

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE IN GRAND JUNCTION, COLORADO



Prepared By:

City of Grand Junction
Community Development Division
250 North 5th Street
Grand Junction, Colorado 81501



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The City of Grand Junction 2016 Analysis of Impediments to Fair Housing Choice
was produced by the
Grand Junction Community Development Office.

For more information on the report contact:

Si necesita esta informacion en espanol, llame al:

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

(970) 244-1491
kristena@gjcity.org

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EXECUTIVE SUMMARY

This report is an update to the Analysis of Impediments to Fair Housing Choice report which was prepared by City of Grand Junction Community Development Division staff in 2011. The current report, also prepared by City staff follows the guidance of HUD's *Fair Housing Planning Guide* and staff of HUD's Region VIII Fair Housing and Equal Opportunity (FHEO) office.

Much of the data presented is from the *2016 Grand Valley Housing Needs Assessment* which involved meetings and interviews with staff and/or representatives of participating agencies, organizations and businesses listed on page 6. Public participation was conducted through focus group and general public meetings, interviews, distribution of the report to key agencies and individuals, an advertised public comment period and an adoption hearing before City Council.

The intent of this update is to evaluate and update data used in the 2011 report; review the impediments that were identified in that report to determine if the impediments still exist; review what actions have since been taken and evaluate the effectiveness of the actions taken; and identify any new impediments that may exist, as well as recommend actions to address any new identified or continuing impediments.

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

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

2011 IMPEDIMENTS

The following were identified as impediments to fair housing choice or barriers to affordable housing in the City of Grand Junction 2011 Analysis of Impediments to Fair Housing Choice report.

Barriers to Affordable Housing

1. Land development costs
2. The "not in my back yard" (NIMBY) syndrome
3. A limited number of affordable housing units, single residency occupancy (SROs), one-bedroom or larger, particularly for very-low and low-income households, large families with children, seniors and persons with disabilities
4. Physical and mental disabilities of some persons, primarily veterans, homeless, single elderly and disabled
5. Low wage rates, increasing transportation costs or a lack of transportation and a lack of affordable, convenient child care

Impediments to Fair Housing Choice

1. High number of foreclosures in Grand Junction
2. Housing discrimination for persons that have disabilities and sometimes for race or national origin reasons

3. Language – e.g. there are currently no bilingual counselors for housing clients and homebuyer education classes are not provided in Spanish

A review of these and input from the *2016 Grand Valley Housing Needs Assessment* concluded that some of the barriers and impediments listed above are still valid but new impediments were recognized as listed below. In addition City and HUD FHEO staff consulted through site visits and telephone conversations to update and improve the Analysis of Impediments to Fair Housing Choice. The impediments identified for the 2016 Analysis of Impediments to Fair Housing Choice are listed below.

2016 IMPEDIMENTS TO FAIR HOUSING CHOICE

Impediment 1: Lack of rental and affordable housing affects fair housing choice for a variety of groups including families, minorities and disabled person in the community.

Recommended Actions

- 1A.** Encourage affordable housing development through density bonus, fee deferments or waivers, and other forms of cost benefits to developers.
- 1B.** Continue its support of area housing agencies in the pursuit of additional funding opportunities, from public and private sources, for housing development
- 1C.** Encourage inclusive, affordable rental housing development and report any new rental housing that is constructed.
- 1D.** Assess areas and vacant parcels that can accommodate additional rental/multifamily development within range of existing infrastructure and accommodations.
- 1E.** Encourage rental developments through development incentives and fee waivers.
- 1F.** Review zoning requirements that may limit rental/multifamily developments and areas of increased density, especially in areas adjacent to existing amenities and infrastructure.
- 1G.** Review the availability and need for additional amenities, such as public K-12 schools, grocery stores and public transportation within the vicinity for new developments.

Impediment 2: Older housing stock in the community lacks accessibility features necessary for persons with disabilities, including seniors. Some older housing stock lacks basic systems to maintain the unit as affordable housing.

Recommended Actions

- 2A.** The community should fund reasonable rehabilitation and minor home repair programs to adapt older housing stock for special needs populations and repair affordable homes to keep them available.
- 2B.** Count new affordable housing developments that are accessible as new accessible units to address this impediment.

2C. Work with single family affordable developers such as Habitat for Humanity and Housing Resources of Western Colorado to incorporate universal design standards into single family homes to increase accessible housing stock and affirmatively further fair housing.

2D. Report all new accessible units and units retrofitted to be accessible or repaired to remain viable affordable units.

2E. Encourage mixed income development (i.e. market and affordable units) to accommodate more individuals and families that have been waiting for viable housing.

Impediment 3: Not in My Back Yard (NIMBY) ism – residents are opposed to affordable housing developments for families with children more so than senior affordable housing and/or market rate developments.

Recommended Actions

3A. Human service agencies, housing providers and the City should continue the good efforts to promote awareness of the need of affordable and fair housing through implementation of public policies and hosting seminars, fair housing forums and public awareness campaigns.

3B. Build on success and advertise affordable developments for families and interest in these units from market tenants.

Impediment 4: Housing Cost Burden may be disproportionately higher in census tracts with higher concentrations of Hispanic or minority families and/or persons with disabilities.

Recommended Actions

4A. Solicit participation in and advertise voucher program in these areas.

4B. Advertise affordable housing opportunities

4C. Encourage affordable housing development that can benefit these residents.

4D. Report vouchers utilized from households in these areas and developments that could benefit these persons, actions taken to address.

Impediment 5: Homeownership opportunities for minority and protected populations should be expanded.

Recommended Actions

5A. Encourage new construction at various price points to ensure access for low income persons who tend to be statistically more members of minority or protected populations.

5B. Develop targeted strategies to overcome a lack of information including homebuyers education and counseling, financial literacy programs and outreach, and bilingual training programs.

5C. Develop targeted strategies to overcome real estate and housing market barriers including development cost subsidy programs, regulatory relief in building codes and land use zoning, and enforcement of fair housing laws.

Impediment 6: Limited English Proficiency (LEP) populations are underrepresented in their participation in CDBG and other housing related programs in the community.

6A. Coordinate with HUD FHEO to develop a Limited English Proficiency (LEP) for Grand Junction.

6B. Improve and report targeted outreach and tools to better engage minority and protected populations in City activities such as public meetings and information such as on the City's web pages and mailings.

Impediment 7: There is a perceived lack of adequate public transportation to support movement from living to work, work to day care, etc. at appropriate times of day in some areas of the community.

Recommended Actions

7A. Further analyze routes and frequency of public transit to determine if there are areas with higher concentration of minority, disabled and elderly populations where service can be improved.

7B. Grand Valley Transit (GVT), local government and area non-profit agencies will continue to seek funding and offer support for transportation and child care assistance for households in need.

7C. The Regional Transportation Planning Office/GVT will collaborate with other local entities to ensure that future transit route planning takes into consideration, to the extent possible, the location of affordable housing developments.

7D. A similar collaboration will take place in analyzing location of existing and proposed child care facilities relative to housing and transportation.

SECTION 1 - INTRODUCTION

This report is the 2016 update to the City of Grand Junction's *Analysis of Impediments to Fair Housing Choice* report and was prepared as a requirement of the U.S. Department of Housing and Urban Development (HUD). This report was prepared by City staff of the Community Development Division following HUD's *Fair Housing Planning Guide*.

A. PURPOSE

Grand Junction, as a recipient of federal funding through the Department of Housing and Urban Development (HUD), desires to implement the HUD programs to promote fair housing for all of its citizens. However, to determine if fair housing is present, it is necessary to conduct a study to determine what impediments to fair housing exist, what steps have been taken to eliminate the impediments, and what positive actions are being implemented to promote fair housing as well as the documentation showing the positive enforcement. The goal of the study is to identify barriers to affordable and impediments to fair housing choice in Grand Junction in both the public and private sector as well as to recommend ways to reduce such barriers and facilitate housing choices for all Grand Junction residents. The study is intended as a tool for the city's efforts to create a strategy for fair housing goals. It outlines specific barriers to housing choice, what needs to change and how to affect that change.

Fair Housing prohibits discrimination in housing because of race or color, national origin, religion, sex, familial status or disability. The Fair Housing Act does not further define race or color, national origin, religion or sex. Familial status means discrimination against a parent or custodian because she or he has someone under 18 living with him or her. Disability means having a physical or mental impairment including hearing, mobility, and vision, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation that substantially limits one or more major life activities.

B. METHODOLOGY

This analysis included review and analysis of data pertaining to the programs of HUD being utilized in Grand Junction as well as study of fair housing choice in Grand Junction using the following methods:

1. Data analysis and mapping of key demographic, income, employment and housing information.
2. Review of housing discrimination complaints filed with federal and state agencies.
3. Interviews and meetings with representatives of public, private, and nonprofit organizations who are knowledgeable about local housing issues.

This analysis does not intend to create new reports or establish new data. The existing comprehensive documents reviewed were:

- 2011 5-Year Consolidated Plan
- 2014 Consolidated Annual Performance and Evaluation Report (CAPER)
- Grand Valley Housing Needs Assessment
- United States Census and American Community Survey
- City-County Comprehensive Plan

- 2015 CDBG Action Plan
- 2011 Analysis of Impediments to fair Housing Choice
- City Zoning and Development Code
- City of Grand Junction Web Site

C. PARTICIPATING AGENCIES AND ORGANIZATIONS

This report was created with the assistance of many nonprofit groups, City staff, persons in private enterprise, and the general public. The staff from various City agencies, nonprofits and private enterprise were invaluable in the research, the assembling of data and the editing of this document. Representatives from the following entities provided answers to surveys, gave input into the identification of impediments and advice on recommendations to overcome the impediments:

- Mayor and City Council
- Grand Junction Housing Authority
- Housing Resources of Western Colorado
- Grand Valley Catholic Outreach
- HomewardBound of the Grand Valley/Community Homeless Shelter
- Mind Springs Health
- City Administration and Public Works and Community Development Staff
- Center for Independence
- Habitat for Humanity
- Mesa County Workforce Center
- Mesa County Valley School District 51
- Local Banking and Lending Institutions
- Mesa County Planning
- Real Estate and Property Management Agencies/Businesses
- Downtown Development Authority
- STRIVE
- Western Colorado Aids Project
- Hilltop Community Services

SECTION 2 – BACKGROUND DATA

This section provides a snapshot of data for Grand Junction, focusing on changes that have taken place since the last Analysis of Impediments to Fair Housing Choice report was completed in 2011, particularly in the local housing and employment market. Data gathered for the 2016 Grand Valley Housing Needs Assessment was used, as well as data provided by the local agencies and service providers. Some data is collected specifically for Grand Junction, while others cover Mesa County or the Metropolitan Statistical Area (MSA). Data was generally collected between October 2015 and February 2016.

A. DEMOGRAPHICS

Grand Junction had its origin in 1881, first known as Ute and later as West Denver. The City became known as Grand Junction due to its location at the confluence of the Gunnison River and Grand River (later renamed the Colorado River). The original site was comprised of only one square mile which grew to 31 square miles by the year 2000. In 1882, the Pioneer Canal was dug, diverting water from the Colorado River to the Grand Junction area. This irrigation turned the valley into a green and productive area. In 1887 the arrival of the Denver and Rio Grande Railroad spurred population growth and Grand Junction began to thrive. Homesteaders and a major irrigation system soon turned the valley into a fertile area blossoming with orchards, farms and ranches. Since then, the discovery of dinosaur fossils, uranium and oil shale continued the development. It continues today as a tourism/recreation center and at the crossroads of trade for western Colorado and eastern Utah.

The 2010 population in Grand Junction was 58,566 and the 2014 estimate has grown to 60,201 – an increase of 2.8 percent. Projections formulated through the Colorado State Demography Office estimate that the Grand Junction CBSA (Mesa County) will reach a population of 215,237 in 2040. Much of this growth will occur within the expanded City limits of Grand Junction. The age distribution of persons in Grand Junction is listed in Table 1 below. The age distribution has shown some change over the last decade. The fastest growing age groups were those aged 55 to 64, increasing by 73.2 percent. Persons aged 25 to 34 and those aged under 5 grew at the next highest rate, at 47.9 percent and 40 percent, respectively.

Table 1: Age Distribution

Under Age 5	7.1 %
Age 5-19	19.8%
Age 20-24	7.2%
Age 25-34	13.8%
Age 35-54	25.0%
Age 55-64	12.2%
Age 65 or Older	14.9%

The number of households in the city has increased from 40,434 reported in 2000 to 51,067 in 2010, with an average household size of 2.3 persons per household. Traditional families make up the majority of households at 65.1%, while female only headed households

comprise 10.6% of the total number of households. Households with six or more persons grew at the most rapid rate between 2000 and 2010. 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. Owner occupied married couple family households grew at the slowest rate over the last decade.

The racial and ethnic blend of the area is changing. While Grand Junction is predominantly White, with 88.7 percent, all minorities have increased at a rate higher than the average. A substantial rise in the Hispanic population occurred, which expanded by more than 70 percent between 2000 and 2010. Of the minority populations, those of Hispanic or Latino origin make up the largest group at 14.2% of the population, an increase from 10.6% reported in 2000. The racial and ethnic composition in Grand Junction is summarized in Table 2 below and the distribution of primary (Hispanic) minority households is depicted in the map in Appendix B.

Table 2: Racial and Ethnic Composition

White	88.7%
Black or African American	0.7%
American Indian or Alaskan Native	1.1%
Asian	0.8%
Some Other Race	7.4%
Non-Hispanic	85.8%
Hispanic or Latino	14.2%

The number of households that speak English is 92.4 percent. Of those that speak a language other than English, Spanish is by far the most prevalent at 77.9%. Other languages include Asian and Pacific Island and Indo-European with 9.7% and 10.7 % of those not speaking English respectively.

Analysis of the largest minority population group, Hispanic, was included in the Grand Valley Housing Needs Assessment. As shown in the map in Appendix B, there are several census block groups that appear to have a high concentration of Hispanic households. These areas have shifted eastward over time and the areas with highest concentration are generally outside the Grand Junction City limits.

The *Grand Valley Housing Needs Assessment* shows that there are 20,348 disabled persons within the Grand Junction area. Of those, 962 people are between the ages of 5 and 15; 13,153 are between the ages of 16 and 64 and 6,232 are 65 and over. Some of the housing difficulties that the disabled face, are accessible housing for in-home care, wheel chair and walker accessibility, living conditions for visually impaired/blind and hearing impaired persons, the inability to climb stairs and developmentally disabled needs.

B. EDUCATION

General educational attainment has increased since the 2011 AI. 2014 ACS estimates 91.4% of the population attained degrees at or beyond high school. 29.5% of persons over the age of 18 have bachelor's degrees or higher.

The City of Grand Junction is within Mesa County Valley School District 51. The total School District enrollment for fall 2010 was 22,203. Detailed student demographics are summarized in Table 3 on the following page. The District has 24 neighborhood elementary schools, 8 middle schools, and 4 high schools. There is one combined middle/high school, 1 K-12 schools, one 9-12 alternative school and three K-12 charter schools. The graduation rate for the 2012-2013 school year was 77.6% which exceeded the state average.

Currently, 43% of the total enrollment of District 51 students is eligible for the free or reduced lunch program. This means that nearly one student in four is living at or near poverty levels. This level raises concerns about the academic challenges that go along with teaching children who live in poverty.

Table 3: 2015 Mesa County Valley School District 51 Enrollment

Total Enrollment	21,904
American Indian/Alaskan Native	1.6%
Asian	0.9%
Black	0.9%
Hispanic	13.7%
White	94.4%
Native Hawaiian/Pacific Islander	0.1%
Two or more	2.2%

The School District's Colorado Preschool Program serves 425 children ages 3 to 5 in a variety of programs offered at the 24 District Early Childhood sites. In addition, 4 community sites operated by private organizations provide early childhood educational opportunities. These programs include preschool, services for infants and toddlers, and families.

Rocky Mountain SER Head Start operates a federally funded program for low income families with preschool aged children. The program promotes kindergarten readiness and supports parents as they identify their own strengths, needs and interests. Head Start also offers qualifying participants support services such as nutrition, health, childcare, clothing, transportation and temporary shelter. In total, the four Grand Junction area facilities currently serve 272 children and their families.

Table 4: Education Attainment

Graduate or Professional Degree	10%
Bachelors Degree	19%
Associates Degree	9%
Some College, No Degree	24%
High School Diploma or GED	27%
Less than High School Diploma	11%

District 51 Academic Options offers a wide variety of non-traditional educational pathways that engage students with various learning styles, those with secondary language, students who are disengaged with education, or those with emotional or behavioral needs that put them at risk. Academic Options serves students who have been expelled or have dropped out, students who cannot perform in a large building setting, intensely creative students and those that are career and technically minded.

C. INCOME AND EMPLOYMENT

The Grand Junction median household income is \$60,534 and the estimated income levels of households by percentage are:

Less than 30% Median Household Income	18%
30% - 50% Median Household Income	13%
50% - 80% Median Household Income	21%

The majority of households (74%) have income through earnings. The 2014 American Community Survey indicates that there were 21,019 persons or 16.6% of the population in the Grand Junction area with income below poverty level. 39.5% of these were female householder families and 52% were households with children under the age of 18.

