons with chronic mental illness, physical and developmental disabilities, and HIV/AIDS to compete in the housing market for appropriate housing at an affordable price is limited in many cases by their lack of income and by their need for special housing accommodations and supportive services.

Thirty percent of persons on the Grand Junction Housing Authority wait list are disabled. Agencies that provide services to persons with disabilities in Grand Junction indicate that a lack of rental assistance and accessible units keeps many clients in nursing homes. GJHA has 199 Housing Choice vouchers set aside in Grand Junction specifically for persons with disabilities. Additionally, STRiVE, a service provider for persons with developmental disabilities helps approximately 100 clients live independently in group homes, and administers 14 vouchers.

Hilltop Community Resources, Inc. provides housing for 170 disabled persons. The Housing Authority gives preference to persons with disabilities and all of its developments include accessible units. Properties that are managed by Housing Resources of Western Colorado include a total of 12 accessible units.

Not all disabilities involve a mobility impairment. Some persons have visual impairments, cognitive impairments, or mental health disabilities. The rental market could be better educated as to how best to serve persons with other disabilities.

Local agencies indicate an increase in the number of homeless persons with disabilities. Because of the aging population, it is estimated that the number of housing units needed by persons with disabilities over the next five years will continue to increase. The service providers estimate that more than 350 additional vouchers or other housing opportunities are needed to adequately serve the housing need for persons with disabilities.

Persons with HIV/AIDS

Ten persons in the Grand Junction area receive housing assistance through the federal Housing for Persons with AIDS (HOPWA) program administered by Colorado Health Network, Inc. (CHN) dba Western Colorado AIDS Project (WestCAP). CHN provides medical case management, emergency financial assistance, advocacy/referral, prevention and education programs and HIV/HCV rapid testing. Some clients are able to access Housing Choice vouchers (formerly Section 8) through GJHA, but do not receive specific preference on the waiting lists. CHN currently has a waiting list of 25 persons seeking housing. CHN is predicting that its client needs will continue to increase in the next few years.

Elderly Persons

The number of elderly persons in the community will increase in the coming years. Many will begin to experience limitations in mobility and self-care as they age. Currently, approximately 24% of applicants on the wait list are elderly. GJHA currently has 417 units of affordable senior/disabled rental housing within four developments.

Supportive Housing Needs

Supportive housing is permanent, affordable housing that is tied to a range of support services that enable tenants to live independently and participate in community life. It is a cost effective and successful alternative to more expensive and less effective emergency services or institutional settings. Supportive housing can help people with psychiatric disabilities, people with histories of addition, formerly homeless people, frail seniors, families, young adults aging out of foster care, individuals leaving correctional facilities and people living with HIV/AIDS to live independently in the community. Tenants of supportive housing typically fall into at least two of these categories.

Supportive Housing for Persons Returning from Mental and Physical Health Institutions

The City of Grand Junction does not receive any ESG, Supportive Housing, Shelter Plus Care, or Section 8 SRO program funds. Local agencies in the community that receive such funds have their own discharge coordination policies in place. For example, HomewardBound has policies in place to accommodate most people who are released from publicly funded institutions. The Grand Junction Homeless Shelter is available so that they need not be discharged to the streets. This includes persons discharged from correctional facilities, foster care, mental health facilities and health care facilities. For the vast majority of the persons in this situation, the shelter is a viable alternative to sleeping on the streets. For those discharged from health care facilities with need for follow-up care or a recuperation period, the shelter has a policy allowing limited daytime shelter during periods of recovery. Other alternatives to homelessness for this population in the Grand Junction area include the Freedom House for formerly incarcerated persons and the Rescue Mission. One continuing gap in services is shelter or housing for convicted sex offenders. There are currently no organizations that serve this segment of the homeless or potentially homeless population.

Actions to Address Housing and Supportive Services

The City of Grand Junction will support housing and supportive services needs through the annual allocation of CDBG funds to the extent possible to the entities that address these needs. However, CDBG funding is limited, particularly for funding requests for human services that provide supportive needs. Otherwise, the community relies on these agencies to leverage CDBG funds or retain other funds for their ongoing supportive housing and special needs activities. The City will provide certification of inclusion in the Consolidated Plan and letters of support as these agencies and organizations seek funding from other sources.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Community engagement efforts for the *Grand Valley Housing Needs Assessment* (HNA), included extensive outreach efforts to community stakeholders. Participants represented a wide range of groups with housing needs; and included stakeholders involved in providing housing services and other services for vulnerable populations, along with stakeholders involved in economic development and developers of single family and multifamily housing. Discussion of barriers to housing development included land costs, fees, NIMBYism/community resistance, the speed of approval process, and natural features. Other concerns were current state of the housing market, rising cost of materials, lack of adequate public transportation and lack of affordable housing development policies. Many of these factors are out of the control of a local government but the latter could be considered a negative effect of public policies on affordable housing and residential investment. The stakeholder discussions also suggested a series of recommendations and actions pertaining to public policy that are listed below. Based on these, the City has an opportunity to continue this discussion with other housing interests and work towards making changes to public policies to better support affordable housing and residential investment.

- Look into options for manufactured housing replacement and ownership
- More regional cooperation between the City and County
- Encourage mixed developments with varied housing types sharing parks and neighborhood amenities
- Promote more integration of housing services and other services

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The Non-Housing Community Development section of the Consolidated Plan provides a brief summary of the City's priority non-housing community development needs that are eligible for assistance under HUD CDBG categories and priorities. This component of the Consolidated Plan outlines the City's specific long-term and short-term community development objectives including economic development activities that create jobs. The objectives are in accordance with the primary goal of the CDBG program to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low- and moderate-income persons. In Grand Junction, economic development activities are primarily managed and supported by the Business Incubator Center (BIC), the Grand Junction Economic Partnership (GJEP), the Mesa County Workforce Center, the Grand Junction Chamber of Commerce, and the Western Colorado Latino Chamber of Commerce. GJEP continues to seek more business and economic opportunities for community residents. There is currently an inadequate number of jobs that pay wages above federal poverty guidelines. BIC and GJEP work to address the needs of commercial enterprises and coordinate with job training and job search resources available through the Mesa County Workforce Center.

Economic Development Market Analysis

Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction | 1,004 | 1,433 | 4 | 3 | -1 |
| Arts, Entertainment, Accommodations | 3,110 | 5,350 | 12 | 12 | 0 |
| Construction | 1,707 | 2,813 | 7 | 6 | -1 |
| Education and Health Care Services | 6,526 | 10,636 | 26 | 24 | -2 |
| Finance, Insurance, and Real Estate | 1,346 | 2,524 | 5 | 6 | 1 |
| Information | 395 | 677 | 2 | 2 | 0 |
| Manufacturing | 1,185 | 2,556 | 5 | 6 | 1 |
| Other Services | 1,967 | 3,295 | 8 | 8 | 0 |
| Professional, Scientific, Management Services | 1,235 | 1,896 | 5 | 4 | -1 |
| Public Administration | 1,252 | 2,560 | 5 | 6 | 1 |
| Retail Trade | 3,105 | 6,479 | 12 | 15 | 3 |
| Transportation and Warehousing | 1,038 | 1,925 | 4 | 4 | 0 |
| Wholesale Trade | 1,024 | 1,719 | 4 | 4 | 0 |
| Total | 24,894 | 43,863 | -- | -- | -- |

Table 40 - Business Activity

Alternate Data Source Name:

2018 Longitudinal Employer-Household Dynamics

Labor Force

| | |
|--|--------|
| Total Population in the Civilian Labor Force | 31,637 |
| Civilian Employed Population 16 years and over | 28,128 |
| Unemployment Rate | 6.90 |
| Unemployment Rate for Ages 16-24 | 19.80 |
| Unemployment Rate for Ages 25-65 | 7.60 |

Table 41 - Labor Force

Alternate Data Source Name:
2019 5-YR ACS Data.1

| Occupations by Sector | Number of People |
|--|------------------|
| Management, business and financial | 11,450 |
| Farming, fisheries and forestry occupations | 77 |
| Service | 5,767 |
| Sales and office | 6,111 |
| Construction, extraction, maintenance and repair | 2,860 |
| Production, transportation and material moving | 3,160 |

Table 42 – Occupations by Sector

Alternate Data Source Name:
2019 5-YR ACS Data.1

Travel Time

| Travel Time | Number | Percentage |
|--------------------|---------------|-------------|
| < 30 Minutes | 28,185 | 92% |
| 30-59 Minutes | 1,429 | 5% |
| 60 or More Minutes | 1,096 | 4% |
| <i>Total</i> | <i>30,710</i> | <i>100%</i> |

Table 43 - Travel Time

Alternate Data Source Name:
2019 5-YR ACS Data.1

Education

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | Not in Labor Force |
| Less than high school graduate | 1,631 | 335 | 895 |
| High school graduate (includes equivalency) | 4,967 | 407 | 1,763 |
| Some college or Associate's degree | 6,861 | 757 | 2,212 |
| Bachelor's degree or higher | 8,537 | 369 | 1,634 |

Table 44 - Educational Attainment by Employment Status

Alternate Data Source Name:
2019 5-YR ACS Data.1

Educational Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 136 | 194 | 377 | 272 | 450 |
| 9th to 12th grade, no diploma | 565 | 571 | 392 | 1,055 | 806 |
| High school graduate, GED, or alternative | 1,717 | 2,052 | 1,535 | 3,550 | 2,981 |
| Some college, no degree | 4,374 | 2,384 | 1,791 | 3,056 | 2,374 |
| Associate's degree | 392 | 701 | 663 | 1,235 | 776 |
| Bachelor's degree | 678 | 2,375 | 1,537 | 3,215 | 2,186 |
| Graduate or professional degree | 28 | 667 | 995 | 1,751 | 1,737 |

Table 45 - Educational Attainment by Age

Alternate Data Source Name:
2019 5-YR ACS Data.1

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 26,213 |
| High school graduate (includes equivalency) | 32,220 |
| Some college or Associate's degree | 30,935 |
| Bachelor's degree | 42,784 |
| Graduate or professional degree | 56,452 |

Table 46 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2019 5-YR ACS Data.1

Major Employment Sectors

The top three major employment sectors in Grand Junction are Education and Health Care Services, Retail Trade, and Arts, Entertainment and Accommodations.

Workforce and Infrastructure Needs of Business Community

The Grand Junction Economic Partnership (GJEP) regularly conducts strategic planning meetings to set primary action items for the community. The most recent meeting determined the following items will be of highest priority.

- GJEP expansion to provide coworking, events and office space to tech startups
- Grow the tech/remote worker sector while continuing traditional recruitment efforts
- Commission a transportation study to help find solutions to freight issues
- Identify "Distresses" criteria and move toward becoming a "Not Distressed" community
- Colorado Mesa University/Western Colorado Community College skills mapping to identify skills gaps
- Northstar/community vision update
- Sustainable long-term funding
- Foreign Trade Zone

Workforce and Infrastructure Needs of Business Community

Following the economic recession of a decade ago and the effects of the COVID-19 pandemic, Grand Junction is experiencing an increase in housing production, new commercial development and interest in the community for increased industrial development that is beginning to create a positive economic impact in the community. The community continues to grow as a regional hub for transportation, medical and government facilities, and employment. Grand Junction continues to partner with State and regional agencies to improve its established roadway network and is working to improve wireless and broadband technology in the area. These investments in infrastructure will serve as the foundation for future economic development.

BIC provides educational services and business tools in support of the launch, growth, stabilization and long-term success of business enterprises in Mesa County. Their primary services include a supportive entrepreneurial community; free business consulting and low-cost training; business loans and financing; and Colorado State Tax Credits. BIC targets individuals and businesses, start-up and existing, mainly in the Mesa County area. Some of its programs are specific to low- and moderate-income individuals. However, there are other programs that are not income specific. Clients are provided education and training, financing, and one-on-one business consulting. The BIC facility also provides affordable rental space for a start-up business, a shared use commercial kitchen for food related businesses, and a shared Make It space for small industry. The Small Business Development Corporation that oversees the BIC is consistently a top producer in job creation or retention and capital formation.

In addition, Mesa County is active in promoting job training and placement through the Workforce Center operated under the Mesa County Human Service Department. The agency provides integrated

and comprehensive employment preparation and placement services to jobseekers throughout the Grand Junction area.

Skills and Education of Current Workforce Correspond to Employment Opportunities

The Grand Junction area's workforce is ever growing and with quality partnerships with local educational institutions that ensure that employer's needs are being met. In particular, GJEP has a strong partnership with the Mesa County Workforce Center. The center offers many educational and training opportunities for its clients to meet the continual need for skill enhancement, development of incumbent workers, and worker re-training to meet the ever-changing demands of the local economy. Western Colorado Community College also provides training for employees and works with local employers to customize training. The College has 29 career-oriented associate degrees and certificate programs that are specifically designed to assist veterans, their spouses, displaced workers, and anyone else who would like to improve their role in the workforce. The programs are within a variety of industry clusters including agriculture, business, culinary, computer technology, construction, surveying, medical technology, law enforcement and transportation services.

Current Workforce Training Initiatives that Support Consolidated Plan

Workforce training initiatives in Grand Junction are undertaken through GJEP, Western Colorado Community College and the Mesa County Workforce Center. Specific initiatives offered are discussed above and are consistent with the City's overall goals of the Consolidated Plan.

Economic Development Initiatives Undertaking

A partnership of local entities has created an Economic Development Plan and has ongoing communication as the economic climate changes.

