

**DRAFT FOR PUBLIC COMMENT
BETWEEN
JUNE 14, 2026, AND JULY 16, 2026**

**City of Grand Junction
2026 – 2030
5-Year Consolidated Plan and
2026 Program Year Action Plan
For the Community Development Block
Grant (CDBG)**

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Executive Summary

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

1. Introduction

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

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

2. Summary of the objectives and outcomes identified in the Plan

The 2026–2030 Five-Year Consolidated Plan (“Consolidated Plan” or “Plan”) process was conducted in accordance with the Citizen Participation Plan. Citizens, agencies, and public officials participated by providing information throughout the process regarding community needs and services. The plan document was written by City of Grand Junction staff. The plan includes information gathered through recent reports, data, interviews, meetings, and questionnaires from local agencies and organizations. As a result of the planning process, the following Five-Year Goals and Objectives have been established.

GOAL 1: Improved Community Infrastructure and Facilities

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

Projected CDBG Funding for 2026-2030: \$768,158

GOAL 2: Increased Access to Public Services

Address the need for increased access to supportive services for persons of low to moderate income in the City of Grand Junction. Supportive services include but are not limited to homelessness prevention, support for the elderly, support for persons with special needs, and eviction prevention.

Projected CDBG Funding 2026-2030: \$318,000

GOAL 3: Increased Access to Public Services

Create economic opportunities through the following strategies: (1) Increase access to employment; (2) support activities that foster increased household stability and/or increased household income; (3) support efforts of job creation for low- and moderate-income households; (4) support activities to provide workforce education and training.

Projected CDBG Funding 2026-2030: \$100,000

GOAL 4: Increased Access to Affordable Housing

This goal will support opportunities to expand or preserve affordable housing in Grand Junction.

Projected CDBG Funding 2026-2030: \$512,106

3. Evaluation of past performance

A review of past Consolidated Annual Performance and Evaluation Reports (CAPERs) for the City of Grand Junction demonstrates a strong and consistent record of performance in the use of allocated CDBG funds. It is integral to determine what has been accomplished and what work is necessary to address the many and varied needs in the community. In Grand Junction, this evaluation included a review of past Consolidated Plans and Annual Action Plans as well as accomplishments reported to HUD each year. Through this evaluation the City was able to compare the needs identified through the Consolidated Plan and compare them to the activities that have taken place in the past to determine if there are continued or new needs relative to those activities. Priority needs and goals were then formulated and/or updated to meet current needs with attention to what has been successful in the past and what is needed in the future.

In the past five (5) years, the City has focused its efforts on funding activities that enhance safety along key walking routes around schools and neighborhoods, provide benefits to special needs populations and the unhoused, to fund affordable housing initiatives as well as rental and utility assistance programs for low to moderate income persons, and fund transportation improvements.

Regional housing partners also demonstrated significant progress during 2025. The Grand Junction Housing Authority (GJHA) advanced development of The Current, a new affordable housing community, completing major financing milestones including tax credit partnerships, construction financing, and state housing grant agreements. GJHA also continued to expand housing stability efforts through its Housing Choice Voucher, supportive services, and affordable housing programs serving nearly 2,000 households throughout Mesa County.

4. Summary of citizen participation process and consultation process

Several opportunities were provided for citizen input on the development of the plan as well as the final draft of the plan. As required in the Citizen Participation Plan, the City held public meetings and met with service providers and focus groups to gather input for the plan. Presentations were made to the City Council regarding the plan and CDBG funded activities throughout plan development. Draft copies of the plan were made available to the public through the internet, the public library, and the City Community Development Department office. Copies of the plan were also distributed to organizations and agencies that participated in its development. The draft Five-Year Consolidated Plan was made available for public comment from June 13, 2026, through July 16, 2026.

5. Summary of public comments

To be included in final document

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

To be included in final document

7. Summary

To be included in final document

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	GRAND JUNCTION	City of Grand Junction
CDBG Administrator	GRAND JUNCTION	Community Development Department
HOPWA Administrator	N/A	N/A
HOME Administrator	N/A	N/A
HOPWA-C Administrator	N/A	N/A

Table 1 – Responsible Agencies

Narrative

The City of Grand Junction is the lead agency administering the development and implementation of this plan. The Grand Junction Housing Authority, Housing Resources of Western Colorado, the Mesa County Health Department, and many local nonprofit and faith-based organizations are key stakeholders and decision-makers in administering activities described in the plan. The City of Grand Junction is entering its thirty – first (31) year as an entitlement community that receives Community Development Block Grant (CDBG) funding. This plan covers requirements for use of those funds. The time period covered by this plan is September 1, 2026, through August 31, 2030.

Consolidated Plan Public Contact Information

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

1. Introduction

Development of the 2026 Consolidated Plan was a community effort, managed by the City of Grand Junction. The City held consultations and communicated electronically with representatives of various organizations, who met in focus groups to formulate the 2026-2030 Five-Year Consolidated Plan. The community entities participated in identifying the needs of the low- and moderate-income persons in the Grand Junction area. Drafts of the plan were made available to the agencies for review. The participating agencies are summarized in Table 2.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Grand Junction provides for and encourages coordination between public and assisted housing providers and private and governmental health, mental health and other service agencies. The City provides and requests opportunities to interact with these agencies through the CDBG planning process, including identification of priority needs, adoption of goals, objectives and strategies, development of the Five-Year Consolidated Plan and Annual Action Plans, substantial amendments to the plans, and the Consolidated Annual Performance and Evaluation Report (CAPER). The City has ongoing interaction with these agencies as sub-recipients or through participation in various local organizations and ad-hoc work groups. Specific activities to enhance coordination with these entities include City participation in the Grand Valley Homeless Coalition, Mesa County Collaborative for the Unhoused, housing and fair housing training opportunities, the state-wide annual Housing Colorado conference, monthly meetings with the Grand Junction Housing Authority, Mesa County Behavioral Health Advisory Committee, Mesa County Hunger Alliance, Mesa County Connecting Council, and other key partner agencies. Additionally, the City staff regularly participate in ongoing meetings with economic development partners.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Grand Junction participates as an active agency member of the Grand Valley Homeless Coalition, a voting entity, within the Colorado Balance of State (BoS) Continuum of Care (CoC). As such, the CoC's strategic plan includes focus on 1) Coordinated Entry Utilization, Quality and Support 2) Homeless Management System Utilization and Support 3) Data Focus, Storytelling, and Local Champions 4) Support creation of affordable and supportive housing across the CoC and 5) increase Annual competition score.

The City also leads the Neighbor 2 Neighbor Outreach Team, a multidisciplinary effort composed of City staff, partner agencies, outreach workers, and service providers. The team conducts direct outreach throughout the community and helps connect individuals to shelter, housing resources, behavioral health services, medical care, case management, and other supportive services. Outreach efforts prioritize vulnerable populations, including chronically homeless individuals, families with children, veterans, and unaccompanied youth, through collaboration with specialized service providers and coordinated referral systems.

Through the Neighbor 2 Neighbor Team, City staff actively participate in the local Coordinated Entry System by conducting housing assessments and helping individuals and families access the community's by-name list for housing and supportive service prioritization. City staff also provide continued follow-up and engagement with individuals and families on the by-name list to support ongoing connection to resources and housing opportunities. In addition, City staff help facilitate Coordinated Entry training for partner agencies to improve consistency, accessibility, and collaboration across the regional homelessness response system.

The City has also played a leadership role in regional homelessness data collection and planning efforts. In both 2025 and 2026, City staff served as committee leads for the annual Point-in-Time (PIT) Count, helping coordinate volunteer efforts, data collection, outreach activities, and regional collaboration to improve understanding of homelessness trends and service needs throughout the community.

Additionally, the City continues to support efforts that address both immediate and long-term community needs. This includes coordinated cleanup initiatives in areas experiencing concentrated impacts, placement of portable restrooms and dumpsters in identified high-need areas, and ongoing engagement with unhoused individuals to improve health, safety, and access to services. These efforts are intended not only to mitigate environmental and public safety concerns, but also to create consistent opportunities for outreach teams and providers to build trust and connect individuals with available assistance.

In 2024, the City formally adopted a community-wide Unhoused Strategy and Implementation Plan in coordination with regional and state partners. Current efforts focus on strengthening regional collaboration, identifying service and housing gaps, supporting affordable and supportive housing development, leveraging HMIS and coordinated entry systems, pursuing funding opportunities, and improving pathways to long-term housing stability for individuals and families throughout the Grand Valley.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS - Consultation with the Continuum(s) of Care to Determine Allocation of ESG Funds

In addition to the participation in the community-wide efforts outlined above, the City provides letters of support/certification for other agencies that seek ESG funds. All factors indicate that the City's actions and goals are consistent with the Five-Year Consolidated Plan.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

The City of Grand Junction and Mesa County partnered to develop a Housing Needs Assessment (HNA) to better understand regional housing conditions, trends, needs, and economic development priorities. By working collaboratively, the City and County leveraged shared data, regional market insights, and community input to create a more comprehensive understanding of local housing and economic development challenges and opportunities. The HNA played a key role in informing the City's 2026–2030 Community Development Block Grant (CDBG) Five-Year Consolidated Plan.

Representatives from more than 30 public and private agencies and organizations participated, including entities involved in housing, healthcare, homelessness services, advocacy, education, neighborhood engagement, community development, fair housing, human services, and substance abuse treatment. Public and private lenders, nonprofit builders and developers, realtors, and advocacy groups also contributed valuable feedback throughout the process.

For a comprehensive list of service providers and organizations, See Table 2 beginning on the following page.

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Grand Junction
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Economic Development Plan Coordination; Non-Housing Public Infrastructure
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Grand Junction was the lead coordinating agency for development of the Consolidated Plan. Several departments helped identify non-housing community development needs. The City supports the development of the Housing Needs Assessment, Housing Action Strategy/Plan, and the Unhoused Needs Assessment and Strategies.
2	Agency/Group/Organization	Grand Junction Housing Authority
	Agency/Group/Organization Type	Housing PHA Services – Housing Service – Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs-Families with children Homelessness Needs-Veterans Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Grand Junction Housing Authority participated in focus group meetings, provided data and reviewed draft sections of the Plan. The agency provided data for the City of Grand Junction and Mesa County Housing Needs Assessment (HNA). GJHA reported serving approximately 1,927 households as of June 2026 throughout Mesa County, including families, seniors, veterans, and persons with disabilities. The agency also highlighted ongoing investments in supportive services, housing stability initiatives, affordable housing preservation activities, and new affordable housing development projects. Information provided by GJHA helped identify housing needs, service

		gaps, and affordable housing priorities that informed development of the Consolidated Plan.
3	Agency/Group/Organization	Housing Resources of Western Colorado
	Agency/Group/Organization Type	Housing Services – Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Anti-Poverty Strategy Housing Rehab & Repair Veteran Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Housing Resources of Western Colorado participated in focus group meetings, provided data and reviewed draft sections of the Plan. The agency provided data for the City of Grand Junction and Mesa County Housing Needs Assessment (HNA).
4	Agency/Group/Organization	Grand Valley Catholic Outreach
	Agency/Group/Organization Type	Housing Services – Housing Services-homeless Services-Employment Service-Fair Housing Food, meals, clothing, veterans
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs – Veterans Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Grand Valley Catholic Outreach manages the By-Name list and participated in focus group meetings, provided data and reviewed draft sections of the Plan. The agency provided data for the City of Grand Junction and Mesa County Housing Needs Assessment (HNA).
5	Agency/Group/Organization	Mesa County Health Department
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons

		<p>Services-Persons with Disabilities Services-Health Services-Employment Health Agency Child Welfare Agency Other government – County Major Employer</p>
	What section of the Plan was addressed by Consultation?	<p>Housing Need Assessment Non-Homeless Special Needs Economic Development Mesa County Community Health Needs Assessment</p>
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>The Mesa County Health Department participated in focus group meetings, provided data and reviewed draft sections of the Plan. The Mesa County Community Health Needs Assessment Report developed by the Department provided information used to identify priority community needs. Discussions and the Health Needs report helped identify the priority needs for the Consolidated Plan.</p>
6	Agency/Group/Organization	Health Solutions West
	Agency/Group/Organization Type	<p>Services-Health Health Agency</p>
	What section of the Plan was addressed by Consultation?	<p>Housing Needs Assessment Non-Homeless Special Needs</p>
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>Health Solutions West participated in focus group meetings and provided data for the City of Grand Junction and Mesa County Housing Needs Assessment (HNA). The information provided was used to develop the HNA which, in turn, helped guide the 2021-2025 Consolidated Plan.</p>
7	Agency/Group/Organization	Hilltop Community Resources
	Agency/Group/Organization Type	<p>Housing Services – Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services – Victims Major Employer</p>

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hilltop participated in focus group meetings and provided data. Discussions helped identify the priority needs for the Consolidated Plan.
8	Agency/Group/Organization	HomewardBound of the Grand Valley
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HomewardBound participated in focus group meetings, provided data and reviewed draft sections of the Plan. Discussions helped identify the priority needs for the Consolidated Plan.
9	Agency/Group/Organization	Prime Health
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Prime Health participated in focus group meetings and provided data.
10	Agency/Group/Organization	Colorado Health Network
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Colo Health Network participated in focus group meetings, provided data and reviewed draft sections of the plan. Discussions helped identify the priority needs for the Consolidated Plan.
11	Agency/Group/Organization	Center for Independence
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Center for Independence staff participated in community focus group meetings and provided data. Additionally, CFI hosted a small focus group of individuals with accessibility and disabling conditions as part of the development of the Housing Needs Assessment (HNA) and Consolidated Plan.
12	Agency/Group/Organization	Mesa County Valley School District 51
	Agency/Group/Organization Type	Services-Children Services-homeless Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The REACH Program of School District 51 participated in focus group meetings, provided data and reviewed draft sections of the Plan.
13	Agency/Group/Organization	Volunteers of America, Colorado
	Agency/Group/Organization Type	Housing Services – Housing Services-Elderly Persons Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Families with children Homelessness Needs – Veterans Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Volunteers of America, Colorado participated in focus group meetings and provided data. Discussions helped identify the priority needs for the Consolidated Plan.
14	Agency/Group/Organization	Grand Junction Economic Partnership
	Agency/Group/Organization Type	Economic Development
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Grand Junction Economic Partnership (GJEP) provided data and participates as an Economic Development partner. Discussions helped identify the priority needs for the Consolidated Plan.
15	Agency/Group/Organization	LaPlaza
	Agency/Group/Organization Type	Minority Services
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Minority
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Members of LaPlaza participated in focus group meetings with Spanish speaking residents and provided feedback regarding the community survey that was conducted as part of the City of Grand Junction and Mesa County Housing Needs Assessment. Discussions helped identify the priority needs for the Consolidated Plan.
16	Agency/Group/Organization	Grand Junction Chamber of Commerce

	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Grand Junction Chamber of Commerce provided data and participates as an Economic Development partner. Discussions helped identify the priority needs for the Consolidated Plan.
17	Agency/Group/Organization	Grand Junction Veterans Administration
	Agency/Group/Organization Type	Housing Services – Housing Other government – Federal Veterans Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Grand Junction Veterans Administration participated in focus group meetings and provided data. Discussions helped identify the priority needs for the Consolidated Plan.
18	Agency/Group/Organization	Habitat for Humanity of Mesa County
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity of Mesa County participated in focus group meetings and provided data. Discussions helped identify the priority needs for the Consolidated Plan.
19	Agency/Group/Organization	Colorado Housing and Finance Authority
	Agency/Group/Organization Type	Housing Services – Housing Other government - State