According to the U.S. Bureau of Labor Statistics, the total civilian labor force (not seasonally adjusted) in the Grand Junction Metropolitan Statistical Area (MSA), Colorado for July 2015 was 73,000, of which 69,924 were employed and 4,300 were unemployed. The unemployment rate was 5.9%.

The major employment areas with the highest number of jobs are health care and social services assistants, retail trade, accommodations and food service and educational services. Together these account for 50% of the jobs in Grand Junction.

The highest weekly wage rates in the Grand Junction MSA were found in the management of companies and enterprises (\$2,133). The lowest median hourly wage rates were found in accommodation and food services (\$308) job categories. The number of persons in the top 20 employers in the Grand Junction area is summarized in Table 5 on the following page.

Table 5: Grand Junction Area Top 20 Employers

Employer	# of Employees
Mesa County School District #51	2,478
St. Mary's Hospital & Medical Center	1,495
Mesa County – All Departments	978
State of Colorado	921
StarTek USA Inc.	675
Hilltop Community Resources	642
Community Hospital	669
Grand Junction VA Medical Center	648
City Markets, Inc.	642
City of Grand Junction	636
Colorado Mesa University	621
Halliburton Energy Service	500
Family Health West	465
Rocky Mountain Health Plans	404
STRIVE	377
West Star Aviation	382
Primary Care Partners	155
Stoller Newport News Nuclear	155
CoorsTek Inc.	150
Daily Sentinel	133

The 2009 - 2019 projected growth rate for the Grand Junction MSA was Registered Nurses (274.1%) , Combined Food Preparation and Serving Workers, Including Fast Food (280.2%) , Retail Salespersons (136.8%) , Waiters and Waitresses (199.4%) , Home Health Aides (369.7%) , Nursing Aides, Orderlies, and Attendants (235.6%) , Medical Assistants (372.9%) , Cooks, Restaurant (202.7%) , Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products (165.5%) and Customer Service Representatives (211.4%) .

The overall cost of living in Grand Junction is reasonable and around the national average. The ACCRA Cost of Living Index measures differences between communities in the cost of approximately 60 consumer goods and services. Included are such goods and services as grocery items, housing, utilities, transportation, health care, and miscellaneous goods and services. The national average of all participating communities is 100.0. The 2014 overall cost of living index for Grand Junction is 97.4, which is slightly below the national average.

Of the categories indexed, health care costs in Grand Junction were the highest at 104.8, while the cost of utilities was the lowest indicator at 85.1.

D. HOUSING CHARACTERISTICS

HOUSING DATA

According to the 2014 ACS, there are 25,904 housing units in Grand Junction. Of those occupied units, 68.6% are single family detached structures; 25.7% are in multi-unit structures; and 5.7% are mobile homes. Half of the housing stock has been built since 1980 and 40.4% of the units are renter occupied.

The construction dates of the residential structures are:

2000 or later	6,265
1980-1999	6,934
1960-1979	6,530
1940-1959	3,829
1939 or earlier	2,346

The values of the owner-occupied units were:

Less than \$99,999	1,368
\$100,000-\$199,999	3,445
\$200,000 to \$299,999	4,467
\$300,000 to \$499,999	2,718
\$500,000 and Above	522

The majority of the units, 76.9 percent, are supplied with natural gas for heating. Another 20.7 percent use electricity for heating purposes and 0.8 percent use wood. There are 133 units lacking complete plumbing facilities and 453 units lacking complete kitchen facilities.

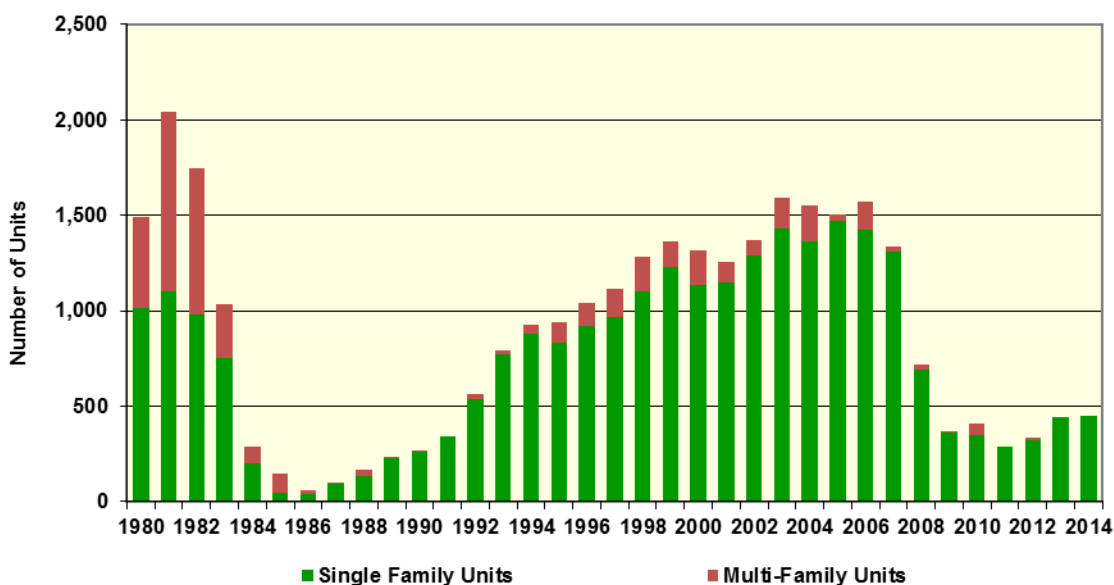
HOUSING MARKET CONDITIONS

The *Grand Valley Housing Needs Assessment* report was completed in March 2016. Most of the information in this section of the report is derived from that study. In addition, information regarding building and population maintained by the City Community Development Division and information contained in the *City-County Comprehensive Plan* is included in the Consolidated Plan.

Housing Production. The Census Bureau reports the number of residential building permits issued each year for permit issuing places, including those in Mesa County. Table 6 on the following page shows single and multi-family production from 1980 through 2014. Except for in the early 1980's, single family production has greatly outpaced multi-family production. Since 2006, multi-family production has been almost nonexistent in comparison.

The recent national recession affected Grand Junction beginning in 2008. Development slowed community wide, as it did across the nation. Much of the slowdown was due to consumer confidence, changes in lending requirements, and residual effects of severe declines in property value. However, housing production is slowly beginning to increase.

Table 6: Mesa County Housing Production



Land Inventory. Grand Junction will continue to attract consistent growth due to its location, climate, regional facilities and overall quality of life. The capacity of currently vacant and underdeveloped parcels was analyzed in the *Grand Valley Housing Needs Assessment*. The Grand Valley has the capacity to accommodate an additional 47,978 housing units within existing vacant and underutilized parcels. Over half of this capacity is within the City of Grand Junction itself. The Grand Valley is expected to grow by over 28,500 households by 2040, reaching a total population of over 79,000. There are expected to be an additional 19,500 owner households by 2040 and 9,000 additional renter households. The Grand Valley should expect that 11,000, or over 39 percent, of new households will be low to moderate income. An estimated 3,500 of these new residents are expected to be below 30 percent MFI. Given these projected characteristics there is a need for a mix of housing choice. One of the goals through implementation of the *City-County Comprehensive Plan* is to provide a broader mix of housing types to meet the needs of a variety of incomes, family types and life stages. Policies in the *Comprehensive Plan* that support this encourage land use decisions that will provide for higher densities in locations identified in the Plan.

Housing Sales Data. The number of home sales and sales prices decreased in 2008 and continued to decline as borrowers remained skeptical of the local and national housing markets and credit markets remain tight. Total home sales during June-August in 2008 was 633 units while during the same time period in 2009, only 472 homes were sold, representing a 25% decrease in total home sales. As previously stated, the housing market is slowing recovering from this downturn. The 2015 median sales price for homes in Grand Junction was \$190,000 which represents a 12.4% increase over the median sales price of \$169,000 reported at the end of 2010.

Table 7: 2015 Grand Junction Area Real Estate Listings

Jan-Dec	Total Sold	Median Price	Days on Market
2015	2,994	\$190,000	82
Change	+11%	+5%	-11%
2014	2,689	\$181,000	92

2015 Residential Real Estate Summary

- Year to date transactions up 11% from same period one year ago
- For the same period in 2015 vs. 2014 transaction growth was up 2%
- 54% of all sales are under \$200,000
- The median sales price is \$190,000 up 5% from same period one year ago
- December 2015 listing inventory down 16% from same time one year ago.
- 40% of listings are under \$200,000 (50% in December 2010)
- Foreclosure filings and sales continue to decline as the economy continues to improve.

Source: The Bray Report, January 2016

Rental Housing Cost. Information about the Grand Valley's current rental units were gathered through use of a 2015 Rental Vacancy Survey for the *Grand Valley Housing Needs Assessment*, covering single family rental units, apartments, mobile homes, and other types of rental units. All told, current vacancy rates of properties surveyed was a low 4.1 percent, with single family units at 6.8 percent and apartments at 4.1 percent. The most frequently surveyed units were two bedroom units, with the most frequently surveyed type being apartment units. The average rent for single family units was \$1,152.70 and the average for apartment units was \$743.00.

Table 8: Average Market Rate Rent by Apartment Type

Apartment Type	Average Rent
One Bedroom	\$612
Two Bedroom	\$724
Three Bedroom	\$896
Four Bedroom	\$1,500

Assisted Rental Housing. Grand Junction has approximately 3,700 subsidized and below market units that are owned and operated by the Grand Junction Housing Authority, Housing Resources of Western Colorado, Hilltop Community Services and a variety of not-for-profit agencies and tax credit partnerships. The entities administer 1,296 Section 8 and other vouchers that provide rental subsidy for households earning very low income.

HOUSEHOLDS BY INCOME AND COST BURDEN

Cost burden is defined as gross housing costs that range from 30 to 49.9 percent of gross household income; severe cost burden is defined as gross housing costs of 50 percent or above gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and electricity or natural gas energy charges.

The most common type of housing problem in the Grand Valley is cost burden. Some 20.9 percent of households were cost burdened in 2014, and an additional 14.9 percent were severely cost burdened. This accounts for a total of 35.8 percent of Grand Valley households, and an increase from 29.0 percent in 2000. 50.2% of renters were cost burdened.

Table 9
Households by Cost Burden by Income and Family Status

Grand Valley
2008-2012 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	262	975	289	849	1,522	3,897
30.1-50% HAMFI	230	1,380	253	954	829	3,646
50.1-80% HAMFI	514	2,291	572	796	1,359	5,533
80.1% HAMFI and above	632	2,557	692	443	1,251	5,574
Total	1,638	7,202	1,805	3,041	4,962	18,649
Total						
30% HAMFI or less	372	1,361	324	1,328	1,975	5,359
30.1-50% HAMFI	516	1,554	373	2,022	1,075	5,540
50.1-80% HAMFI	1,348	3,414	746	1,797	1,902	9,208
80.1% HAMFI and above	5,104	15,822	2,637	1,960	6,033	31,557
Total	7,340	22,152	4,081	7,106	10,985	51,664

Table 10 shows housing problems for owner-occupied households, by income and family status. Some 29.9 percent of owner households in the Grand Valley have housing problems. Owner households at 30 percent HAMFI or lower have the highest rate of housing problems, exceeding 72.3 percent. "Other" owner households have a higher rate of housing problems than the total of the Grand Valley, with 42.2 percent of these households having housing problems. Clifton has the highest rate of housing problems for owner households, at 37.0 percent. This is followed by Orchard Mesa and Redlands, at 34.5 percent and 30.9 percent, respectively.

Renter households with housing problems are shown in Table 11. Renter households in the Grand Valley face housing problems at a higher rate than owner households, with 50.2 percent of renter households facing housing problems in 2012. Households at income between 30 and 50 percent HAMFI faced the highest rate of housing problems, at 81.1 percent. Elderly non-family households face housing problems at a rate higher than average for Grand Valley, with 61.1 percent of those households facing housing problems.

Table 10
Owner-Occupied Households by Cost Burden by Income and Family Status

Grand Valley
2008-2012 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	241	213	104	464	430	1,452
30.1-50% HAMFI	195	642	88	501	282	1,708
50.1-80% HAMFI	409	1,258	417	569	649	3,302
80.1% HAMFI and above	583	2,135	400	263	910	4,290
Total	1,428	4,248	1,009	1,796	2,272	10,753
Total						
30% HAMFI or less	351	280	129	681	568	2,009
30.1-50% HAMFI	441	787	208	1,343	373	3,153
50.1-80% HAMFI	1,198	1,706	468	1,466	874	5,712
80.1% HAMFI and above	4,761	13,286	1,870	1,579	3,562	25,059
Total	6,751	16,059	2,676	5,069	5,378	35,934

Orchard Mesa has the highest rate of housing problems for renters within the Grand Valley. Some 60.9 percent of renter households in Orchard Mesa face housing problems. Clifton and the “remainder of the Grand Valley” renters also face housing at a rate higher than the average for the Grand Valley. Some 54.3 percent of Clifton renter households and 53.9 percent of “remainder” renter households face housing problems.

Table 11
Renter-Occupied Households by Cost Burden by Income and Family Status

Grand Valley
2008-2012 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	21	762	185	385	1,092	2,444
30.1-50% HAMFI	35	737	165	453	547	1,937
50.1-80% HAMFI	105	1,033	155	227	710	2,231
80.1% HAMFI and above	49	422	291	180	341	1,284
Total	210	2,954	796	1,245	2,690	7,896
Total						
30% HAMFI or less	21	1,082	195	646	1,406	3,350
30.1-50% HAMFI	75	766	165	678	702	2,387
50.1-80% HAMFI	150	1,708	278	331	1,028	3,496
80.1% HAMFI and above	343	2,536	767	381	2,471	6,498
Total	589	6,093	1,405	2,037	5,607	15,731

Table 12 shows the total households with housing problems by income and family status. The greatest number of those facing housing problems are small families, representing 38.6 percent of households. Overall, however, large families, elderly non-families and “other” households face housing problems at a rate higher than the average. Large families at 30 percent HAMFI and below face housing problems at the highest rate in the Grand Valley, with 89.2 percent of these households facing housing problems. This is followed by small families between 30 and 50 percent HAMFI, which face housing problems at a rate of 88.8 percent.

Table 12
Households with Housing Problems by Income and Family Status

Grand Valley
2008-2012 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	241	213	104	464	430	1,452
30.1-50% HAMFI	195	642	88	501	282	1,708
50.1-80% HAMFI	409	1,258	417	569	649	3,302
80.1 % HAMFI and above	583	2,135	400	263	910	4,290
Total	1,428	4,248	1,009	1,796	2,272	10,753
Renters						
30 % HAMFI	21	762	185	385	1,092	2,444
30.1-50% HAMFI	35	737	165	453	547	1,937
50.1-80% HAMFI	105	1,033	155	227	710	2,231
80.1 % HAMFI and above	49	422	291	180	341	1,284
Total	210	2,954	796	1,245	2,690	7,896
Total						
30 % HAMFI	262	975	289	849	1,522	3,897
30.1-50% HAMFI	230	1,380	253	954	829	3,646
50.1-80% HAMFI	514	2,291	572	796	1,359	5,533
80.1 % HAMFI and above	632	2,557	692	443	1,251	5,574
Total	1,638	7,202	1,805	3,041	4,962	18,649

Some additional data is available for the City of Grand Junction, breaking down housing problems by racial and ethnic group. Tables 13 through 15 show housing problems by race and ethnic groups. Using this data, the disproportionate share of housing problems for each racial and ethnic group can be calculated. If any single racial or ethnic group facing housing problems at a rate greater than ten percentage points than the jurisdiction average, then that groups is said to have a disproportionate share of housing problems.

Table 13 shows the homeowner households with housing problems by income and race for the City of Grand Junction. Black, Asian, and American Indian households face housing problems at a rate of 100 percent, exceeding the overall jurisdiction average of 29.2 percent. "Other" race households face a disproportionate share of housing problems at income levels above 80 percent HUD Area Median Family Income (HAMFI). As for ethnicity, Hispanic homeowner households face a disproportionate share of housing problems at income levels between 30 and 80 percent HAMFI.

Renter households are shown in Table 14. As with Asian homeowner households, Asian renter households also face housing problems at a rate of 100 percent. This represents 30 households total, and may not be statistically significant. Black renter households with incomes between 50 and 80 percent HAMFI face a disproportionate share of housing problems, as do American Indian households at income between 30 and 50 percent HAMFI. "Other" race renter households face a disproportionate share of housing problems at income between 50 and 80 percent HAMFI. In addition, Hispanic renter households face disproportionate share of housing problems at income levels between 30 and 50 percent HAMFI.