MA-50 Needs and Market Analysis Discussion

Areas of Concentration of Multiple Housing Problems

According to 24 CFR Subtitle A 5.425, HUD defines "substandard" to mean housing which is dilapidated, without operable indoor plumbing or a usable flush toilet or bathtub inside the unit for the family's exclusive use, without electricity or with inadequate or unsafe electrical service, without a safe or adequate source of heat, and should but does not have a kitchen, or has otherwise been declared unfit for habitation by the government. A housing unit is considered dilapidated if: 1) the unit does not provide safe and adequate shelter, and in its present condition endangers the health, safety and wellbeing of residents; or 2) the unit has one or more critical defects, or a combination of intermediate defects in sufficient number or extent to require considerable repair or rebuilding. The defects may involve original construction, or they may result from continued neglect or lack of repair or from serious damage to the structure. "Concentration" is defined similar to "disproportionate share" - an area has concentration if the share threshold is ten percentage points higher than the overall average in an area. The concentration of substandard housing stock overlaps with the concentration of low to moderate income families. These areas are primarily located in the older core of downtown or on Orchard Mesa. Another concentration area is in the eastern end of the Grand Valley but is outside the City limits.

Areas of Concentration of Racial or Ethnic Minorities or Low-Income Families

As above, "concentration" is defined similar to "disproportionate share" - an area has concentration if the share threshold is ten percentage points higher than the overall average in an area. The primary racial or ethnic concentration is with Hispanic households which are concentrated in areas on the periphery of the central area of Grand Junction. The concentration of low-income families coincides with the households described above with multiple housing problems.

Market Characteristics in Areas of Concentration

Housing in these areas/neighborhoods is generally more affordable and there tends to be a greater mix of housing types since the majority of subsidized and non-subsidized multifamily housing options exist in these areas.

Community Assets in Areas of Concentration

Since these areas are closer to the core of the City, they are served by public transit and have a mix of uses including commercial centers, schools and parks. The neighborhoods along North Avenue on the periphery of the core are in close proximity to the Mesa County Health Department which now includes a satellite of the Marillac Clinic and the Mesa County Workforce Center.

Strategic Opportunities in Areas of Concentration

Many of these areas/neighborhoods overlap with low- and moderate-income neighborhoods that are eligible for the use of CDBG funds. Each Program Year, the City attempts to fund at least one activity with CDBG funds that will make a public improvement in these eligible neighborhoods.

MA-60 Broadband Needs of Housing Occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Need for Broadband Including Low- and Moderate-Income Households and Neighborhoods

For many Americans, access to computers and high-speed Internet connections in an integral part of their everyday lives. As most of information, services, and resources have transitioned to online access, digital inequality has a direct impact on low income household's social inequality. According to HUD's Office of Policy Development, in the Digital Inequality and Low-Income Households Report, the disparate access to broadband can correlate with the inequality of income, education, race, and ethnicity.

As part of the 2008 Broadband Data Improvement Act, the U.S. Census Bureau began asking about computer and Internet use in the American community Survey (ACS). Federal agencies use these statistics to measure and monitor the nationwide development of broadband networks and to allocate resources intended to increase access to broadband technologies, particularly among groups with traditionally low levels of access.

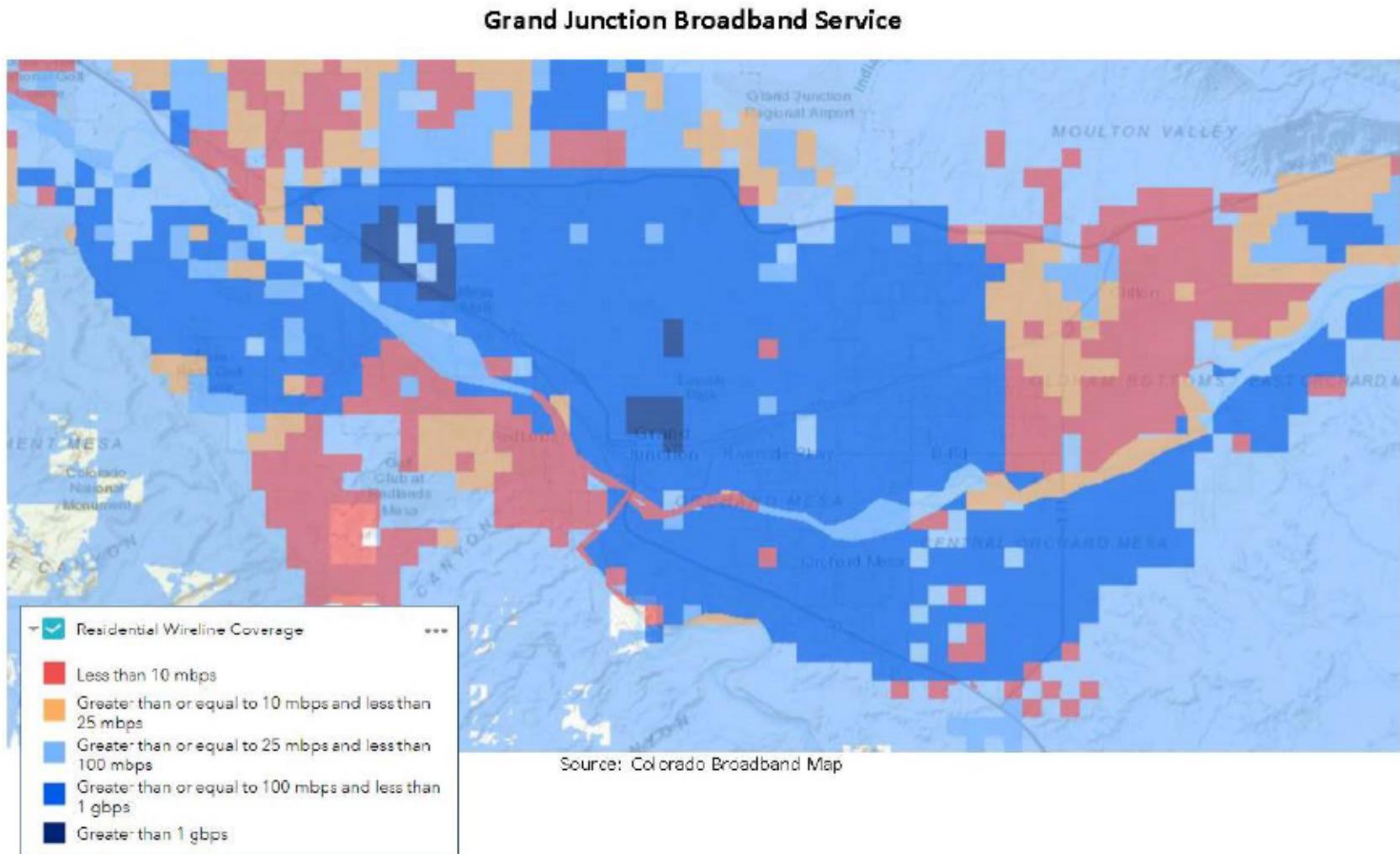
Need for Increased Competition with Multiple Service Providers

Throughout the United States, there is a significant digital divide; a gap between those who have ready access to the internet and computers and those who do not. The divide is perpetuated by limitations that are geographical as well as financial, where persons cannot afford to pay a monthly service fee for Broadband service (an internet connection fast enough to stream a video). Nationwide, less than half of households living on or under \$20,000 are connected. This lack of internet access in communities supports a deficit in opportunity, education, and other prospects.

The following map from the Colorado Broadband Map that is updated twice annually, shows the coverage area and speeds of internet services within the Grand Junction area. Generally, the area within the Grand Junction City limits is consistently served with internet speeds greater than or equal to 100 mbps and less than 1 gbps with some pockets of greater or lesser service speeds. Information from the State of Colorado broadband data indicates six wireless, two satellite and one fixed service providers in the area.

While the map shows availability of service, it does not reflect the actual household level usage of broadband. The most recent ACS data updated in January 2021 indicates 92% of households in Mesa County (within which Grand Junction is located) have a computer in the home and 85% have some type of internet access. Thus, it is apparent that the community is generally well-connected but, from a fair housing perspective, ensuring that residential broadband is available to housing developments both within and in the outskirts of the city will support community viability and improve the quality of life for residents.

A public workshop of the Grand Junction City Council included a discussion with the local broadband service providers. The workshop was attended by representation of the Chamber of Commerce and other interested parties. The providers discussed the challenges of 2020 and ensuring service to the community, the Federal program that provides funding to bring Broadband to low-income households, how to partner with other entities to provide refurbished devices to accomplish connecting citizens, public-private partnerships to help build the infrastructure (such as adding conduit when reconstructing a road), a digital literacy grant program to educate users on devices and services, and an awareness program to provide information on the available programs and services. Generally, the current greater priority is assisting citizens with access as opposed to expanding infrastructure.



MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Increased Natural Hazard Risks Associated with Climate Change.

Geographically, Grand Junction is located in the high desert on the Western Slope of Colorado along the Colorado and Gunnison Rivers. Compared to many other parts of the United States, the Grand Junction area is a relatively safe place to live. The chances of earthquake and tornado damage in Grand Junction is lower than the Colorado average and is much lower than the national average. The most dangerous threats face on the Western Slope in Grand Junction are floods and wildfires. Of the two, natural hazard risk from wildfires is most likely to increase due to climate change as average temperatures rise and drought increases. Most floods in Grand Junction come from the Colorado River when spring runoff from mountain snowpack occurs. As drought increases from climate change, the risk of flooding may actually decrease due to lower runoff water levels.

Vulnerability of Low- and Moderate-Income Households to Natural Hazard Risks

The majority of the low- and moderate-income neighborhoods within the Grand Junction city limits are located outside the areas most susceptible to the risk of flooding from the Colorado River. However, there are some neighborhoods, primarily in the Orchard Mesa area of the City that are susceptible to flooding from blocked or overtopped irrigation and drainage ditches. The City works cooperatively with private drainage and irrigation companies to alleviate these risks whenever and wherever possible. For example, the City has used CDBG funds in the past to increase the capacity of storm drainage systems in portions of Orchard Mesa and in the Riverside and El Poso neighborhoods closer to the river to alleviate such risks.

Newly constructed housing requires environmental reviews and/or must meet environmental guidelines required by City and Mesa County Codes and/or the Low-Income Housing Tax Credit (LIHTC) program depending on funding for the development. Such review helps ensure developments on the entire spectrum of housing type and affordability do not experience an increased risk of natural hazards.

Strategic Plan

SP-05 Overview

The purpose of the Five-Year Consolidated Plan Strategic Plan is to propose measurable goals for actions that will address issues set by HUD requirements for the use of CDBG funding in Grand Junction. These goals include projects that serve homeless, special needs and low- and moderate-income populations, address fair housing and lead-based paint issues, overcome institutional barriers to the production and preservation of affordable housing, and foster economic development and neighborhood revitalization. To ensure that the City of Grand Junction meets these goals, the City will collaborate with nonprofit agencies, governmental entities at all levels, the business community, the faith-based community and City residents.

SP-10 Geographic Priorities – 91.215 (a)(1)

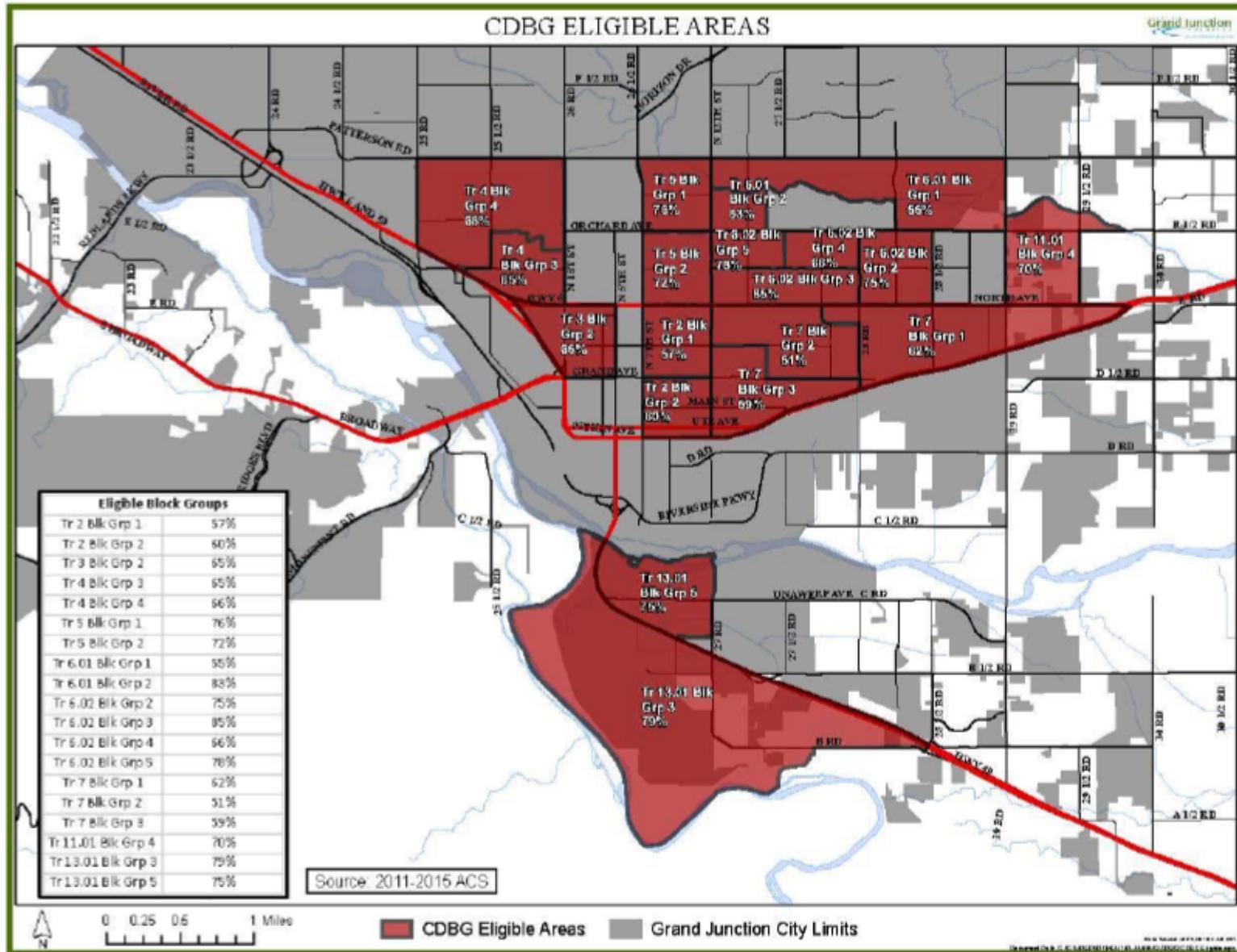
Table 47 - Geographic Priority Areas

| | | |
|----------|---|---|
| 1 | Area Name: | Census Tracts |
| | Area Type: | Low and Moderate Income |
| | Other Target Area Description: | Low and Moderate Income |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | |
| | Other Revital Description: | |
| | Identify the neighborhood boundaries for this target area. | The census tracts that have 51 percent or greater households of low- and moderate-income are considered target areas for expenditure of CDBG funds. |
| | Include specific housing and commercial characteristics of this target area. | Generally, these tracts are in the older, more established portions of the core of Grand Junction. Areas on the periphery tend to have newer homes and commercial areas that are not low- and moderate-income neighborhoods. |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | These areas are established by the 2017 HUD CPD updated LMISD mapping. |
| | Identify the needs in this target area. | There are public infrastructure needs to improve neighborhood walkability/complete streets, safe routes to school, improved storm drainage to mitigate flooding, and improve or add neighborhood parks and recreational opportunities. There are also needs for some public facilities such as neighborhood community centers, daycares and commercial opportunities. |
| | What are the opportunities for improvement in this target area? | There are opportunities to expend CDBG funds to address the needs identified above as limited funds allow. |
| | Are there barriers to improvement in this target area? | The primary barrier is the limited amount of CDBG funds received by the City to be able to address all needs. |
| | Area Name: | City-Wide |