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Grand Junction Office of the Colorado Housing and Finance Authority participated in focus group meetings and provided data. Discussions helped identify the priority needs for the Consolidated Plan.
20	Agency/Group/Organization	Builders, Developers and Homebuilder Advocacy
	Agency/Group/Organization Type	Housing For-Profit Builders and Developers
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Several private for-profit builders, developers, engineers and homebuilder's advocacy groups participated in focus group meetings. Discussions informed goals of the Consolidated Plan. Included: Anthony Properties, Austin Civil Group, River City Consultants, Chaparral West, Associated Members for Growth and Development and the Homebuilders Association of Western Colorado.
26	Agency/Group/Organization	Realty and Lending
	Agency/Group/Organization Type	Business Leaders Real Estate and Lending
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Several private realtors and lending institutions participated in focus group meetings. Discussions informed development of the Consolidated Plan. Included: Bank of Colorado and Coldwell Banker.
21	Agency/Group/Organization	Spanish Advisory Group
	Agency/Group/Organization Type	Minority Services
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Co-hosted a Spanish speaking focus group and staff participated in stakeholder feedback session. Discussions helped identify the priority needs for the Consolidated Plan.
22	Agency/Group/Organization	Sunshine Communities
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Stakeholder sessions and supported multiple community outreach efforts. Discussions helped identify the priority needs for the Consolidated Plan.
23	Agency/Group/Organization	Mesa County Public Library District (MCPLD)
	Agency/Group/Organization Type	Public Library District
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder feedback sessions. Discussions helped identify the priority needs for the Consolidated Plan.
24	Agency/Group/Organization	Rocky Mountain Health Plans – A United Health Company
	Agency/Group/Organization Type	Health Services
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder feedback sessions. Discussions helped identify the priority needs for the Consolidated Plan.
25	Agency/Group/Organization	Foster Alumni Mentors
	Agency/Group/Organization Type	Foster Care
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Service Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder feedback sessions. Discussions helped identify the priority needs for the Consolidated Plan.
26	Agency/Group/Organization	Grand Valley Transit
	Agency/Group/Organization Type	Transportation
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Regional Transportation Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder feedback sessions, consulted with on regional transportation and safety needs. Discussions helped identify the priority needs for the Consolidated Plan.
27	Agency/Group/Organization	Loving Beyond Understanding
	Agency/Group/Organization Type	Health Services

	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Minorities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder feedback sessions. Discussions helped identify the priority needs for the Consolidated Plan.
28	Agency/Group/Organization	St. Mary's Hospital – Intermountain Health
	Agency/Group/Organization Type	Health Services
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Community Health Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder feedback sessions and provided community health needs and priorities. Discussions helped identify the priority needs for the Consolidated Plan.
29	Agency/Group/Organization	Food Bank of the Rockies
	Agency/Group/Organization Type	Nutrition
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder feedback sessions and provided nutrition needs and priorities. Discussions helped identify the priority needs for the Consolidated Plan.
30	Agency/Group/Organization	CASA of Mesa County
	Agency/Group/Organization Type	Foster Care Judicial Services

What section of the Plan was addressed by Consultation?	Housing Needs Assessment
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder feedback sessions. Discussions helped identify the priority needs for the Consolidated Plan.

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

There were no agencies identified that were not consulted or provided the opportunity to participate.

DRAFT

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

Table begins on the next page.

DRAFT

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Comprehensive Plan	City of Grand Junction	Goals addressing land use, neighborhoods and housing in the Consolidated Plan complement similar goals in the adopted 2020 One Grand Junction Comprehensive Plan.
Grand Junction and Mesa County Housing Needs Assessment (2026)	City of Grand Junction and Mesa County	Goals regarding the development of affordable housing, homelessness and special needs housing align with those identified in the City of Grand Junction and Mesa County Housing Needs Assessment completed in June 2026.
Analysis of Impediments to Fair Housing	City of Grand Junction	Goals regarding the development of housing are consistent with findings of impediments and actions in the Analysis of Impediments to Fair Housing Choice.
City of Grand Junction Housing Strategy Update (2024), Housing Action Plan (2026)	City of Grand Junction	Aligns with goals to expand affordable and workforce housing, preserve existing housing stock, reduce housing barriers, encourage housing and improve housing affordability for low- and moderate-income households. Strategy Updated formally adopted in 2024, will be replaced with the Housing Action Plan currently underway and anticipated for formal adoption in July 2026.
Grand Junction Unhoused Strategy & Implementation Plan (2024)	City of Grand Junction, Grand Valley Homeless Coalition and Mesa County Collaborative for the Unhoused	Supports homelessness response goals including coordinated entry, housing navigation, behavioral health coordination, emergency shelter access, supportive housing, and homelessness prevention strategies.
Mesa County Continuum of Care Planning Efforts	Balance of State Continuum of Care (CoC), Grand Valley Homeless Coalition – Coordinated Entry System (CES)	Aligns with goals addressing homelessness prevention, emergency shelter, rapid rehousing, permanent supportive housing, coordinated services, and supportive housing for vulnerable populations.
Mesa County Multi-Jurisdictional Hazard Mitigation Plan	Mesa County and Participating Local Jurisdictions	Supports hazard mitigation, infrastructure resiliency, flood mitigation, wildfire preparedness, and protection of vulnerable populations and neighborhoods.
Colorado Department of Local Affairs (DOLA) Housing and Demographic Studies	Colorado Department of Local Affairs (DOLA)	Provides demographic, economic, and housing trend data supporting housing affordability, population growth planning, workforce housing, and community development strategies.

Colorado Broadband Office Planning Initiatives	Colorado Broadband Office	Supports digital and broadband accessibility, workforce connectivity, education access, and technology infrastructure improvements for underserved households.
HUD CHAS and Consolidated Planning Data Resources	U.S. Department of Housing and Urban Development (HUD)	Provides housing needs, affordability, and demographic data used to identify priority housing problems, cost burden, fair housing concerns, and low- and moderate-income community development needs.
U.S. Census Bureau American Community Survey (ACS)	U.S. Census Bureau	Provides demographic, housing, income, employment, and population data used throughout the Consolidated Plan to assess community needs and market conditions.
Grand Junction Economic Partnership Strategic Initiatives	Grand junction Economic Partnership (GJEP)	Supports economic diversification, workforce recruitment, business development, higher-wage job creation, and regional economic growth objectives consistent with Consolidated Plan economic development goals.
Business Incubator Center Strategic Programs	Business Incubator Center (BIC)	Aligns with goals supporting entrepreneurship, workforce development, small business assistance, job creation, and economic opportunity for low- and moderate-income residents.
Mesa County Workforce Center Planning Initiatives	Mesa County Workforce Center	Supports workforce training, job placement, career advancement, and employment services that strengthen economic stability and self-sufficiency for residents.
Colorado Mesa University and Western Colorado Community College Workforce Partnerships	Colorado Mesa University and Western Colorado Community College	Aligns with workforce development, technical training, career readiness, and education goals supporting long-term economic opportunity and workforce retention.
Regional Transportation and Infrastructure Planning Efforts	City of Grand Junction, Mesa County, and Regional Transportation Agencies	Supports infrastructure improvements, transportation access, mobility, and investment in public facilities benefiting low- and moderate-income neighborhoods and economic development areas.
FEMA and State Hazard Mitigation Planning Frameworks	Federal Emergency Management Agency (FEMA) and State of Colorado	Supports community resiliency, hazard mitigation, infrastructure protection, emergency preparedness, and reduction of environmental risks affecting vulnerable populations.

Table 3 – Other local / regional / federal planning efforts

Cooperation and Coordination with Other Public Entities

The above mentioned plans and the various committees, stakeholder groups, and coordinated efforts included staff members from multiple public entities including the Grand Junction Housing Authority, Mesa County Health Department, Mesa County Health and Human Services, Grand Valley Transit, Grand Valley Regional Authority, Mesa County Commissioners, City of Grand Junction Council Members, Grand Junction Police, Transportation, Community Development and Fire Departments, Colorado Mesa University, Business Incubator, etc.

DRAFT

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

1. Summary of citizen participation process – As required in the Citizen Participation Plan, the City held public meetings, met with housing agencies, service providers and focus groups to gather input for the plan. Presentations were made to the City Council regarding the plan and CDBG funded activities. Draft copies of the plan were made available to participating agencies and organizations and to the public through the internet, the public library, and the City Community Development Department office.

The draft Five-Year Consolidated Plan was made available for public comment from June 13-July 16, 2026. The Housing Needs Assessment and Consolidated Plan process included extensive community outreach and engagement. Outreach efforts included a comprehensive community-wide housing and economic development survey that was available for several months. Offered in both English and Spanish, the survey gathered input on housing conditions, affordability, displacement risk, access to services, commuting patterns, economic opportunities, community belonging, and overall community needs. More than 1,087 residents completed the survey.

To ensure inclusive participation, targeted focus groups were conducted with historically underrepresented populations, including Spanish-speaking residents, and residents with disabilities or those requiring accessible housing and services. A third focus group with mobile home park residents was outreached, but no mobile home park residents were interested in participating.

Additional stakeholder interviews and focus groups were conducted with affordable housing providers, service organizations, developers, builders, lenders, real estate professionals, business leaders, public officials, and industry experts. These discussions helped identify barriers, opportunities, and practical strategies to address housing and community development challenges throughout the region.

Results of these efforts helped determine priorities of the community in setting goals for the Consolidated Plan.

Citizen Participation Outreach

DRAFT

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
1	Public/Focus Group Meetings	<p>Minorities</p> <p>Non-English Speaking – Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The City hosted multiple stakeholders and focus groups. In April 2026, 7 attendees participated in the disability/accessibility focus group. In April 2026, 2 groups were held for service/housing providers and included roughly 30 participants, 3 sessions were held for development/real estate/housing/economic development professionals, 45 participated. And, in February 2026 a community meeting over 115 attendees representing various entities, background and community focus areas attended. In March 2026, a Spanish speaking focus group was held with 11 participants in attendance.</p>	<p>Housing: rapid housing cost, low vacancies, increase difficulty finding /staying in market housing. Low Income: high deposits, paperwork. Disabled: transportation, few ADA units. Immigrants, voucher holders, working class also discussed. Homelessness: few affordable units, mental health/addiction, legal/financial background. Supply of Housing: biggest gap multifamily, increase in building.</p>	<p>No comments were not accepted.</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
2	Public/Focus Group Meetings	<p>Minorities</p> <p>Non-English Speaking – Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	1,087 responses were received for the survey which was distributed for the Housing Needs Assessment but which asked many broader questions regarding community needs.	The survey results included broad based representation of citizens from varied parts of the City; range of age groups; range of income levels; and minorities. 45% indicated one or more challenges; strong desire for housing stock to accommodate wide range of residents.	No comments not accepted.

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Please note: HUD automatically provides data for the years 2016-2020. Newer data exists from the City and local sources and is utilized where appropriate. Therefore, when reviewing across sections, it is possible some data may conflict, because newer data could not be provided for all topics

The Needs Assessment section of the 2026–2030 Consolidated Plan evaluates current housing, homelessness, community development, and supportive service needs within the City of Grand Junction. The assessment incorporates quantitative data, stakeholder consultation, public engagement, regional housing studies, service provider input, and federal housing and demographic data sources to identify the community’s highest priority needs.

Grand Junction continues to experience increasing housing affordability challenges driven by rising home prices, escalating rental costs, limited housing inventory, population growth, and wage levels that have not kept pace with housing costs. These market conditions disproportionately affect low- and moderate-income households, seniors, persons with disabilities, workforce households, single-parent families, and individuals experiencing or at risk of homelessness.

The Needs Assessment also identifies ongoing community development priorities including public infrastructure improvements, neighborhood revitalization, childcare access, transportation connectivity, public facility improvements, behavioral health services, economic opportunity, and supportive services for vulnerable populations.

Community engagement conducted during preparation of this Consolidated Plan identified affordable housing availability, homelessness, housing stability, workforce housing, infrastructure needs, and access to supportive services as major community concerns. Public outreach included stakeholder meetings, housing and service provider consultations, coordination with regional partners, and public participation efforts designed to gather input from residents representing a broad range of income levels, demographic groups, and housing situations.

The priority needs identified through this assessment form the basis for the Strategic Plan goals, funding priorities, and implementation strategies that will guide the use of Community Development Block Grant (CDBG) funds during the 2026–2030 Consolidated Plan period.

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

Please note: HUD automatically provides data for the years 2016-2020. Newer data exists from the City and local sources and is utilized where appropriate. Therefore, when reviewing across sections, it is possible some data may conflict, because newer data could not be provided for all topics.

HUD data indicates that housing cost burden remains the most significant housing problem in Grand Junction, particularly among renter households and households earning below 50% Area Median Income (AMI). Extremely low-income households continue to experience the highest rates of severe housing cost burden, overcrowding, and housing instability.

GJHA reported serving approximately 1,927 households as of June 2026. Housing needs in Grand Junction are driven primarily by increasing housing costs, limited affordable rental inventory, and insufficient housing options for lower-income households, seniors, persons with disabilities, and workforce households. Local housing providers and regional housing studies continue to identify unmet need for affordable rental housing, accessible housing units, supportive housing, and housing rehabilitation assistance.

The most significant housing needs continue to affect:

- extremely low-income renter households,
- seniors on fixed incomes,
- persons with disabilities,
- single-parent households,
- and individuals experiencing or at risk of homelessness.

Although incomplete plumbing and kitchen facilities remain relatively uncommon within the community, aging housing stock and deferred maintenance continue to create rehabilitation needs within portions of the older housing inventory.

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2024	% Change
Population	59,945	68,142	15.21%
Households	24,290	29,935	23.24%
Median Income	\$45,358.00	\$70,080	54.50%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2024 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,435	3,410	4,775	2,770	11,370

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Small Family Households	609	680	1,300	935	4,895
Large Family Households	95	120	295	164	700
Household contains at least one person 62-74 years of age	750	883	1,025	815	2,999
Household contains at least one person age 75 or older	734	868	879	300	1,100
Households with one or more children 6 years old or younger	335	470	765	385	950

Table 6 - Total Households Table

Data 2016-2020 CHAS
Source:

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	125	335	45	65	570	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	15	20	0	45	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	40	25	0	65	60	10	85	4	159
Housing cost burden greater than 50% of income (and none of the above problems)	1,330	580	95	0	2,005	569	314	185	35	1,103

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	354	875	720	190	2,139	170	359	755	250	1,534
Zero/negative Income (and none of the above problems)	65	0	0	0	65	175	0	0	0	175

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,465	965	190	65	2,685	624	324	265	39	1,252
Having none of four housing problems	784	1,245	1,940	1,160	5,129	555	875	2,380	1,500	5,310
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	399	420	255	1,074	125	125	360	610
Large Related	40	60	35	135	30	50	50	130
Elderly	485	704	135	1,324	409	324	268	1,001
Other	870	520	420	1,810	200	164	245	609
Total need by income	1,794	1,704	845	4,343	764	663	923	2,350

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	190	190	60	60	0	120
Large Related	0	0	45	45	10	0	0	10
Elderly	325	260	50	635	324	145	75	544
Other	0	730	285	1,015	180	0	0	180
Total need by income	325	990	570	1,885	574	205	75	854

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	10	24	25	0	59	45	10	85	4	144
Multiple, unrelated family households	0	15	0	0	15	10	0	0	0	10
Other, non-family households	0	10	20	0	30	0	0	0	0	0
Total need by income	10	49	45	0	104	55	10	85	4	154

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source: N/A

Comments: Data not available for this jurisdiction.