Table 13
Homeowner Households with Housing Problems by Income and Race

City of Grand Junction
2008–2012 HUD CHAS Data

Income	Non-Hispanic by Race/Ethnicity						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
30% HAMFI or less	550	0	0	0	0	0	35	585
30.1-50% HAMFI	720	15	0	10	0	0	80	825
50.1-80% HAMFI	920	0	0	10	0	40	215	1,185
80.1-100% HAMFI	610	0	10	0	0	4	10	634
100.1% HAMFI or more	1,105	0	0	40	0	25	65	1,235
Total	3,905	15	10	60	0	69	405	4,464
Total								
30% HAMFI or less	720	0	0	0	0	0	90	810
30.1-50% HAMFI	1,265	15	0	10	0	4	80	1,374
50.1-80% HAMFI	1,880	0	0	10	0	75	295	2,260
80.1-100% HAMFI	1,185	0	10	0	0	4	30	1,229
100.1% HAMFI or more	9,050	0	55	40	0	75	420	9,640
Total	14,100	15	65	60	0	158	915	15,313

Table 14
Renter Households with Housing Problems by Income and Race

City of Grand Junction
2008–2012 HUD CHAS Data

Income	Non-Hispanic by Race/Ethnicity						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
30% HAMFI or less	1,265	10	20	15	0	4	210	1,524
30.1-50% HAMFI	855	0	0	4	0	30	230	1,119
50.1-80% HAMFI	940	45	0	0	0	95	220	1,300
80.1-100% HAMFI	225	0	0	0	0	0	0	225
100.1% HAMFI or more	465	0	0	0	0	0	75	540
Total	3,750	55	20	19	0	129	735	4,708
Total								
30% HAMFI or less	1,785	35	20	19	0	14	275	2,148
30.1-50% HAMFI	1,110	0	0	4	0	40	250	1,404
50.1-80% HAMFI	1,370	45	0	0	0	110	400	1,925
80.1-100% HAMFI	745	0	0	0	0	0	105	850
100.1% HAMFI or more	2,290	35	0	15	0	55	550	2,945
Total	7,300	115	20	38	0	219	1,580	9,272

Table 15 shows the total households with housing problems by income and race. Overall, Black households face housing problems at a rate of 53.8 percent, which exceeds the 37.3 jurisdiction average. American Indian households face housing problems at a rate of 80.6 percent and “other” race at 52.5 percent. In addition, Asian and Hispanic households face a disproportionate share of housing problems at various income levels.

Table 15
Total Households with Housing Problems by Income and Race

City of Grand Junction
2008–2012 HUD CHAS Data

Income	Non-Hispanic by Race/Ethnicity						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
30% HAMFI or less	1,815	10	20	15	0	4	245	2,109
30.1-50% HAMFI	1,575	15	0	14	0	30	310	1,944
50.1-80% HAMFI	1,860	45	0	10	0	135	435	2,485
80.1-100% HAMFI	835	0	10	0	0	4	10	859
100.1% HAMFI or more	1,570	0	0	40	0	25	140	1,775
Total	7,655	70	30	79	0	198	1,140	9,172
Without Housing Problems								
30% HAMFI or less	380	25	0	4	0	10	90	509
30.1-50% HAMFI	800	0	0	0	0	14	20	834
50.1-80% HAMFI	1,390	0	0	0	0	50	260	1,700
80.1-100% HAMFI	1,095	0	0	0	0	0	125	1,220
100.1% HAMFI or more	9,770	35	55	15	0	105	830	10,810
Total	13,435	60	55	19	0	179	1,325	15,073
Not Computed								
30% HAMFI or less	310	0	0	0	0	0	30	340
30.1-50% HAMFI	0	0	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0	0	0
80.1-100% HAMFI	0	0	0	0	0	0	0	0
100.1% HAMFI or more	0	0	0	0	0	0	0	0
Total	310	0	0	0	0	0	30	340
Total								
30% HAMFI or less	2,505	35	20	19	0	14	365	2,958
30.1-50% HAMFI	2,375	15	0	14	0	44	330	2,778
50.1-80% HAMFI	3,250	45	0	10	0	185	695	4,185
80.1-100% HAMFI	1,930	0	10	0	0	4	135	2,079
100.1% HAMFI or more	11,340	35	55	55	0	130	970	12,585
Total	21,400	130	85	98	0	377	2,495	24,585

Other Housing Problems. Housing needs go beyond the measure of cost burden. Housing needs can include the need for rehabilitation of the existing housing stock, addressing basic health and safety issues, and minimizing overcrowding. The census provides information about the condition of existing housing stock and overcrowded households.

Incomplete Facilities. According to the Census, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

At the time of the 2000 Census, a total of 99 units, or 0.2 percent of all housing units in the region, were lacking complete plumbing facilities, as shown in Table 16. The 2014 ACS data averages showed that the percentage of units grew to 0.6 percent, which translates into an estimated 308 units with incomplete plumbing facilities.

Table 16
Households with Incomplete Plumbing Facilities

Households	2000 Census	2014 Five-Year ACS
With Complete Plumbing Facilities	40,333	51,311
Lacking Complete Plumbing Facilities	99	308
Total Households	40,431	51,618
Percent Lacking	0.2%	0.6%

Table 17 shows the number of housing units with incomplete kitchen facilities in the Grand Valley. In 2000, 300 housing units had incomplete plumbing facilities. In 2014, the incidence of these units was higher; at 1.4 percent, this represented some 702 units with incomplete kitchen facilities.

Table 17
Households with Incomplete Kitchen Facilities

Households	2000 Census	2014 Five-Year ACS
With Complete Kitchen Facilities	40,131	50,916
Lacking Complete Kitchen Facilities	300	702
Total Households	40,431	51,618
Percent Lacking	.7%	1.4%

Overcrowding. A housing unit is defined as “overcrowded” if it has more than one but not more than 1.5 persons per room, and is defined as “severely overcrowded” if it has more than 1.5 persons per room. As seen Table 18, some 1.9 percent of households faced overcrowding in 2014, while 0.3 percent faced severe overcrowding, a decrease from 2000. However, this housing problem was far more prevalent in renter-occupied households compared to owner-occupied households, with 3.7 percent of renters overcrowded and 0.9 percent severely overcrowded in 2013. Areas of the city with smaller, older housing units or higher numbers of low income households show a higher proportion of overcrowding. In some cases, households choose to live in smaller quarters for cultural reasons.

Table 18
Overcrowding and Severe Overcrowding

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	28,140	98.2%	429	1.5%	85	.3%	28,654
2014 Five-Year ACS	35,429	98.9%	366	1.0%	17	.0%	35,813
Renter							
2000 Census	11,106	94.3%	420	3.6%	252	2.1%	11,778
2014 Five-Year ACS	15,075	95.4%	592	3.7%	139	0.9%	15,805
Total							
2000 Census	39,246	97.1%	849	2.1%	337	.8%	40,431
2014 Five-Year ACS	50,504	97.8%	958	1.9%	156	.3%	51,618

Recent economic conditions indicate that the number of overcrowded households has likely increased in the past few years due to the high rate of foreclosures and 2 or more households

sharing a single home. As economic conditions improve in the next few years, the number of overcrowded households should stabilize again.

HOUSING NEEDS ASSESSMENT

The housing stock in the Grand Valley rose 28.6 percent between 2000 and 2010, from 42,391 units in 2000 to 54,507 units in 2010. Homeownership in the area declined slightly over the period, from 71.0 percent to 69.6 percent. There was an increase in the number of vacant housing units, which rose by 75.8 percent or 1,957 vacant units to 3,440 vacant units. However, the more concerning component of vacant housing units are those that are considered as “other vacant” by the Census. These types of units are not for-rent, nor are they for-sale; and are not available to the market place. There may be challenges in ownership; they may be abandoned or foreclosed upon; they may be too dilapidated to be considered habitable. With 798 such units empty in 2010, they comprise 23.2 percent of all vacant units. When located in close proximity to one another, they may be considered a blighting influence, and there were several areas throughout the Grand Valley with higher concentrations of these units.

In terms of housing production, the number of permits issued for construction for all units in the County peaked in 2006 before declining sharply. The vast majority of these newly permitted units were single family homes. The median home value increased from \$121,500 in 2000 to \$217,700 in 2010. The median contract rent also increased during this time, from \$496 in 2000 to \$715 in 2010.

Information about the Grand Valley’s current rental units were gathered through use of the 2015 Rental Vacancy Survey, covering single family rental units, apartments, mobile homes, and other types of rental units. All told, today’s vacancy rates of properties surveyed was a low 4.1 percent, with single family units at 6.8 percent and apartments at 4.1 percent. The most frequently surveyed units were two bedroom units, with the most frequently surveyed type being apartment units. The average rent for single family units was \$1,152.70 and the average for apartment units was \$743.00.

With the growth of the population comes additional demand for housing for a selection of special populations, such as the disabled or those needing care with services. This is acutely true for our aging population, with its rapidly rising share of seniors. We must begin to consider taking action for these groups, particularly the elderly.

E. TRANSPORTATION BETWEEN HOME AND WORK

In addition to the cost of housing, the ease of transportation between home, work, child care and school and before and after school daycare can be a major contributor to where a family decides to live. The 2014 ACS data showed that there were 3% of workers in Grand Junction over the age of 16 who did not have access to a private vehicle. Unlike many Colorado urban areas where commute time can be in the hours, the mean travel time between work and home in Grand Junction is 15 to 20 minutes.

Grand Valley Transit (GVT) is the public transportation system serving the Grand Junction area. The service specifically targets elderly, disabled, transit dependent and low income populations. The GVT system has eleven fixed routes serving Grand Junction, Palisade, Clifton, Orchard Mesa and Fruita. The Redlands area is served by Dial-a-Ride. All of these areas are served by a curb to

curb paratransit service through scheduled appointments for qualified disabled riders those who are eligible.

GVT has recently expanded its hours of operation to include evening hours would like to extend the service hours later into the evening to better serve shift employees, students or those with no other form of transportation. The total number of GVT passengers for 2015 was 831,165.

SECTION 3 – EVALUATION OF CURRENT FAIR HOUSING STATUS

A. HUD COMPLIANCE REVIEWS

The Region VIII HUD Office of Community Planning and Development (CPD) conducted an on-site monitoring visit in May 2013 regarding the overall administration of the City of Grand Junction Community Development Block Grant (CDBG) program. However, the evaluation did not include review of fair housing activities. The Office of Fair Housing and Equal Opportunity (FHEO) did review the City's 2014 Consolidated Annual Performance and Evaluation Report (CAPER) in December 2015 and made the following comments, which are intended to be addressed in this updated AI as well as in program administration procedures and reporting.

- Even though Grantee's current AI does not contain all of the essential elements of an AI, Grantee has done an excellent job affirmatively furthering fair housing in its jurisdiction and describing how its programs address identified impediments to Fair Housing Choice. FHEO will consult with Grantee to update and improve its current AI during PY 2015.
- While Grantee included race and ethnicity data for direct beneficiaries, the 2014 CAPER does not provide sufficient information to determine whether female-headed households and people with disabilities are benefitting from Grantee's direct benefit activities in relative proportion to such groups' representation in Grantee's population. FHE requests that Grantee and its subrecipients maintain complete and accurate record that include the disability status and sex of heads of households for Grantee's direct beneficiaries.

B. FAIR HOUSING COMPLAINTS

The Office of Fair Housing and Equal Opportunity in the Department of HUD and the Colorado Civil Rights Division (CCRD) was contacted regarding the number of complaints they had received in Grand Junction within the past 5 years. The Federal Fair Housing Act prohibits discrimination in housing because of race or color, national origin, religion, sex, familial status or disability. Persons who believe their fair housing rights have been violated are entitled to fill out a Housing Discrimination Complaint form, write a letter to HUD, telephone the HUD hotline, or file a complaint over the internet within one year after an alleged violation. Upon filing a complaint, HUD notifies the alleged violator of the complaint and permits the alleged violator to submit an answer, investigates the complaint and determines where there is reasonable cause to believe the Fair Housing Act has been violated, and notifies the complainant if a HUD investigation cannot be completed within 100 days of receipt of the complaint.

HUD will try to reach an agreement with the person the complaint is against, and if a conciliation agreement is signed, HUD will take no further action. If HUD has a reasonable cause to believe that the agreement has been breached, HUD will recommend that the Attorney General file suit.

If after investigating the complaint, HUD finds reasonable cause to believe discrimination has occurred, it may take the course to an administrative hearing or district court. If

discrimination is found, the person the complaint is against may be ordered to compensate for damages, provide relief such as making the housing available to the complainant, or pay a civil penalty and reasonable attorney's fees and costs.

There have been four complaints from Grand Junction filed with HUD or CCRD between 2011 and 2015. The details of the complaints are summarized in Table 19.

TABLE 19: Fair Housing Complaints 2011-2015

Date Filed	Basis of Complaint	Date Closed	Closure Type
06/09/2011	Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 Coercion, Retaliation	10/26/2011	No cause determination
08/11/2011	Discriminatory terms, conditions, privileges or services and facilities	12/30/2011	No cause determination
04/28/2012	Discriminatory acts under Section 818 Coercion, Retaliation; Failure to make reasonable accommodation	06/27/2012	No cause determination
07/10/2012	Discriminatory terms, conditions, privileges or services and facilities; Discriminatory acts under Section 818 Coercion, Retaliation	10/16/2012	No cause determination

It takes persistence to file and pursue a discrimination complaint and many who experience discrimination may not have the time or energy to pursue a complaint since they are in the process of seeking shelter for themselves and their families. Some people may not realize they have been discriminated against until later, and some never realize it, as discrimination can be done in subtle ways. HUD's *Annual Report on Fair Housing for FY 2012-13: The State of Fair Housing* noted that nationally, there were 3,577 housing discrimination complaints handled by HUD. The majority of these complaints continues to be based on disability, followed by race and ethnicity and familial status as a basis. The most frequently cited issue regarding disability was failure to make reasonable accommodation. For race, differences in treatment occurred and familial status complaints related to inappropriate questions, terms of conditions of sale or rental or refusal to rent.

Based on this information, an apparent area to concentrate on is housing for persons with disabilities and the reasonable accommodations that may be required to provide a housing unit that can address their needs. As the population ages, and increasing numbers of persons have disabilities, this may become a more frequent issue. While there were no housing discrimination complaints filed and found to have good cause, housing discrimination may still be taking place in the Grand Junction area. The local housing providers acknowledge that, even though there are very few complaints that have been

filed, it is more likely due to a lack of consumer knowledge regarding discrimination and the process by which a complaint can be filed.

C. IDENTIFICATION OF FAIR HOUSING CONCERNS OR PROBLEMS

Impediments to fair housing choice include any action, omission or decision taken because of race, color, religion, sex, disability, familial status, or national origin that may restrict housing choices or the availability of housing choices. This section addresses housing problems related to discriminatory and illegal practices, as well as general and specific local housing concerns that may occur. The inclusion of these practices in this report is not intended to imply that these practices are occurring, but to provide an overview of the variety of ways in which housing discrimination may happen and which are illegal under the provisions of the Federal Fair Housing Act.

1. Discriminatory and Illegal Practices

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

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

Discrimination in the provision of brokerage services may result when a real estate agent or broker is a member of a minority population, or has disabilities and is denied membership in a multiple listing directory or other organization.

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

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

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

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

evidence found that any of these practices are occurring in Grand Junction is based on the housing discrimination complaints filed data summarized on page 28.

2. General Housing Concerns

Local Preferences. The Grand Junction Housing Authority has determined housing selection preferences for its waitlisted properties. Wait list applicants are selected in the following order:

1. Elderly/Disabled/Working Families with dependent children living or working in the Grand Junction area
2. Elderly/Disabled/Working Families with dependent children living in Mesa County.
3. Non-Working Families with dependent children living in the Grand Junction area
4. Non-Working Families with dependent children living in Mesa County.
5. Working Families without dependent children living in the Grand Junction area
6. Working Families without dependent children living in Mesa County
7. Non-Working Families without dependent children living in the Grand Junction area
8. Non-working Families without dependent children living in Mesa County
9. Working Singles living in the Grand Junction area
10. Working Singles living in Mesa County
11. Non-Working Singles living in the Grand Junction area
12. Non-Working Singles living in Mesa County.
13. Out-of- County Applicants
14. Applicants Living in Subsidized Housing
15. Date and Time of application (if preference for household ranking is the same)

For two of its properties, Ratekin Towers and Walnut Park Apartments, the Housing Authority gives preference to elderly and disabled households. Applicants for these waiting lists are selected in the following manner:

1. Elderly /Disabled/ City
2. Elderly /Disabled/ County
3. Elderly /Disabled/ State
4. Elderly/Disabled/Out of State

This preference policy often means that single adults tend to go unassisted. Also, at least 40% of the Housing Authority's newly-admitted families must meet extremely low-income guidelines in any given fiscal year, so families with higher incomes may be passed over for extremely low-income families. If there is not an adequate supply of extremely low-income families on the waiting lists, Housing Authority staff will conduct outreach in a non-discriminatory way to meet this requirement.

The Housing Authority currently administers 1,205 Section 8 and other Housing Choice vouchers, 150 of which are designated for persons with disabilities. Housing Resources of Western Colorado also owns 176 housing units throughout the Grand Junction area, 8 of which are specifically set aside as transitional housing for formerly homeless veterans.

As of September 2015, the Housing Authority has a waiting list of approximately 1,700 applicants. The average wait for housing is approximately two years. Project-based vouchers can be used by seniors 55 and older at the Walnut Park or Ratekin Towers apartments.

Expiring Housing Assistance Contracts. There have been a number of HUD housing assistance contracts in the Grand Junction area that have expired in the past few years. These contracts were granted to offset 40-year mortgages. Recently expired subsidized units include Clifton Townhouses, Willow Grove, Little Bookcliff, and the Racquet Club Apartments. Other subsidized units that have future expiration dates in 2022 include the Garden Village Apartments and the Monument Ridge Townhomes.