| | | |
|----------|---|-------------------|
| 2 | Area Type: | Local Target area |
| | Other Target Area Description: | |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | Comprehensive |
| | Other Revital Description: | |
| | Identify the neighborhood boundaries for this target area. | NA |
| | Include specific housing and commercial characteristics of this target area. | NA |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | NA |
| | Identify the needs in this target area. | NA |
| | What are the opportunities for improvement in this target area? | NA |
| | Are there barriers to improvement in this target area? | NA |

General Allocation Priorities

Over the next five years, community development projects or needs may arise in eligible low- and moderate-income neighborhoods that may be funded with CDBG dollars whether carried out by the City of Grand Junction or subrecipient organizations. The basis for determining eligible areas is if 51 percent of the households in the area are of low and moderate income according to the 2017 HUD CPD updated LIMSD map for Grand Junction. This primarily includes downtown, areas just north and east of downtown and Orchard Mesa. All recipient agencies and organizations must report expenditure within the City limits of Grand Junction or for persons that reside within the City limits of Grand Junction. In addition, CDBG funding must meet national objective requirements of serving low- and moderate-income persons or clientele of presumed benefit.



SP-25 Priority Needs - 91.215(a)(2)

The priority needs for Grand Junction are grouped into five categories: Non-Housing Community Development Infrastructure and Facilities; Special Needs Populations and Other Human Services; Economic Development and Childcare; Increase the Inventory of Affordable Housing Units; and Homeless. These categories generally reflect the distribution of CDBG funds that has occurred over the last 25 years and which is expected to continue in order to address a broad range of community needs with a limited amount of funding.

Table 48 – Priority Needs Summary

| | | |
|----------|---------------------------|---|
| 1 | Priority Need Name | Non-Housing Infrastructure and Facilities |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development |

| | | |
|----------|------------------------------------|--|
| | Geographic Areas Affected | Low and Moderate Income City-Wide |
| | Associated Goals | Suitable Living Environment - Non-Housing Suitable Living Environment - Homeless Suitable Living Env - Special Needs/Minorities |
| | Description | Provision of basic citizen services such as public works and utilities, police and fire protection, parks and recreation, general planning, code enforcement and historic preservation. |
| | Basis for Relative Priority | Priority needs listed are all of equal importance, not further prioritized |
| 2 | Priority Need Name | Special Needs Populations and Other Human Services |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence |

| | | |
|----------|------------------------------------|---|
| | Geographic Areas Affected | City-Wide |
| | Associated Goals | Suitable Living Env - Special Needs/Minorities |
| | Description | This need involves the following objectives: 1) Support efforts to reduce the possibility of catastrophic expense; 2) Increase the number of group homes and facilities that can accommodate individuals with physical and cognitive disabilities; 3) Support programs helping the elderly, persons with HIV/AIDS, homeless and other special needs populations; 4) Increase access to drug and/or alcohol treatment programs and resources for victims of domestic violence; and 5) Promote and support activities and programs for minority populations including youth, especially homeless and at-risk youth. |
| | Basis for Relative Priority | Priority needs listed are all of equal importance, not further prioritized. |
| 3 | Priority Need Name | Economic Development and Childcare |
| | Priority Level | High |

| | |
|------------------------------------|--|
| Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence |
| Geographic Areas Affected | City-Wide |
| Associated Goals | Creating Economic Opportunities |
| Description | Create economic opportunities through the following strategies: 1) Increase access to employment; 2) support activities that foster increased household stability and/or increased household income; 3) support efforts intended to expand and/or diversify the local business base and increase pay scales; 4) support efforts of job creation for low and moderate income households, possibly linking housing rehabilitation with job training; 5) support activities to provide workforce education and training; and 6) increase the availability of affordable childcare for children of the working poor and people entering the workforce. |
| Basis for Relative Priority | Priority needs listed are all of equal importance, not further prioritized. |

| | | |
|----------|----------------------------------|--|
| 4 | Priority Need Name | Increase the Inventory of Affordable Housing Units |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence |
| | Geographic Areas Affected | City-Wide |
| | Associated Goals | Decent Affordable Housing |

| | | |
|----------|------------------------------------|---|
| | Description | <p>This priority need includes the following objectives: 1) increase the number of affordable rental housing units including SROs; 2) increase the number and type of home ownership opportunities available to low/moderate income households, especially for minority and special needs populations; 3) identify, rehabilitate or remove units to reduce substandard and/or vacant housing units; 4) Preserve the existing stock of affordable housing units; 5) reduce the impact of barriers to affordable housing and impediments to fair housing; 6) establish and support programs that include the provision of security deposits, legal services and other advocate programs helping renters and owners obtain and retain housing; and 7) evaluate and reduce lead-based paint hazards in housing units.</p> |
| | Basis for Relative Priority | <p>Priority needs listed are all of equal importance, not further prioritized.</p> |
| 5 | Priority Need Name | <p>Homeless</p> |
| | Priority Level | <p>High</p> |
| | Population | <p>Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence</p> |

| | |
|------------------------------------|--|
| Geographic Areas Affected | City-Wide |
| Associated Goals | Suitable Living Environment - Homeless |
| Description | Homeless needs include the following objectives: 1) provide shelter for homeless adults; 2) provide shelter for homeless families; 3) provide shelter for unaccompanied homeless youth; 4) increase the number of transitional housing units with supportive services for homeless individuals and families; 5) improve homeless prevention activities; and 6) provide permanent supportive housing opportunities. |
| Basis for Relative Priority | Priority needs listed are all of equal importance, not further prioritized. |

SP-30 Influence of Market Conditions – 91.215 (b)

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|---|
| Tenant Based Rental Assistance (TBRA) | Increase in rents in those rental products that are most attainable to very low income. Lowering of vacancy rates overall for workforce units. Limited number of public housing units. |
| TBRA for Non-Homeless Special Needs | Increase in rents and low vacancy rates. Limited number of units to rehabilitate existing housing stock for accessibility. |
| New Unit Production | Increase in development costs; decrease in federal sources of capital funding especially to provide a mix of housing types; increase in demand for local workforce housing that existing housing stock cannot meet. |
| Rehabilitation | Homebuilders/developers state that rental rates do not support rehabilitation. In support of stabilization priorities and the existence of high property tax rates; maintenance of existing housing stock. |
| Acquisition, including preservation | Land acquisition and development cost increase; in urban/infill areas where preservation is more cost effective than new construction since infrastructure already exists. |

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Federal resources available to the City of Grand Junction are Community Development Block Grant funds. The City does not qualify for HOME funds. However, other agencies and organizations in the community are able to leverage funds from other sources including the Housing Choice Voucher Program, Low Income Housing Tax Credits, the Weatherization Program, Energy Assistance Programs, NeighborWorks, SBG and ESG funds.

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 469,557 | 0 | 0 | 469,557 | 1,840,000 | Total CDBG projected to be available for 5-Year plan: Entitlement \$ 2,309,557 |

Table 50 - Anticipated Resources

Leveraging of Federal Funds

The City of Grand Junction shares HUD's goals of using CDBG funds to seed programs and projects that will ultimately prove financially self-sufficient and demonstrate growth in the program or service provided. The City of Grand Junction does not have matching requirements for CDBG funds. However, as the City is assessing projects for potential funding, the ability of the applicant to leverage other funding sources whether public or private to complete a proposed project is reviewed. In many cases, recipients have been able to leverage other public and private funding sources by using CDBG dollars for the required local match.

The funds provided through the City's CDBG program over the past 25 years have leveraged a substantial amount of other public and private resources despite difficult economic circumstances in recent years. The amount of funds leveraged by subrecipients is reported in the CAPER each Program Year. Typically, for every one CDBG dollar allocated, subrecipients are able to leverage five times that from other resources.

Public Land Used to Address Needs

Some activities within the non-housing community development goals will be accomplished within City rights-of-way and on City-owned properties to be able to make infrastructure and facilities improvements that will benefit low- and moderate-income neighborhoods in Grand Junction including streets, utilities and parks and recreation facilities.

SP-40 Institutional Delivery Structure – 91.215(k)

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|---------------------------------------|------------------------------------|---|------------------------|
| City of Grand Junction | Government | Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services | Jurisdiction |
| Grand Junction Housing Authority | PHA | Public Housing Rental | Jurisdiction |
| Housing Resources of Western Colorado | Non-profit organizations | Ownership Rental | Region |
| Grand Valley Catholic Outreach | Community/Faith-based organization | Homelessness Non-homeless special needs Rental public facilities public services | Jurisdiction |
| MESA COUNTY | Government | Economic Development Non-homeless special needs Planning public facilities public services | Region |
| Mind Springs Health West | Non-profit organizations | Homelessness Non-homeless special needs public facilities public services | Region |

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|---|--------------------------|--|------------------------|
| STRiVE | Non-profit organizations | Non-homeless special needs public facilities public services | Region |
| Hilltop Health Services Corporation | Non-profit organizations | Non-homeless special needs Rental public facilities public services | Region |
| HomewardBound of the Grand Valley | Non-profit organizations | Homelessness | Jurisdiction |
| Marillac Clinic | Non-profit organizations | Non-homeless special needs public facilities public services | Region |
| Rocky Mountain Communities | Private Industry | Rental | Region |
| Volunteers of America, Colorado | Non-profit organizations | Rental | Nation |
| MESA YOUTH SERVICES | Non-profit organizations | Non-homeless special needs public facilities public services | Jurisdiction |
| Western Colorado AIDS Project (Westcap) | Non-profit organizations | Homelessness Non-homeless special needs public services | Region |
| CENTER FOR INDEPENDENCE | Non-profit organizations | Economic Development Non-homeless special needs public facilities public services | Region |
| Mesa County Valley School District 51 | Public institution | Homelessness neighborhood improvements public facilities public services | Region |

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|--|--------------------------|--|------------------------|
| Business Incubator Center | Other | Economic Development public facilities | Region |
| Karis Inc. | Non-profit organizations | Homelessness Non-homeless special needs Rental public services | Jurisdiction |
| St Marys Hospital Foundation Senior Programs | Non-profit organizations | Non-homeless special needs public facilities public services | Region |
| Grand Junction Economic Partnership | Other | Economic Development | Region |
| Latin Anglo Alliance | Non-profit organizations | Non-homeless special needs public facilities public services | Jurisdiction |
| Riverside Education Center | Non-profit organizations | Non-homeless special needs public facilities public services | Jurisdiction |
| Riverside Task Force Incorporated | Non-profit organizations | Non-homeless special needs neighborhood improvements public services | Jurisdiction |
| Rocky Mountain SER Head Start Program | Non-profit organizations | Non-homeless special needs public facilities public services | Nation |
| Grand Junction Veterans Administration | Government | Homelessness Non-homeless special needs Rental public services | Nation |
| Habitat for Humanity of Mesa County | Non-profit organizations | Ownership | Nation |

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|--------------------------------------|-------------------------|-----------|------------------------|
| Colorado Housing & Finance Authority | Government | Ownership | State |

Table 51 - Institutional Delivery Structure

Assess Strengths and Gaps in the Institutional Delivery System

STRENGTHS

- High degree of collaboration and networking - agencies and organizations periodically meet to share ideas, problem-solve, and strategize the best method to meet the needs of low to moderate income and presumed benefit residents in Grand Junction
- There is an active Homeless Coalition and ad-hoc Housing Coalition that meets to discuss targeted needs and strategies and maintain/update its 10-year plan to end homelessness
- Training on various housing and human services topics provided in community by local agencies and organizations and HUD representatives

GAPS

- Need for existing ad-hoc housing coalition to formalize to take actions addressed in the Housing Strategy to be developed later in 2021
- Continue to improve communication and coordination with internal and external customers for programs administered through different nonprofit agencies and organizations and faith-based initiatives
- Sustainability of funded programs that address needs
- Isolation of community - limited opportunities to attend HUD or training by other agencies or networking opportunities that are typically provided in large cities (e.g. CDBG Users Group and non-profit training meetings in Denver)
- Many agencies and organizations serve a large population that does not reside in the Grand Junction city limits; therefore, expenditure of CDBG for their projects, services and programs is limited in support of their entire operations.