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

Based on statistics from the Grand Junction Housing Authority, single person households remain a dominant demographic on the housing waitlist. There are 1,391 single person households in need of housing, which is over half of all households on the housing wait list. Of the 1,391 single person households, 54% (751) are disabled persons and 36% (500) are elderly. By far, the majority (77%) are within the 30% or below median household income. The Hispanic ethnicity for the single person households (172) on the waitlist is below the percentage of the overall population in Grand Junction with 12% being Hispanic. Proportionately, there are more Native American (3.5%) and African American (5%) single person households on the wait list than are represented in the general population of Grand Junction. The largest age group of single person households in need of housing is 60-69 years old (at 26%) followed by 50-59 (at 18%).

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

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

In 2025, the City of Grand Junction Police Department completed 907 cases that involved domestic violence cases.

Of the other populations that include victims of domestic violence, sexual assault, human trafficking, familial violence and stalking, Hilltop Community Resources operates programming that provides individuals ages 18-24 with emergency safe house (28 beds), intensive case management, legal and medical advocacy, individual and group counseling, children's services, housing, 24-hour crisis line, emergency relocation, and community outreach and education. Related to emergency safe house, Hilltop has served:

2021 - 139 individuals (77 adults, 62 children), 2673 nights of service;
 2022 - 144 individuals (84 adults, 60 children), 1954 nights of service;
 2023 - 133 individuals (80 adults, 53 children), 1810 nights of service;
 2024 - 126 individuals (79 adults, 47 children), 1908 nights of service;
 2025 - 152 individuals (92 adults, 60 children), 1876 nights of service'
 1/2026 to 4/2026 - 47 individuals (28 adults, 19 children) 429 nights of service.

Most Common Housing Problems

Of the typically defined housing problems of overcrowding, incomplete facilities and cost burden, the latter is the most common type of housing problem in Nearly half (49%) of Mesa County's renter households (7,997 households) are cost burdened, spending 30% or more of their income on housing costs; twenty-five percent are severely cost burdened and are at risk of homelessness. There are 12,113 owner households that are cost burdened, though this represents a lower proportion of owner households (26%). There are very few households experiencing overcrowding in Grand Junction, 1.2% or 354 households are overcrowded.

However, based on the recent housing needs survey, discussion with housing focus groups and the statistics regarding vacant units, there appears to be a need for rehabilitation of existing housing stock to improve substandard units and render some of the vacant units habitable.

Populations/Household Types More Affected than Others by Problems

About 29,100 households in the County (44% of all households) are “low income” by HUD standards (<80% AMI). The proportion is similar in Grand Junction (46%), which has about 13,700 low-income households. Renter households in the Grand Junction area face housing problems at a higher rate than owner households, Grand Junction with 47% (4804) of renter households and 23% (4,353) of homeowner households cost burdened or severely cost burdened. Cost burden has increased for owner and renter households in nearly every income bracket since 2010. The most dramatic increase occurred for renter households in earning between \$35,000 and \$49,999, cost burden rates more than doubled 2024 ACS data. While household owners earning less than \$75,000 have a lower rate of cost burden than renters in this income group, their rate is still relatively high (51%). Cost burdened households earning less than \$75,000 account for 15% of all households in the county. Populations with limited English proficiency may have difficulty navigating housing, jobs, transportation, and supportive services due to language barriers and discrimination. Adults without high school diplomas have limited access to higher paying jobs and less job security. Without stable employment, these residents may miss rent payments and face eviction.

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

In Mesa County and Grand Junction, about 2% of residents 5 years or older speak English “less than well.” This corresponds with about 2,500 residents in the county and 1,120 residents in Grand Junction. In Mesa County and Grand Junction, renter households have a slightly higher rate of overcrowding than owner households. Countywide, racial and ethnic minority groups are more likely to be overcrowded than non-Hispanic White households.

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

In Mesa County, about 15,300 units were built before 1970 (22% of housing stock). That rate is higher in Grand Junction (26%). Typically, elderly, non-family households face housing problems at a rate higher than average for the Grand Junction area.

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

As of June 2026, there are 731 or nearly one-third (30%) of the households on the GJHA waitlist that are families with children that include a total of 1,539 children. Of families with children the majority (64%)

are single-parent, female-headed households. 50 (2%) of the households on the waitlist are veteran family households.

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

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

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

According to the 2026 HNA, Nine percent of Mesa County households (about 5,700 households) are single parent households. In Grand Junction, eight percent or 2,300 households are single parent households. Additionally, the 2025 CES By Name list identified 52 households, representing 188 individuals, as Families with Children experiencing homelessness who are eligible for housing and supportive services.

The Grand Valley Homeless Coalition will continue to use results of the Vulnerability Index study to formulate solutions for homeless issues. In its Continuum of Care Plan, the Coalition identified priority needs are transitional housing, case management, and housing placement. The strategy is to provide a continuous housing and service network for persons working to permanently leave the streets. Preliminary information suggests that half of these households may benefit from Housing First intervention, and the other half can benefit from Rapid Re-housing. The Housing Authority has had good success in recent years with its Next Step Program which provides intensive case management for these families. 98% of families that have participated in this program have successfully transitioned to the Housing Choice Voucher Program.

Estimates of At-Risk Populations

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

Housing Characteristics Linked with Instability and an Increased Risk of Homelessness

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

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

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

Discussion

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

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

Please note: HUD automatically provides data for the years 2016-2020. Newer data exists from the City and local sources and is utilized where appropriate. Therefore, when reviewing across sections, it is possible some data may conflict, because newer data could not be provided for all topics.

HUD defines a “disproportionately greater need” as occurring when the percentage of a household category experiencing a housing problem is at least 10%age points higher than the percentage for all households experiencing that problem. Housing problems include: (1) lack of complete kitchen facilities, (2) lack of complete plumbing facilities, (3) overcrowding, defined as more than one person per room, and (4) housing cost burden greater than 30% of household income.

CHAS and ACS data indicate that housing problems in Grand Junction disproportionately affect extremely low-income households, renter households, minority households, seniors, and persons with disabilities. Housing cost burden is the most common housing problem and is significantly more prevalent among households earning less than 50% Area Median Income (AMI), particularly renter households.

Several minority household groups exceed disproportionate-need thresholds in certain income categories, although some categories contain very small household counts and should be interpreted with caution.

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,619	820	0
White	1,989	645	0
Black / African American	0	0	0
Asian	125	0	0
American Indian, Alaska Native	80	0	0
Pacific Islander	0	0	0
Hispanic	420	160	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,530	880	0
White	2,125	700	0
Black / African American	0	0	0
Asian	30	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	295	170	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,930	2,840	0
White	1,315	2,365	0
Black / African American	10	0	0
Asian	15	4	0
American Indian, Alaska Native	50	10	0
Pacific Islander	0	0	0
Hispanic	490	435	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	545	2,225	0
White	475	2,000	0
Black / African American	0	0	0
Asian	15	14	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	49	170	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

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

Discussion

Based on the 2016–2020 CHAS data, disproportionate housing problems vary by income level and racial/ethnic group. A group is considered to have a disproportionately greater need when its rate of housing problems is at least 10 percentage points higher than the jurisdiction rate for that income category.

At 0–30% AMI, 76.2% of households citywide experience one or more housing problems. Asian households and American Indian/Alaska Native households each show a 100% rate of housing problems; however, these figures are based on small household counts and should be interpreted with caution.

At 30–50% AMI, 74.2% of households citywide experience one or more housing problems. No racial or ethnic group exceeds the jurisdiction rate by 10 percentage points or more.

At 50–80% AMI, 40.5% of households citywide experience one or more housing problems. Black/African American households, Asian households, American Indian/Alaska Native households, and Hispanic households exceed the disproportionate-need threshold. The Black/African American, Asian, and American Indian/Alaska Native figures are based on small household counts and should be interpreted cautiously. Hispanic households represent the largest affected group numerically, with 490 households experiencing one or more housing problems.

At 80–100% AMI, 19.7% of households citywide experience one or more housing problems. Asian households exceed the disproportionate-need threshold, though this finding is based on a small household count.

Overall, the CHAS data indicate that housing problems are most widespread among households earning below 50% AMI, regardless of race or ethnicity. Disproportionate impacts appear in several minority groups, particularly at the 50–80% AMI level. Because some racial categories include very small household counts, the findings should be used to identify potential disparities but not overstated. The largest numerically affected minority group is Hispanic households, consistent with Hispanic residents being the largest minority population group in Grand Junction.

Housing cost burden remains the primary contributor to disproportionate housing problems within the community and supports the City’s prioritization of affordable rental housing, housing stabilization, and supportive housing activities during the 2026–2030 Consolidated Plan period.

DRAFT

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

Please note: HUD automatically provides data for the years 2016-2020. Newer data exists from the City and local sources and is utilized where appropriate. Therefore, when reviewing across sections, it is possible some data may conflict, because newer data could not be provided for all topics.

HUD defines a “severe housing problem” as a household experiencing one or more of the following conditions: (1) lack of complete kitchen facilities, (2) lack of complete plumbing facilities, (3) severe overcrowding, defined as more than 1.5 persons per room, or (4) severe housing cost burden where housing costs exceed 50% of household income.

HUD defines a “disproportionately greater need” as occurring when the percentage of a household category experiencing a severe housing problem is at least 10 percentage points higher than the percentage for all households experiencing that problem within the same income category.

CHAS and ACS data indicate that severe housing problems in Grand Junction disproportionately affect extremely low-income households, renter households, minority households, seniors, and persons with disabilities. Severe housing cost burden remains the most common severe housing problem and is significantly more prevalent among households earning less than 50% Area Median Income (AMI), particularly renter households.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,089	1,339	0
White	1,599	1,029	0
Black / African American	0	0	0
Asian	125	0	0
American Indian, Alaska Native	80	0	0
Pacific Islander	0	0	0
Hispanic	280	295	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,289	2,120	0
White	1,134	1,700	0
Black / African American	0	0	0
Asian	20	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	90	370	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	455	4,320	0
White	305	3,375	0
Black / African American	0	10	0
Asian	4	10	0
American Indian, Alaska Native	0	60	0
Pacific Islander	0	0	0
Hispanic	140	785	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	104	2,660	0
White	89	2,390	0
Black / African American	0	0	0
Asian	15	14	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	225	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

Discussion

Based on the CHAS data, disproportionate severe housing problems vary by income level and racial/ethnic group.

At 0–30% AMI, 60.9% of households citywide experience one or more severe housing problems. Asian households and American Indian/Alaska Native households each show a 100% severe housing problem rate and exceed the disproportionate-need threshold. These findings are based on small household counts and should be interpreted with caution.

At 30–50% AMI, 37.8% of households citywide experience one or more severe housing problems. Asian households show a 50.0% severe housing problem rate and exceed the disproportionate-need threshold, although this finding is based on a small household count.

At 50–80% AMI, 9.5% of households citywide experience one or more severe housing problems. Asian households show a 28.6% severe housing problem rate and exceed the disproportionate-need threshold. No other racial or ethnic group exceeds the threshold in this income category.

At 80–100% AMI, 3.8% of households citywide experience one or more severe housing problems. Asian households show a 51.7% severe housing problem rate and exceed the disproportionate-need threshold, although this finding is based on a small household count.

Overall, severe housing problems are most concentrated among households earning below 50% AMI. Severe housing cost burden remains the primary contributor to severe housing problems within the community, particularly for renter households and extremely low-income households. While the CHAS data identify disproportionate impacts among Asian and American Indian/Alaska Native households in certain income categories, small household counts limit the reliability of some findings. These results support the City's continued prioritization of affordable rental housing, housing stabilization, supportive housing, and homelessness prevention activities during the 2026–2030 Consolidated Plan period.

DRAFT

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

Please note: HUD automatically provides data for the years 2016-2020. Newer data exists from the City and local sources and is utilized where appropriate. Therefore, when reviewing across sections, it is possible some data may conflict, because newer data could not be provided for all topics.

A disproportionate housing need refers to any racial or ethnic group that experiences housing problems at a rate at least 10 percentage points higher than the jurisdiction average. The following table identifies the extent of housing cost burden by race and ethnicity using CHAS data.

Housing cost burden occurs when a household pays more than 30% of household income toward housing costs. Severe housing cost burden occurs when a household pays more than 50% of household income toward housing costs.

CHAS and ACS data indicate that housing cost burden remains the most common housing problem in Grand Junction and disproportionately affects renter households, extremely low-income households, minority households, seniors, and persons with disabilities.

Introduction

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	18,010	4,049	3,455	240
White	15,270	3,160	2,790	235
Black / African American	50	10	0	0
Asian	160	19	170	0
American Indian, Alaska Native	10	50	80	0
Pacific Islander	0	0	0	0
Hispanic	2,320	740	365	4

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

Based on the CHAS data, approximately 31% of households in Grand Junction experience housing cost burden or severe housing cost burden. Of the 25,754 households included in the table, 4,049 households experience housing cost burden between 30% and 50% of income, and 3,455 households experience severe housing cost burden greater than 50% of income.

Hispanic households experience housing cost burden at higher rates than the jurisdiction overall and represent the largest minority population numerically affected by housing affordability challenges. Asian households and American Indian/Alaska Native households also show elevated rates of severe housing cost burden; however, these findings are based on relatively small household counts and should be interpreted with caution.

The 2026 Mesa County Regional Housing Needs Assessment confirms that housing affordability remains one of the most significant housing challenges within Grand Junction. The HNA found that approximately 47% of renter households and 23% of owner households in Grand Junction experience housing cost burden, while approximately 24% of renter households experience severe housing cost burden. These conditions are most concentrated among households earning below 50% Area Median Income (AMI).

Overall, housing cost burden remains the primary housing problem within the community and continues to disproportionately affect renter households and lower-income households. These findings support the City's continued prioritization of affordable rental housing, housing stabilization, supportive housing, and homelessness prevention activities during the 2026–2030 Consolidated Plan period.

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

Please note: HUD automatically provides data for the years 2016-2020. Newer data exists from the City and local sources and is utilized where appropriate. Therefore, when reviewing across sections, it is possible some data may conflict, because newer data could not be provided for all topics.

The disproportionate need analysis compares the rate of housing problems experienced by racial and ethnic groups to the jurisdiction-wide rate within each income category. A disproportionately greater need exists when a racial or ethnic group experiences housing problems at a rate of at least 10 percent higher than the jurisdiction rate for that income category.

Housing cost burden remains the primary housing problem in Grand Junction. Based on the CHAS cost burden table, 7,504 households experience housing cost burden or severe housing cost burden, representing approximately 29% of households included in the table. This includes 4,049 households paying 30% to 50% of income for housing and 3,455 households paying more than 50% of income for housing.

The Mesa County Regional Housing Needs Assessment confirms that housing affordability remains a current and significant issue in Grand Junction. The HNA identifies 4,804 cost-burdened renter households in Grand Junction, representing 47% of renter households, and 4,353 cost-burdened owner households, representing 23% of owner households. Severe cost burden affects 24% of renter households and 10% of owner households in Grand Junction.

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

Yes. Based on the CHAS housing problems tables, disproportionate housing needs appear in several income categories.

At 0–30% AMI, Asian households and American Indian/Alaska Native households exceed the disproportionate-need threshold for housing problems and severe housing problems. Both findings are based on small household counts and should be interpreted with caution.

At 30–50% AMI, no racial or ethnic group exceeds the disproportionate-need threshold for general housing problems. For severe housing problems, Asian households exceed the threshold, though this finding is based on a small household count.