3. Specific Housing Concerns

Housing Needs for Persons with Disabilities. As previously reported, data shows 20,348 persons within the Grand Junction area over the age of five had some type of disability. Of persons 20 to 64 years old and over in the labor force with a disability, 43.2% were employed. This is contrasted with 77.7% of the population of the same age, without disabilities, being employed. Many persons with disabilities are either unemployed or underemployed and a large percentage live at or below the poverty level. As the general population ages, there is expected to be an increased need for housing units for people who experience reduced mobility with age. There are many types of disability, including mobility, hearing impairment, work-related, developmental disabilities, chronic mental illness, and visual impairment. Many persons with disabilities may live in a setting that does not accommodate their disability, such as housing units lacking roll-in showers.

Area agencies and organizations working with people having physical and developmental disabilities report an increase in the demand for accessible housing units that are affordable, while others have accessible units that are not being rented by persons with disabilities. STRiVE, the Center for Independence (CFI) and Mind Springs Health are the primary agencies serving the disabled population in the Grand Junction area. Key services for clients are offered through case management programs (financial assistance, independent living skills training, peer counseling, advocacy and employment training and assistance) and community and awareness response programs.

Eight percent of the 968 adults served by STRiVE are in the 11 group homes owned and operated by STRiVE and the rest live in community rentals, in host homes similar to foster care or live with their families. STRiVE has 17 people in HUD 811 housing vouchers and 13 in Section 8 housing. Additionally, during FY 2010, STRiVE completed 3 newer medical group homes that house 23 persons that were displaced by the closure of the State-operated Regional Center in Grand Junction. Minimal support staff is also available for clients living independently in homes or apartments. This still leaves approximately 278 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. STRiVE serves approximately 1100 people and the adults (about 968) are classified as

below poverty level. For those with physical disabilities, one of the most difficult accessibility issues to overcome for residents lies with the interior accessibility of housing units.

The Center for Independence (CFI) works to promote community solutions and to empower individuals with disabilities to live independently. While CFI does not provide housing for its clients, it offers supportive services through peer relationships in the areas of advocacy, information and referral, support groups, classes and education and independent/daily living skills training. CFI annually serves between 200 and 300 persons.

In addition to its many services, Mind Springs Health provides short and long term residential facilities and partners with the Grand Junction Housing Authority to administer 45 vouchers for person with mental illness.

Housing Needs for Single Heads of Household with Children. The number of female heads of household has increased from 8.9% of all occupied housing units in 2010 to 10.8% reported in the 2014 ACS data. Male single heads of household have also increased within the last five years. It is often difficult to find housing that will accommodate family members who have disabilities and large families with several children at an affordable price. The majority of the Section 8 and other voucher housing units available are two-bedroom units, although several of the units at Grand Junction Housing Authority and Housing Resources of Western Colorado properties are three and four-bedroom units.

In addition to providing housing, the Grand Junction Housing Authority administers several programs to assist clients with household concerns. These programs are summarized below.

The **Family Stability/Housing Advocate Program** is designed to help low income families retain their housing or housing assistance. It provides coaching, mentoring, education, facilitation, negotiation, and other services to help keep families together. It serves families who are in jeopardy of eviction, children who are at risk of out of home placement, and works to reunify children with their families.

The **Family Self-Sufficiency Program (FSS)** provides supportive services and case management to Housing Choice Voucher program families who seek to make the transition from public assistance to productive employment and economic self sufficiency. HUD requires Housing Authorities that provide Housing Choice Vouchers to operate an FSS program to help families move from a government housing subsidy to economic self sufficiency. The FSS Program Coordinator recruits current Housing Choice Voucher program participants and assists them with goal setting, counseling, emotional support, crisis intervention and problem solving in order to help them develop job skills, motivate them to seek and retain employment, and eventually become self sufficient.

The purpose of any homeownership program is to provide an opportunity for families, who ordinarily could not afford to buy their own home, to share in the goal of

homeownership. This program is designed to assist the family in positioning themselves to purchase a home through extensive training and counseling.

Homebuyer Education classes ensure that first-time home buyers are informed consumers with regard to all aspects of home ownership. Topics covered include credit reports and money management; loan qualification and financing options; shopping for a home/offers/contracts; appraisals and inspections; closing; avoiding foreclosure; and home maintenance.

The GJHA staff includes a counselor certified by HUD to conduct **Reverse Mortgage Counseling** with seniors seeking to eliminate their monthly mortgage payment and/or access their existing home equity as cash.

GJHA counselors provide no cost HUD-approved **mortgage default counseling** and staff that can assist clients in accessing Colorado **foreclosure deferment programs**. These services provide one-on-one client consultations and may act as a negotiator between mortgage and reinstatement companies and the homeowner, with the objective to obtain structured agreements to avoid foreclosure and loss of the home.

The **Calling Mesa County Home (CMCH) Program** is an employer assisted workforce homeownership program designed to assist members of the local workforce who have a goal of becoming home owners. The CMCH Program offers many benefits to the entire community.

Housing for the Homeless. The homeless population in the Grand Valley is estimated in several forms in the following narrative from the *2016 Grand Valley Housing Needs Assessment*. These estimates provide three different looks at the homeless population, as reported by different entities. This information can be used to help estimate the amount of need in the Grand Valley.

The following homeless data is reflective of the 2015 Point in Time (PIT) count. PITs are reported annually to the Department of Housing and Urban Development (HUD) to help determine federal funding for programs aimed at assisting homeless persons. Point in time counts provide a snapshot of how many persons are homeless at a given date each year. Due to the nature of the count, however, it is difficult to account for all homeless persons, especially those who are not connected to services. Nevertheless, it provides a helpful estimate to understanding the current homeless population in a specific region. This data is taken from the Balance of State Continuum of Care (CoC), with data pertaining directly to Mesa County.

The 2015 PIT counted a total of 507 homeless persons in Mesa County, as seen in Table 20. Of these, some 143 were children. Some 18.9 percent of homeless persons were unsheltered in the count. Only 2.1 percent of homeless persons under the age of 18 were unsheltered. Persons over the age of 24 had the highest rate of being unsheltered during the count, with over a quarter not being sheltered.

Table 20
Mesa County 2015 Homeless Population

	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing		
Total number of households	173	73	89	335
Total number of Persons	205	206	96	507
Persons aged less than 18	26	114	3	143
Persons aged 18-24	19	18	4	41
Persons over age 24	160	74	89	323

Table 21 breaks down the homeless population into subpopulations. Males comprised the highest proportion of the homeless population, accounting for 59.2 percent. Some 160 persons counted were chronically homeless. While only one homeless person identified as having HIV/AIDS, some 90 persons, or 17.8 percent of the homeless had a chronic physical illness. A total of 41 persons, or 8.1 percent of those counted, identified as veterans.

Table 21
Homeless Subpopulations

	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing		
Male	137	95	68	300
Female	67	111	27	205
Transgender	0	0	1	1
Chronically Homeless	86	0	74	160
Veteran	21	11	9	41
Serious Mental Illness	33	18	24	75
Substance Abuse	31	9	38	78
Chronic Physical Illness	52	12	26	90
HIV/AIDS	1	0	0	1
Developmental Disability	6	4	1	11
PTSD	29	0	6	35
Traumatic Brain Injury	9	0	4	13
Total number of Persons				507

Table 22 shows the homeless shelters within Mesa County in 2014. This data was collected from the Balance of State's 2014 Housing Inventory Chart. There were four emergency shelters for adult individuals available, three transitional housing units for adult individuals, two permanent supportive housing spaces for adult individuals, and two youth shelters.

Table 22
Homeless Shelters

Provider Name	Facility Type	Location
Grand Junction Rescue Mission	Emergency Shelter for Adult Individuals	Grand Junction
Grand Valley Catholic Outreach	Emergency Shelter for Adult Individuals	Grand Junction
Hilltop Community Resources	Emergency Shelter for Adult Individuals	Grand Junction
Homeward Bound of Grand Valley	Emergency Shelter for Adult Individuals	Grand Junction
Grand Junction Housing Authority	Transitional Housing for Adult Individual	Grand Junction
Grand Valley Catholic Outreach	Transitional Housing for Adult Individual	Grand Junction
Homeward Bound of Grand Valley	Transitional Housing for Adult Individual	Grand Junction
Grand Junction Housing Authority	Permanent Supportive Housing for Adult Individuals	Grand Junction
Grand Valley Catholic Outreach	Permanent Supportive Housing for Adult Individuals	Grand Junction
Karis, Inc	Homeless Youth and Transitional Housing	Grand Junction

Mesa County Valley School District 51 Prevention Services operates the Resources, Education, and Advocacy for Children who are Homeless (REACH) program. REACH is a school-based program that responds to the needs of students in temporary or transitional housing situations. The program offers assistance with school enrollment; immediate access to the breakfast and lunch program, transportation on a case by case basis and access to community resources as needed. There is currently no emergency or transitional shelter for unaccompanied homeless youth. In order to more accurately describe the homeless population within the County, we are including additional data as provided by REACH as presented above in Table 23. While the Point in Time count includes those staying in shelters and those unsheltered, it does not include many other homeless families that may be in other housing situations and are still considered homeless. According to this data, there are 653 homeless students in Mesa County, some 157 of which were accounted for in the Point in Time Count.

REACH also coordinates with the local Kids Aid organization that operates a backpack program. Many school children go hungry on weekends when they are not in school for breakfast and lunch. Kids Aid attempts to bridge that gap by sending these children home with backpacks full of non-perishable foods. Students eligible for the program are identified in every school in the Grand Junction area, and 1,800-2,000 backpacks are sent home per week.

Additional data is provided to the City of Grand Junction by local shelters that provide services to the local homeless population. According to these reports, in 2014-2015 local shelters provided over 50,000 nights of shelter and over 112,000 meals to over 1,300 unduplicated persons and 81 families, as seen in Table 23. The racial/ethnic breakdown of those served included 72 percent white, 13 percent Hispanic and 16 percent all other races/ethnicities. The

special needs populations served by the shelter included 27 percent chronically homeless, 26 percent severely mentally ill, 15 percent chronic substance abuse, and 18 percent veterans.

Table 23
Homeless Population 2014-2015 School Year
Mesa County - REACH

Total Population	653
Total Number of Families	435
Student Homeless Population	
Elementary Students	255
Middle School Students	118
High School Students	280
The Opportunity Center	6
The Career Center Valley	0
Valley	21
Dual Immersion Academy	3
Gateway School	0
Living Situation	
Doubled Up	301
Motel	41
*Unsheltered	42
*Shelter	59
*Supportive Housing	55
*Transitional Housing	1
Substandard Housing	4
Unaccompanied Youth	138
Subpopulations	
Seniors	106
Graduated	42
College, Tech School, or Military	38
Inactive	12
Returning Next Year	21
Job Corp	2

* Accounted for in Point-in-Time Count

There are several agencies and providers that specialize in services for the homeless including the Grand Junction Housing Authority, HomewardBound of the Grand Valley, Grand Valley Catholic Outreach and the Rescue Mission.

The Grand Junction Housing Authority administers the **Next Step Housing Program** that provides transitional housing for homeless and near homeless families. This is a very unique partnership between agencies who serve homeless families with partners including the Mesa County Workforce Center, Grand Valley Catholic Outreach, HomewardBound of the Grand Valley, the Latimer House and Mesa County School District 51.

Table 24
Shelter Service Populations

Total Population	1,300
Total Number of Families	81
Services Provided	
Nights of Shelter	50,000
Meals	112,000
Ethnic/Racial Breakdown	
White	72%
Hispanic	13%
All other race/ethnicity	16%
Subpopulations	
Chronically Homeless	27%
Severely Mentally Ill	26%
Chronic Substance Abuse	15%
Veterans	18%

HomewardBound of the Grand Valley operates the **Community Homeless Shelter**, a year round shelter facility with a capacity of 90 individuals and anyone under the age of 3. Currently this number is divided between single adults and families. The number of persons served is reported in Table 23. Overflow persons are taken to and picked up from a number of local churches that are able to provide overnight accommodations. In addition to nighttime shelter, the facility provides daytime medical assistance. In 2015, 688 medical assistance shelter days were provided.

In addition to the emergency shelter provided, HomewardBound administers several programs. The **Family Transitional Program** provides families who are homeless in the Grand Junction area with assistance in finding stable and affordable housing, job training, educational opportunities and a host of other individually tailored services that assist them in transitioning from homelessness to self-sufficiency. The program provides assistance for 12 families each year.

Grand Valley Catholic Outreach also operates a number of programs to provide emergency services to individuals and families in need, provide homeless support services, and feed any persons in need. The Catholic Outreach programs are listed below.

- **Almost Home** – simplifies the process of looking for affordable housing with the help of property managers, realtors and homeowners. A list of available properties is compiled and posted weekly at 45 community locations and on the Outreach website.
- The **Day Center** offers the amenities of home – a warm shower, laundry, telephone, mail, and storage – to area homeless, ages 18 and older. Job search support is also provided and twice each week medical personnel are on site to assist the guests with preventive health care.
- Homeless families are given **Emergency Housing** while they search for affordable housing and save for required deposits and monthly rent.
- **Transitional Supportive Housing** offers individuals and families the opportunity to end homelessness through cooperative living, counseling, and training. Residents, working with a case manager, must have gainful employment or enter a work skills program

through the WorkForce Center. Residents pay no more than 30% of their income during their 12 to 24 month stay after which they are in a position to provide for their own permanent housing.

- **Permanent Supportive Housing** provides homes to those with mental or physical impairments who have been chronically homeless and are free from drug abuse.

In 2013, 52 families were sheltered in emergency housing, 20 individuals per month in transitional housing, and 38 in permanent supportive housing.

D. OTHER FEDERAL, STATE AND LOCAL PROGRAMS

There are numerous federal, state and local programs to serve the needs of persons protected by the fair housing laws. The programs available in Grand Junction are described below, including some of the projects that the programs have supported.

1. Community Development Block Grant (CDBG)

The CDBG program administered by the Department of Housing and Urban Development (HUD) and the City of Grand Junction Neighborhood Services Division supports a wide range of activities to assist in economic development, housing, neighborhood improvements and social services. Grand Junction received \$374,788 from the CDBG program and funded the following projects in 2015.

- City of Grand Junction Program Administration
- STRIVE Diagnostic Clinic
- Mind Springs Outpatient Services Expansion
- Western Colorado Suicide Prevention Bridges Program
- Gray Gourmet Program
- Foster Grandparent Program
- Karis Asset House Improvements
- Housing Resources of Western CO Emergency Home Repair Program
- Homeless Shelter HVAC Energy Improvements
- Grand Valley Catholic Outreach Transitional Housing Rehabilitation
- STRIVE Group Home HVAC Replacement
- Partners Program Office Safety Improvements
- Orchard Avenue Elementary Safe Routes to School
- Westlake Park Neighborhood Pedestrian Safety Improvements

Grand Junction has identified affordable housing as a priority need category for use of CDBG funding. The objectives are to increase the number of affordable rental housing units; increase the number and type of homeownership opportunities for low-to moderate-income homebuyers; remove or reduce substandard housing units; and to preserve existing stock of affordable housing units. The CDBG funded projects to increase affordable housing opportunities in Grand Junction from 2011 to 2015 were:

- Grand Valley Catholic Outreach St. Martin Place
- Karis The House Acquisition
- HomewardBound of the Grand Valley Property Acquisition

- Karis Asset House Improvements

CDBG Leveraging Resources. Grand Junction has been able to increase the amount of assistance to CDBG housing-related projects by leveraging resources from other funding. The projects receiving CDBG funds and the amount leveraged for each in the past five years are listed below.

Table 25: CDBG Housing Projects – Funds Leveraged

PROJECT	CDBG FUNDING	FUNDS LEVERAGED
GVCO St. Martin Place	\$50,000	\$1,500,000
Karis The House Acquisition	\$85,000	\$154,900
HomewardBound Property Acquisition	\$109,971	\$35,476
Karis Asset House Improvements	\$10,200	\$230,017
Totals	\$255,171	\$1,920,395

2. HOME and Section 8 Housing Assistance

Whereas the CDBG activities listed above can contain both housing activities and City improvements such as streets and parks, HOME does not have this broad range. Instead it concentrates totally on housing. Its purpose is to expand and preserve the supply of affordable housing increase the number of families that can be served through both housing ownership and rental. Housing developed with HOME funds must serve families with income guidelines of less than eighty percent of the median income for the area. HOME funds can be used for acquisition, construction, reconstruction, tenant assistance, and rehabilitation to promote affordable rental and ownership housing. The HOME funds are directly administered by the State. The State of Colorado has \$705,000 in FY 2015 HOME funded open projects in Grand Junction.

Department of Housing and Urban Development (HUD) Section 8 Housing Assistance Payments Program provided FY 2010 funding for the following projects:

- Grand Junction Housing Authority - \$142,506
- Racquet Club Apartments - \$804,310
- Lower Valley Hospital Association - \$127,596
- Garden Village Apartments - \$698,964

3. Homeless Programs

The Emergency Shelter Grant Program (ESG) administered by HUD provides funds to states, cities, urban counties, and nonprofit groups. It provides funds for renovation, major rehabilitation, or conversion of buildings for use as emergency shelters and the cost of supportive services for the homeless. ESG funds have supported homeless prevention activities of Grand Valley Catholic Outreach, the Latimer House for shelter for victims of domestic violence operated by Hilltop Community Resources and HomewardBound of the Grand Valley for homeless shelter acquisition and operations. In 2014, \$50,000 was granted to Hilltop and \$23,000 to HomewardBound.