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | |
| Legal Assistance | X | X | X |
| Mortgage Assistance | X | | X |
| Rental Assistance | X | | X |
| Utilities Assistance | X | | |
| Street Outreach Services | | | |
| Law Enforcement | X | X | |

| Street Outreach Services | | | |
|------------------------------------|---|---|---|
| Mobile Clinics | X | X | X |
| Other Street Outreach Services | X | X | |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | X | |
| Child Care | X | | |
| Education | X | | |
| Employment and Employment Training | | | |
| Healthcare | X | X | X |
| HIV/AIDS | X | | |
| Life Skills | X | | |
| Mental Health Counseling | X | X | X |
| Transportation | X | | |

Table 52 - Homeless Prevention Services Summary

Service Delivery System to Meet the Needs of Homeless Persons

As evidenced on the table above, there are many services targeted to homeless persons and persons with HIV and mainstream services available to and used by homeless persons and persons with HIV within Grand Junction. Since the community is a central hub of service for Western Colorado and Eastern Utah, there are more services provided here than in other small cities of similar size. Thus, there are outreach activities to be able to serve these populations, many of which come to Grand Junction from areas outside of the jurisdictional boundaries due to the services provided here, and there is high demand/use of the services as the numbers of these populations increase.

Strengths and Gaps of Service Delivery System

STRENGTHS

- High degree of collaboration and networking - agencies and organizations periodically meet to share ideas, problem-solve, and strategize the best method to meet the needs of low to moderate income and presumed benefit residents in Grand Junction
- There is an active Homeless Coalition and ad-hoc Housing Coalition that meets to discuss targeted needs and strategies and maintain/update the 10-year plan to end homelessness
- Training on various housing and human services topics provided in community by local agencies and organizations and HUD representatives

GAPS

- Need for existing ad-hoc housing coalition to formalize to take actions addressed in the Housing Strategy to be developed later in 2021
- Continue to improve communication and coordination with internal and external customers for

programs administered through different nonprofit agencies and organizations and faith-based initiatives

- Sustainability of funded programs that address needs
- Isolation of community - limited opportunities to attend HUD or training by other agencies or networking opportunities that are typically provided in large cities (e.g. CDBG Users Group and non-profit training meetings in Denver)
- Many agencies and organizations serve a large population that does not reside in the Grand Junction city limits; therefore, expenditure of CDBG for their projects, services and programs is limited in support of their entire operations.

Strategy for Overcoming Gaps

The role of the City Community Development Department in administering the CDBG program is to initiate strategic planning for the development of viable communities, to evaluate competitive proposals, to recommend appropriate HUD funding, and to monitor and report appropriate regulatory compliances. The Community Development Department is also responsible for certifying consistency with the Consolidated Plan for any activities receiving HUD funds. The Consolidated Plan strategy includes developing, strengthening and/or continuing relationships with internal and external entities, many of which are described above.

- Grand Junction City Council and Administration Staff
- Grand Junction Community Development Department and Departments of Police, Public Works and Utilities and Parks and Recreation
- HUD CPD, FHEO, Labor and Environmental Staff
- Housing Partners - Form a Housing Coalition to develop housing strategies: Grand Junction Housing Authority, Housing Resources of Western Colorado, Habitat for Humanity, Grand Valley Catholic Outreach, Hilltop, STRiVE, Karis, Inc. and other private housing providers
- Economic Development Partners
- Local Planning Organizations
- Homeless Coalition and Partners included in the Coalition
- Human Services Providers
- Mesa County and State of Colorado

SP-45 Goals Summary – 91.215(a)(4)

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|---|-------------------------|--|-------------------|--|
| 1 | Suitable Living Environment - Non-Housing | 2021 | 2025 | Non-Housing Community Development | Census Tracts City-Wide | Non-Housing Infrastructure and Facilities | CDBG: \$1,036,232 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted |
| 2 | Decent Affordable Housing | 2021 | 2025 | Affordable Housing Public Housing Homeless Non-Homeless Special Needs | City-Wide | Increase the Inventory of Affordable Housing Units | CDBG: \$530,260 | Rental units constructed: 100 Household Housing Unit Homeowner Housing Added: 40 Household Housing Unit Homeowner Housing Rehabilitated: 30 Household Housing Unit Housing for People with HIV/AIDS added: 5 Household Housing Unit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---|-----------------|--|-----------------|--|
| 3 | Creating Economic Opportunities | 2021 | 2025 | Economic Development | City-Wide | Economic Development and Childcare | CDBG: \$100,000 | Jobs created/retained: 20 Jobs Businesses assisted: 5 Businesses Assisted Other: 1 Other |
| 4 | Suitable Living Environment - Homeless | 2021 | 2025 | Homeless Non-Housing Community Development Special Needs Populations and Other Human Services | City-Wide | Non-Housing Infrastructure and Facilities Homeless | CDBG: \$360,548 | Homeless Person Overnight Shelter: 1300 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 25 Beds Homelessness Prevention: 25 Persons Assisted |
| 5 | Suitable Living Env - Special Needs/Minorities | 2021 | 2025 | Non-Housing Community Development Special Needs Populations and Other Human Services | City-Wide | Non-Housing Infrastructure and Facilities Special Needs Populations and Other Human Services | CDBG: \$345,410 | Other: 2000 Other |

Table 53 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|---|
| 1 | Goal Name | Suitable Living Environment - Non-Housing |
| | Goal Description | This goal will address Non-Housing Community Development Infrastructure. Public improvements will be neighborhood based and primarily include street, sidewalk, storm drainage, solid waste, parks and recreation improvements. This goal will also include acquisition, construction, rehabilitation or other improvements to other public facilities that are owned and operated by other entities and organizations that serve low- and moderate-income persons. |
| 2 | Goal Name | Decent Affordable Housing |
| | Goal Description | This goal is to increase the inventory of affordable housing units, maintain/rehabilitate existing low- and moderate-income housing, and remove lead-based hazards in residential units. |
| 3 | Goal Name | Creating Economic Opportunities |
| | Goal Description | This goal addresses economic development and the creation of jobs and supportive childcare and other service needs categories. |
| 4 | Goal Name | Suitable Living Environment - Homeless |
| | Goal Description | This goal addresses shelter, housing, services and other activities to support homeless individuals and families. |
| 5 | Goal Name | Suitable Living Env - Special Needs/Minorities |
| | Goal Description | This goal will provide activities to support Special Needs Populations and Other Human Services, Youth and Minority Populations need categories. |

Estimate Number of Low-Income families Provided Affordable Housing as Defined by HOME

N/A - the City of Grand Junction does not provide affordable housing and is not allocated any HOME funds.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units

N/A - the City of Grand Junction does not have public housing units; therefore, there are no applicable Section 504 requirements.

Activities to Increase Resident Involvements

Residents of all housing developments, including those in accessible units, owned and operated by the Grand Junction Housing Authority and Housing Resources of Western Colorado are encouraged to participate in their respective housing communities. Participation typically involves volunteering to serve on a community board or committee that meets with staff to discuss issues, concerns and ways to resolve them to improve housing conditions for all residents.

SP-55 Barriers to Affordable Housing – 91.215(h)

Community engagement efforts for the *Grand Valley Housing Needs Assessment* (HNA), included extensive outreach efforts to community stakeholders. Participants represented a wide range of groups with housing needs; and included stakeholders involved in providing housing services and other services for vulnerable populations, along with stakeholders involved in economic development and developers of single family and multifamily housing. Discussion of barriers to housing development included land costs, fees, NIMBYism/community resistance, the speed of approval process, and natural features. Other concerns were current state of the housing market, rising cost of materials, lack of adequate public transportation and lack of affordable housing development policies. Many of these factors are out of the control of a local government but the latter could be considered a negative effect of public policies on affordable housing and residential investment. The stakeholder discussions also suggested a series of recommendations and actions pertaining to public policy that are listed below. Based on these, the City has an opportunity to continue this discussion with other housing interests and work towards making changes to public policies to better support affordable housing and residential investment.

- Look into options for manufactured housing replacement and ownership
- More regional cooperation between the City and County
- Encourage mixed developments with varied housing types sharing parks and neighborhood amenities
- Promote more integration of housing services and other services

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The *Housing Needs Assessment* includes several ideas of critical barriers and possible actions recommended by stakeholders during development of the Assessment and the Five-Year Consolidated Plan. A number of housing challenges were identified in general as well as applicable to various special needs groups. Phase 2 of the Grand Valley Housing Needs Assessment to be completed near the beginning of the 2021 Program Year will develop more specific strategies for the City of Grand Junction to take steps, along with housing partners, to overcome the challenges. Some general recommendations identified in the 2016 Housing Needs Assessment and reiterated during development of the *2021 Housing Needs Assessment* are summarized below. As strategies are developed and progress is made, results will be reported in the City's CAPER in future years.

Encourage Low to Moderate Income Housing

- Encourage affordable housing development through density bonus, fee deferments or waivers, and other forms of cost benefits to developers.
- Increase the density of housing in some areas that could accommodate higher density rental development to maximize housing in residential zone districts

Encourage Rental Housing Development

- Assess areas that can accommodate additional rental/multifamily development within range of existing infrastructure and accommodations.
- Encourage rental developments through development incentives and fee waivers.

- Review zoning requirements that may limit rental/multifamily developments and areas of increased density, especially in areas adjacent to existing amenities and infrastructure.

SP-60 Homelessness Strategy – 91.215(d)

Outreach to Homeless Persons to Assess Individual Needs

The Grand Junction Housing Authority completed the Vulnerability Index study as a basis for reaching out to homeless persons and assessing their needs. Results of the study presented suggested strategies for ongoing outreach, assessment and forms of assistance. The community, largely through the already-established Homeless Coalition will further refine the suggestions and develop a more detailed strategy plan for addressing the needs of the homeless population. Future endeavors may be funded with City CDBG funds and accomplishments reported in the City's annual CAPER.

Address Emergency and Transitional Housing Needs of Homeless Persons

In order to develop a strategy to prevent homelessness, a method must be developed to determine exactly what the magnitude of the problem is. Therefore, a point in time survey will be in January of each year. A comparison of year-over-year numbers should accurately predict the magnitude of the problem. Other data can also be accumulated which will indicate the causes of homelessness. The Beyond Charity community effort maintains this base data as part of its 10-year Plan to End Homelessness. Emergency shelter can be used to house individuals temporarily or additional single room occupancy units (SROs) or other bare-basics housing options can be made available. Once basic housing is secured, employment and/or training is more easily accessed.

Transitional housing programs may be developed for chronically homeless persons that will need casework and other resources to get back to self-sufficiency. Most often these programs allow individuals to stay in supported housing up to two years to develop resources to prevent recurrent homelessness. Some homeless individuals who are disabled will need to be transitioned to permanent supportive housing with necessary supportive casework. Some chronically homeless people will never be otherwise – preferring to live home free. The 10-Year Plan to End Homelessness includes specific goals and strategies in six areas, including identification of the lead agent/agency and a target completion date: Housing, Supportive Services, Income Benefits/Jobs, Outreach, Education/Public Awareness and Data Collection and Analysis. As strategies are completed, they are reported in the City's CAPER each program year.

Helping Homeless Persons Transition to Permanent Housing and Independent Living,

The strategy for ending chronic homelessness is much the same as the strategy for ending homelessness. The difference is in the behaviors which seem to be more entrenched in the chronically homeless – those with a longstanding recurrent pattern of homelessness. In order to help these individuals get back into productive society, housing options such as those described above must be partnered with intensive case management including the areas of job skills training, mental health, work ethic, and substance abuse.

The Colorado Coalition for the Homeless is the agency responsible for the Continuum of Care (CoC) for a large part of Colorado. The Coalition's Rural Initiatives Program is a collaboration currently uniting 14

homeless service providers including HomewardBound of the Grand Valley and Grand Valley Catholic Outreach in Grand Junction. The initiative provides rental assistance and support services to help families and individuals move from homelessness to housing stability and self-sufficiency.

The Grand Valley Coalition for the Homeless is made up of various human service providers helping the homeless in Grand Junction as well as interested citizens and homeless persons. This coalition meets monthly, coordinates and finds projects and activities that provide services to the homeless population, often requiring the partnering of multiple organizations and agencies. The Grand Valley Coalition for the Homeless is part of the Colorado Coalition for the Homeless Balance of State Continuum of Care (CoC). The City of Grand Junction, the jurisdiction responsible for the Five-Year Consolidated Plan, participates with the Grand Valley Coalition and is supportive of the coordinated efforts to helping homeless persons make the transition to permanent housing and independent living.

Help Low-Income Individuals and Families Avoid Becoming Homeless

Families and individuals who are at imminent risk of becoming homeless can often avoid homelessness with help which can be in the form of professional case management or concerned trained mentors. Money management or the lack of it often is an issue. Underemployment or unemployment, injury or illness or divorce can also quickly lead to homelessness. An active job market or job training can help. Programs aimed toward keeping youth in school along with life skills training are crucial to preventing homelessness in the future.

Private industry, nonprofit organizations, government and industry can collaborate in the in the community goal to end homelessness. Some components of the strategy against homelessness includes the following:

- Housing Authority and Partners – The Next Step program, designed to house 50 homeless families with children in school, and Permanent Supportive Housing units operated by Grand Valley Catholic Outreach and HomewardBound are examples of a collaborative effort of government and private and nonprofit agencies to transition people from homelessness to self-sufficiency. All of these programs leverage HUD dollars with collaborative community support to address homeless needs.
- Training programs offered through a collaboration of the Workforce Center, the Business Incubator Center, Grand Junction Economic Partnership, Western Colorado Community College, local government and others that are designed to work with entry level and more skilled employees to help individuals earn more income, which is a key to being able to afford housing. Incentives to employers to encourage their participation in these efforts are crucial.
- Affordable housing – Improve and increase housing through community housing providers and public-private collaborative and on-going work of the ad-hoc Housing Coalition.
- Expand preemptive efforts to provide services to persons at risk of homelessness.