At 50–80% AMI, Black/African American, Asian, American Indian/Alaska Native, and Hispanic households exceed the disproportionate-need threshold for housing problems. Hispanic households represent the largest affected group numerically in this income category, with 490 households experiencing one or more housing problems. For severe housing problems, Asian households exceed the threshold, though this finding is based on a small household count.

At 80–100% AMI, Asian households exceed the disproportionate-need threshold for both housing problems and severe housing problems, though this finding is based on a small household count.

When housing cost burden is reviewed across all income levels in the CHAS cost burden table, Asian households and American Indian/Alaska Native households show elevated rates of cost burden compared with the jurisdiction overall. Hispanic households do not exceed the jurisdiction-wide cost burden rate by 10 percentage points in the aggregate table, but they represent the largest minority group numerically affected by cost burden, with 1,105 Hispanic households experiencing cost burden or severe cost burden.

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

No separate housing needs are identified beyond those described in the housing problems, severe housing problems, and cost burden analyses. However, current local housing data indicate that many affected households also face related barriers including limited affordable rental supply, rising rents, limited accessible units, transportation costs, and displacement risk. The HNA identifies renter households, lower-income households, single-adult households, single-parent households, mobile/manufactured home residents, and Hispanic households as groups reporting higher displacement risk or housing instability.

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

Current available data support identifying broad patterns rather than precise neighborhood-level concentrations. Hispanic residents are the largest minority population in Grand Junction, representing approximately 17% of the city's population. The HNA also identifies approximately 5,492 BIPOC households in Grand Junction, representing about 18% of households.

Concentrations of low- and moderate-income households and housing problems generally overlap with older, more affordable areas of the city, including central Grand Junction and older established neighborhoods where rental housing, older housing stock, and multifamily housing are more common. These areas also overlap with some CDBG-eligible low- and moderate-income areas. The available data does not support overstating precise racial or ethnic neighborhood concentrations beyond these general patterns.

Overall, the disproportionate need analysis supports continued prioritization of affordable rental housing, housing stabilization, supportive housing, housing rehabilitation, fair housing access, and CDBG investment in eligible low- and moderate-income areas during the 2026–2030 Consolidated Plan period.

NA-35 Public Housing - 91.205 (b)

The City of Grand Junction does not own or operate traditional public housing units. Affordable housing assistance within the community is primarily administered through the Grand Junction Housing Authority (GJHA) through the Housing Choice Voucher (HCV) program, including tenant-based vouchers, project-based vouchers, Veterans Affairs Supportive Housing (VASH) vouchers, and other special purpose vouchers.

According to PIC data, approximately 970 vouchers are currently in use within Grand Junction, including 950 tenant-based vouchers and 16 project-based vouchers. The average annual household income for participating households is approximately \$12,297, indicating the significant need for deeply affordable housing assistance among assisted households.

The data also indicates substantial need among elderly households, persons with disabilities, and households experiencing homelessness or housing instability. Approximately 215 participating households are elderly households, and 356 participating households are households with disabilities. In addition, 45 households were homeless at admission to the voucher program.

The 2025 CES By Name List indicates that 26 households, representing 42 individuals, were housed using tenant-based vouchers; 58 households, representing 62 individuals, were housed in Permanent Supportive Housing through project-based vouchers; and 7 households, representing 8 individuals, were housed through other forms of public assistance, including subsidized housing units, assisted living facilities, and Veterans Services programs.

The City of Grand Junction Housing Division in collaboration with local housing providers continue to identify substantial unmet need for affordable rental housing, accessible housing units, supportive housing, and housing stabilization services for extremely low-income households, seniors, persons with disabilities, veterans, and households experiencing or at risk of homelessness.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	970	16	950	1	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	0	970	16	950	1	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Grand Junction Housing Authority (GJHA) and local housing providers continue to report significant demand for accessible and affordable housing units for persons with disabilities, seniors, and households requiring supportive services. Current housing needs include accessible rental units, units with mobility and sensory accommodations, supportive housing, and housing paired with behavioral health and case management services.

The PIC data indicates that 356 households participating in voucher programs are households with disabilities. In addition, many elderly households and persons with disabilities require affordable units with accessibility features, proximity to healthcare services, transportation access, and supportive services. Local providers continue to identify a shortage of accessible affordable housing units within the community.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance?

The most immediate housing needs include:

- additional affordable rental housing units,
- accessible housing units,
- housing stabilization assistance,
- supportive housing,
- landlord participation in voucher programs,
- and housing units affordable to extremely low-income households.

Voucher holders continue to face challenges locating units that are both affordable and available within payment standard limits due to increasing rents and limited vacancy rates. Seniors, persons with disabilities, and households requiring accessible units face additional barriers because of limited inventory of accessible housing units.

Supportive services including transportation access, behavioral health services, case management, childcare, and employment support also remain important needs for many assisted households.

Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The most immediate housing needs include:

- additional affordable rental housing units,
- accessible housing units,
- housing stabilization assistance,
- supportive housing,
- landlord participation in voucher programs,
- and housing units affordable to extremely low-income households.

Voucher holders continue to face challenges locating units that are both affordable and available within payment standard limits due to increasing rents and limited vacancy rates. Seniors, persons with disabilities, and households requiring accessible units face additional barriers because of limited inventory of accessible housing units.

Supportive services including transportation access, behavioral health services, case management, childcare, and employment support also remain important needs for many assisted households.

How do these needs compare to the housing needs of the population at large?

The housing needs of voucher holders and assisted households are generally more severe than those experienced by the population at large. Assisted households are disproportionately extremely low-income, elderly, disabled, or otherwise vulnerable to housing instability and displacement. These households are more likely to experience severe housing cost burden, accessibility barriers, housing insecurity, and risk of homelessness than the general population.

The Mesa County Regional Housing Needs Assessment confirms that housing affordability remains one of the community's most significant challenges, particularly for renter households and households earning below 50% Area Median Income (AMI). Assisted households continue to experience these pressures more acutely because of limited income, fixed incomes, accessibility needs, and limited affordable housing supply.

Discussion

The available data demonstrates continued need for affordable rental housing, accessible housing units, supportive housing, and housing stabilization services within Grand Junction. Rising housing costs and limited rental inventory continue to increase pressure on low-income households and voucher holders seeking affordable housing opportunities.

The City will continue to coordinate with the Grand Junction Housing Authority, nonprofit housing providers, service organizations, and regional partners to support affordable housing preservation, expansion of housing opportunities, supportive services, and housing accessibility during the 2026–2030 Consolidated Plan period.

DRAFT

NA-40 Homeless Needs Assessment - 91.205 (c)

Introduction

Homelessness remains a significant and growing challenge in Grand Junction and Mesa County. Rising housing costs limited affordable housing inventory, stagnant wage growth, and increasing housing instability continue to contribute to both sheltered and unsheltered homelessness. Local assessments consistently identify a shortage of affordable housing, insufficient shelter capacity, barriers to supportive services, and the need for stronger coordination among service providers as the primary factors contributing to homelessness throughout the region.

Data from the 2025 Coordinated Entry System (CES) By Name List identified 457 households representing 623 individuals experiencing homelessness. Among these were 52 households with children (188 individuals), 84 veteran households (93 individuals), and 67 non-parenting youth households (70 individuals). Individuals experiencing chronic homelessness represented the largest subgroup, accounting for 249 households and 317 individuals. Analysis of 2025 Point-in-Time (PIT) Count data further demonstrates that homelessness disproportionately affects single adults and middle-aged individuals, with adults-only households comprising the majority of those experiencing homelessness. More than two-thirds of individuals were between the ages of 35 and 64, highlighting the need for housing assistance, healthcare, behavioral health services, and supportive interventions tailored to adults experiencing long-term housing instability. Racial and ethnic disparities also persist, with Black, Indigenous, and People of Color (BIPOC) populations experiencing homelessness at rates disproportionate to their representation in the general population.

The scope of homelessness extends beyond those captured through PIT and CES data. Using the Economic Roundtable methodology, which incorporates PIT Count data, the By Name List, and School District 51 student homelessness data, an estimated 2,415 individuals experienced homelessness or housing instability during 2025—a five percent increase from estimates used in the 2024 Unhoused Needs Assessment. Additionally, School District 51's REACH program identified 763 students experiencing homelessness during the 2025 school year, many of whom are doubled up or living in unstable housing situations and are not reflected in traditional homelessness counts. These data underscore the broader impact of housing instability on families, children, and youth throughout the community.

Emergency shelter remains a critical component of the local homeless response system. Grand Junction currently relies on four primary emergency shelter providers—Homeward Bound of the Grand Valley, The Joseph Center, Sunshine Communities, and Hilltop Community Connection—along with several other facilities and programs that provide temporary shelter and housing assistance. These organizations serve diverse populations, including single adults, families with children, youth, veterans, and individuals experiencing chronic homelessness. In addition to shelter, local nonprofit agencies, healthcare providers, faith-based organizations, and community partners provide essential supportive

services, including case management, behavioral health treatment, employment assistance, food resources, transportation, and housing navigation.

Despite these efforts, shelter capacity has declined at a time when demand continues to increase. During the past year, Homeward Bound of the Grand Valley closed approximately 90 shelter beds because of grant and funding reductions. Those beds previously served nearly 1,300 individuals annually, significantly reducing the community's emergency shelter capacity and placing additional strain on an already overburdened homeless response system. The loss of these beds has further contributed to the challenges faced by unsheltered individuals and highlights the ongoing need for sustainable funding to maintain critical shelter and housing services.

The City's Unhoused Needs Assessment identified five primary priorities: expanding the supply of affordable housing, increasing emergency and interim shelter capacity, addressing housing instability and displacement, improving access to supportive services and basic needs resources, and strengthening coordination among service providers. In response, the community developed a community-wide Unhoused Strategy and Implementation Plan, which was formally adopted by the City in September 2024, which focuses on prevention and diversion services, coordinated entry improvements, housing navigation, expanded outreach, behavioral health access, increased housing opportunities, and enhanced collaboration across systems of care. While progress has been made in expanding outreach, improving service coordination, and increasing supportive housing opportunities, significant unmet needs remain. Continued investment in affordable housing, permanent supportive housing, homelessness prevention, behavioral health services, workforce development, transportation assistance, and emergency shelter capacity will be essential to reducing homelessness and improving stability throughout Grand Junction and Mesa County.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The 2025 Coordinated Entry System (CES) By Name List identified a significant need for housing assistance among both families with children and veteran families. During the reporting period, 52 households representing 188 individuals were families with children, indicating an ongoing need for family-oriented housing resources, supportive services, and affordable housing opportunities. Additionally, 84 veteran-headed households representing 93 individuals were identified as needing housing assistance. These data demonstrate that families with children and veterans continue to represent substantial populations within the homeless response system and require targeted housing interventions to achieve and maintain stable housing.

According to the 2025 PIT count data, Adults continue to make up most unhoused individuals in Mesa County. In 2026, families accounted for approximately 10.9% of the total unhoused population, a 96% increase from 2019. Unaccompanied youth represented 2.9% of the population in 2026. While this is down from 4.3% of the population in 2025, it is up from 0% in 2019, indicating the sustained presence of a previously unrepresented group.

Mesa County School District 51 REACH program works with homeless youth and reports an additional 763 for the 2025 school year. Students that may be staying in other housing situations and are still considered homeless but not captured in the Point in Time (PIT) count.

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

Data from both the Coordinated Entry System (CES) By Name List and the Point-in-Time (PIT) Count indicate persistent racial and ethnic disparities among individuals experiencing homelessness in Grand Junction and Mesa County. According to the 2025 CES By Name List, White individuals represented 69.9% of the population experiencing homelessness, while approximately 42.9% identified as Black, Indigenous, or People of Color (BIPOC). Hispanic/Latino individuals accounted for 16.1% of the population, and 5.2% identified as American Indian, Alaska Native, or Indigenous. These data suggest that communities of color continue to experience disproportionate housing instability and may face barriers to accessing affordable housing, economic opportunity, healthcare, and supportive services.

Point-in-Time Count data further demonstrate the racial and ethnic composition of the unhoused population. In 2025, 57.1% of individuals experiencing homelessness identified as White and 42.9% identified as BIPOC. In 2026, the proportion of White individuals increased slightly to 61.2%, while the proportion of individuals identifying as BIPOC declined to 38.8%. Because 2025 and 2026 represent the first years that sheltered and unsheltered BIPOC populations were specifically reported through the PIT Count, these data establish an important baseline for measuring future trends and disparities within the homeless response system.

Longer-term trends indicate shifts in the racial composition of the unhoused population. Since 2019, the proportion of White individuals experiencing homelessness has declined by approximately 4.5 percentage points. During the same period, the percentage of individuals identifying as American Indian, Alaska Native, or Indigenous increased by 2.7 percentage points, while the proportion of individuals identifying as multiracial increased by 2.2 percentage points since 2020. These trends highlight the importance of ensuring that homelessness prevention, housing assistance, outreach, and supportive service programs are culturally responsive and accessible to historically underserved populations.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Sheltered and unsheltered homelessness remain significant challenges in Mesa County, with recent Point-in-Time Count data showing continued strain across the local homeless response system. In 2026, 613 individuals were identified as experiencing homelessness, representing a 15.45% decrease from 2025 but a 69.81% increase since 2019. While the overall count declined from the prior year, this decrease should be interpreted with caution. Following the announced closure of the Homeward Bound shelter, many individuals dispersed throughout the community and may not have been captured during the count. The Point-in-Time Count is also a one-night snapshot and may undercount individuals sleeping in vehicles, doubled-up situations, informal arrangements, or areas not easily reached by outreach teams.

Unsheltered homelessness continues to represent one of the community's most pressing needs. The number of unsheltered individuals increased from 92 in 2019 to 390 in 2026, a 323.91% increase. During the same period, sheltered homelessness declined from 269 individuals in 2019 to 223 in 2026, a 17.10% decrease. This shift reflects both increasing housing instability and a significant reduction in available emergency shelter capacity, including the closure of more than 90 beds at Homeward Bound. The loss of shelter beds has placed additional pressure on existing providers, limited options for people newly entering homelessness, and increased the visibility of unsheltered homelessness throughout the region.

Chronic homelessness has also increased substantially, rising from 134 individuals in 2023 to 198 individuals in 2026, a 47.76% increase. Non-chronic homelessness increased from 227 individuals in 2023 to 393 individuals in 2026, a 73.13% increase, indicating continued inflow into homelessness among households experiencing economic hardship, housing instability, and limited access to affordable housing. These trends demonstrate the need for both immediate shelter and outreach services, as well as longer-term interventions such as permanent supportive housing, rapid rehousing, housing navigation, and homelessness prevention assistance.

Demographic trends show that adults continue to make up most individuals experiencing homelessness in Mesa County. In 2026, families represented approximately 10.9% of the total unhoused population, while unaccompanied youth represented 2.9%. Since 2024, the share of individuals ages 0 to 17 and 18 to 24 has declined, while working-age adults remain a significant portion of the unhoused population. Approximately 46.32% of individuals experiencing homelessness reported a disabling condition in 2026,

underscoring the need for integrated housing, healthcare, behavioral health, disability services, transportation assistance, and other supportive service interventions.

Overall, the nature of homelessness in Mesa County reflects both a growing unsheltered population and a constrained shelter system. The reduction in shelter capacity, combined with rising chronic and non-chronic homelessness, demonstrates the need to preserve and expand emergency shelter options while increasing permanent housing solutions. Continued investment in street outreach, coordinated entry, shelter operations, permanent supportive housing, behavioral health services, and homelessness prevention will be critical to reducing unsheltered homelessness and improving housing stability across the community.