The Continuum of Care Program (CoC) promotes community-wide commitment to the goal of ending homelessness; provides funding for efforts by nonprofit providers and State and local governments to quickly re-house homeless individuals and families to minimize trauma and dislocation; promotes access to and effective utilization of mainstream programs; and optimizes self-sufficiency among individuals and families experiencing homelessness. In Grand Junction in FY 2014, Catholic Outreach received \$390,236 and CCH Mesa Transitional Housing received \$140,978.

McKinney-Vento Title X funds in the amount of \$35,851 were granted to Mesa County Valley School District 51 schools for services to students who are homeless or at risk of becoming homeless.

4. Housing Opportunities for Persons with AIDS (HOPWA)

HOPWA provides housing assistance and supportive services for low-income persons with HIV/AIDS and their families. This assistance is designed to help eligible persons retain or gain access to appropriate housing where they can maintain complex medication regimens and address HIV/AIDS related problems. HOPWA grants provide assistance through formula allocations to eligible States and metro-areas and competitive selection of projects proposed by State and local governments and nonprofit organizations. Typically, the Western Colorado Aids Project (WestCAP) receives part of their annual funding through HOPWA grants.

5. Low-income Housing Assistance Programs

- a. **Public Housing, including Housing Choice Vouchers and Subsidized Housing – administered by HUD and States.** Housing Choice Vouchers for eligible low-income households pay that portion of the rent that exceeds 30 percent of the household's income. Housing Choice Vouchers can only be used for dwellings rented at or below the fair market rent. Households using vouchers are allowed to supplement the voucher subsidy and pay a larger portion of their household income for their rent if they desire to rent a house or apartment at more than the fair market rent.

The Grand Junction Housing Authority makes the Housing Choice Vouchers available to renters. The Housing Authority has been serving the community by providing safe, affordable housing for those in need since 1974 and has received several commendations recognizing the quality of its work. The continuing challenge for the future is to become more financially self-sustaining and less susceptible to the impact of federal funding reductions.

Other programs of the Housing Authority were previously discussed (refer to pages 30-31). Annually, the Grand Junction Housing Authority hosts a fair housing training, open to the public, but focused toward local landlords. The training is well attended.

Subsidized housing is similar to public housing except that the properties are owned by private or nonprofit groups. The deeply subsidized properties in the Grand Junction area include:

- Willow Grove
- Capital Terrace
- Grand Manor Apartments
- Monument Ridge Townhomes
- Racquet Club Apartments
- Ratekin Tower
- Walnut Park
- St. Benedicts Place
- St. Martin Place I and II
- Grandview Apartments
- Garden Village Apartments
- Phoenix
- Courtyard Apartments
- Clifton Townhouses
- Grand Mesa Apartments
- Independence Village

- b. **Single Family Housing – 203(b) and 203(k) – administered by HUD.** The basis of HUD and its predecessor, Federal Housing Administration (FHA), is the 203(b) program. It provides mortgage insurance for a person to purchase or refinance a principal residence. A lending institution funds the mortgage loan: such as a mortgage company, a bank or a savings and loan institution to give the borrower a lower interest rate. This program flows from HUD through private enterprise to the citizens of Grand Junction.

The 203(k) program provides funds for acquisition and rehabilitation of single family homes. The borrower can get one mortgage loan at a long-term fixed interest rate to finance or refinance acquisition and rehabilitation. This program also is administered from HUD through lending institutions to the individual. FHA usage in 2015 as reported by HUD is summarized in Table 26.

Table 26: FHA Loans

Grand Junction MSA Insured 2015	Total FHA Insured	FHA Loans Insured	For Purchase	Loans for purchase	For Refinance	Refinance Loans 2015
FHA Insured	\$ 240,774,428	1343	\$ 150,622,994	854	\$ 90,151,434	489
City of Grand Junction						
FHA Insured	\$ 180,771,193	1020	\$ 117,919,356	677	\$ 62,851,837	343

Grand Junction MSA
All Active FHA Loans
as of December 2015

8,116

- c. **Weatherization Assistance Program – State administered.** To reduce energy costs and conserve energy, this program provides funds to States for weatherizing the dwellings of low-income persons. A unit is eligible for weatherization assistance if it is occupied by a family and if income requirements are met. To obtain funding as a supplier of weatherization assistance, an organization must submit an application to the local agency designated in the State’s plan as the sub-grantee for the area in which the organization is located. Housing Resources of Western Colorado (HRWC) administers the weatherization program for the Grand Junction area. HRWC provided weatherization for 267 units in 2014 with a total expenditure of \$1.7 million.

6. Low-Income Housing Tax Credits (LIHTC) – CHFA administered

Housing providers may utilize these credits to provide additional funding for projects. The provider must, in turn, provide a certain amount of low-income housing units for a minimum of 15 years. Tax credits can be used for new construction or acquisition and rehabilitation of existing buildings. In 2015, the Grand Junction Housing Authority applied for and received an allocation of LIHTC for its Highlands Apartments development of 64 units for senior housing. In 2014, Cardinal Capital in partnership with HomewardBound of the Grand Valley received an allocation of LIHTC for construction of the first phase of Pathways Village to provide 40 transitional homeless units.

7. Colorado Housing Finance Authority (CHFA) – State quasi-governmental agency

This agency provides additional mortgage funds at reduced interest rates through bond financing. This funding can be used in addition to the HOME down payment assistance to create a very usable package of financing options for low/moderate income buyers. Nonprofit groups apply to CHFA for funding of projects. CHFA’s homebuyer mortgage products are available at most banks in the Grand Junction area. Table 27 below shows annual production amounts for CHFA in Grand Junction for the past 5 years.

Table 27: CHFA Production in Grand Junction

Year	Combined Loan Amount	Loan Acquisition Count
2011	\$20,548,781	288
2012	\$17,458,715	236
2013	\$17,090,604	193
2014	\$12,086,690	138
2015	\$17,271,068	129
TOTAL	\$84,455,858	984

E. Local Agencies and Nonprofit Groups

In addition to the Federal and State programs to assist with housing needs, there are a number of local agencies and nonprofit groups operating in Grand Junction, some of which are outlined below.

1. Housing Resources of Western Colorado (HRWC)

The mission of HRWC, a private nonprofit corporation, is to provide affordable housing and to promote the wise and sustainable use of resources. HRWC offers education and awareness programs, opportunities for community revitalization and the provision of decent, safe and affordable housing for those with low and moderate income through self-help homeownership, housing rehabilitation, weatherization and rental housing.

HRWC manages 5 residential properties with a total of 184 units that target households with household income of 30%-60% of the area median income. The Mutual Self Help program is a "sweat-equity" home building program which provides new construction of single family homes on subdivision lots for homebuyers that are low-income and will provide assistance in the construction. 335 self-help homes have been constructed in the Grand Junction area since the program began in 1995.

2. Grand Valley Catholic Outreach (GVCO)

Grand Valley Catholic Outreach is staffed and supported through the commitment of time, talent and resources by many community churches, foundations, businesses and organizations, volunteers and friends. Their mission statement is to come together to share a common mission dedicated to Christian service, proclaiming the dignity and worth of all persons, responding to their human needs and striving to show the compassion of Christ.

GVCO operates a Day Center for homeless persons who can take showers, wash clothes, receive and make phone calls and store their possessions. During 2014-2015, the Day Center provided medical services to 709 unduplicated persons and provided day services to 1,799 homeless persons per month.

Another Catholic Outreach endeavor is the operation of a Soup Kitchen where meals are served from 12:00 to 1:00 pm Monday through Saturday. During FY 2014-2015, 67,766 meals were served.

GVCO provides, on an emergency basis, two duplex apartments, called the T-House, for families who find themselves homeless. At least one adult must hold a job. The family may stay for approximately one month while they earn sufficient funds for deposit and first month's rent and locate suitable, affordable housing. 60 persons utilized this service in FY 2014-2015.

The Almost Home program gathers listings of available affordable housing from realtors, property managers and owners and make the listings available throughout the community with weekly updating. Annually, over 23,000 copies of the publication are distributed in the community.

There is also a service which provides emergency financial aid for basic needs such as rental evictions, mortgage foreclosures, past due utility bills, gasoline for stranded travelers, emergency medical prescriptions, car repairs, emergency bus fare, identification cards, and birth certificates for Mesa County residents and the homeless.

3. Mesa County WorkForce Center

The Mesa County WorkForce Center operated under the Mesa County Department of Human Services is committed to an ongoing partnership with Mesa County workers, employers and those seeking employment that creates and ensures a self-sufficient community. The programs are designed to serve employers who are seeking qualified employees and job seekers who are seeking employment opportunities; low income students and employed individuals needing child care; low income families needing to apply for TANF (Temporary Aid to Needy Families), Food Assistance and Medicaid; individuals seeking training and educational opportunities; and Veterans seeking employment, training or other services.

The WorkForce Center offers a vast array of services and information to give an edge in today's competitive economy. An employer service representative will assist the clients in customizing their services to fit the client's workforce needs. Experienced placement specialists recruit, prescreen and refer qualified applicants. Approximately 10,000 clients per month are served through the WorkForce Center programs.

4. Habitat for Humanity

Habitat for Humanity provides a home ownership program by partnering with individuals and families, who earn from 30% to 50% of the average median income in Mesa County, to build their home at a lesser cost by using volunteer labor and donated material as available, and providing an interest free mortgage. Habitat helps support and build lives by providing training opportunities in finance, home ownership, construction and maintenance, and neighborhood management. This supports Habitat's mission of building safe, affordable, and decent housing for families. Habitat typically constructs 5 homes per year.

5. STRIVE

STRIVE serves Mesa County residents with developmental disabilities and their families. They participate in one or more of the following programs which stress personal growth, independence, freedom of choice, and integration.

- Infant and toddler early intervention
- Family support services
- Case management
- Vocational and day services
- Residential services
 - o Group homes
 - o Personal care alternatives
 - o Supported living services
 - o Host home living options
 - o Behavior and nursing services
- Transportation

SECTION 4 – ASSESSMENT OF FAIR HOUSING ACTIVITIES AND IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

A. PUBLIC POLICY, PLANNING, ZONING AND DEVELOPMENT

1. Public Policies and Actions

Overall public policies and actions affect the approval of sites and other building requirements used in the approval process for the construction of public-assisted housing. Over the past 20 years, funding of acquired, rehabilitation or new housing projects has been a priority for the City's Community Development Block Grant (CDBG) program. Projects funded or assisted by CDBG grants include: Lincoln Apartments, STRiVE Group Homes, Garden Village Apartments, Linden Apartments, Linden Pointe, Walnut Park, The House and the Asset House, Courtyard Apartments, St. Martin Place, Habitat for Humanity and several land acquisitions for housing purposes.

The City has not created or adopted an Affordable Housing Policy or Program but an Infill and Redevelopment Program has been adopted that provides some incentives for new development including affordable housing projects. Due to current budget constraints, the program is presently not funded but may be re-implemented as the financial situation improves in the future.

The *Grand Valley Housing Needs Assessment* identified housing challenges and provides recommendations and actions goals for the community to work towards to improve housing in the area.

Conclusion: While the City's 5-Year Consolidated Plan priorities and CDBG program are supportive of fair housing choice, the City could strengthen policies through a formal Affordable Housing Policy and as actions are prioritized and implemented following the *Grand Valley Housing Needs Assessment* guidance.

2. Comprehensive Plan

The City of Grand Junction adopted its *Comprehensive Plan* in 2010. The Plan includes a community vision and goals and policies on topics such as land use, housing, transportation, economy, and the environment. The housing goal is "to provide a broader mix of housing types in the community to meet the needs of a variety of incomes, family types and life stages". The policies towards this end include: in making land use and development decisions, the City and County will balance the needs of the community; encourage mixed-use development and identification of locations for increased density; and increase the capacity of housing developers to meet housing demand.

Conclusion: The City's *Comprehensive Plan* is supportive of fair housing choice through policies that are intended to offer safe, habitable, and attainable housing; provide a mix of housing distributed throughout the community; encourage retention and improvement of the existing housing stock; and address special needs of residents.

3. Zoning and Development Code, Development Review Process and Building Code

An updated *Zoning and Development Code* was also adopted by the City of Grand Junction in 2010 in order to better align the land use and zoning regulations with the goals and policies outlined in the *Comprehensive Plan*. Both the Plan and the Code have made some progress in removing impediments to fair and affordable housing.

IMPROVED DEVELOPMENT FLEXIBILITY

1. Created new zone districts, including form based districts, to implement the *Comprehensive Plan*. These new districts provide for a mixed use opportunity creating additional housing choice.
2. Increased allowed height in many zone districts which will allow taller buildings that can accommodate different housing densities and product design options.
3. There is no maximum residential density in the mixed use Residential - Office (R-O) zone district
4. Light Commercial (C-1) zoning allows multifamily development up to 16 units per acre.

SPECIFIC HOUSING PROVISIONS

In some zoning districts of higher density allowances, the *Zoning and Development Code* allows the conversion of single family homes or other buildings to an extra occupancy rental unit (accessory unit or subunit). The review process for this conversion is minor development review and all building and fire code provisions apply.

Manufactured housing units that are on permanent foundations are treated as any other single family dwelling in the *Zoning and Development Code*. Several new manufactured home subdivisions and parks were developed in the 1990s but there has been little interest in this type of development in the Grand Junction area in the past decade. This is possibly because it has been possible for some households to participate in self-help housing programs or purchase “stick built” homes at a cost that was fairly close to the cost of owning a manufactured home and paying monthly lot rental.

The Code provisions concerning group living facilities of all sizes have been updated to align with pertinent State statutes and eliminate impediments to this type of housing, particularly for disabled and elderly persons.

DEFINITION OF FAMILY

The City’s *Zoning and Development Code* has addressed the definition of “family” and occupancy limits for a number of years. The current limits allow one family of any number of related persons living together within a single dwelling unit and up to four persons who are unrelated by blood, marriage, guardianship or adoption. This definition is supportive of fair housing choice as it allows for a family and additional persons in a dwelling unit.

DEVELOPMENT INCENTIVES

Current City policies provide for a development to defer many of their fees until certificate of occupancy. This can benefit cash flow of a project, helping the development be successful financially. In addition the City of Grand Junction has identified some areas of the community where the Transportation Capacity Payment (TCP) is reduced by 50% as an incentive for development to occur in these areas.

The Grand Junction Comprehensive Plan was adopted in 2010 and it provides for the opportunity for a developer to increase the zoning density on a property by seeking a rezone using the "Blended Map" to justify the increase in density. The "Blended Map" provides for three categories of density, including low, medium and high and provides a wider range of densities within each category than the standard land use designations found in the Comprehensive Plan. It supports a mix of housing types and densities and provides for better justification that higher density is compatible with lower density as established by the Comprehensive Plan through the "Blended Map" land use categories. This helps support a rezone application when often neighborhood opposition and community long range plans would not allow it without a major amendment to the Comprehensive Plan.

DEVELOPMENT REVIEW PROCESS

The City of Grand Junction's development review process is a fairly typical process, with the Planning Division serving as the initial point of contact. Like most communities, the land use and zoning district in which the development is proposed will determine whether the use is permitted, or requires some formal type of public hearing review. The City has three levels of development review: Administrative Minor Review, Administrative Major Review and Planning Commission and/or City Council Hearing Review.

The recently-adopted *Zoning and Development Code* streamlined the development review process and expanded the Director's authority for administrative decisions. At an administrative level, the Director has the authority now to approve subdivisions (preliminary subdivision, final plat), condominiums and lease holdings.

Building permits within the City of Grand Junction are processed through the Mesa County Building Department. The Department is responsible for conducting inspections on new or remodeled housing units inside the City limits. The City adopted the 2012 International Building, Residential, Electrical, Plumbing, Mechanical, Energy Conservation and Fire Codes. The Codes are fairly similar to the Federal Fair Housing Act and Building Codes. The 2012 International Codes are compatible and in compliance with the Federal Fair Housing Act, requiring buildings containing four or more housing units to have minimum levels of accessibility.

Conclusion: The City's *Zoning and Development Code*, the development review process and the Building Code offer fairly flexible land use and approval procedures toward various kinds of residential development, including mixed-use districts, extra occupancy rental accommodations, and group living facilities. As a result, these development concerns are supportive of fair housing and do not appear to pose impediments to fair housing choice.

4. Land Development Costs and Fees

Land development costs and construction material costs are often mentioned by builders and developers as being significant contributing factors to increased housing costs in communities today, but they are to be expected. Land development costs include the cost of raw land, as well as the costs for extending utilities to a lot and building the streets to access the lot. The net effect of land development costs is that the cost to develop a lot is passed on to the builder, who then passes the costs on to the home buyer in the price of new housing.

The *Grand Valley Housing Needs Assessment* included a question on the public survey regarding perceived barriers to the development of new or preservation of existing housing. Table 28 shows the results of the study. The highest rated responses are the cost of land or lot, the current state of the housing market, and the cost of labor. These factors are typically outside the control of local governments. The next highest rated responses included community resistance, cost of materials, lack of adequate public transportation and lack of affordable housing development policies.