SP-65 Lead Based Paint Hazards – 91.215(i)

All activities funded with CDBG dollars through the City of Grand Junction must comply with federal regulations concerning lead-based paint. Lead-based paint reduction regulations are incorporated into all legal agreements between the City and CDBG sub-recipients. Any residential units or facilities constructed prior to 1978 involved in a CDBG activity must undergo a lead-based paint evaluation by a certified inspector. Any CDBG-funded rehabilitation or demolition activities must comply with lead-safe regulations and mitigation practices.

How Actions Relate to Extent of Lead Poisoning Hazards

The number of cases of children with elevated levels of lead in their blood has dropped significantly over the last decade. The State of Colorado no longer supports a significant lead-based paint testing program state-wide. Thus, the Mesa County Health Department does not proactively test persons (primarily children) unless there is reason to believe that a person has been exposed to lead. Over the past decade, testing of physician-referred children resulted in very few cases of abnormal results.

How Actions are Integrated into Housing Policies and Procedures

The Colorado Department of Public Health and Environment, Air Pollution Control Division is responsible for developing and implementing lead certification and abatement regulations for child occupied facilities and target housing a mandated by state statute. The statute governs the inspection and assessment of lead-based paint and hazards, lead contaminated soil and dust, and the abatement of lead-based paint hazards. Childhood lead poisoning has been identified as the number one preventable environmental health threat to children in the United States. In Colorado, the Childhood Lead Poisoning Prevention Program is funded by the Center for Disease Control (CDC) and includes overarching strategies in partnership building, surveillance, case investigation and management, prevention and evaluation.

The strategies focus on three general areas of concern:

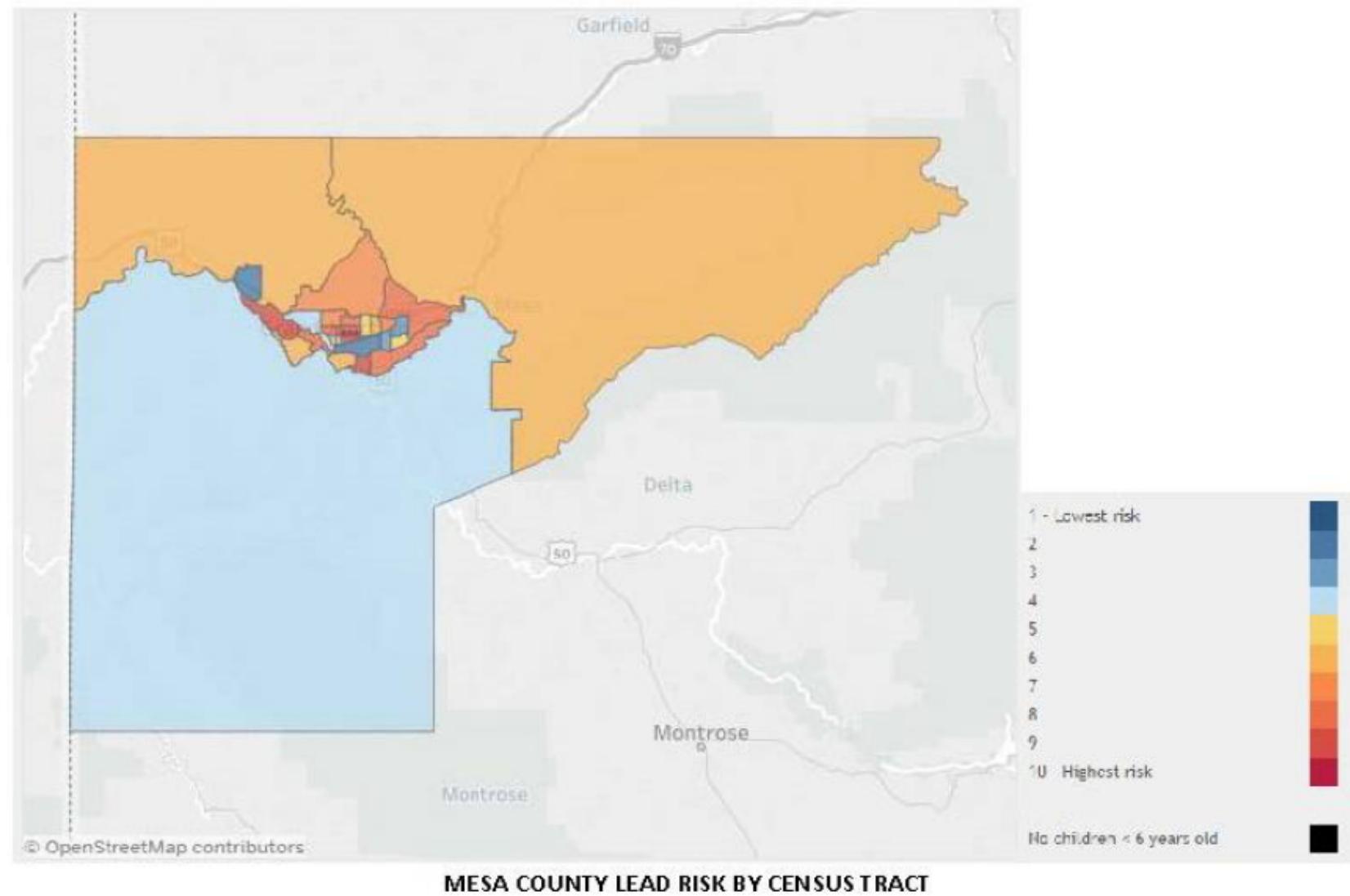
1. Identifying children who are at risk of lead poisoning, testing those children, and initiating action;
2. Educating parents and the public at large about the risks of lead poisoning and the role we each play in preventing it; and
3. Identifying and controlling sources of lead in our environment.

The program resources may be accessed at: cdphe.colorado.gov/lead-colorado-childhood-lead-poisoning-prevention-program.

The Mesa County Health Department operates under the State's guidance and acts as needed to help educate the community and perform testing as identified. Local housing providers and landlords are knowledgeable about the risk of lead-based paint and typical housing application screening procedures are careful to identify any households that include children under the age of 6 or anyone that is pregnant. So as not to take a possible risk, it is common policy that these households are not accommodated in housing units that were constructed pre-1978.

The *Mesa County Community Health Needs Assessment 2018-2020* included the map on the following page that illustrates lead risk in the county by census tract. Within the City limits, many of the highest-risk areas correspond with low- and moderate-income neighborhoods. Thus, it is important that landlords, tenants, educators and medical staff are cognizant of the potential risk when in contact with children that may reside in these areas to be able to recognize the concern and take necessary actions.

GRAND JUNCTION



SP-70 Anti-Poverty Strategy – 91.215(j)

The disparity between wages and housing costs continues to create an increasing need for an effective community response to realize the potential of resources and identify priorities. It is recommended that an Anti-Poverty Coalition be formed to lead implementation of this strategy.

Goals

Provide opportunities for all citizens to realize increased stability and household income
Form an Anti-Poverty Coalition

Programs and Policies

- A. Collect data - point in time, human services, school district, vulnerability index
- B. Focus on a continuum of prevention and intervention by age and type of persons
 - 1) Support efforts of existing and develop new partnerships
 - 2) Develop work ethic programs.
 - Partner with School District 51 to establish work requirements for graduation
 - Reduce drop-out rates in high school
 - 3) Develop programs to help people be better prepared for retirement
- C. Encourage efforts to raise earned income levels.
 - 1) Increase employability of the workforce including recipients of public benefits.
 - The Mesa County Workforce Center engages recipients of public benefits in employment training programs, linking them with potential employers, and supporting their movement into the workforce.
 - Support Partners Western Colorado Conservation Corps which targets at-risk youth and has a structured training and employment program.
 - Develop a pipeline to work model that will link people to potential employers.
 - Work with employers on providing job training and advancement opportunities.
 - Focus on entry level job training for people who lack entry-level job skills and cannot yet obtain or be successful in an entry-level job.
 - 2) Support efforts to maintain a strong diversified economic base.
- D. Encourage increased access to employment
 - 1) Public Transportation
 - Extend service hours of Grand Valley Transit routes to help low and moderate income persons access employment
 - Increase frequency and total number of Grand Valley Transit routes and expand the service area
 - Develop a pipeline to work model that will link people to potential employers
 - 2) Address Childcare Needs
 - Provide affordable childcare for low income workers.
 - Provide childcare to children of parents that work evenings and weekends, not just weekday, daytime

hours.

- Provide childcare for special needs children

E. Foster increased household stability

- 1) Support existing and promote new educational programs such as: life skills, homebuyer education, home maintenance, parenting, family planning, financial management, literacy, healthy recreational activities, tenant responsibilities, energy efficient programs and technical skill/vocational training.
- 2) Maintain and expand existing drug and alcohol rehabilitation services.
- 3) Maintain and expand existing services to people with special needs.

F. Support efforts to provide assistance to avoid, reduce or cope with economic emergencies and catastrophic expense

- 1) Provide essential healthcare to the uninsured
 - Continue support of existing programs (e.g. Marillac Clinic, St. Mary's Medicine Center)
- 2) Support and maintain efforts to reduce and control energy costs for low income persons energy programs (e.g. LEAP).

G. Focus affordable housing development near centers of high employment or along public transportation routes such as downtown, Mesa Mall, North Avenue and Horizon Drive.

Coordination between Actions to Reduce Poverty and Affordable Housing Plan

Representatives of agencies and organizations of a housing coalition and the Homeless Coalition would also be participants on an Anti-Poverty Coalition to ensure coordination of goals, policies and implementation strategies and minimize duplication of efforts.

SP-80 Monitoring – 91.230

The City of Grand Junction Community Development Department is charged with coordinating the Consolidated Plan strategic plan in conjunction with the Comprehensive Plan, the City Council and City Manager/Administration Office. The City and its department coordinate their efforts and work with a variety of housing and human services providers, neighborhood groups and other community organizations. The City of Grand Junction measures the performance of these organizations by analyzing project goals and achievements and through the analysis of community indicators such as employment, income, housing and homelessness data.

The Annual Action Plan identifies and quantifies the anticipated benefits that will result from each activity and links each activity to associated Consolidated Plan goals. The quarterly reporting process and the Integrated Disbursement and Information System (IDIS) reporting system assist in gauging the actual productivity and effectiveness of each CDBG activity as well as the program as a whole. Activity achievements are reported in the annual CAPER. These achievements help redefine community goals, reassess community needs and re-establish funding priorities for subsequent years.

All sub-recipients of CDBG funds must enter into a legal agreement with the City specifying how and when the grant funds will be spent. The City does not disburse payment to grant recipients until the contract has been executed and the grant recipient provides evidence of performance. Each subrecipient must provide progress reports as specified in the Subrecipient Agreement and performance data is reported in the IDIS system as projects proceed and are completed. In addition, the activities are also reported annually through the Federal Funding Accounting and Transparency Act (FFATA) Subaward Reporting System (FSRS). The city regularly reviews federal regulation compliance, financial management and record keeping systems, and procurement processes when applicable for each project. HUD routinely monitors the City of Grand Junction via review of required reporting. The last such review took place with the 2019 Program Year Consolidated Annual Program Evaluation Report submitted in November 2020 upon completion of the 2019 Program Year on August 31, 2020. Review of the report concluded that the City generally complies with all requirements for administration and reporting of the CDBG program. A concurrent FHEO review of the 2019 CAPER noted that the City must direct and document use of its CDBG funds to more equitably serve the population, particularly the Hispanic and racial minority populations. This recognition will be addressed in greater detail as the City funds activities and reports accomplishments in the future.

2021 ANNUAL ACTION PLAN

AP-15 Expected Resources – 91.220(c)(1,2)

The Federal resources available to the City of Grand Junction are Community Development Block Grant funds. The City does not qualify for HOME funds. However, other agencies and organizations in the community are able to leverage funds from other sources including the Housing Choice Voucher Program, Low Income Housing Tax Credits, the Weatherization Program, Energy Assistance Programs, NeighborWorks, SBG and ESG funds.

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 469,557 | 0 | 0 | 469,557 | 1,840,000 | Total CDBG projected to be available for 5-Year plan: Entitlement \$ 2,309,557 |

Table 54 - Expected Resources – Priority Table

Funding Leverage

The City of Grand Junction shares HUD's goals of using CDBG funds to seed programs and projects that will ultimately prove financially self-sufficient and demonstrate growth in the program or service provided. The City of Grand Junction does not have matching requirements for CDBG funds. However, as the City is assessing projects for potential funding, the ability of the applicant to leverage other funding sources whether public or private to complete a proposed project is reviewed. In many cases, recipients have been able to leverage other public and private funding sources by using CDBG dollars for the required local match.

The funds provided through the City's CDBG program over the past 25 years have leveraged a substantial amount of other public and private resources despite difficult economic circumstances in recent years. The amount of funds leveraged by subrecipients is reported in the CAPER each Program Year. Typically, for every one CDBG dollar allocated, subrecipients are able to leverage five times that from other resources.

Public Land Used to Address Needs Identified

Some activities within the non-housing community development goals will be accomplished within City rights-of-way and on City-owned properties to be able to make infrastructure and facilities improvements that will benefit low- and moderate-income neighborhoods in Grand Junction including streets, utilities and parks and recreation facilities.