Discussion

Summary of Services and Facilities for the Homeless

Mesa County maintains a network of shelter, housing, outreach, healthcare, and supportive service providers that work collaboratively to address the needs of individuals and families experiencing homelessness. Despite these efforts, the community continues to experience increasing rates of unsheltered homelessness, rising chronic homelessness, and growing demand for housing assistance. The 2026 Point-in-Time Count identified 390 individuals experiencing unsheltered homelessness, a 324 percent increase since 2019, while chronic homelessness increased by nearly 48 percent since 2023. The Unhoused Needs Assessment identified affordable housing, emergency shelter, permanent supportive housing, homelessness prevention, behavioral health services, and improved coordination among providers as the community's most pressing needs. These challenges have been compounded by rising housing costs, limited affordable housing inventory, and reductions in emergency shelter capacity.

Emergency shelter services are primarily provided through HomewardBound of the Grand Valley, which historically operated approximately 90 shelter beds and prioritizes families with children, survivors of domestic violence, women, and individuals with disabilities. HomewardBound also provides case management, housing navigation, and resource referrals, with overflow shelter coordinated through local faith-based partners when available. Additional emergency shelter and crisis services are available through Hilltop Community Resources' Latimer House, which provides emergency shelter, advocacy, safety planning, support groups, and a 24-hour crisis line for survivors of domestic violence. Specialized housing assistance is available through Phoenix House, which provides eight affordable housing units and case management services for veterans in partnership with the Grand Junction Housing Authority.

A broad range of supportive services are available through local nonprofit, healthcare, and public-sector partners. Grand Valley Catholic Outreach (GVCO) operates a day center that provides showers, laundry facilities, mail services, job search assistance, nursing services, behavioral health support, medical case management, dental and foot care clinics, counseling, storage, and other basic needs services for adults experiencing homelessness. GVCO also operates 102 units of permanent supportive housing that serve individuals experiencing chronic homelessness who have mental health conditions or physical disabilities, coupled with intensive case management and life-skills support. United Way of Mesa

County's United to Solve Homelessness initiative operates a service hub that provides mobile outreach, resource navigation, dental clinics, pet vaccination clinics, bike repair services, and an emergency hotline for individuals experiencing homelessness.

Outreach and engagement services play a critical role in connecting unsheltered individuals to housing and supportive resources. The City's Neighbor-2-Neighbor Team conducts mobile outreach throughout the community, provides resource navigation, basic nursing services, and housing assessments for placement on the Coordinated Entry System (CES) By Name List, and responds to concerns from businesses and community members. The Grand Junction Police Department's Community Resource Unit also works to build relationships with unhoused individuals and connect them with appropriate services and housing resources. Additional housing assessments and behavioral health referrals are provided by Health Solutions West, which offers counseling and psychiatric services for individuals experiencing homelessness.

Healthcare and supportive services are available through several community providers. Prime Health provides medical, dental, vision, behavioral health services, and case management for low-income and homeless individuals and families. Mesa County Public Health offers family planning, immunizations, well-child services, and HIV/STD testing. Western Colorado Health Network provides HIV testing, prevention education, case management, and support services for individuals living with HIV/AIDS. The Counseling and Education Center offers counseling services for children, youth, adults, and families who are uninsured or underinsured. Additional basic needs of assistance is available through the Salvation Army, which provides food assistance, clothing, utility assistance, transportation support, and access to low-cost household goods. Grand Valley Catholic Outreach also operates a soup kitchen that serves a hot meal six days per week.

While the community benefits from a strong network of service providers, significant gaps remain. The closure and reduction of shelter capacity at HomewardBound have reduced the availability of emergency shelter beds at a time when unsheltered homelessness continues to increase. Housing affordability challenges limited permanent supportive housing capacity, behavioral health needs, and growing numbers of chronically homeless individuals continue to place pressure on the homeless response system. Continued investment in affordable housing development, shelter capacity, supportive housing, behavioral health services, outreach, and homelessness prevention programs will be necessary to meet the needs of individuals and families experiencing homelessness and to achieve the goals identified in the City's Unhoused Strategy and Implementation Plan.

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

Introduction

Grand Junction serves as the primary regional center for healthcare, behavioral health services, disability services, supportive housing, and senior services within western Colorado. As a result, the community serves a comparatively large population of seniors, persons with disabilities, individuals with behavioral health conditions, and households requiring supportive housing or long-term supportive services.

The 2026 City of Grand Junction and Mesa County Regional Housing Needs Assessment (HNA) identified substantial and growing demand for affordable accessible housing, supportive housing, aging-in-place accommodations, behavioral health-supported housing, and housing stabilization resources. The HNA identified accessibility limitations within the existing housing stock as a significant regional issue, noting that much of the community's housing inventory predates modern accessibility standards while the population of seniors and persons with disabilities continues to increase.

Rising housing costs, low vacancy rates, limited affordable housing inventory, transportation barriers, healthcare costs, and increasing supportive service needs continue to create significant housing challenges for special needs populations. Persons with disabilities, seniors living on fixed incomes, and individuals requiring supportive services often face substantial barriers competing in the private housing market due to limited income, limited housing availability, accessibility limitations, and need for coordinated supportive services.

Regional housing providers and service agencies continue to report increasing demand for:

- accessible rental housing;
- permanent supportive housing;
- housing vouchers and rental assistance;
- behavioral health-supported housing;
- senior housing;
- transportation-accessible housing locations;
- and housing integrated with supportive services.

Characteristics of Special Needs Populations

Persons with disabilities and elderly households continue to represent the largest non-homeless special needs populations within Grand Junction and Mesa County. The HNA identified continued long-term growth in senior households and increasing demand for accessible housing and supportive services throughout the region.

Approximately 29% of Grand Junction households include at least one person with a disability. Many households with disabilities continue to experience:

- housing cost burden;
- transportation limitations;
- accessibility barriers;
- limited housing choice;
- and increased risk of housing instability.

The region's aging population is expected to significantly increase demand for:

- affordable senior housing;
- smaller accessible housing units;
- home modification assistance;
- transportation services;
- in-home supportive services;
- and aging-in-place accommodations.

Behavioral health providers and housing agencies additionally report increasing overlap between behavioral health conditions, chronic health conditions, housing instability, and risk of homelessness among vulnerable households.

What are the housing and supportive service needs of these populations and how are these needs determined?

The HNA identified substantial unmet need for affordable and accessible housing serving extremely low-income households, seniors, persons with disabilities, and households requiring supportive services. Current market conditions make it difficult for many special needs households to obtain safe, accessible, and affordable housing without rental assistance or supportive housing resources.

Key housing needs for special needs populations include:

- affordable accessible rental housing;
- permanent supportive housing;
- deeply affordable housing for households below 30% AMI;
- housing vouchers and rental assistance;
- group living and independent living arrangements;
- aging-in-place housing modifications;
- supportive housing integrated with healthcare and behavioral health services; and
- housing located near transit, healthcare, grocery stores, and community services.

Supportive service needs commonly include:

- case management;
- behavioral healthcare;

- substance use treatment;
- transportation assistance;
- employment and workforce support;
- medical care coordination;
- in-home supportive services;
- and independent living assistance.

Many seniors and persons with disabilities prefer to remain in independent living situations when accessibility improvements and supportive services are available. However, older housing units frequently lack accessibility features necessary to support aging residents and households with mobility limitations.

Persons with Disabilities

The HNA identified accessibility as a major regional housing challenge due to the age of the existing housing stock and growing numbers of residents with mobility and functional limitations. Much of the existing housing inventory was constructed prior to modern accessibility standards and may not adequately support residents with physical disabilities, chronic health conditions, or aging-related needs.

Regional housing providers continue to report shortages of:

- accessible rental units;
- affordable accessible ownership opportunities;
- permanent supportive housing;
- and housing integrated with supportive services.

Housing providers additionally report that lack of accessible housing and affordable rental assistance may contribute to unnecessary institutionalization or prolonged stays in nursing facilities, hospitals, or other care settings for individuals who could otherwise live independently with appropriate housing supports.

GJHA administers Housing Choice Vouchers, Mainstream vouchers, project-based assistance, and accessible housing opportunities serving disabled households throughout the region. STRiVE, Hilltop Community Resources, Housing Resources of Western Colorado, and other agencies continue providing supportive housing, group homes, independent living support, and supportive services for persons with disabilities and behavioral health conditions.

Despite these efforts, providers continue to report substantial unmet demand for accessible housing units and supportive housing opportunities throughout Mesa County.

Persons with Behavioral Health and Substance Use Needs

Regional providers continue to identify increasing need for housing and supportive services serving individuals with behavioral health conditions and substance use disorders. Housing instability frequently contributes to recurring hospitalization, crisis service utilization, institutionalization, and homelessness among individuals lacking stable housing and supportive services.

Behavioral health providers continue to identify major gaps in:

- permanent supportive housing;
- behavioral health-supported housing;
- medically supportive housing;
- intensive case management;
- and long-term housing stabilization resources.

Limited housing options for individuals with criminal histories, complex behavioral health conditions, or chronic substance use disorders additionally create barriers to long-term housing stability and successful community integration.

Seniors and Elderly Households

The State Demographer projects substantial continued growth in the senior population throughout Mesa County over the coming decades. Older adults living on fixed incomes remain particularly vulnerable to rising housing costs, utility costs, insurance costs, healthcare expenses, and property maintenance burdens.

Many seniors currently reside in older housing units lacking accessibility features necessary for safe aging in place. The most significant housing needs for elderly households include:

- affordable senior housing;
- accessible units;
- smaller maintenance-friendly housing;
- home rehabilitation and accessibility modifications;
- transportation access;
- proximity to healthcare services;
- and supportive services allowing seniors to remain independently housed.

Providers continue to report that demand for affordable senior housing and accessible housing substantially exceeds available supply.

Persons with HIV/AIDS and Their Families

Colorado Health Network and regional healthcare providers continue to provide supportive services, housing assistance, medical case management, prevention education, emergency financial assistance, and referrals for persons living with HIV/AIDS and their families.

Housing stability remains closely connected to healthcare access, treatment continuity, and long-term health outcomes for persons living with HIV/AIDS. Rising housing costs and limited affordable housing availability continue to create housing stability challenges for households requiring ongoing medical care and supportive services.

Institutional and Supportive Housing Capacity

Regional providers continue operating group homes, assisted living facilities, supportive housing developments, independent living facilities, and institutional care settings serving seniors, persons with disabilities, and households requiring supportive services. However, providers continue to report that existing supportive housing capacity is insufficient to meet growing regional demand.

Housing waitlists maintained by GJHA and supportive housing providers demonstrate substantial unmet need for:

- affordable accessible housing;
- rental assistance;
- supportive housing;
- and housing integrated with supportive services.

Local providers additionally report increasing demand for housing options serving persons exiting hospitals, behavioral health facilities, correctional institutions, foster care, and nursing facilities. Limited supportive housing inventory and affordability challenges continue to create barriers to successful community reintegration and independent living.

Summary

The 2026 City of Grand Junction Mesa County Regional Housing Needs Assessment identified growing demand for affordable accessible housing, supportive housing, behavioral health-supported housing, senior housing, and aging-in-place accommodations throughout Grand Junction and Mesa County.

Major challenges affecting non-homeless special needs populations continue to include:

- rising housing costs;
- shortages of affordable accessible housing;
- limited supportive housing capacity;
- transportation barriers;
- behavioral health service needs;

- aging housing stock;
- and increasing demand associated with population aging and housing instability.

Continued coordination among housing providers, healthcare systems, behavioral health agencies, supportive service organizations, and regional governments will remain necessary to expand housing opportunities, improve accessibility, strengthen supportive housing systems, and support long-term housing stability for special needs populations during the 2026–2030 Consolidated Plan period.

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

Need for Public Facilities

The 2026 City of Grand Junction and Mesa County Regional Housing Needs Assessment (HNA), stakeholder outreach, and regional planning efforts identified childcare, transportation, healthcare access, behavioral health services, workforce development, and public infrastructure as major non-housing community development needs affecting low- and moderate-income households.

Stakeholders identified childcare availability and affordability as significant barriers affecting workforce participation, particularly for single-parent households and households employed in shift-based or service-sector occupations. Limited evening and weekend childcare options and transportation coordination challenges continue to affect economic stability for many working families.

- Behavioral health and healthcare providers continue to report increasing demand for:
 - behavioral health services;
 - substance use treatment;
 - crisis response services;
 - healthcare access;
 - and supportive service facilities.
- Additional community facility needs identified through stakeholder outreach include:
 - senior centers and aging-in-place support facilities;
 - youth activity centers and after-school programs;
 - facilities serving persons with disabilities;
 - workforce training and educational facilities;
 - domestic violence and family stabilization facilities;
 - and homeless response and navigation facilities.

Determination of Needs

Needs were identified through:

- the 2026 City of Grand Junction Mesa County Regional Housing Needs Assessment;
- stakeholder interviews and community engagement;
- Mesa County community health assessments;
- coordination with housing and service providers;
- review of prior CDBG investments; and
- City infrastructure and capital planning efforts.

Need for Public Improvements

Many older neighborhoods continue to experience aging infrastructure conditions, including deteriorated sidewalks, ADA accessibility deficiencies, drainage limitations, roadway deterioration, and connectivity gaps.

Priority public improvement needs include:

- pedestrian and ADA accessibility improvements;
- sidewalk and connectivity improvements;
- drainage and stormwater improvements;
- street reconstruction and neighborhood safety improvements;
- transit accessibility improvements;
- park and recreation improvements; and
- broadband and technology infrastructure improvements.
- The HNA identified transportation access and neighborhood connectivity as important factors affecting employment access, healthcare access, education, and housing stability for lower-income households.
- Previous CDBG investments have supported drainage, accessibility, sidewalk, and neighborhood infrastructure improvements within eligible low- and moderate-income neighborhoods.

Determination of Needs

Public improvement needs were identified through:

- infrastructure and capital improvement planning;
- neighborhood conditions analysis;
- transportation and accessibility planning;
- stakeholder outreach; and
- coordination with City departments and regional infrastructure providers.

Need for the Public Services

Healthcare and Behavioral Health Services

The HNA and regional health assessments identified healthcare affordability, behavioral healthcare access, transportation barriers, and provider shortages as major concerns affecting low- and moderate-income households.

Regional providers continue to report increasing demand for:

- primary healthcare;
- behavioral healthcare;

- crisis response services;
- substance use treatment;
- dental care;
- and integrated healthcare coordination.

Organizations including Mesa County Public Health, MarillacHealth, Mind Springs Health, and regional healthcare providers continue providing services for lower-income households throughout Mesa County.

Transportation Services

Transportation access remains a significant barrier affecting employment, healthcare access, childcare coordination, and workforce participation for many lower-income households.

Priority transportation needs identified through community engagement include:

- expanded transit routes;
- improved evening and weekend transit service;
- safer pedestrian and bicycle infrastructure;
- and transportation services supporting seniors and persons with disabilities.

Workforce and Educational Services

Regional workforce and educational partners continue to identify workforce shortages, housing affordability, childcare access, and transportation coordination as barriers affecting workforce participation and economic mobility.

The Mesa County Workforce Center, Colorado Mesa University, Western Colorado Community College, Business Incubator Center, and regional employers continue supporting workforce training, technical education, entrepreneurship, career pathway programs, and workforce development initiatives.

Summary of General Public Services Needs

Major non-housing community development priorities identified through the HNA and stakeholder outreach include:

- behavioral healthcare and healthcare access;
- transportation and accessibility improvements;
- childcare availability and affordability;
- workforce development and technical education;
- youth and family stabilization services;
- services supporting seniors and persons with disabilities;
- neighborhood infrastructure modernization; and
- public facility accessibility improvements.