Table 28
Do any of the following act as barriers to the development
or preservation of housing

Grand Valley
2015 Housing Needs Survey

Barrier	Number of Citations
Cost of land or lot	72
Current state of the housing market	72
Cost of labor	60
Community resistance	58
Cost of materials	56
Lack of adequate public transportation	49
Permitting fees	42
Permitting process	42
Lack of Affordable housing development policies	40
Construction fees	39
Impact fees	36
Lack of available land	35
Density or other zoning requirements	29
Lack of quality public schools	28
Building codes	26
Lot size	22
Lack of other infrastructure	19
Lack of qualified contractors or builders	18
ADA codes	18
Encroachment by commercial or industrial land uses	18
Lack of adequate public safety services	17
Lack of water/sewer systems	16

Conclusion: Land development costs and fees do add to and therefore are impediments to affordable housing but not necessarily fair housing choice. The City's development permit costs/fees, while part of the concern are a minimal portion of the actual costs and the City has attempted to provide some relief through offering a fee deferral to developers.

5. NIMBY Syndrome

The "not in my backyard" (NIMBY) syndrome is still a fairly significant issue for new developments in the Grand Junction area. Housing projects by Housing Resources of Western Colorado and the Grand Junction Housing Authority as well as private developers attempting to construct affordable housing have encountered opposition from area property owners. This remains an impediment not because the City and housing providers have not made efforts to reduce NIMBY feelings. Actions that were recommended in the

previous AI have been taken to some extent. However, NIMBY is a strong part of any development, whether it is for housing or commercial use. Where one group sees the project as positive and thinks the project should be placed in a certain location, another group will see the placement of the project as a negative.

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

B. HOUSING PROCESS

1. Housing Preference

The Grand Junction Housing Authority prioritizes placement in its housing units as outlined in this report. The Housing Authority currently manages 1,250 Section 8 and other housing vouchers and operates 499 housing units. The Housing Authority works to meet its requirement to serve extremely low income families by providing outreach if there are not sufficient families of this income level on waiting lists.

The Tenant Selection Plan implemented by Housing Resources of Western Colorado states that, if an accessible unit becomes available at its Garden Village Apartment complex, then the unit will be offered to the first household on the waiting list who requires the accessibility features of the unit before offering the unit to the first household on the waiting list. Since the majority of Housing Resources applicants are extremely low income, the agency does not do any targeted marketing.

Conclusion: There does not appear to be any impediment to fair housing choice in tenant selection procedures and preferences used by the Grand Junction Housing Authority or Housing Resources of Western Colorado.

2. Sale or Rental of Housing

Vacancy rates have continued to decline since the recent economic recession. The 2016 *Grand Valley Housing Needs Assessment* included a rental vacancy survey and reported a 4.1% vacancy rate for apartments and an average 6.8% vacancy rate for single family units. The latter rate is still relatively high since a vacancy rate of 5 percent is considered a market equilibrium. Average monthly rents reported in the survey ranged from \$494 for an efficiency apartment to \$1,126 for a three bedroom single family unit. As previously discussed in this report, over 20.9 percent of households were cost burdened in 2014 and an additional 14.9 percent were severely cost burdened. The biggest housing gap is for units affordable to households with income below 50% of the AMI. Similarly, the *Grand Valley Housing Needs Assessment* determined that by the 2040 planning horizon, an additional 10,800 housing units that are affordable to low and moderate income households will be needed.

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

3. Size of Family, Persons with Disabilities, Unlawful Segregation Services

The majority of rental housing units in Grand Junction are two-bedroom units, but there are some three- and four-bedroom apartment units. Four bedroom and larger housing units are

traditionally found in single-family homes although the Housing Authority's Crystal Brook apartment complex does have a few 4-bedroom units and the Garden Village Apartment complex operated by Housing Resources of Western Colorado has nine 4-bedroom units. The *Grand Valley Housing Needs Assessment* identified a need for rental housing units for larger families due to the increase in that demographic. There is also a need for single room occupancy (SROs) units such as boarding houses or 1-bedroom apartments.

The population with disabilities in Grand Junction is growing, particularly as the baby boomer population ages. Many of these individuals want to live independently and are living longer. There is a perception in some segments of the community that accessible housing units are not occupied because persons with disabilities are not renting them and that there is an adequate number of accessible units for those that need them. However, the local agencies that work with persons who have disabilities report that while accessible housing units may be available, they are often not affordable for those persons or their location may not be desirable (located too far from services or transportation routes). Therefore, there appears to be an unmet need for affordable, accessible housing units for persons with disabilities.

When there is a determination of unlawful segregation or other housing discrimination by a court, or a finding of noncompliance by HUD regarding assisted housing within a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to help remedy the discriminatory condition is undertaken. There is no known determination of unlawful segregation or other housing discrimination by the court, or a finding of non-compliance by HUD regarding assisted housing in Grand Junction.

Conclusion: A lack of affordable housing units for larger families, households with elderly or disabled persons and SROs is an impediment to fair housing choice.

4. Provision of Housing Brokerage Services

The Grand Junction Area Realtors Association (GJARA) has about 530 agent members, representing a wide range of real estate professionals in Grand Junction and surrounding communities. Over 100 members are affiliate members from other organizations, such as lenders, media, property management, mortgage companies and nonprofit housing agencies. The Association offers presentations and training on a variety of topics for their members and covers lending and fair housing topics in orientation sessions with new members. Continuing education courses on fair housing are a requirement for license renewal. Membership in the local real estate community is fairly diverse, with women, minorities, and persons with disabilities represented.

GJARA keeps the following fair housing-related information on hand, available to all members and their clients.

- Equal Housing Opportunity Poster – given to each new office
- Fair Housing DVD Version
- Fair Housing Handbook/ and pocket hand guide
- What Everyone Should Know About Equal Opportunity in Housing Brochure
- Moving forward: 50 & Beyond

- Fair Housing Rental
- It Pays to Work with a REALTOR® (English and Spanish versions)

Training provided to members regarding Developing Diversity in Leadership of Realtor Associations covers the following topics:

- Preparing members to work in our diverse market
- Increasing diversity in the real estate workplace
- Increasing diversity in the membership
- Increasing diversity in leadership

The *Fair Housing Handbook: Shared Neighborhoods, Equal Opportunities* also provided to all members covers the following topics:

- Develop a Written Fair Housing Policy
- Discuss Fair Housing on a Regular Basis
- Fair Housing training
- Equal Service Checklist
- Evaluate your existing procedures
- Establish your equal professional service procedures
- Clearly state actions which are prohibited
- Tenant selection criteria (Rentals)
- Fair Housing advertising and promotion
- Advertising guidelines checklist
- Agent agreement to use procedures
- Record Keeping

Conclusion: Current real estate services and policies are supportive of fair housing choice.

5. Lending Policies and Practices

A number of local financial institutions and mortgage companies were contacted regarding lending programs and practices. Fair housing and lending training is provided to staff involved in lending, to ensure that there is no discrimination created by lending policies and practices. In addition to providing lending programs for first time home buyers and households of low and moderate-incomes, many lenders are also providing their expertise in housing by participating on area boards, commissions, and organizations that address housing-related issues, as well as by providing funding for programs for area non-profit housing agencies.

Many area lenders participate in Colorado Housing and Finance Authority (CHFA) programs. CHFA's Home Finance Division offers a variety of programs for low- to moderate-income home buyers. These programs include the First Step, Home Opener, Statewide Mortgage Credit Certificate (MCC), Homeaccess, Section Eight Homeownership, and Hardship Refinance. Participation in any CHFA financing program requires the client to complete an on-line Homebuyer Education class. CHFA also offers an on-line money management course.

- The First Step program is for first-time buyers, non-first time homebuyers purchasing in a target area, or non-first time qualified veterans. The program has income and purchase price limits.

- The Home Opener program is available to first time and non-first time homebuyers but income limits are higher than the First Step program and there are no purchase price limits.
- The MCC allows the borrower to claim 20 percent of mortgage interest paid on the loan as a tax credit for the lifetime of the loan and can be combined with a Home Opener loan or attached to a non-CHFA loan.
- The Section Eight Home ownership program targets homebuyers who receive Housing Assistance Payments from a Public Housing Authority and are approved to participate in their home ownership programs.
- The Hardship Refinance program is to help individuals facing foreclosure because of a temporary and unforeseen financial crisis. A one-time opportunity for qualifying borrowers to pay off their existing mortgage and establish a new 30-year fixed rate mortgage.

Most lenders also participate in traditional FHA and VA loan programs, which presently represent about 80% of mortgage activity. These programs allow 97% to 100% financing with minimal or no closing costs. Credit history must be very good in order to participate in the 100% program.

Lenders noted that the current biggest difficulties for first-time or low to moderate income homebuyers are the qualifying process, delinquencies and FICA costs rather than down payments as in the past. In addition, one of the biggest difficulties is affording the purchase price, which typically requires two incomes. The gap between housing prices and incomes continues to increase and past credit history or a lack of credit history are also barriers for many.

Increasing high rates of foreclosure experienced in the Grand Junction area is certainly a very real concern for the lending community. The biggest contributors to home foreclosure are sub-prime loans including adjustable rate and interest-only payment mortgages and job loss. Most lenders and mortgage companies are now offering more options and information to their customers in an attempt to help them avoid foreclosure, since foreclosures cost the lenders as well as the homeowners. In addition, local housing agencies provide foreclosure prevention information and counseling. CHFA works with NeighborWorks America to provide foreclosure counseling in collaboration with the Grand Junction Housing Authority to help homeowners understand their options, know where predatory lending practices may be involved and how to negotiate the process.

A state-wide foreclosure hotline was established 5 years ago to help homeowners in Colorado that were in some stage of foreclosure. Information about the hotline has been disseminated in Grand Junction. The Hotline reports that, of the persons who contact a counselor through the hotline, 80% successfully avoid foreclosure. A HUD-approved housing counseling agency has been established to handle hotline inquiries in the Grand Junction area.

Discrimination in mortgage lending is prohibited by the Federal Fair Housing Act (FFHA). The FFHA makes it unlawful to engage in lending practices based on race, color, national origin, religion, sex, familial status, or disability. Lending practices could include refusal to make a mortgage loan or to provide information regarding loans; imposing different terms or

conditions on a loan, such as different interest rates, points, or fees; discriminating in the appraisal of a property; or refusing to purchase a loan. Sub-prime lending has become more prevalent for individuals or families who have credit issues. While these loans can still play an important role in home ownership for some, they typically cost more and have less desirable terms to offset what is perceived to be a greater risk to a lender. Recent reports indicate that sub-prime lending may be more prevalent with minority borrowers.

Home Mortgage Disclosure Act (HMDA) data was obtained for the Grand Junction area by race and ethnicity and by census tract. This information gives an overview of mortgage lending practices within the area for the reporting year of 2014. Specific areas to evaluate which may suggest potential discriminatory practices or trends include high denial rates for minorities or female applicants; very low denial rates; unusually low levels of applications from women, minorities or low and moderate income persons; and a high number of applications withdrawn by minority applicants, as compared to non-minority applicants. Table 29 below provides information on all types of loans by race and ethnicity.

Table 29: 2014 Home Mortgage Disclosure Act (HMDA) Data – Applications for FHA, FHMA, VA or Conventional Loans by Race or Ethnicity

Race or Ethnicity	Applications Received	Approved Loans Originated	Approved Not Accepted	Applications Denied	Applications Withdrawn	Applications Incomplete
Asian	28 / 2 %	22 / 78%	0	2/7%	3 / 11%	1/4%
Hawaiian Pac Island	10 / <1%	7/ 70%	1 /10%	1/10%	1/10%	0
White Non Hispanic	3808/91%	2608/68%	110 /3%	476/13%	500/13%	114/3%
Hispanic	272/ 7%	187 69%	1/ <1%	30 /11%	43/15%	11/4%
American Indian or Alaska Native	32/<1%	15/47%	0	5/16%	9/28%	3/9%
African American	22/<1%	16/73%	1/5%	5/23%	0	0

The lowest percentage of loan applications approved was for American Indian or Alaska Native applicants, at 47%, while the highest rate of approval was for Asians, at 78%. Denial of loan applications was lowest for Asian applicants with very few loans being denied and highest for African American applicants at 23%. Applications approved but not accepted by the applicant were highest for Hawaiian/Pacific Islander applicants at 10% and lowest for Asians and American Indian or Alaska Natives which had no applications not accepted. Withdrawn applications were lowest for Hawaiian/Pacific Islanders with only one application withdrawn and highest for American Indian or Alaska Natives with 28% of the applications withdrawn. Incomplete application rates were fairly low for all applicants, ranging from none for African Americans and Hawaiian Pacific Islanders to 9% for American Indian or Alaska Native applicants.

Table 30 provides data similar to Table 29, but is by census tract and percent of Area Median Income for the Grand Junction area. The highest loan approval rates occurred in Tracts 4 and 9 and the lowest approval rates were found in Tracts 5 and 15.02. Conversely, the highest loan denial rates were also in Tracts 5 and 15.02, while the lowest denial rates were in tract 6.02 and 10.02. Area Median Income levels by tract ranged from a low of 64% in Tract 6.01 to a high of 143% in Tract 14.04. Of note are Tracts 6.02 and 9 which have a relatively high approval rate (around 70%) and very few loans denied but the AMI is still less than 100%.

Based on the map in Appendix B, the tracts with the highest percentages of the population of Hispanic origins are Tracts 7 and 11.01. Neither of these tracts are among those with the highest loan denial rates.

Although the analysis of HMDA data in Tables 29 and 30 is not conclusive, it does show loan distributions at proportions somewhat relative to the population makeup. With the exception of Asians, it shows minority applicants receiving lower rates of loan approvals and higher denial rates but that they only sometimes reside in areas where income levels are lower than the areas where lower approval rates are high. It does appear that applications from African American persons may be denied loans at a higher rate. There may be reasons for these loan denial and incomplete rates that are not related to fair housing and discriminatory practices such as income or credit history but the HMDA data available for this study did not provide data to determine this. Lenders that provided information for this study indicated that it is still difficult for many people to qualify for home mortgages due to income levels and past credit history. With the recent high rate of foreclosures, households that go through foreclosure can expect to spend at least two years in overcoming the foreclosure and acquiring an acceptable credit rating. A foreclosure will remain on a credit report for seven years which still may be impacting recent data.

Conclusion: Area lending practices do not appear to present impediments to fair housing choice.

Table 30: 2014 Home Mortgage Disclosure Act (HMDA) Data – Applications by Census Tracts and Percent of Area Median Income (AMI)

Census Tract - % of AMI	Received	Approved Loans Originated	Approved Not Accepted	Denied	Withdrawn	Incomplete
2 – 77%	36	22 / 61%	0	7/ 19%	5/14%	2/6%
3 – 86%	17	12/71%	1/6%	3/17%	1/6%	0
4 – 109%	57	43/75%	1/2%	5/9%	7/12%	1/2%
5 – 79%	11	6/54%	0	3/27%	2/18%	0
6.01 – 64%	104	71/69%	2/2%	14/13%	14/13%	3/3%
6.02 – 86%	84	60/71%	1/1%	6/7%	13/15%	4/5%
7 – 71%	79	50/63%	7/9%	10/13%	9/11%	3/4%
8 – 87%	249	172/69%	8/3%	32/13%	34/14%	8/3%
9 – 91%	103	83/81%	0	9/8%	9/8%	2/3%
10.01 – 125%	146	102/71%	3/2%	15/11%	18/12%	6/4%
10.02 – 128%	203	158/78%	10/5%	8/4%	21/10%	6/3%
11.01 – 90%	177	127/72%	1/<1%	22/13%	25/14%	2/1%
11.02 – 100%	169	118/70%	6/4%	17/10%	20/12%	8/4%
12 – 138%	63	42/67%	2/3%	13/21%	5/7%	1/2%
13.01 – 81%	236	150/63%	2/1%	44/19%	28/12%	12/5%
13.02 – 89%	203	145/71%	7/3%	22/12%	25/12%	4/2%
14.02 – 142%	202	145/72%	2/1%	21/11%	29/14%	5/2%
14.03 – 104%	109	77/70%	1/1%	10/9%	16/15%	5/5%
14.04 – 143%	204	141/70%	6/3%	25/12%	25/12%	7/3%
15.01 – 101%	459	311/68%	13/3%	47/10%	75/16%	13/3%
15.02 – 117%	214	125/58%	13/6%	42/20%	29/14%	5/2%
16 – 130%	142	104/74%	2/1%	13/9%	17/12%	6/4%
17.03 – 96%	143	98/69%	3/2%	19/13%	20/14%	3/2%
17.05 – 72%	139	82/59%	6/4%	24/18%	23/16%	4/3%
19 – 126%	152	95/63%	3/2%	29/19%	23/15%	2/1%

C. OTHER FAIR HOUSING RELATED ACTIVITIES

1. Fair Housing Enforcement

Fair Housing enforcement is handled by the Office of Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development (HUD), Region VIII and the Colorado Civil Rights Division (CCRD). The Grand Junction Housing Authority and other local housing organizations and advocates refer housing discrimination complaints to HUD or the CCRD. There are fair housing enforcement mechanisms in place and there is data on formal housing discrimination complaints showing that housing discrimination may not be taking place in Grand Junction. However, in addition to the 4 complaints filed with HUD or CCRD between FY 2011 and FY 2015, there may also be unreported discrimination occurring in the community. Several of the housing providers in Grand Junction voiced this concern so there appears to be a need for improved education regarding fair housing and the process by which it can be reported. The *Annual Report on Fair Housing for FY 2012-13: The State of Fair Housing* details steps that HUD has taken to provide guidance, administer policies and issue regulations that are helping to ensure that every resident has equal access to available housing opportunities. However, even with increased Secretary-initiated complaints filed, there is likely still only a small percentage of housing discrimination incidents that ever get formally reported.