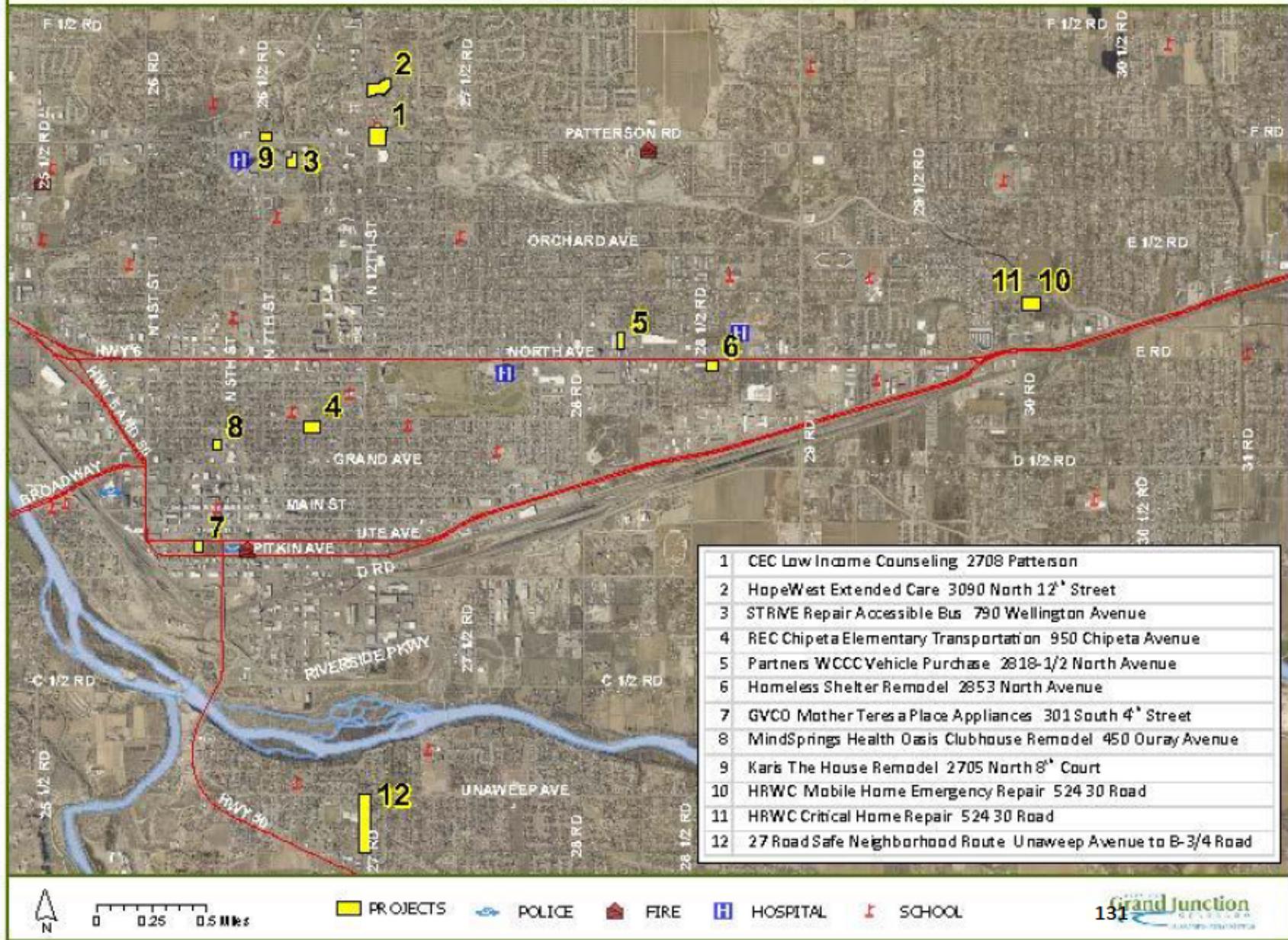
AP-20 Annual Goals and Objectives – Table 55 Goals Summary

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---|-------------------------|---|-----------------|---|
| 1 | Suitable Living Environment - Non-Housing | 2021 | 2025 | Non-Housing Community Development | Census Tracts City-Wide | Non-Housing Infrastructure and Facilities | CDBG: \$210,147 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4984 Persons Assisted |
| 2 | Decent Affordable Housing | 2021 | 2025 | Affordable Housing Public Housing Homeless Non-Homeless Special Needs | City-Wide | Increase the Inventory of Affordable Housing Units | CDBG: \$85,000 | Homeowner Housing Rehabilitated: 25 Household Housing Unit Housing for Homeless added: 40 Household Housing Unit |
| 3 | Creating Economic Opportunities | 2021 | 2025 | Economic Development | City-Wide | | CDBG: \$0 | |
| 4 | Suitable Living Environment - Homeless | 2021 | 2025 | Homeless Non-Housing Community Development Special Needs Populations and Other Human Services | City-Wide | Non-Housing Infrastructure and Facilities Homeless | CDBG: \$80,000 | Homeless Person Overnight Shelter: 1492 Persons Assisted |
| 5 | Suitable Living Env - Special Needs/Minorities | 2021 | 2025 | Non-Housing Community Development Special Needs Populations and Other Human Services | City-Wide | Special Needs Populations and Other Human Services | CDBG: \$69,410 | Public service activities other than Low/Moderate Income Housing Benefit: 278 Persons Assisted |

Goal Descriptions

| | | |
|----------|-------------------------|--|
| 1 | Goal Name | Suitable Living Environment - Non-Housing |
| | Goal Description | |
| 2 | Goal Name | Decent Affordable Housing |
| | Goal Description | |
| 3 | Goal Name | Creating Economic Opportunities |
| | Goal Description | |
| 4 | Goal Name | Suitable Living Environment - Homeless |
| | Goal Description | |
| 5 | Goal Name | Suitable Living Env - Special Needs/Minorities |
| | Goal Description | |

CDBG 2021 Action Plan Projects



AP-35 Projects – 91.220(d)

The purpose of the Program Year Action Plan is to identify One-Year Strategies for each of the Objectives set in the Five-Year Consolidated Plan. The Consolidated Plan strategies are accomplished by utilizing a variety of resources including the annual allocation of CDBG funds. For each program year, a new one-year action plan is completed and adopted as part of the Five-Year Consolidated Plan. On June 16, 2021 the Grand Junction City Council approved 2021 CDBG funding requests totaling \$469,557 for thirteen activities which will be made a part of the 2021 Action Plan. The total amount is based on the City's allocation for the 2021 Program Year.

| # | Project Name |
|----|---|
| 1 | 2021 Program Administration |
| 2 | CEC Low Income |
| 3 | HopeWest Extended Caregiver Support for Low-Mod Income Families |
| 4 | STRiVE Repair Accessible Bus |
| 5 | Riverside Educational Center (REC) Chipeta Elementary After School Program Transportation |
| 6 | Mesa County Partners WCCC Vehicle Purchase |
| 7 | HomewardBound Homeless Shelter Remodel |
| 8 | Grand Valley Catholic Outreach (GVCO) Appliances for Mother Teresa Place |
| 9 | Mind Springs Health (MSH) Oasis Clubhouse Rehabilitation |
| 10 | Karis Inc. The House Remodel |
| 11 | HRWC Emergency Repair for Mobile Homes |
| 12 | HRWC Critical Home Repair Program |
| 13 | 27 Road from Unaweep to B.75 Road Safe Neighborhood Route |

Table 55 – Project Information

Reasons for Allocation Priorities and Obstacles to Addressing Underserved Needs

All funds are expended within the City limits or are directed to services and public improvements for city residents. The City does not limit the use of CDBG funds to any specific location within the City. Nor does the City limit the use of CDBG funds to any groups based on race, minority or ethnic concentration. All funds will be used for persons with low to moderate income within the City limits. CDBG allocation priorities are based on need, income level of persons to be served and whether or not a proposed activity meets one of the national objectives and the City's objectives outlined in the Five-Year Consolidated Plan. All CDBG funds received from HUD during the 2021-2025 timeframe will be used to address at least one of the priority need categories outlined in the Five-Year Consolidated Plan. Allocation of investments must be within the City limits and, as applicable, in areas of low to moderate income which are more prevalent in the central and east/southeast parts of the city. Areas of racial/minority concentration are more prevalent in the central and eastern parts of the city. Refer to the map of the locations of the 2021 project locations included in the attachments.

AP-38 Project Summary

| | | |
|---|--|--|
| 1 | Project Name | 2021 Program Administration |
| | Target Area | City-Wide |
| | Goals Supported | |
| | Needs Addressed | |
| | Funding | CDBG: \$25,000 |
| | Description | General program administration, fair housing activities, annual reports to HUD, a portion of staff salary, staff training and monitoring activities. |
| | Target Date | 8/31/2022 |
| | Estimate the number and type of families that will benefit from the proposed activities | NA - Program Administration |
| | Location Description | NA - Program Administration |
| | Planned Activities | General program administration, fair housing activities, annual reports to HUD, a portion of staff salary, staff training and monitoring activities. |
| 2 | Project Name | CEC Low Income |
| | Target Area | City-Wide |
| | Goals Supported | Suitable Living Env - Special Needs/Minorities |
| | Needs Addressed | Special Needs Populations and Other Human Services |
| | Funding | CDBG: \$10,000 |
| | Description | CEC provides counseling to individuals in crisis or those dealing with difficult emotional issues and ensures access to professional counseling, regardless of income or ability to pay. |
| | Target Date | 8/31/2022 |
| | Estimate the number and type of families that will benefit from the proposed activities | 10 |
| | Location Description | 2708 Patterson Road - location of main program office. |

| | | |
|----------|--|---|
| | Planned Activities | CDBG funds will provide 175 more sessions of counseling for at least 10 more clients seeking care. |
| 3 | Project Name | HopeWest Extended Caregiver Support for Low-Mod Income Families |
| | Target Area | City-Wide |
| | Goals Supported | Suitable Living Env - Special Needs/Minorities |
| | Needs Addressed | Special Needs Populations and Other Human Services |
| | Funding | CDBG: \$10,000 |
| | Description | HopeWest is a community resource focused on changing the way our community experiences aging, illness and grief. The Extended Care Support (ECS) program assists families with additional hospice aide to manage care of a family member nearing the end of life. Families purchase this additional care from HopeWest for \$30/hour which is cost-prohibitive for low-mod income families. |
| | Target Date | 8/31/2022 |
| | Estimate the number and type of families that will benefit from the proposed activities | 50 families of hospice patients |
| | Location Description | 3090 North 12th Street - Main Program Office |
| | Planned Activities | CDBG funds will be used to offer scholarships for those who qualify for the program. |
| 4 | Project Name | STRiVE Repair Accessible Bus |
| | Target Area | City-Wide |
| | Goals Supported | Suitable Living Env - Special Needs/Minorities |
| | Needs Addressed | Special Needs Populations and Other Human Services |
| | Funding | CDBG: \$7,942 |
| | Description | STRiVE provides supports for individuals representing the broad spectrum of intellectual/developmental disabilities and their families. The 30-person capacity bus was donated to STRiVE and well maintained but is in need of some repairs which will extend the useful life of the vehicle for approximately 15 years. |
| | Target Date | 8/31/2022 |

| | | |
|---|--|--|
| | Estimate the number and type of families that will benefit from the proposed activities | 118 clients that are Grand Junction residents will directly benefit from this service |
| | Location Description | 790 Wellington Avenue - location of main program office |
| | Planned Activities | CDBG funds will be used to repair its wheelchair accessible bus used to transport clients to appointments and other community services. |
| 5 | Project Name | Riverside Educational Center (REC) Chipeta Elementary After School Program Transportation |
| | Target Area | Census Tracts |
| | Goals Supported | Suitable Living Env - Special Needs/Minorities |
| | Needs Addressed | Special Needs Populations and Other Human Services |
| | Funding | CDBG: \$27,000 |
| | Description | REC is a community collaboration that provides after-school tutoring and extracurricular activities for qualifying students to improve academic achievement and foster positive social and emotional development. REC provides transportation home for students enrolled in REC programming at Chipeta Elementary. |
| | Target Date | 8/31/2022 |
| | Estimate the number and type of families that will benefit from the proposed activities | 50 students enrolled in the Riverside Education Center after school programming attend at Chipeta Elementary |
| | Location Description | 950 Chipeta Avenue - location of school |
| | Planned Activities | CDBG funds will be used to purchase a 14-passenger bus for this purpose. |
| 6 | Project Name | Mesa County Partners WCCC Vehicle Purchase |
| | Target Area | City-Wide |
| | Goals Supported | Suitable Living Env - Special Needs/Minorities |
| | Needs Addressed | Special Needs Populations and Other Human Services Economic Development and Childcare |
| | Funding | CDBG: \$14,468 |

| | | |
|---|--|--|
| | Description | Mesa County Partners provides one-to-one mentoring that recruits, trains, and supervises adult volunteers who are matched with high-risk youth. Partners also operates the Western Colorado Conservation Corps (WCCC) that provides employment opportunities for at-risk youth and young adults. |
| | Target Date | 8/31/2022 |
| | Estimate the number and type of families that will benefit from the proposed activities | 50 |
| | Location Description | 2818-1/2 Road - Main Program Office |
| | Planned Activities | CDBG funds will be used to purchase a vehicle to transport WCCC members to area projects. |
| 7 | Project Name | HomewardBound Homeless Shelter Remodel |
| | Target Area | City-Wide |
| | Goals Supported | Suitable Living Environment - Homeless |
| | Needs Addressed | Homeless |
| | Funding | CDBG: \$40,000 |
| | Description | The HomewardBound Community Homeless Shelter provides homeless individuals and families with short-term shelter and meals with support services for transitioning to stable housing, community integration and independence. |
| | Target Date | 8/31/2022 |
| | Estimate the number and type of families that will benefit from the proposed activities | 1242 |
| | Location Description | 2853 North Avenue - location of community homeless shelter |
| | Planned Activities | CDBG funds will be used to update the necessary security measures at the community homeless shelter. |
| 8 | Project Name | Grand Valley Catholic Outreach (GVCO) Appliances for Mother Teresa Place |
| | Target Area | City-Wide |