- The City will continue coordinating with regional partners to support public facilities, infrastructure improvements, and public services that improve housing stability, economic mobility, and quality of life for low- and moderate-income residents throughout the 2026–2030 Consolidated Plan period.

Determination of Needs

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

Housing Market Analysis

MA-05 Overview

Please note: HUD automatically provides data for the years 2016-2020. Newer data exists from the City and local sources and is utilized where appropriate. Therefore, when reviewing across sections, it is possible some data may conflict, because newer data could not be provided for all topics.

The evaluation of Grand Junction's housing market, existing housing needs, emerging housing trends, and future housing demand is based on the most current available public data, including the U.S. Census Bureau 2020–2024 ACS 5-Year Estimates, Census QuickFacts, HUD CHAS data, the City's 2024 Housing Strategy Update, and the 2026 The City of Grand Junction and Mesa County Regional Housing Needs Assessment (HNA).

Grand Junction's housing inventory has continued to grow since the previous Consolidated Plan period. Current Census-derived estimates identify approximately 31,367 housing units within the City, compared with approximately 27,973 housing units identified in the prior Consolidated Plan narrative. Occupied housing units total approximately 29,935 households, and the owner-occupied housing rate is estimated at 63.5% for the 2020–2024 period.

Vacancy rates remain relatively low, indicating continued pressure within the local housing market. Current Census-derived estimates indicate an overall vacancy rate of approximately 4.6%, compared with approximately 5.7% reported during the previous Consolidated Plan period. Limited vacancy, rising home prices, and increasing rental costs continue to contribute to affordability challenges for low- and moderate-income households.

The 2026 HNA identifies Grand Junction as the primary population and housing growth center within Mesa County. The HNA reports that Grand Junction contained approximately 68,142 residents and 29,935 households in 2024 and accounted for most of the recent household growth within the region. Population and household growth are projected to continue through 2050, including substantial growth in older adult populations and single-person households, increasing demand for affordable, accessible, workforce, and supportive housing options.

Housing affordability remains one of the most significant housing challenges facing the community. The HNA identified a current housing "catch-up" need of approximately 651 housing units within Grand Junction to meet existing demand, including both ownership and rental housing. The greatest unmet rental housing need exists among households earning less than 30% of Area Median Income (AMI).

The City's 2024 Housing Strategy Update confirms that housing affordability and housing supply remain major local priorities. The City established a goal to increase affordable housing stock by approximately 3% annually, equal to approximately 125 affordable housing units per year through 2026, to address ongoing housing shortages and affordability gaps within the community. In April 2026, the City formally

met this goal and currently has approximately 477 units permitted and under construction within the City.

Additional housing market conditions affecting Grand Junction include increasing housing cost burden among renter households, limited housing inventory affordable to entry-level homebuyers, aging housing stock in some neighborhoods, increasing demand for supportive and accessible housing, and continued homelessness and housing instability among vulnerable populations.

The City of Grand Junction continues to coordinate with Mesa County, the Grand Junction Housing Authority, nonprofit housing providers, Continuum of Care partners, social service agencies, and regional stakeholders to address housing and community development needs. The following Market Analysis sections evaluate housing supply, housing costs, housing condition, public and assisted housing, homelessness facilities and services, special needs housing and services, barriers to affordable housing, broadband access, and hazard mitigation needs. Together, these analyses establish the foundation for the Strategic Plan priorities and goals for the 2026–2030 Consolidated Plan period.

MA-10 Housing Market Analysis: Number of Housing Units - 91.210(a)&(b)(2) - Introduction

Please note: HUD automatically provides data for the years 2016-2020. Newer data exists from the City and local sources and is utilized where appropriate. Therefore, when reviewing across sections, it is possible some data may conflict, because newer data could not be provided for all topics.

The composition of Grand Junction’s housing stock has remained relatively stable over the past decade, although recent development trends indicate continued growth in both single-family and multifamily housing. According to the U.S. Census Bureau 2020–2024 American Community Survey (ACS) 5-Year Estimates, most housing units in Grand Junction were constructed after 1970, reflecting the city’s substantial residential growth during the late twentieth century and continuing expansion in recent years.

Single-family detached housing continues to represent the dominant housing type within the community. Current ACS housing data indicates that approximately 72–73% of the housing stock consists of single-family homes, reflecting only minor changes from prior ACS reporting periods. Multifamily housing, mobile homes, and other housing types have also remained generally consistent as a share of the overall housing inventory, though recent local housing strategies identify increasing demand for additional multifamily and workforce housing options.

The 2026 City of Grand Junction and Mesa County Regional Housing Needs Assessment (HNA) identifies Grand Junction as the primary housing and population growth center within Mesa County. Grand Junction accounted for most of the recent household growth within the county between 2019 and 2024. The HNA projects continued population and household growth through 2050, including significant increases in senior households, single-person households, and smaller non-family households.

The City’s 2024 Housing Strategy Update notes that housing production has increased in response to population growth and affordability pressures; however, housing supply continues to lag behind demand, particularly for lower-income households, workforce households, seniors, and individuals experiencing housing instability. The City and regional housing partners continue to prioritize diversification of housing types and expansion of attainable housing opportunities throughout the Consolidated Plan period.

All residential properties by number of units

Property Type	%
1-unit detached structure	64%
1-unit, attached structure	6%
2-4 units	7%

Property Type	%
5+ units	17%
Mobile Home, boat, RV, van, etc.	5%
Total	100%

Table 26 – Residential Properties by Unit Number

Data Source:

2024 5-year ACS

Unit Size by Tenure

	Owners	Renters
	%	%
Studio	>1%	>8%
1 bedroom	>10%	27%
2 bedrooms	16%	38%
3 or more bedrooms	73%	27%
Total	100%	100%

Table 27 – Unit Size by Tenure

Data Source:

2024 5-year ACS

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

The Housing Choice Voucher (HCV) Program remains the primary federal rental assistance program serving very low-income households, seniors, veterans, and persons with disabilities in Grand Junction and Mesa County. The Grand Junction Housing Authority (GJHA) administers Housing Choice Vouchers, project-based vouchers, Veterans Affairs Supportive Housing (VASH) vouchers, domestic violence assistance vouchers, and Non-Elderly Disabled (NED) vouchers throughout the community.

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

In 2025, there are also 1,053 Housing Choice Vouchers (HCVs) in use in Mesa County, with which income-qualified recipients (earning 50% AMI or less) can find market-rate units that meet their needs. Current GJHA program information indicates that the agency administers approximately 1,100–1,200 assisted housing units and vouchers through a combination of tenant-based and project-based assistance programs. Specialized housing assistance continues to target populations with the greatest housing barriers, including chronically homeless veterans, elderly households, persons with disabilities, victims of domestic violence, and extremely low-income households. GJHA currently administers approximately 184 VASH vouchers for homeless veterans and approximately 150 vouchers designated for non-elderly disabled households.

Program utilization data further demonstrates the continuing need for housing assistance among special-needs populations. According to the GJHA 2025 Annual Report, the agency currently serves approximately 965 senior households and 169 veteran households throughout Mesa County. These figures reinforce stakeholder input and regional housing data identifying ongoing demand for affordable, accessible, and supportive housing options for older adults, veterans, and other vulnerable populations.

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

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

Low Income Housing Tax Credits (LIHTC) fund 50% of designated affordable rental units in the county (including LIHTC alone and LIHTC paired with a HUD subsidy). Affordable housing units supported through programs administered by the Grand Junction Housing Authority, Colorado Housing and Finance Authority (CHFA), Low-Income Housing Tax Credit (LIHTC) developments, Housing Choice Voucher programs, and nonprofit housing providers remain critical components of the local affordable housing inventory.

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

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

The preservation of existing affordable housing units continues to be a significant priority for Grand Junction and its regional housing partners. Housing Resources of Western Colorado (HRWC), the Grand Junction Housing Authority, and other nonprofit housing providers continue to actively preserve affordability through acquisition, rehabilitation, recapitalization, and long-term affordability agreements. Existing affordable housing developments throughout the community include Low-Income Housing Tax Credit (LIHTC) properties, project-based voucher developments, senior housing developments, and supportive housing communities.

The City’s housing strategy and housing investment initiatives emphasize both the preservation of existing affordable housing inventory and the expansion of new affordable and workforce housing opportunities. Since 2022, the City reports that local housing investments and leveraged partnerships

have supported the construction or preservation of more than 100 affordable housing units while establishing the framework for several hundred additional affordable housing units currently in development or planning phases.

Although no major subsidized developments have been formally identified for immediate conversion to market-rate housing during the current planning period, rising property values, redevelopment pressure, increasing insurance costs, and escalating operating expenses continue to create long-term risks for affordability preservation. Local housing agencies and nonprofit developers are expected to continue pursuing acquisition, rehabilitation, subsidy renewal, and preservation strategies as funding opportunities become available.

Availability of Housing Units Versus Needs of Population

The availability of affordable housing units in Grand Junction continues to fall short of community need. The HNA identified affordability shortage of 2,012 units for renters with extremely low incomes below 30% AMI in Mesa County, even after accounting for the County's income-restricted rental inventory. Nearly 4,200 renter households fall within this income range and only approximately 2,200 units are affordable to them (priced at or below \$566/month).

Renters with incomes at or below 30% AMI who cannot find units affordable to them due to supply shortages are "renting up" into higher priced units, facing cost burden and constraining supply for renters up to 60% AMI (as evidenced by the cumulative affordability gap column).

The "shortage" that appears for higher income households (120% AMI or more) does theoretically show a mismatch in these households' ability to pay for higher priced rental units and the lack of units at that higher price point. However, it does not necessarily mean they prefer higher priced units. Many households in this income range "rent down" to spend less than 30% of their income on housing to save money or a downpayment to purchase a home. This increases competition for less expensive rental units, limiting the inventory of units for people with lower incomes even more.

In Grand Junction, there is an affordability shortage of 782 units for renters with incomes below 30% AMI, with cumulative shortages extending up to 50% AMI.

Additionally, For-sale affordability gaps in Mesa County and Grand Junction are concentrated among households with incomes below 100% AMI but persist for households earning up to 120% AMI.

In Mesa County, 34% of potential first-time buyers had incomes between 51% and 100% AMI, but only 16% of homes sold were priced below 100% AMI.

The cumulative gap for Mesa County shows that at incomes of 120% AMI, there is a 12-percentage point gap between the share of renter households earning 51-120% AMI (41%) and the share of home sales that were affordable to them (28%). Purchase affordability gaps in Grand Junction are nearly identical to those in the county overall.

Also, identified is a current housing “catch-up” need of approximately 651 additional housing units within Grand Junction, including approximately 286 ownership units and 364 rental units needed to address existing housing shortages. The greatest unmet need exists among renter households earning below 30% of Area Median Income (AMI), where the supply of affordable rental units remains significantly below current demand.

Waiting lists maintained by the Grand Junction Housing Authority remain active for Housing Choice Vouchers, senior housing, project-based voucher units, and other affordable rental housing programs. GJHA reports ongoing demand for subsidized and income-restricted housing throughout Mesa County, with waiting times varying significantly depending on household type, unit size, accessibility needs, and voucher availability.

Recent local and regional housing studies continue to identify substantial shortages in affordable rental housing, workforce housing, senior housing, and supportive housing. Housing affordability challenges have intensified during recent years due to increases in home prices, rental rates, insurance costs, construction costs, interest rates, and overall cost of living. The City’s housing strategy identifies housing supply shortages as a continuing barrier for lower-income households, seniors, persons with disabilities, and households experiencing homelessness or housing instability.

Need for Specific Types of Housing

Community housing needs continue to reflect increasing demand for smaller affordable rental units, accessible housing, workforce housing, and family-sized rental housing. Housing providers report particularly strong demand for one-bedroom units serving seniors, persons with disabilities, and single-person households, while demand also remains high for two- and three-bedroom affordable rental units serving families with children.

The Grand Junction Housing Authority continues to prioritize elderly households, persons with disabilities, veterans, and working families with children through its housing preference system. Current program eligibility and waitlist preference policies recognize the significant housing needs experienced by vulnerable populations, particularly households with fixed incomes and households experiencing severe housing cost burden.

Regional demographic trends additionally demonstrate continued growth among senior households, single-person households, and non-family households, creating increased demand for accessible housing, supportive housing services, and diverse housing types throughout the Consolidated Plan period.

Discussion

Public engagement, housing needs assessments, and regional housing strategy efforts continue to identify housing affordability as one of the community's most significant challenges. Recent housing studies and local planning efforts indicate persistent concerns regarding rising rental costs, housing instability, cost burden, eviction risk, limited housing inventory, and the lack of affordable housing options for lower-income households.

Stakeholder outreach conducted through the City's housing strategy initiatives and regional housing needs assessment process consistently identifies affordable housing development, rental assistance, housing preservation, supportive housing services, homelessness response, and workforce housing production as high community priorities.

Community stakeholders and service providers also continue to emphasize the importance of access to transportation, employment opportunities, schools, grocery stores, healthcare services, childcare, and public amenities when evaluating housing needs and housing location priorities. The greatest identified special housing needs continue to include housing for seniors, persons with disabilities, individuals experiencing homelessness, youth experiencing housing instability, veterans, and households requiring supportive services.

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

Introduction

Please note: HUD automatically provides data for the years 2016-2020. Newer data exists from the City and local sources and is utilized where appropriate. Therefore, when reviewing across sections, it is possible some data may conflict, because newer data could not be provided for all topics.

Housing costs in Grand Junction and Mesa County have increased substantially since the previous Consolidated Plan period, reflecting continued population growth, limited housing inventory, elevated mortgage interest rates, increased construction and infrastructure costs, and strong regional housing demand. According to the U.S. Census Bureau 2020–2024 American Community Survey (ACS) 5-Year Estimates, the median value of owner-occupied housing units in Grand Junction is approximately \$389,800–\$394,000, representing a substantial increase from prior Consolidated Plan reporting periods. Median gross rent is currently estimated at approximately \$1,142 per month through ACS data, while regional market data indicates average market rents for many unit types now exceed \$1,250–\$1,500 per month depending on bedroom size and location.

Recent housing market conditions indicate that affordability continues to be one of the most significant community challenges throughout the Grand Valley region. Housing costs have increased faster than household incomes during much of the post-pandemic period, contributing to increased housing cost burden among renter and owner households, particularly for low- and moderate-income residents. The City’s 2024 Housing Strategy Update and the 2026 City of Grand Junction and Mesa County Regional Housing Needs Assessment (HNA) identify affordability gaps for workforce households, seniors, fixed-income households, extremely low-income households, and first-time homebuyers as continuing concerns.

Residential building activity has increased in response to housing demand; however, local and regional housing analyses indicate that housing production has not kept pace with overall need, particularly for affordable rental housing, attainable homeownership opportunities, and multifamily housing. Rising land costs, labor shortages, insurance costs, financing constraints, infrastructure requirements, and material costs continue to affect housing production and development feasibility throughout the region.

Housing valuation trends continue to reflect sustained market demand despite recent moderation in housing sales activity. Higher home prices and increasing borrowing costs continue to create affordability barriers for first-time homebuyers, lower-income households, and renters attempting to transition into homeownership.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	205,800	251,400	22%
Median Contract Rent	732	802	10%

Table 28 – Cost of Housing

Although Table 28 reflects HUD-required ACS comparison data through 2020, current market conditions indicate housing costs have continued to rise substantially since that reporting period. Current Census estimates place median owner-occupied home values near \$390,000, while market sales data indicates median home sale prices throughout the Grand Junction area frequently exceed \$400,000 depending on neighborhood and housing type.