Conclusion: Based on housing discrimination complaint data, housing discrimination likely exists in the community to some extent and is an impediment to fair housing choice.

2. Informational Programs

The Grand Junction Housing Authority has created and had approved by HUD Plans for Affirmatively Further Fair Housing in the Housing Choice Voucher and Next Step Housing Programs and for its Walnut Park, Ratekin Tower and Little Bookcliff apartment complexes. A part of these plans outlines steps for providing fair housing counseling and education services.

The Housing Authority staff is informed of the importance of affirmatively furthering fair housing and providing equal opportunity to all families, including providing reasonable accommodations to persons with disabilities, as part of the overall commitment to quality customer service. Staff attends local fair housing trainings and updates to stay current with new fair housing developments.

The Housing Authority is aware that an essential component of fair housing opportunity and enforcement is the education of the public regarding the rights and responsibilities as set forth in the fair housing law. This includes the education of housing providers as well as participants. Therefore, staff continues to work toward increasing community awareness of local, state and federal fair housing laws by distributing information gained from HUD notices and circulars through a variety of mediums, including fair housing trainings, quarterly newsletters, landlord advisory committee meetings and postings in the main office and lobbies/community rooms of its properties.

Housing Resources of Western Colorado promotes fair housing and marketing in the same ways the Housing Authority does as required by HUD. Property management staff regularly attends the Landlord Advisory Meetings hosted by the Housing Authority.

As previously stated, members of the real estate community receive training on fair housing. It was noted, though, that typically some residents do not understand what constitutes housing discrimination or how to file a complaint.

Conclusion: Local informational programs through the Grand Junction Housing Authority are supportive of fair housing choice. However, some residents and some landlords may not be aware of this information, or what constitutes housing discrimination. Generally, there is always more educational outreach regarding Fair Housing that can be done.

3. Language and Culture

With the increasing population of persons of Hispanic origin in the community, there is an increase in the number of persons whose first language is Spanish. However, the awareness level of potential language and cultural barriers also appears to be increasing. Many of the agencies and organizations contacted for this study indicate that they have or are able to provide bilingual staff but indicated that there are some informational/training classes (e.g. homebuyer education) that are not provided in Spanish. From time-to-time, the Grand Junction Housing Authority brings in bilingual persons from the Denver area to provide some information.

Mesa County Valley School District 51 provides the English Language Learners (ELL) program to serve culturally and linguistically diverse students whose native or primary language is not English. Approximately 23% of the students in the District are of Hispanic background, many of which speak Spanish in the home. The objective of the programs is to provide students with the English language and academic skills needed to be successful active participants in their schools and in the community. In addition, the School District has the Dual Immersion Academy. This K-5 school provides a unique learning environment where native English and native Spanish-speaking students, in a common setting, learn their subjects in English for part of the day and then in Spanish the rest of the day.

Mesa County Public Libraries also offers English as Second Language and Citizenship classes to the general public. The language classes are offered for beginner, intermediate and advance groups and individuals, available for native and non-native English speakers. The Citizenship classes offer immigrants assistance in becoming United States citizens. Classes are designed to help students pass the English Naturalization Test.

Conclusion: While there are some programs and activities in the community that address language and cultural differences, there are areas that could be improved. Thus, language and cultural barriers are impediments to fair housing.

4. Income and Wage Levels

The average rent for a modest 2 bedroom/1 bath apartment in Grand Junction, including utilities, is \$724 per month. The wage needed, at 30 percent of AMI in 2015 to afford this type of unit is \$12.63 per hour but it cost-burdens the household with greater than 30% of the income spent on rent.

Low area wages and rising real property costs are creating a significant challenge to Grand Junction residents, especially those receiving less than the hourly pay needed to afford a two bedroom apartment. While approximately half of the jobs in the local economy are in the retail and service industries, the hourly wage in these industries is well below the wage needed to pay fair market rent rates

Conclusion: Income and wage levels are impediments to fair housing choice.

5. Decrease in Funding

Most housing advocates and agencies providing housing in the Grand Junction area noted the impacts on housing programs that have been caused by a decrease in funding in recent years for these programs, particularly at the federal and state level. Reductions in the number of Section 8 vouchers and reduced funding from HUD have resulted in a diminished ability to serve those most in need of housing and related supportive services.

Conclusion: The decrease in funding is an impediment to fair housing choice.

SECTION 5 – CONCLUSIONS AND RECOMMENDATIONS

Based on the survey results of the *2016 Grand Valley Housing Needs Assessment* asking community members and agencies about perceptions of fair housing issues in Grand Junction. Housing impediments as well as review of the impediments listed in the 2011 AI, a list of ten potential impediments to fair housing were identified. Stakeholders and housing partners were asked to prioritize the list of impediments and the responses were analyzed to determine which were deemed most concerning or highest priority to the community.

Some of the barriers identified in 2011 still exist, such as general housing needs land development costs. Newly identified impediments include housing cost burden and aging housing stock that does not meet needs of special populations. Many of these impediments relate to very broad issues that may only be minimally addressed at the local level; however, they are important to identify so that policies, programs, and funding may be directed to help alleviate or reduce these impediments. Certainly one of most critical impediments in this category is the overall recent economic climate and trends in Grand Junction, the state of Colorado and the nation. The economy slowed the production of housing in general and increased vacancy rates and unemployment. Economic conditions have impacted housing crowding due to many families doubling-up in housing units.

A. IMPEDIMENTS TO FAIR HOUSING CHOICE

Impediment 1: Lack of rental and affordable housing affects fair housing choice for a variety of groups including families, minorities and disabled person in the community.

Recommended Actions

1A. Encourage affordable housing development through density bonus, fee deferments or waivers, and other forms of cost benefits to developers.

1B. Continue its support of area housing agencies in the pursuit of additional funding opportunities, from public and private sources, for housing development

1C. Encourage inclusive, affordable rental housing development and report any new rental housing that is constructed.

1D. Assess areas and vacant parcels that can accommodate additional rental/multifamily development within range of existing infrastructure and accommodations.

1E. Encourage rental developments through development incentives and fee waivers.

1F. Review zoning requirements that may limit rental/multifamily developments and areas of increased density, especially in areas adjacent to existing amenities and infrastructure.

1G. Review the availability and need for additional amenities, such as public K-12 schools, grocery stores and public transportation within the vicinity for new developments.

Impediment 2: Older housing stock in the community lacks accessibility features necessary for persons with disabilities, including seniors. Some older housing stock lacks basic systems to maintain the unit as affordable housing.

Recommended Actions

2A. The community should fund reasonable rehabilitation and minor home repair programs to adapt older housing stock for special needs populations and repair affordable homes to keep them available.

2B. Count new affordable housing developments that are accessible as new accessible units to address this impediment.

2C. Work with single family affordable developers such as Habitat for Humanity and Housing Resources of Western Colorado to incorporate universal design standards into single family homes to increase accessible housing stock and affirmatively further fair housing.

2D. Report all new accessible units and units retrofitted to be accessible or repaired to remain viable affordable units.

2E. Encourage mixed income development (i.e. market and affordable units) to accommodate more individuals and families that have been waiting for viable housing.

Impediment 3: Not in My Back Yard (NIMBY) ism – residents are opposed to affordable housing developments for families with children more so than senior affordable housing and/or market rate developments.

Recommended Actions

3A. Human service agencies, housing providers and the City should continue the good efforts to promote awareness of the need of affordable and fair housing through implementation of public policies and hosting seminars, fair housing forums and public awareness campaigns.

3B. Build on success and advertise affordable developments for families and interest in these units from market tenants.

Impediment 4: Housing Cost Burden may be disproportionately higher in census tracts with higher concentrations of Hispanic or minority families and/or persons with disabilities.

Recommended Actions

4A. Solicit participation in and advertise voucher program in these areas.

4B. Advertise affordable housing opportunities

4C. Encourage affordable housing development that can benefit these residents.

4D. Report vouchers utilized from households in these areas and developments that could benefit these persons, actions taken to address.

Impediment 5: Homeownership opportunities for minority and protected populations should be expanded.

Recommended Actions

5A. Encourage new construction at various price points to ensure access for low income persons who tend to be statistically more members of minority or protected populations.

5B. Develop targeted strategies to overcome a lack of information including homebuyers education and counseling, financial literacy programs and outreach, and bilingual training programs.

5C. Develop targeted strategies to overcome real estate and housing market barriers including development cost subsidy programs, regulatory relief in building codes and land use zoning, and enforcement of fair housing laws.

Impediment 6: Limited English Proficiency (LEP) populations are underrepresented in their participation in CDBG and other housing related programs in the community.

6A. Coordinate with HUD FHEO to develop a Limited English Proficiency (LEP) for Grand Junction.

6B. Improve and report targeted outreach and tools to better engage minority and protected populations in City activities such as public meetings and information such as on the City's web pages and mailings.

Impediment 7: There is a perceived lack of adequate public transportation to support movement from living to work, work to day care, etc. at appropriate times of day in some areas of the community.

Recommended Actions

7A. Further analyze routes and frequency of public transit to determine if there are areas with higher concentration of minority, disabled and elderly populations where service can be improved.

7B. Grand Valley Transit (GVT), local government and area non-profit agencies will continue to seek funding and offer support for transportation and child care assistance for households in need.

7C. The Regional Transportation Planning Office/GVT will collaborate with other local entities to ensure that future transit route planning takes into consideration, to the extent possible, the location of affordable housing developments.

7D. A similar collaboration will take place in analyzing location of existing and proposed child care facilities relative to housing and transportation.

Appendix A – Public Process/ Comments Received

General Public Housing Survey:	October 2015 – January 2016
Housing Entity Interviews:	October 1, 2015
Focus Group Meetings:	December 1 -2, 2015
Public Presentations/Discussion:	January 6, 2016 February 18, 2016
Stakeholders Survey of Impediments/Prioritization	February 2016

GRAND JUNCTION IDENTIFIED IMPEDIMENTS TO FAIR HOUSING CHOICE

The following possible impediments to Fair Housing have been identified either as recurring issues since the last study in 2011 or based on results of the 2016 Grand Valley Housing Needs Assessment.

On a scale of 1-10, 1 being highest priority, please rate what you feel are the most pressing needs in Grand Junction. An Action Plan for addressing the top 4-5 issues will be included in the City's Analysis of Impediments to Fair Housing Choice Report to HUD in mid-2016.

RATING 1-10

- | | |
|---|--|
| <p>9 8</p> <p>7</p> <p>3</p> <p>8</p> <p>10</p> <p>6</p> <p>1</p> <p>5</p> <p>2</p> <p>4</p> | <p>There were few fair housing complaints filed in our community in the last 5 years. This likely demonstrates a lack of knowledge and/or utilization of the Fair Housing Act's complaint investigation process which could be an impediment to fair housing choice.</p> <p>Housing cost burden may be disproportionately higher in census tracts with higher concentrations of Hispanic or minority families and/or persons with disabilities. ✓</p> <p>Older housing stock in the community lacks accessibility features necessary for persons with disabilities, includin seniors. ✓</p> <p>* Not In My Back Yard (NIMBY) Ism – residents are opposed to affordable housing projects for families with children more so than senior affordable housing and/or market rate developments. ✓</p> <p>Limited English Proficiency (LEP) populations are underrepresented in their participation in CDBG and other housing related programs in the community.</p> <p>The City of Grand Junction's Citizen Participation Plan for its CDBG program should be updated to more fully represent members of protected populations.</p> <p>Lack of rental and affordable housing affects fair housing choice for a variety of groups including families, minorities and disabled persons in the community. ✓</p> <p>Homeownership opportunities for protected populations should be expanded – encourage new construction at various price points to ensure access for low income persons who tend to be statistically more members of protected populations. ✓</p> <p>There is a lack of adequate public transportation to support movement from living to work, work to day care, etc. at appropriate times of day in some areas of the community. ✓</p> <p>There is a need to more clearly identify where there may be high concentrations of racial and ethnic minority households as well as the needs of these populations. Current census tract and/or block group boundaries are drafted in a manner that artificially divide or aggregate areas of racial and ethnic minority concentration and may result in these areas losing eligibility for CDBG investments that affirmatively further fair housing.</p> |
|---|--|

Please add any potential impediments to fair housing choice that you feel are important for our community to consider:

NIMBY ism - two different discussions

more welcomed

Single Family Homes larger unit housing

Duplex

Shared equity new homes

two different Ideas

NICKA HASDECK
Fax 970-256-4114

GRAND JUNCTION IDENTIFIED IMPEDIMENTS TO FAIR HOUSING CHOICE

The following possible impediments to Fair Housing have been identified either as recurring issues since the last study in 2011 or based on results of the 2016 Grand Valley Housing Needs Assessment.

On a scale of 1-10, 1 being highest priority, please rate what you feel are the most pressing needs in Grand Junction. An Action Plan for addressing the top 4-5 issues will be included in the City's Analysis of Impediments to Fair Housing Choice Report to HUD in mid-2016.

RATING 1-10

- | | |
|-----------|---|
| <u>10</u> | There were few fair housing complaints filed in our community in the last 5 years. This likely demonstrates a lack of knowledge and/or utilization of the Fair Housing Act's complaint investigation process which could be an impediment to fair housing choice. |
| <u>2</u> | Housing cost burden may be disproportionately higher in census tracts with higher concentrations of Hispanic or minority families and/or persons with disabilities. |
| <u>3</u> | Older housing stock in the community lacks accessibility features necessary for persons with disabilities, including seniors. |
| <u>6</u> | Not In My Back Yard (NIMBY)ism – residents are opposed to affordable housing projects for families with children more so than senior affordable housing and/or market rate developments. |
| <u>7</u> | Limited English Proficiency (LEP) populations are underrepresented in their participation in CDBG and other housing related programs in the community. |
| <u>9</u> | The City of Grand Junction's Citizen Participation Plan for its CDBG program should be updated to more fully represent members of protected populations. |
| <u>1</u> | Lack of rental and affordable housing affects fair housing choice for a variety of groups including families, minorities and disabled persons in the community. |
| <u>5</u> | Homeownership opportunities for protected populations should be expanded – encourage new construction at various price points to ensure access for low income persons who tend to be statistically more members of protected populations. |
| <u>4</u> | There is a lack of adequate public transportation to support movement from living to work, work to day care, etc. at appropriate times of day in some areas of the community. |
| <u>8</u> | There is a need to more clearly identify where there may be high concentrations of racial and ethnic minority households as well as the needs of these populations. Current census tract and/or block group boundaries are drafted in a manner that artificially divide or aggregate areas of racial and ethnic minority concentration and may result in these areas losing eligibility for CDBG investments that affirmatively further fair housing. |

Please add any potential impediments to fair housing choice that you feel are important for our community to consider:

Attn: Kristen Ashbeck

GRAND JUNCTION IDENTIFIED IMPEDIMENTS TO FAIR HOUSING CHOICE

The following possible impediments to Fair Housing have been identified either as recurring issues since the last study in 2011 or based on results of the 2016 Grand Valley Housing Needs Assessment.

On a scale of 1-10, 1 being highest priority, please rate what you feel are the most pressing needs in Grand Junction. An Action Plan for addressing the top 4-5 issues will be included in the City's Analysis of Impediments to Fair Housing Choice Report to HUD in mid-2016.

RATING 1-10

- 4 There were few fair housing complaints filed in our community in the last 5 years. This likely demonstrates a lack of knowledge and/or utilization of the Fair Housing Act's complaint investigation process which could be an impediment to fair housing choice.
- 9 Housing cost burden may be disproportionately higher in census tracts with higher concentrations of Hispanic or minority families and/or persons with disabilities.
- 6 Older housing stock in the community lacks accessibility features necessary for persons with disabilities, includn seniors.
- 3 Not in My Back Yard (NIMBY) ism – residents are opposed to affordable housing projects for families with children more so than senior affordable housing and/or market rate developments.
- 7 Limited English Proficiency (LEP) populations are underrepresented in their participation in CDBG and other housing related programs in the community.
- 5 The City of Grand Junction's Citizen Participation Plan for its CDBG program should be updated to more fully represent members of protected populations.
- 1 Lack of rental and affordable housing affects fair housing choice for a variety of groups including families, minorities and disabled persons in the community. → Incomes won't pay living wage to afford housing
- 8 Homeownership opportunities for protected populations should be expanded – encourage new construction at various price points to ensure access for low income persons who tend to be statistically more members of protected populations.
- 2 There is a lack of adequate public transportation to support movement from living to work, work to day care, etc. at appropriate times of day in some areas of the community.
- 10 There is a need to more clearly identify where there may be high concentrations of racial and ethnic minority households as well as the needs of these populations. Current census tract and/or block group boundaries are drafted in a manner that artificially divide or aggregate areas of racial and ethnic minority concentration and may result in these areas losing eligibility for CDBG investments that affirmatively further fair housing.