| | | |
|---|--|---|
| | Goals Supported | Decent Affordable Housing |
| | Needs Addressed | Increase the Inventory of Affordable Housing Units |
| | Funding | CDBG: \$50,000 |
| | Description | GVCO operates 12 core programs to meet the needs of those in distress including financial aid to prevent homelessness, transitional or permanent housing, the Outreach Day Center and the Soup Kitchen. Mother Teresa Place will be a new, 40-unit multifamily complex to provide a home for homeless and those vulnerable on the street. |
| | Target Date | 8/31/2022 |
| | Estimate the number and type of families that will benefit from the proposed activities | 40 |
| | Location Description | 301 South 4th Street - location of new housing units |
| | Planned Activities | CDBG funds will be used to purchase the major appliances for the new units. |
| 9 | Project Name | Mind Springs Health (MSH) Oasis Clubhouse Rehabilitation |
| | Target Area | City-Wide |
| | Goals Supported | Suitable Living Environment - Non-Housing |
| | Needs Addressed | Special Needs Populations and Other Human Services Homeless |
| | Funding | CDBG: \$29,788 |
| | Description | MSH is a community mental health center that provides a variety of mental health and substance abuse services. The Oasis Clubhouse located at 450 Ouray Avenue serves low-income individuals, many of which are experiencing homelessness. |
| | Target Date | 8/31/2022 |
| | Estimate the number and type of families that will benefit from the proposed activities | 449 - 378 city residents and 71 homeless persons |
| | Location Description | 450 Ouray Avenue |

| | | |
|-----------|--|--|
| | Planned Activities | CDBG funds will be used to rehabilitate the nearly century old home including kitchen updates, roof repair, replacing HVAC and tree removal. |
| 10 | Project Name | Karis Inc. The House Remodel |
| | Target Area | City-Wide |
| | Goals Supported | Suitable Living Environment - Homeless |
| | Needs Addressed | Homeless |
| | Funding | CDBG: \$40,000 |
| | Description | Karis Inc. provides services and housing to homeless youth ages 13-24. The House provides temporary housing and services to homeless youth. |
| | Target Date | 8/31/2022 |
| | Estimate the number and type of families that will benefit from the proposed activities | 250 unaccompanied homeless youth |
| | Location Description | 2705 North 8th Court |
| | Planned Activities | CDBG funds will be used to remodel the home to include improving HVAC, remodeling bathrooms and kitchen, painting, and creating a more open floor plan that will add spaces for youth to work with staff on homework and job applications. |
| 11 | Project Name | HRWC Emergency Repair for Mobile Homes |
| | Target Area | City-Wide |
| | Goals Supported | Decent Affordable Housing |
| | Needs Addressed | Increase the Inventory of Affordable Housing Units |
| | Funding | CDBG: \$25,000 |
| | Description | Housing Resources of Western Colorado (HRWC) operates the Single Family Owner Occupied Housing Rehabilitation Program that removes deficiencies or health and safety hazards, corrects substandard conditions and code deficiencies, improves accessibility and improves energy efficiency for owner-occupied housing. Other sources of funds may not be used for mobile home repair. CDBG funds will be used for mobile homes repairs to improve the community blighted housing stock, reducing the client's chance of becoming homeless due to a substandard unit. |

| | | |
|----|--|---|
| | Target Date | 8/31/2022 |
| | Estimate the number and type of families that will benefit from the proposed activities | 5 households in mobile home units |
| | Location Description | TBD - City-wide |
| | Planned Activities | CDBG funds will be used for mobile homes repairs to improve the community blighted housing stock, reducing the client's chance of becoming homeless due to a substandard unit. |
| 12 | Project Name | HRWC Critical Home Repair Program |
| | Target Area | City-Wide |
| | Goals Supported | Decent Affordable Housing |
| | Needs Addressed | Increase the Inventory of Affordable Housing Units |
| | Funding | CDBG: \$10,000 |
| | Description | Housing Resources of Western Colorado (HRWC) provides low-moderate income residents with a 24-hour Critical Home Repair Program. |
| | Target Date | 8/31/2022 |
| | Estimate the number and type of families that will benefit from the proposed activities | 20 low-mod income households |
| | Location Description | TBD - City-wide |
| | Planned Activities | CDBG funds will be used to provide labor and materials/equipment for repairs/improvements including pest infestations, roof repair, HVAC repair, correcting carbon monoxide issues, frozen pipes and electrical problems. |
| 13 | Project Name | 27 Road from Unaweep to B.75 Road Safe Neighborhood Route |
| | Target Area | Census Tracts |
| | Goals Supported | Suitable Living Environment - Non-Housing |
| | Needs Addressed | Non-Housing Infrastructure and Facilities |
| | Funding | CDBG: \$180,359 |

| | | |
|--|--|--|
| | Description | <p>27 Road in the Orchard Mesa area of Grand Junction provides a neighborhood route to access commercial areas along U.S. Highway 50, Orchard Mesa Middle School, Eagle Rim Park and neighborhoods in the vicinity including several low-moderate income neighborhoods on the south side of U.S. Highway 50. This project will complete a safe pedestrian route along 27 Road.</p> |
| | Target Date | 8/31/2022 |
| | Estimate the number and type of families that will benefit from the proposed activities | 4535 - population in low-moderate income Census tract (greater than 51% low-mod income) |
| | Location Description | West side of 27 Road between Unaweep Avenue and B-3/4 Road |
| | Planned Activities | CDBG funds will be used to construct 1,200 feet of new curb, gutter and sidewalk, 4 accessible ramps and one crosswalk along 27 Road to complete a safe neighborhood pedestrian connection between Unaweep Avenue and B.75 Road. |

AP-50 Geographic Distribution – 91.220(f)

All funds are expended within the City limits or are directed to services and public improvements for city residents. The City of Grand Junction does not limit the use of CDBG funds to any specific geographical location within the City. Nor does the City of Grand Junction limit the use of CDBG funds to any specific groups based on race, minority or ethnic concentration. All funds will be used to serve persons with low to moderate income who live within the Grand Junction city limits. CDBG allocation priorities are based on need, income level of persons to be served and whether or not a proposed activity meets one of the national objectives and the City's objectives outline in the Five-Year Consolidated Plan. All CDBG funds received from HUD during the 2021-2025 timeframe will be used to address at least one of the priority need categories outlined in the Five-Year Consolidated Plan.

| Target Area | Percentage of Funds |
|---------------|---------------------|
| Census Tracts | 44 |
| City-Wide | 56 |

Table 56 - Geographic Distribution

Rationale for Priorities for Allocating Investments Geographically

Allocation of investments must be within the City limits and, as applicable, in areas of low- to moderate-income households. These areas are more prevalent in the central and east/southeast parts of the city and areas of racial/minority concentration are more prevalent in the central and eastern parts of the city. Refer to the map included in the attachments that illustrates the locations of the 2021 Program Year projects.

AP-55 Affordable Housing – 91.220(g)

The housing stock in the Grand Junction area rose to 27,973 units reported in the 2019 ACS data. Owner-occupied units accounts for 58.1% of total units, up from 56.4% reported in 2014 ACS data. There was a decrease in the number of vacant units. 6.3% of housing units were vacant in 2010, and 2017 ACS data indicates 1,594 units or 5.7% housing units are vacant. This is a slight increase over the number of units vacant reported in the previous Five-Year Consolidated Plan. This number is a concern since they are not available to the market which has the capacity and need for more units. However, these units may present opportunities for rehabilitation and should be further assessed.

In terms of housing production, the number of permits issued for construction for all units in Mesa County peaked in 2006 before declining sharply a decade ago. Since then the number of new permits per year has steadily risen over the past decade. As measured between the 2014 and 2019 ACS data, the type of housing has shifted slightly. Most (72.6%) of the housing stock has been built since 1970. The proportion of single-family homes has remained steady, accounting for 73.5 percent of the housing stock in 2014 data and 72.9% of the housing stock reported in 2019 ACS data. All other housing types has remained steady as well during this time.

The median home value increased to \$237,100 reported in the 2019 ACS data which is a 10% increase

over the 2010 data. The 2019 ACS data also reported a 1.8 % vacancy for rental units with a median rent of \$770 which is 23% increase since 2010. Households that experience housing problems such as overcrowding, substandard utilities and cost burdens are considered to have unmet housing needs. There were 9,000 such households reported in the most 2019 ACS data. The most common type of housing problem is cost burden - households that spend more than 30% of their income on housing. Based on this evaluation and the *Grand Valley Housing Needs Assessment*, the highest need is for rental assistance for lower income housing and those with special needs to ease cost burdens; provision of more affordable multifamily units; and provision of more transitional and emergency housing.

| One Year Goals for the Number of Households to be Supported | |
|---|--------------|
| Homeless | 1,562 |
| Non-Homeless | 25 |
| Special-Needs | 0 |
| Total | 1,587 |

Table 57 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|---|-----------|
| Rental Assistance | 0 |
| The Production of New Units | 40 |
| Rehab of Existing Units | 26 |
| Acquisition of Existing Units | 0 |
| Total | 66 |

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

The 2021 Annual Action Plan includes four activities that are represented in the Tables 11 and 12, that entail rehabilitation of housing units or in support of the construction of new units in order to maintain them as decent, affordable housing: 1) Grand Valley Catholic Outreach will construct 40 new multifamily units for homeless and vulnerable populations; 2) Karis, Inc. will remodel The House which provides services and shelter to homeless youth; Housing Resources of Western Colorado will provide emergency repairs for mobile homes; and 4) Housing Resources of Western Colorado will provide critical emergency repairs for eligible low- and moderate-income households.

AP-60 Public Housing – 91.220(h)

The City of Grand Junction has no public housing units but coordinated completion of the most recent *Grand Valley Housing Needs Assessment* to examine the current local housing situation. The report includes a thorough assessment of local market conditions, a detailed forecast of current and future demand across the spectrum of housing needs, identification of housing challenges and recommendations and actions to begin to address the market needs. The next phase of the study is to develop a housing strategy for the City which is to be completed early in the 2021 Program Year. It is anticipated that City officials and staff and community entities will continue to collaborate on efforts based on the *Housing Needs Assessment* as well as to develop housing strategies.

The Grand Junction Housing Authority no longer holds any public housing. Several other local organizations hold vouchers, primarily for special needs populations. The City of Grand Junction has worked closely with the Grand Junction Housing Authority as it has phased out public housing in Grand Junction and constructs developments in a more sustainable affordable housing model. The City has a history of providing building and development fee deferrals or reductions and grants funds to the Housing Authority and other housing providers for the construction of new affordable units.

There are no public housing units in the Grand Junction area. Consequently, the City will not be spending any CDBG funds on public housing in the 2021 Program Year but will continue to support the housing entities in the community in their pursuit of other funding sources. Most recently, 2019 CDBG funds were used to replace windows in a 98-unit apartment complex owned and operated by Housing Resources of Western Colorado and 2020 CDBG funds were allocated for foundation repairs of an 8-plex apartment building owned and operated by the Grand Junction Housing Authority. In addition, the City recently provided financial support for a new 60-unit affordable housing complex owned and operated by the Grand Junction Housing Authority known as the 2814 Apartments.

Actions Planned During Next Year to Address Needs of Public Housing

The City will not be undertaking actions in the next year to address the needs of public housing specifically but there are four projects that address the upgrade of existing units and support the construction of new units as reported and described in section AP-55.

Actions to Encourage Public Housing Residents to become More Involved in Management

Residents of all housing developments, including those in accessible units, owned and operated by the Grand Junction Housing Authority and Housing Resources of Western Colorado are encouraged to participate in their respective housing communities. Participation typically involves volunteering to serve on a community board or committee that meets with staff to discuss issues, concerns and ways to resolve them to improve housing conditions for all residents.

Financial Assistance Provided to PHA

The Grand Junction Housing Authority (GJHA) is not designated as troubled but the City has participated in various GJHA activities, including financial assistance when requested and as funds allowed. Most

recently, the City allocated approximately 50% of its CDBG-CV funds to GJHA for emergency housing assistance and the 2020 Program Year included an allocation to the GJHA for the rehabilitation of 8 affordable housing units.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Homelessness presents a growing challenge to Grand Junction. The combination of low wages, high unemployment rate, rising housing costs and recent impacts of the COVID pandemic is making a growing percentage of the general population vulnerable to loss of housing, and making it more difficult for the homeless to work their way off of the streets. In addition, the high percentage of individuals and families without health insurance benefits makes many households vulnerable to housing loss in the event of an expensive major illness.

Prior to 2000, local homeless data was primarily informal, as there had not been a coordinated effort to build local demographic statistics. Although it is very difficult to accurately determine the number of homeless, Grand Junction has regularly completed a count since 2000. The most recent point in time survey available was conducted in January 2020 and resulted in an estimated population of 1,074 sheltered and 485 unsheltered homeless persons. The results show that 12.7% of the homeless are under 18, while 26.8% are under 25. Three-quarters of the individuals who took the survey said they have some sort of disability, with chronic physical illness and substance abuse being the most common.

One-Year Goals and Actions to Reduce and End Homelessness

CDBG are the only federal funds allocated to the City that can be used to address homeless needs and to prevent homelessness. For the 2021 Program Year Action Plan, funds will be allocated to a project to be completed by HomewardBound of the Grand of the Grand Valley to improve the Community Homeless Shelter. The Karis, Inc. activity will fund rehabilitation of a group home that shelters unaccompanied homeless youth. The Grand Valley Catholic Outreach project will ultimately provide transitional housing for 40 homeless and vulnerable persons. In addition, other 2021 activities will address homeless persons as a portion of the clients served by several organizations including Mind Springs Health and the Counseling and Education Center.

Generally, the City of Grand Junction is supportive of the community's homeless providers. The Colorado Coalition for the Homeless is responsible for the Balance of State Continuum of Care (CoC) for Grand Junction. Over the past decade, Grand Valley Catholic Outreach has constructed 63 new apartments in 3 complexes that are used for permanent housing for the homeless. The City assisted with these projects through CDBG funds, development fee relief and general funds and is participating in the proposed new Mother Teresa Place project currently underway in partnership with Grand Valley Catholic Outreach. As these projects are completed, they are reported through the MHIS system by the Coalition as part of the plan to end chronic homelessness. Obstacles include insufficient CDBG funding to help fund these and other needed projects that help the homeless population of Grand Junction. The City will also continue to support the various homeless providers with letters of support and letters of consistency with the Consolidated Plan as they compete for and request outside funding including other federal and state grants for homeless activities including prevention.