Rent Paid	Number	%
Less than \$500	1,845	18.2%
\$500-999	4,999	49.3%
\$1,000-1,499	2,635	26.0%
\$1,500-1,999	420	4.1%
\$2,000 or more	220	2.2%
Total	10,119	99.8%

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Current rental market conditions indicate substantial upward movement in rental costs since the 2016–2020 ACS reporting period. Regional market data indicates that the share of rental units exceeding \$1,250 per month has continued to increase significantly, particularly for newly constructed units and larger family-sized rental housing.

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	780	No Data
50% HAMFI	2,805	474
80% HAMFI	5,835	2,744
100% HAMFI	No Data	5,091
Total	9,420	8,309

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Current CHAS and HNA findings demonstrate that affordability gaps remain most severe among renter households earning below 50% of Area Median Income (AMI), particularly households earning below 30% AMI. The HNA identified a shortage of approximately 782 rental units affordable to households below 30% AMI within Grand Junction alone.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent		1,123	1,336	1,742	1,905
High HOME Rent		1,123	1,336	1,742	1,905
Low HOME Rent		674	809	935	1,043

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

HUD Fair Market Rent (FMR) levels continue to increase throughout the Grand Junction Metropolitan Statistical Area, reflecting ongoing escalation in rental housing costs. Rising market rents continue to create challenges for voucher holders and low-income renters attempting to locate units affordable within HUD payment standards, particularly for larger family-sized units.

Amount of Housing for Households of All Income Levels

Recent housing assessments continue to demonstrate substantial unmet housing needs throughout Grand Junction and Mesa County across multiple income levels. The Mesa County Regional HNA identified significant affordability gaps among renter households, particularly households earning below 30% AMI and households requiring affordable workforce housing options.

Current ACS, CHAS, and local housing strategy data indicate that affordability challenges have intensified due to rising home prices, rental costs, insurance costs, property taxes, utilities, and limited housing inventory. The greatest unmet housing needs remain among extremely low-income households, seniors on fixed incomes, persons with disabilities, and households earning below area median income.

The HNA further identified a current housing “catch-up” need of approximately 651 housing units within Grand Junction, including substantial unmet demand for both ownership and rental housing.

Housing Affordability and Potential Changes to Home Values or Rents

Housing affordability is expected to remain a significant challenge throughout the 2026–2030 Consolidated Plan period. Continued population growth, constrained housing inventory, elevated development costs, and increasing operating expenses are expected to place continued upward pressure on both rental and ownership housing costs.

Although residential construction activity has increased in recent years, local housing studies indicate that production has not kept pace with demand, particularly for affordable rental housing, multifamily housing, and entry-level ownership opportunities. Rising property insurance costs, property taxes, interest rates, and utility expenses continue to contribute to housing instability and increasing housing cost burden.

The HNA and local stakeholder outreach efforts identify renters, seniors, fixed-income households, service-sector workers, and households earning below 50% AMI as populations most vulnerable to displacement and housing instability as housing costs continue to increase.

Without continued affordable housing development, housing preservation efforts, and expansion of housing assistance resources, affordability pressures are expected to persist throughout the Consolidated Plan period.

Comparison of HOME/Fair Market Rent to Area Median Rent

HUD Fair Market Rents (FMRs) and HOME Program rent limits continue to serve as important affordability benchmarks within the Grand Junction housing market; however, current market conditions demonstrate a widening gap between HUD-defined affordability standards and actual rental costs.

HUD 2025 Fair Market Rents for the Grand Junction Metropolitan Statistical Area are approximately:

- \$1,123 for a one-bedroom unit;
- \$1,336 for a two-bedroom unit;
- \$1,742 for a three-bedroom unit; and
- more than \$1,900 for a four-bedroom unit.

Although these rent limits have increased substantially in recent years, local market rents for newly constructed and market-rate units frequently exceed HUD affordability thresholds, particularly for larger family-sized units and newer multifamily developments. Current market conditions have resulted in reduced availability of units affordable to households earning below 60% Area Median Income (AMI), especially households without housing subsidies or rental assistance.

The 2026 Mesa County Regional Housing Needs Assessment (HNA) identified the most severe affordability gaps among renter households earning below 30% AMI, where the supply of affordable rental units remains substantially below demand. Extremely low-income households, seniors on fixed incomes, persons with disabilities, and service-sector workers continue to experience the greatest housing affordability challenges throughout the region.

The gap between HUD rent limits and prevailing market rents has also created increasing challenges for Housing Choice Voucher holders attempting to locate units within payment standard limits. Limited vacancy rates, increasing rental prices, and competition for lower-cost units continue to constrain housing choice for assisted households, particularly households requiring accessible units or larger bedroom sizes.

Regional housing data additionally demonstrates that the share of lower-cost rental units has continued to decline while the proportion of units renting above \$1,250 per month has increased substantially

since the previous Consolidated Plan period. Rising insurance costs, operating expenses, land values, financing costs, and construction costs continue to affect the feasibility of developing and preserving affordable rental housing throughout Grand Junction and Mesa County.

As housing costs continue to increase, maintaining long-term affordability within both existing and newly constructed housing developments remains a significant priority for the City of Grand Junction, the Grand Junction Housing Authority, nonprofit housing providers, and regional housing partners. Continued investment in HOME-assisted housing, LIHTC developments, Housing Choice Voucher programs, housing preservation, and workforce housing initiatives will remain necessary to address affordability gaps and expand housing opportunities for low- and moderate-income households during the 2026–2030 Consolidated Plan period.

Discussion

HUD CHAS and regional housing assessment data indicate that housing cost burden remains the most significant housing problem affecting Grand Junction and Mesa County. Renter households, particularly households earning below 50% HAMFI, continue to experience the highest rates of housing instability and severe cost burden.

The 2026 Housing Needs Assessment (HNA) identified substantial shortages of rental housing affordable to households earning below 30% AMI and confirmed continuing affordability gaps across lower-income renter categories. Rising home prices, rental rates, insurance costs, interest rates, and limited housing inventory continue to increase affordability pressures throughout the region.

Public engagement and stakeholder consultation efforts consistently identified affordable housing availability, workforce housing, rental assistance, supportive housing, and housing preservation as major community priorities. Stakeholders also emphasized the need for additional accessible housing, family-sized affordable rental units, and housing located near employment, healthcare, transportation, and supportive services.

Continued coordination among the City of Grand Junction, Mesa County, the Grand Junction Housing Authority, nonprofit housing providers, and regional partners will remain necessary to address housing affordability challenges during the 2026–2030 Consolidated Plan period.

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

Introduction

HUD CHAS data and the 2026 City of Grand Junction and Mesa County Regional Housing Needs Assessment (HNA) indicate that the overall condition of Grand Junction's housing stock is generally stable, with relatively low rates of incomplete plumbing or kitchen facilities. However, age, affordability, accessibility, and preservation needs remain significant concerns. The HNA notes that housing condition and housing stability are closely related to affordability, displacement risk, accessibility, and the ability of lower-income households to remain safely housed.

Most housing units in Grand Junction were constructed after 1970, but a substantial portion of the community's housing inventory is now aging into periods where rehabilitation, system replacement, accessibility improvements, energy-efficiency upgrades, and health and safety repairs are increasingly needed. This is particularly true for older renter-occupied units, manufactured housing, naturally occurring affordable housing, and lower-cost single-family homes.

Current CHAS data show that renter households experience housing problems at substantially higher rates than owner households. These problems include cost burden, overcrowding, incomplete kitchen or plumbing facilities, and other housing condition issues. The 2016–2020 CHAS data show that 49% of renter-occupied units had one or more selected housing conditions, compared with approximately 19% of owner-occupied units.

The HNA also identifies accessibility as a major housing condition issue. Approximately 54% of occupied homes in Grand Junction were built before 1991, before current accessibility requirements were established for residential construction. Renter-occupied units are more likely than owner-occupied units to have been built before 1991, increasing the likelihood that many units lack basic accessibility features such as stepless entries, accessible bathrooms, wider doorways, and other modifications needed by older adults and persons with disabilities.

Preservation and rehabilitation of existing affordable housing inventory remain important priorities during the 2026–2030 Consolidated Plan period, especially as rising construction costs, insurance costs, utility costs, and limited affordable housing supply make replacement housing difficult to produce.

Definitions

A standard condition housing unit is generally defined as a housing unit that meets applicable federal housing standards and local building, property maintenance, and safety codes.

A substandard but suitable for rehabilitation housing unit is a structure that does not fully meet current standards or code requirements but can reasonably be repaired or rehabilitated without requiring full demolition or replacement.

A substandard and not suitable for rehabilitation housing unit is a structure where rehabilitation is not financially or physically feasible due to severe structural deterioration, environmental hazards, major system failure, or other conditions that would make rehabilitation impractical.

Housing condition concerns in Grand Junction are not limited to physical deficiencies alone. For low- and moderate-income households, housing condition is also affected by affordability, deferred maintenance, energy inefficiency, accessibility limitations, and limited ability to pay for repairs.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,020	19%	4,520	45%
With two selected Conditions	39	0%	445	4%
With three selected Conditions	0	0%	4	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	12,565	80%	5,165	51%
Total	15,624	99%	10,134	100%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Renter-occupied units are significantly more likely than owner-occupied units to have one or more selected housing conditions. These data indicate that housing condition issues are closely tied to tenure and affordability. Lower-income renters may have limited ability to move to higher-quality housing, while landlords of older lower-rent properties may face increasing costs for repairs, insurance, utilities, and code compliance.

The HNA's community engagement findings also identified tenant concerns regarding poor unit conditions, including broken windows, lack of hot water, mold, pest infestations, hidden fees, unaddressed maintenance requests, and older apartments in need of repair. These findings suggest that while ACS and CHAS data show low rates of severe physical deficiency, residents and service providers continue to identify meaningful housing quality concerns within portions of the rental market.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	5,540	35%	2,050	20%
1980-1999	3,780	24%	2,649	26%
1950-1979	4,220	27%	4,320	43%
Before 1950	2,090	13%	1,109	11%
Total	15,630	99%	10,128	100%

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

A significant portion of Grand Junction’s rental housing stock was built before 1980, including 43% of renter-occupied units built between 1950 and 1979 and 11% built before 1950. Older rental housing often provides lower-cost housing options but may also require reinvestment to address aging roofs, plumbing, electrical systems, heating and cooling systems, windows, insulation, and accessibility limitations.

The HNA further identifies that pre-1991 housing stock is a major accessibility concern. In Grand Junction, 54% of occupied homes were built before accessibility requirements were established for residential construction, and 62% of renter-occupied units were built before 1991. This indicates a substantial need for accessibility retrofits and aging-in-place improvements.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	6,310	40%	5,429	54%
Housing Units build before 1980 with children present	1,815	12%	1,110	11%

Table 34 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Housing units constructed before 1978 are considered at elevated risk for lead-based paint hazards. Grand Junction has a substantial number of owner- and renter-occupied units built before 1980, including more than half of renter-occupied units. Families with children living in older housing units remain particularly vulnerable to lead exposure.

Older renter housing stock represents the largest concentration of potentially at-risk units. Low- and moderate-income households occupying these units may lack resources to address lead based paint hazards, undertake rehabilitation, or relocate to newer housing.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	Data Not Available	Data Not Available	Approximately 1,400 – 1,500
Abandoned Vacant Units	Data Not Available	Data Not Available	Data Not Available
REO Properties	Data Not Available	Data Not Available	Data Not Available
Abandoned REO Properties	Data Not Available	Data Not Available	Data Not Available

Table 35 - Vacant Units

The 2026 City of Grand Junction and Mesa County Regional Housing Needs Assessment (HNA) identified extremely low housing vacancy rates throughout Mesa County and Grand Junction, indicating continued pressure within both the ownership and rental housing markets. According to ACS estimates analyzed within the HNA, Mesa County's rental vacancy rate was approximately 3.4% and the ownership vacancy rate was approximately 0.5%, both substantially below vacancy levels generally considered necessary for a healthy and functional housing market.

Using Colorado Department of Local Affairs (DOLA) housing methodology, the HNA estimated that Mesa County would require approximately 311 additional rental units and 717 additional ownership units simply to achieve balanced market vacancy conditions. Low vacancy rates continue to limit housing choice, reduce mobility within the housing market, increase competition for available units, and contribute to rising housing costs throughout the region.

Current ACS housing estimates indicate that Grand Junction contains approximately 1,400–1,500 vacant housing units; however, many vacant units may be unavailable for occupancy due to seasonal use, market turnover, rehabilitation activity, redevelopment status, or structural condition. Some vacant or underutilized properties may present opportunities for rehabilitation, redevelopment, adaptive reuse, or preservation where financially feasible.

Limited housing availability, combined with rising housing costs and increasing population growth, continues to place pressure on both renter and owner households throughout Grand Junction and Mesa County.

Need for Owner and Rental Rehabilitation

Rehabilitation and preservation of existing housing stock remain important housing priorities in Grand Junction. While much of the housing inventory is not severely deficient, aging housing stock, deferred maintenance, accessibility limitations, energy inefficiency, and rising rehabilitation costs create increasing needs for both owner-occupied and rental housing.

The need is most significant among:

- older renter-occupied units;
- manufactured and mobile homes;
- naturally occurring affordable rental housing;
- homes occupied by low- and moderate-income seniors;
- homes occupied by persons with disabilities;
- pre-1980 housing with potential lead-based paint hazards; and
- units needing accessibility or aging-in-place modifications.

The HNA identifies accessibility as a major gap. Approximately 29% of Grand Junction households include at least one person with a disability, and the HNA recommends that approximately 29% of future housing units in Grand Junction and Mesa County be made accessible. This reinforces the need for rehabilitation programs that include accessibility improvements, not only basic health and safety repairs.

Manufactured housing also remains an important affordable housing resource. The HNA identifies mobile and manufactured homes as part of the region's housing stock and notes that mobile home residents reported elevated displacement risk and maintenance concerns. Preservation of manufactured housing communities and repair of aging units should remain part of the City's broader housing preservation strategy.

Rehabilitation programs should continue to prioritize health and safety repairs, accessibility modifications, weatherization, energy-efficiency upgrades, lead hazard mitigation, and preservation of affordable housing units.

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

Current ACS and CHAS data indicate that a substantial portion of Grand Junction's housing stock was constructed before 1980 and may contain lead-based paint hazards. Approximately 40% of owner-occupied units and 54% of renter-occupied units were built before 1980. Among these units, approximately 1,815 owner-occupied units and 1,110 renter-occupied units built before 1980 have children present.

Because low- and moderate-income households are more likely to live in older, lower-cost housing, many households at risk of exposure may lack the resources necessary to address lead hazards without financial assistance. Lead-safe rehabilitation, testing, interim controls, and abatement should remain priorities when CDBG or other federal funds are used for rehabilitation of older housing units.

Discussion

Grand Junction's housing condition needs are primarily related to aging housing stock, affordability, accessibility, preservation, and lead hazard risk rather than widespread severe physical deficiency. CHAS data show that renter households experience housing problems at significantly higher rates than owner households, and the HNA confirms that older renter housing, pre-1991 housing, and households with disabilities face accessibility and housing quality challenges.

The condition of housing is also connected to displacement risk. The HNA found that renters, precariously housed residents, mobile home occupants, single-adult households, single-parent households, large households, Hispanic respondents, and households with incomes below \$75,000 reported higher displacement risk. Residents who experienced displacement reported consequences

including higher housing costs, longer commutes, worse housing quality, and, in some cases, living in a car or tent.