Please add any potential impediments to fair housing choice that you feel are important for our

SECTION 5 – CONCLUSIONS AND RECOMMENDATIONS

Based on the survey results of the 2016 *Grand Valley Housing Needs Assessment* asking community members and agencies about perceptions of fair housing issues in Grand Junction. Housing impediments as well as review of the impediments listed in the 2011 AI, a list of ten potential impediments to fair housing were identified. Stakeholders and housing partners were asked to prioritize the list of impediments and the responses were analyzed to determine which were deemed most concerning or highest priority to the community.

Some of the barriers identified in 2011 still exist, such as general housing needs land development costs. Newly identified impediments include housing cost burden and aging housing stock that does not meet needs of special populations. Many of these impediments relate to very broad issues that may only be minimally addressed at the local level; however, they are important to identify so that policies, programs, and funding may be directed to help alleviate or reduce these impediments. Certainly one of most critical impediments in this category is the overall recent economic climate and trends in Grand Junction, the state of Colorado and the nation. The economy slowed the production of housing in general and increased vacancy rates and unemployment. Economic conditions have impacted housing crowding due to many families doubling-up in housing units.

IMPEDIMENTS TO FAIR HOUSING CHOICE

Impediment 1: Lack of rental and affordable housing affects fair housing choice for a variety of groups including families, minorities and disabled person in the community.

Recommended Actions

1A. Encourage affordable housing development through density bonus, fee deferments or waivers, and other forms of cost benefits to developers.

Commented [PU1]: Good!

1B. Increase the density of housing in some areas, to maximize the use of existing infrastructure. Review maximum density restrictions for multifamily housing in residential zoning districts for areas that could accommodate higher density rental development.

Commented [PU2]: Great!

Commented [PU3]: See comment pu5!

I would change "in some areas" to "in residential zone districts."

1C. Continue its support of area housing agencies in the pursuit of additional funding opportunities, from public and private sources, for housing development.

1D. Encourage inclusive, affordable rental housing development and report any new rental housing that is constructed.

1E. Assess areas and vacant parcels that can accommodate additional rental/multifamily development within range of existing infrastructure and accommodations.

1F. Encourage rental developments through development incentives and fee waivers.

Commented [PU4]: Great!

1G. Review zoning requirements that may limit rental/multifamily developments and areas of increased density, especially in areas adjacent to existing amenities and infrastructure.

1H. Review the availability and need for additional amenities, such as public K-12 schools, grocery stores and public transportation within the vicinity for new developments.

Commented [PU5]: I think this is pretty much the same as 1b but sounds better. I would just use this and delete the above. Great job on incorporating areas adjacent to amenities as targets!!

Impediment 2: There is a lack of adequate public transportation to support movement from living to work, work to day care, etc. at appropriate times of day in some areas of the community.

Recommended Actions

2A. Grand Valley Transit (GVT), local government and area non-profit agencies will continue to seek funding and offer support for transportation and child care assistance for households in need.

2B. The Regional Transportation Planning Office/GVT will collaborate with other local entities to ensure that future transit route planning takes into consideration, to the extent possible, the location of affordable housing developments.

2C. A similar collaboration will take place in analyzing location of existing and proposed child care facilities relative to housing and transportation.

Commented [PU6]: Can we tie this into fair housing a bit more? Are there certain characteristics of the areas of the community (ie higher minority concentration/disability or families with children)?

Commented [PU7]: Good!

Commented [PU8]: Wonderful! Such a great action item

Commented [PU9]: Wonderful!!!

Impediment 3: Older housing stock in the community lacks accessibility features necessary for persons with disabilities, including seniors. Some older housing stock lacks basic systems to maintain the unit as affordable housing.

Recommended Actions

3A. The community should fund reasonable rehabilitation and minor home repair programs to adapt older housing stock for special needs populations and repair affordable homes to keep them available.

3B. Count new affordable housing developments that are accessible as new accessible units to address this impediment.

3C. Work with single family affordable developers such as Habitat for Humanity and Housing Resources of Western Colorado to incorporate universal design standards into single family homes to increase accessible housing stock and affirmatively further fair housing.

3D. Report all new accessible units and units retrofitted to be accessible or repaired to remain viable affordable units.

Commented [PU10]: Awesome impediment and even better recommended actions!!! This is great stuff.

Impediment 4: Not in My Back Yard (NIMBY)ism – residents are opposed to affordable housing developments for families with children more so than senior affordable housing and/or market rate developments.

Recommended Actions

4A. Human service agencies, housing providers and the City should continue the good efforts to promote awareness of the need of affordable and fair housing through implementation of public policies and hosting seminars, fair housing forums and public awareness campaigns.

4B. Build on success and advertise affordable developments for families and interest in these units from market tenants.

Commented [PU11]: Also great impediment and recommended actions. Would it be possible to include something about promoting or encouraging mixed income development (ie market and affordable units) since so many people were trying to get into your designated affordable housing? That is really the direction we are going long term!

Impediment 5: Housing Cost Burden may be disproportionately higher in census tracts with higher concentrations of Hispanic or minority families and/or persons with disabilities.

LEP
in instead

Recommended Actions

5A. Solicit participation in and advertise voucher program in these areas.

5B. Advertise affordable housing opportunities

5C. Encourage affordable housing development that can benefit these residents.

5D. Report vouchers utilized from households in these areas and developments that could benefit these persons, actions taken to address.

Impediment 6: Homeownership opportunities for protected populations should be expanded.

Recommended Actions

6A. Encourage new construction at various price points to ensure access for low income persons who tend to be statistically more members of protected populations.

6B. Other ideas ??

better word? special needs?

Commented [PU12]: Again great impediments and actions, I would add in a phrase about advertising in Spanish and English to increase awareness

Commented [PU13]:

I stole these from "Improving Homeownership Opportunities for Hispanic Families."
HUD's PD&R Office wrote this and I attached it to the email with this document. It has lots of good info for this impediment!

There is a really nice chart on page 50 too that you may be able to use and lots of data on this issue throughout.

See Page 49:

Lack of information. Many Hispanic households lack information about the U.S. homebuying process. The confluence of language barriers, a lack of formal relationships with financial institutions, and a general lack of information – or misinformation – about the mortgage and homebuying process dissuades some Hispanic households from attempting to buy a home. Lack of information affects every stage of the homebuying process.

Real estate and housing markets. High-cost housing and the potential for discrimination in the real estate and housing markets are other important barriers to Hispanic homeownership. Many Hispanics live in high-cost housing markets that lack decent, affordable housing – especially households living in "gateway cities" that are the primary U.S. entry point for immigrants. Discrimination in the real estate and housing markets also affects a Hispanic household's likelihood of homeownership either by discouraging Hispanics from considering homeownership or by limiting their housing search to certain (often less desirable) neighborhoods.

Financial and mortgage markets. Poor credit histories, low household incomes, few assets, and non-traditional forms of employment may put conventional mortgage products out of reach for many Hispanic households. The extent to which new lending products can fill this void is unclear. Hispanic households may also confront racial and ethnic discrimination in the banking and mortgage lending industry.

See Page 79:

Strategies to Overcome the Lack of Information include homebuyer education and counseling, financial literacy programs and outreach, and bilingual training programs. These initiatives are designed to help Hispanics learn about the homeownership process and understand that homeownership is an attainable opportunity.

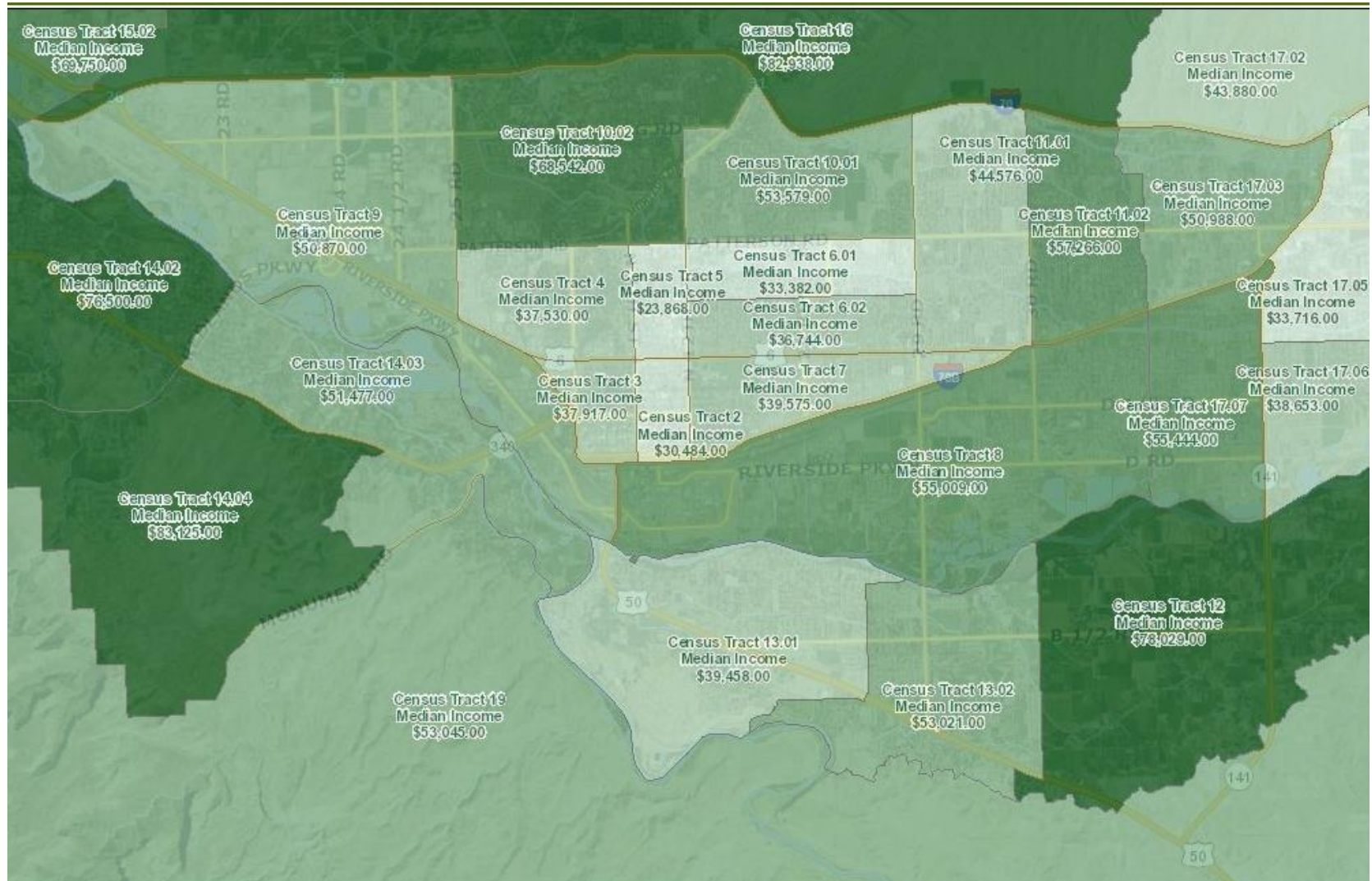
Strategies to Overcome Real Estate and Housing Market Barriers include development cost subsidy programs, regulatory relief in building codes and land use zoning, and enforcement of fair housing laws and use of audit testing to reduce discriminatory housing practices. These approaches focus on housing market supply constraints and increase the range of housing options for low-income and low-wealth households generally, including Hispanics.

Strategies to Overcome Financial and Mortgage Market Barriers include down payment and closing cost assistance, income subsidies for mortgage payments, relaxed mortgage underwriting guidelines, reduction in mortgage interest rates, solutions to residency status issues, and enforcement of fair lending laws and use of audit testing to reduce discriminatory mortgage lending practices. While many of these strategies focus on credit issues and income and wealth constraints facing low-income households generally,

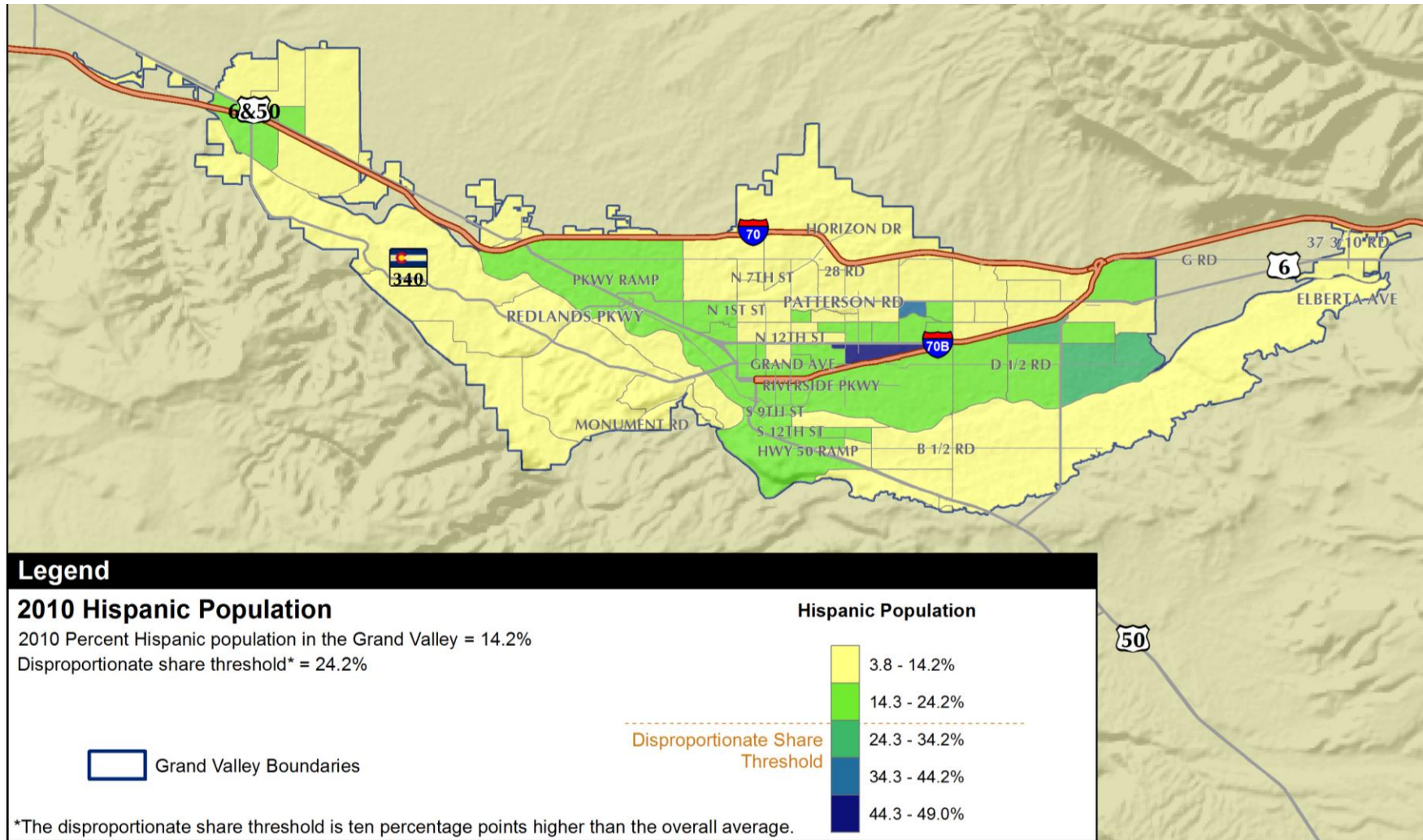
Appendix B - Maps

Grand Junction Area Household Income
Grand Junction Area Concentration of Minority Households

GRAND JUNCTION AREA MEDIAN HOUSEHOLD INCOME



CONCENTRATION OF MINORITY HOUSEHOLDS



RESOLUTION NO. 30-16

RESOLUTION ADOPTING THE 2016 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE STUDY FOR THE GRAND JUNCTION COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM

RECITALS.

WHEREAS, the City of Grand Junction was designated as an Entitlement Community by the U.S. Department of Housing and Urban Development in 1996;

WHEREAS, this designation entitles Grand Junction to an annual grant of funds under the CDBG Program;

WHEREAS, to be eligible for funding, the City of Grand Junction must conduct an Analysis of Impediments to Fair Housing Choice study to be adopted by the City, which serves as a federally required planning document that guides community development efforts in Grand Junction;

WHEREAS, the primary objective of the City's 2016 Analysis of Impediments to Fair Housing Choice is to promote fair housing for the citizens of Grand Junction and to determine what impediments to fair housing exist, what steps have been taken to eliminate impediments, and what positive actions are being implemented to promote fair housing as well as documentation showing the positive enforcement;

WHEREAS, the planning process in developing the 2016 Analysis of Impediments to Fair Housing Choice included citizen participation and interagency involvement; and

WHEREAS, the 2016 Analysis of Impediments to Fair Housing Choice study established recommendations the City should take to foster fair housing practices, strategies the Grand Junction community has identified and will undertake between 2016 and 2020, the life of the study.

NOW THEREFORE BE IT RESOLVED, that the Grand Junction City Council formally adopts the CDBG 2016 Analysis of Impediments to Fair Housing Choice study as a part of the Grand Junction CDBG program.

Adopted this 15th day of June, 2016.



President of City Council

ATTEST:



City Clerk