Addressing Emergency Shelter and Transitional Housing Needs of Homeless Persons

The Grand Valley Homeless Coalition will continue to use results of the Vulnerability Index study to

formulate solutions for homeless issues. In its Continuum of Care Plan, the Coalition identified priority needs as transitional housing, case management, and housing placement. The Plan is to provide a continuous housing and service network for persons working to permanently leave the streets. As previously discussed, the City will grant 2021 CDBG funds to HomewardBound of the Grand Valley, Karis, Inc. and Grand Valley Catholic Outreach towards projects to both rehabilitate existing facilities and build new units for the purpose of providing shelter for vulnerable populations.

Helping Homeless Persons Transition to Permanent Housing and Independent Living

The community homeless shelter has adopted a new strategy that re-examines its role in the continuum of care that will focus attention on the shelter as a beginning rather than an end on moving individuals and families on a path from homelessness to self-sustainability in housing and employment.

HomewardBound is working with many other local agencies to coordinate services provided to transition homeless individuals and families to permanent housing and independent living. Previously, CDBG funds were used to help HomewardBound purchase a property for construction of a new family center to house these services which opened at the end of the 2019 Program Year. In recent years, the City funded several CDBG activities to rehabilitate and expand the Homeless Day Center that is operated by Grand Valley Catholic Outreach. In addition, the three projects previously discussed to be funded in 2021 for HomewardBound of the Grand Valley, Karis, Inc. and Grand Valley Catholic Outreach will support the transition of homeless persons to permanent housing.

Helping Low-Income Individuals and Families Avoid Becoming Homeless

Local agencies in the community have their own discharge coordination policies. For example, Homeward Bound has policies in place to accommodate most people who are released from publicly funded institutions. The Grand Junction Community Homeless Shelter is available so that no one needs to be discharged to the streets. This includes persons discharged from correctional facilities, foster care, and mental and general health care facilities. For the vast majority of the persons in this situation, the Grand Junction Community Homeless Shelter is a viable alternative to sleeping on the streets. For those discharged from health care facilities with need for follow-up care or a rehabilitation period, there is a policy allowing limited daytime shelter at the shelter during periods of recovery. Other alternatives to homelessness for this population in Mesa County include the Freedom House, for formerly incarcerated persons, and the Rescue Mission.

Discussion

Through development of the Consolidated Plan, the community identified needs in the following community development areas: Transportation, Medical Services, Child Care and Youth. The high priority non-housing community development need summarized in Section NA 50 of the Five-Year Consolidated Plan includes the following:

- Childcare for people transitioning to work and working low income
- Better coordination between public transportation and location of childcare
- Childcare with more flexible and weekend hours of operation

- Youth-oriented activities and programs that are coordinated in schedule and location for transportation to and from the facilities.
- Expansion of medical and mental health facilities
- Improvement and expansion of senior activity centers
- Facilities for abused adults and children
- Improvement and expansion of centers for the disabled
- Improvement and expansion of other facilities where human and public facilities are provided

In the past 5 years, the City funded Partners, STRiVE, Karis, Inc., the Marillac Clinic, Western Slope Center for Children, Riverside Educational Center and HopeWest for projects related to child education, day care and other youth needs. Funds have also been allocated several years for the Foster Grandparent Program which serves early and elementary-aged children with special programs at various childcare and education locations.

In addition, the City of Grand Junction supports homeless facilities and a variety of community services and programs, many of which are eligible for CDBG funding. Such projects funded for the 2021 Program Year are:

- Counseling and Education Center
- Karis, Inc.
- Mind Springs Health
- HomewardBound of the Grand Valley
- HopeWest
- Riverside Educational Center
- Housing Resources of Western Colorado
- STRiVE

AP-75 Barriers to Affordable Housing – 91.220(j)

Community engagement efforts for the *Grand Valley Housing Needs Assessment (HNA)*, included extensive outreach efforts to community stakeholders. Participants represented a wide range of groups with housing needs; and included stakeholders involved in providing housing services and other services for vulnerable populations, along with stakeholders involved in economic development and developers of single family and multifamily housing. Discussion of barriers to housing development included land costs, fees, NIMBYism/community resistance, the speed of approval process, and natural features. Other concerns were current state of the housing market, rising cost of materials, lack of adequate public transportation and lack of affordable housing development policies. Many of these factors are out of the control of a local government but the latter could be considered a negative effect of public policies on affordable housing and residential investment. The stakeholder discussions also suggested a series of recommendations and actions pertaining to public policy that are listed below. Based on these, the City has an opportunity to continue this discussion with other housing interests and work towards making changes to public policies to better support affordable housing and residential investment.

- Look into options for manufactured housing replacement and ownership
- More regional cooperation between the City and County
- Encourage mixed developments with varied housing types sharing parks and neighborhood amenities
- Promote more integration of housing services and other services

Actions to Remove Negative Effects of Public Policies that are Barriers to Affordable Housing

Based on the *Housing Needs Assessment*, the City will partner with others to develop an affordable housing strategic plan. Other actions to be undertaken in this area are outlined in the Analysis of Impediments to Fair Housing as listed below.

- Review zoning requirements that may limit multifamily developments
- Encourage mixed income development
- Encourage affordable housing development through incentives.

2021 activities that will accomplish fair housing goals are listed below.

- Administration funds will be used to improve information available to citizens regarding fair housing, allow for staff to attend appropriate training and, complete all HUD program requirements and reporting.
- Five 2021 activities will improve/increase services for special needs populations that will help stabilize lives and move them towards self-sufficiency
- Four 2021 activities will improve facilities for agencies that serve low and moderate income persons and help them attain fair and affordable housing.
- Three 2021 projects will improve physical infrastructure of low and moderate income neighborhoods and maintain the value of affordable housing areas.
- The City will continue to update and implement its Comprehensive Plan and update the Zoning and

Development Code that help remove housing impediments/barriers.

- The local transit system will continue to expand its operating hours and routes to be more available to persons using the bus to travel to locations for education and employment.
- The City will continue to work with economic development partners to promote development of new businesses or expand existing ones and improve wage levels.

As described in the Five-Year Consolidated Plan and in AP-35, there are many community needs and obstacles to addressing them. These include a growing need for services, limited funds, availability of accessible and affordable housing, gaps in affordability, and increased compliance and technical skills required for administering the CDBG program.

AP-85 Other Actions – 91.220(k)

As described in this Plan and in the Projects section of the 2021 Action Plan, there are a variety of community needs and obstacles to addressing them. These include a growing need for services as the community grows and ages, limited federal, state and local funds, availability of accessible and affordable housing, the increased cost of housing, gaps in affordability of owner-occupied and rental housing for populations at specific income levels, and increased compliance and technical skills required for administering the CDBG program. Actions planned to address some of these challenges are further discussed below.

Actions to Address Obstacles to Meeting Underserved Needs

Obstacles to meeting underserved needs include, but are not limited to:

- 1) The decrease in financial support available to local government and organizations.
- 2) The number of foreclosures within the community caused by job loss and other factors, increasing the number of households in need of housing and other services.
- 3) The disparity of wage level and housing costs, increasing poverty, increasing unemployment and an aging population demanding more services.

Actions planned to address these obstacles involve many of the coordination and participation activities that are ongoing in the community, many of which are discussed throughout the Consolidated Plan.

- a) Support agencies and organizations as they seek funding for activities to be able to leverage as much financial support as possible for priority projects.
- b) Support and promote classes offered by local housing entities that address foreclosure prevention.
- c) Continue economic development efforts with partners; support and coordinate with local housing agencies that provide affordable housing options; and support ongoing activities and services that promote family stabilization.

Actions to Foster and Maintain Affordable Housing

During the 2021 Program Year, there are four activities that support the construction of new units as well as rehabilitation of existing housing units to be funded with CDBG that will help foster and maintain affordable housing: Karis, Inc. The House rehabilitation; Grand Valley Catholic Outreach Mother Teresa Place; and two projects to be carried out by Housing Resources of Western Colorado to rehabilitation mobile homes and other owner-occupied units.

Actions to Reduce Lead-Based Paint Hazards

The City of Grand Junction estimates that 10,000 housing units in Grand Junction were constructed prior to 1978 and that a high percentage of these homes may contain lead-based paint. While it is not known the number of the homes containing lead-based paint that are occupied by low- to moderate-income

residents, it is known that older homes are typically more affordable and that a high percentage of these older housing units are occupied by low- and moderate-income persons.

All activities funded with CDBG dollars through the City of Grand Junction must comply with federal regulations concerning lead-based paint. Lead-based paint reduction regulations are incorporated into all legal agreements between the City and grant subrecipients. Any residential units or facilities constructed prior to 1978 involved in a CDBG activity must undergo a lead-based paint evaluation by a certified inspector. Any CDBG-funded rehabilitation or demolition activities must comply with lead-safe regulations and mitigation practices.

The number of child cases with elevated lead levels in their blood has dropped significantly over the past few decades. The State of Colorado no longer supports a lead-based paint testing program state-wide. Thus, Mesa County Health Department does not proactively test persons unless there is reason to believe the person has been exposed to lead. Between 2010 and 2014 testing of physician-referred children resulted in only 3 cases of abnormal results, none of which contained acute levels.

Actions to be Taken

- 1) Housing Resources of Western Colorado and the Grand Junction Housing Authority will continue to meet the requirements of the Federal Rule.
- 2) The City of Grand Junction will investigate, identify, coordinate and/or support additional efforts to address this potential health hazard. This includes compliance with the Federal Rule as it applies to the expenditure of CDBG funds on the 2021 activities to which it applies.
- 3) The Grand Junction Housing Authority and other local entities will continue to provide information to residents concerning potential hazards of lead-based paint.

Actions to Reduce the Number of Poverty-Level Families

The Anti-Poverty Strategy is an effort to reduce the number of people earning low- to moderate-income wages and at risk of homelessness. This Strategy outlines activities to:

- Collect demographic data regarding poverty levels to identify the problem and monitor trends.
- Focus on a continuum of prevention and intervention strategies/activities by age group to prevent/deter persons from entering poverty situations,
- Encourage efforts to raise earned income levels and maintain a diversified economic base.
- Increase the employability of recipients of public benefits.
- Attract higher paying employers to Grand Junction.
- Increase access to employment through expansion of the public transportation system and availability of responsible affordable childcare;
- Foster increased household stability through educational programs, drug and alcohol rehabilitation programs, and services to persons with special needs.
- Support efforts to reduce the possibility of catastrophic expense by providing healthcare to uninsured and public transportation to reduce costs to low-income persons.

- Focus affordable housing development near employment centers.

Actions to be Taken

a) Collect data regarding poverty levels and local demographics to better identify the problem and monitor trends including the following:

- Point in Time Homeless Survey
- Mesa County Human Services data
- School District 51 data including Free and Reduced Lunch statistics
- Grand Junction Housing Authority depth of poverty data

b) Continue Work on an Anti-Poverty Coalition

Economic Development Partners continue to work on issues and forming an Anti-Poverty Coalition. The Coalition would be responsible for implementing the Anti-Poverty Strategy. Currently, many agencies provide programs and services that improve poverty status including Grand Valley Catholic Outreach, Red Cross and the Grand Valley Interfaith Network.

c) The Homeless Coalition will continue to address results of the Vagrancy and Vulnerability study to better understand the needs of poverty-level families and the homeless situation.

Actions to Develop Institutional Structure

The City Community Development Department provides the staff and framework for the institutional structure for administration of the Community Development Block Grant program with assistance from the Finance Department. No gaps have been identified in the institutional delivery system. The City will continue to facilitate and foster relationships with agencies to strengthen public services, work with other local jurisdictions and organizations to improve the community, and participate in community efforts that allow for information sharing and dialogue concerning affordable housing, homelessness and special needs populations.

Actions to Enhance Coordination between Public and Private Housing and Service Agencies

The City of Grand Junction will work with public and private housing and human service agencies to enhance coordination in the implementation of the Five-Year Consolidated Plan and each subsequent Annual Action Plan. Some of the actions the City will take are listed below.

- Coordinate meetings with community agencies and organizations to discuss community needs, funding opportunities, and potential partnerships.
- Participate in Homeless and Housing Coalitions
- Offer technical assistance to agencies to discuss the sources of funding available, associated timelines for applying for funds and most impactful uses of funds.
- Offer technical assistance for potential developers and/or property owners that are considering new development or rehabilitation of existing housing.
- Survey housing units to determine rehabilitation needs to maintain affordable housing.

- Provide letters of support on behalf of affordable housing project proposals or other proposals from agencies that are requesting funding from external sources.
- Facilitate agency to collaboration to help the low-income homeowner population they serve.

Discussion

As discussed in the Strategic Plan section of the Five-Year Consolidated Plan, the Community Development Department uses monitoring efforts to ensure that programs funded with CDBG are compliant with federal, state and local requirements. To achieve this goal, the City has developed a monitoring procedure for all CDBG funded projects. In the 2021 Program Year, staff will perform desk monitoring, technical assistance and on-site monitoring both pre- and post-award, which often includes consultation with HUD CPD staff to ensure program compliance. The amount of monitoring will vary dependent on the subrecipient's previous CDBG experience, performance and complexity of the project. Also, the City ensures compliance during setup, update and closeout of activity information in the Department of Housing and Urban Development (HUD) Integrated Disbursement and Information System (IDIS). IDIS tracks funds drawn and provides another level of monitoring to ensure project eligibility and program compliance. Additionally, regularly updating IDIS helps verify that subrecipients are on track with timely expenditures and outcomes. This ongoing review helps the City of Grand Junction identify needs of the subrecipient and provide additional support and technical assistance as necessary.

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Projects planned with all CDBG funds available during the year are identified in Table 56. The City of Grand Junction will not incur program income for any of its 2021 Program Year activities. Inasmuch as possible, CDBG funds will be entirely expended to benefit persons of low and moderate income or presumed benefit except for Program Administration funds.

Community Development Block Grant Program (CDBG) **Reference 24 CFR 91.220(l)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

| | |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 0 |

Other CDBG Requirements

| | |
|---|---------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100.00% |