Community engagement conducted for the HNA identified specific housing condition concerns, including aging apartments, poor maintenance, mold, pest infestations, broken windows, lack of hot water, and maintenance complaints that were not addressed. These concerns indicate that rehabilitation and preservation efforts should focus not only on unit age but also on habitability, tenant stability, and affordability preservation.

During the 2026–2030 Consolidated Plan period, the City should continue to support housing rehabilitation, accessibility improvements, weatherization, energy-efficiency upgrades, lead hazard mitigation, manufactured housing preservation, and preservation of naturally occurring affordable housing. These strategies will help maintain safe and affordable housing, reduce displacement risk, and support aging in place for seniors and persons with disabilities.

MA-25 Public And Assisted Housing - 91.210(b)-

Introduction

The City of Grand Junction does not own or operate traditional public housing units. The Grand Junction Housing Authority (GJHA) serves as the primary provider of publicly assisted and income-restricted housing within Grand Junction and Mesa County through administration of Housing Choice Voucher (HCV), project-based voucher, Veterans Affairs Supportive Housing (VASH), Mainstream, Family Unification Program (FUP), supportive housing, and other affordable housing programs.

The 2026 Mesa County Regional Housing Needs Assessment (HNA) identified substantial shortages of affordable rental housing throughout the region, particularly for households earning below 30% Area Median Income (AMI). The HNA further identified increasing housing instability, displacement pressure, and affordability challenges affecting seniors, persons with disabilities, workforce households, veterans, and households experiencing homelessness or severe cost burden. Publicly assisted housing therefore remains a critical component of the regional housing system.

GJHA and regional housing partners continue to support affordable housing development and preservation through Low-Income Housing Tax Credits (LIHTC), Housing Choice Vouchers, project-based subsidies, supportive housing development, tax-exempt financing, Housing Trust Fund resources, and public-private partnerships. The City of Grand Junction continues to support affordable housing through development incentives, infrastructure assistance, land use tools, gap financing, and federal funding partnerships.

Preservation of existing affordable housing remains an important component of the community's housing strategy. In 2025, the Grand Junction Housing Authority completed a major interior rehabilitation project at Walnut Park Apartments. The project included replacement of deteriorated kitchen and bathroom fixtures, upgrades to aging electrical systems, and reconstruction of parking areas. These improvements enhanced resident safety, functionality, and long-term viability of the development while preserving affordable housing opportunities for current and future residents.

Demand for publicly assisted housing continues to exceed available supply. Low vacancy rates, rising rental costs, limited affordable housing inventory, and increasing housing instability continue to contribute to long waiting lists for many affordable housing and voucher programs throughout Mesa County.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	0	977	54	923	433	1,158	1,345
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data PIC (PIH Information Center)
Source:

GJHA currently administers approximately 1,100–1,200 assisted housing units and vouchers through a combination of tenant-based and project-based assistance programs. Specialized housing programs prioritize veterans, persons with disabilities, seniors, households transitioning from homelessness, and extremely low-income households.

In addition to administering existing housing assistance programs, GJHA continues to expand the local affordable housing inventory through new development projects. According to the GJHA 2025 Annual Report, The Current development achieved major financing and construction milestones during 2025, including Low-Income Housing Tax Credit partnerships, construction loan closing, and state housing funding agreements. Upon completion, The Current is expected to provide 54 new affordable apartment homes, helping address the community's ongoing shortage of affordable rental housing.

Number and Physical Condition of Public Housing

Because the City does not operate traditional public housing developments, publicly assisted housing within the community primarily consists of LIHTC developments, Housing Choice Voucher-assisted units, senior housing developments, supportive housing properties, project-based voucher developments, and other income-restricted affordable housing operated by GJHA and nonprofit housing providers.

Existing assisted housing developments throughout Grand Junction generally remain in safe and habitable condition; however, many affordable housing properties constructed during the late 1970s through early 1990s increasingly require rehabilitation, modernization, accessibility improvements, energy-efficiency upgrades, and replacement of aging building systems. Rising

operating costs, insurance costs, labor shortages, and capital repair needs continue to create preservation challenges for affordable housing providers.

The 2026 City of Grand Junction and Mesa County Regional HNA identified increasing need for accessible housing and aging-in-place housing modifications as the region experiences continued growth in senior households and persons with disabilities. Many existing affordable housing developments were constructed prior to modern accessibility standards and may require retrofits to address mobility, accessibility, and supportive service needs.

Although no major assisted housing developments have been formally identified as being at immediate risk of conversion or loss from the affordable housing inventory, continued preservation and rehabilitation of existing affordable housing stock remain critical priorities due to increasing redevelopment pressure and rising replacement costs.

Public Housing Condition

Public Housing Development	Average Inspection Score
Not Applicable – No Traditional Public Housing Inventory	N/A

Table 37 - Public Housing Condition

Because Grand Junction does not operate traditional public housing developments, HUD Public Housing Assessment System (PHAS) inspection scores are not applicable.

Restoration and Revitalization Needs of Public Housing

Although the City does not contain traditional public housing developments, substantial restoration and revitalization needs exist within the broader publicly assisted housing inventory. Existing affordable housing properties continue to require ongoing maintenance, modernization, accessibility improvements, weatherization, energy-efficiency upgrades, and rehabilitation of aging systems.

Housing providers report increasing challenges associated with preserving older affordable housing developments due to rising rehabilitation costs, increasing insurance premiums, contractor shortages, and limited availability of capital funding. Preservation of existing affordable housing inventory remains particularly important given the substantial shortage of affordable rental housing identified within the HNA.

The HNA additionally identified increasing demand for accessible housing, supportive housing, and housing designed to support aging in place. Revitalization efforts should therefore continue to incorporate accessibility improvements, health and safety upgrades, supportive housing design considerations, and energy-efficiency improvements where feasible.

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

The Grand Junction Housing Authority, Housing Resources of Western Colorado, and other regional housing providers continue to implement strategies intended to improve housing quality, housing stability, and resident outcomes within publicly assisted housing developments.

Current strategies include:

- rehabilitation and modernization of aging affordable housing properties;
- expansion of supportive housing and housing stabilization services;
- accessibility improvements and aging-in-place modifications;
- coordination with behavioral health, healthcare, workforce, and supportive service providers;
- development of additional affordable and workforce housing units;
- housing preservation and affordability protection efforts; and

- supportive service coordination for vulnerable households.

GJHA additionally administers specialized housing assistance programs serving veterans, persons with disabilities, elderly households, and households transitioning from homelessness or institutional settings. Supportive services coordinated through regional partnerships assist residents with employment, education, transportation, healthcare access, childcare, case management, and long-term housing stability.

The 2026 City of Grand Junction and Mesa County Regional HNA identified housing instability and displacement risk among lower-income households, mobile home residents, single-parent households, seniors, and households with disabilities as continuing regional concerns. Coordination between housing providers and supportive service organizations therefore remains essential to improving long-term housing stability and resident quality of life.

Discussion

Publicly assisted housing programs administered by the Grand Junction Housing Authority and regional housing partners remain essential to addressing affordable housing needs within Grand Junction and Mesa County. Demand for affordable rental housing, supportive housing, accessible housing, and rental assistance programs continues to exceed available supply, particularly for households earning below 30% AMI.

The 2026 city of Grand Junction and Mesa County Regional HNA identified significant shortages of affordable rental housing and increasing affordability pressures affecting seniors, persons with disabilities, veterans, workforce households, and households experiencing housing instability or severe cost burden. Extremely low vacancy rates, increasing rents, rising operating costs, and limited affordable housing inventory continue to create barriers for both assisted households and housing providers.

Waitlists for many affordable housing and voucher programs remain active, and housing providers continue to report challenges associated with locating affordable units within voucher payment standards, particularly larger family-sized units and accessible units. Limited housing inventory and increasing market rents continue to reduce housing choice for voucher holders and extremely low-income households.

Regional housing providers additionally identified increasing need for supportive housing, accessible housing, permanent supportive housing, and housing stabilization services for vulnerable populations, including seniors, persons with disabilities, veterans, youth experiencing housing instability, and households transitioning from homelessness. Preservation of existing affordable housing developments and continued expansion of affordable housing resources therefore remain critical priorities during the 2026–2030 Consolidated Plan period.

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

Introduction

The City of Grand Junction, Mesa County Continuum of Care (CoC) partners, and regional service providers continue to coordinate a comprehensive response to homelessness, housing instability, and behavioral health needs throughout Mesa County. The community-wide Unhoused Strategy and Implementation Plan emphasize housing-focused response strategies, coordinated outreach, behavioral health coordination, navigation services, homelessness prevention, and expansion of permanent supportive housing opportunities.

Since 2022, the City has committed more than \$19 million toward housing and homelessness response initiatives, leveraging approximately \$62 million in additional community housing and service investments. Local investments have supported emergency shelter operations, affordable housing development, outreach services, supportive housing programs, navigation services, and coordinated response efforts.

The 2026 City of Grand Junction Mesa County Regional Housing Needs Assessment (HNA) identified severe shortages of rental housing affordable to households earning below 30% Area Median Income (AMI), increasing displacement risk, low vacancy rates, and rising housing costs as major contributing factors to housing instability and homelessness throughout the region. Local providers additionally report increasing behavioral health and substance use treatment needs among individuals experiencing homelessness.

Community partners including HomewardBound of the Grand Valley, Grand Valley Catholic Outreach, Hilltop, The Salvation Army, Karis Inc., Mesa County Public Health, Mind Springs Health, MarillacHealth, and the Grand Junction Police Department Community Resource Unit continue to provide emergency shelter, coordinated entry, outreach, healthcare, behavioral health services, housing navigation, rapid rehousing, and homelessness prevention services throughout the community.

Facilities Targeted to Homeless Persons –

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	66		24		
Households with Only Adults		32	20		
Chronically Homeless Households				100	
Veterans			8		
Unaccompanied Youth	10		9	39	

Table 38 - Facilities Targeted to Homeless Persons

Recent Point-in-Time (PIT) and HMIS data continue to demonstrate increasing demand for emergency shelter, rapid rehousing, permanent supportive housing, and behavioral health stabilization resources. Local providers report ongoing pressure on emergency shelter capacity, particularly for chronically homeless individuals, medically vulnerable populations, households with behavioral health needs, and households unable to secure housing within current market conditions.

Services Targeted to Homeless Persons

Mesa County Continuum of Care partners maintain a coordinated homeless response system that includes:

- emergency shelter and navigation services;
- coordinated entry and outreach;
- homelessness prevention and diversion assistance;
- rapid rehousing programs;
- permanent supportive housing;
- behavioral health and substance use treatment services;
- healthcare and mental health services;
- domestic violence services;
- veteran housing assistance;
- workforce and employment services; and
- youth and family stabilization programs.
- The City’s Unhoused Strategy further prioritizes coordinated outreach, housing-focused case management, behavioral health response, encampment engagement, supportive housing expansion, and long-term housing stabilization.

Facilities and Services that Meet the Needs of Homeless Persons

HomewardBound of the Grand Valley continues to serve as the region’s primary emergency shelter and housing navigation provider, operating emergency shelter facilities, navigation services, outreach programs, rapid rehousing programs, and supportive housing initiatives for individuals, families, veterans, and chronically homeless persons. However, in the last five years, Sunshine Communities, the Joseph Center and

Grand Valley Catholic Outreach, , Hilltop, Karis Inc., and other regional providers continue to provide emergency shelter, domestic violence services, transitional housing, supportive housing, meals, hygiene facilities, behavioral healthcare coordination, and stabilization services throughout the community.

Healthcare and behavioral health services are provided through organizations including MarillacHealth, Health Solutions West, Mesa County Public Health, VA Western Colorado Health Care System, and other regional providers. Local stakeholders continue to identify behavioral healthcare, substance use treatment, medically supportive shelter options, and permanent supportive housing as major unmet service needs within the regional homeless response system.

The HNA and stakeholder outreach efforts additionally identified housing affordability, low vacancy rates, rising rents, transportation costs, and limited availability of deeply affordable housing as major contributors to housing instability and homelessness throughout the region.

Emergency Shelter, Transitional Housing, and Supportive Housing

HomewardBound of the Grand Valley continues to serve as a primary emergency shelter and housing provider within the community, providing emergency shelter, resource navigation, case management, rapid rehousing, and supportive housing services for individuals, families, and veterans experiencing homelessness. Additional services have been expanded by the Joseph Center who serves women age 55+ and families with children, Hilltop serving children and families, and Sunshine Communities serving single adults.

Grand Valley Catholic Outreach provides day center services, meals, showers, laundry facilities, mail services, housing assistance, case management, emergency financial assistance, and supportive housing programs for vulnerable households.

Karis Inc., Hilltop, and Latimer House continue to provide emergency shelter, domestic violence services, transitional housing, behavioral health support, and family stabilization services for individuals and families throughout the region.

Veteran Services

Veteran assistance and supportive services are provided through the VA Western Colorado Health Care System, Veterans Center programs, Veterans Affairs Supportive Housing (VASH) resources, and local veteran service organizations. Some housing units are available through Housing Resources of Western Colorado. Services include housing assistance, behavioral healthcare, counseling, outreach, and benefits navigation.

Healthcare and Supportive Services

Healthcare and supportive services continue to be provided through organizations including MarillacHealth, health Solutions West, Mesa County Public Health, Hilltop, the Center for Independence, and other regional service providers. Available services include primary healthcare, behavioral healthcare, substance use treatment, counseling, disability services, prenatal and family health services, and case management.

Education and Employment Services

Employment and educational assistance services are coordinated through Mesa County Workforce Center, Vocational Rehabilitation, Mesa County Valley School District 51, and regional nonprofit partners. Services include job search assistance, workforce training, GED programs, youth advocacy, and employment support for persons with disabilities and households experiencing housing instability.

Discussion

The regional homeless response system continues to experience increasing demand for emergency shelter, outreach, behavioral healthcare, rapid rehousing, and permanent supportive housing resources. Rising housing costs, severe shortages of rental housing affordable to households below 30% AMI, low vacancy rates, and increasing displacement pressure continue to contribute to homelessness and housing instability throughout Grand Junction and Mesa County.

Local providers continue to report growing need for:

- permanent supportive housing;
- behavioral health and substance use treatment services;
- medically supportive shelter options;
- affordable housing units for extremely low-income households;
- housing-focused case management; and
- homelessness prevention and diversion assistance.

Continued coordination among the City of Grand Junction, Mesa County Continuum of Care partners, healthcare providers, behavioral health providers, nonprofit organizations, and housing agencies will remain essential to addressing homelessness and improving long-term housing stability during the 2026–2030 Consolidated Plan period.

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

Persons with Disabilities

Grand Junction serves as a regional hub for medical, behavioral health, disability, and supportive housing services. As a result, the community serves many households with physical disabilities, developmental disabilities, behavioral health conditions, chronic health conditions, and other supportive service needs.

The 2026 City of Grand Junction and Mesa County Regional Housing Needs Assessment (HNA) identifies accessibility as a significant housing gap. Approximately 29% of Grand Junction households include at least one person with a disability, while much of the housing stock was built before modern accessibility standards. This creates a mismatch between household need and available accessible units.

The greatest housing needs for persons with disabilities include affordable units at extremely low incomes, accessible rental units, units near transit and healthcare services, permanent supportive housing, and rental assistance. GJHA, Hilltop Community Resources, STRIVE, Housing Resources of Western Colorado, the Center for Independence, and other partners provide housing assistance, case management, independent living support, group living arrangements, and supportive services; however, demand continues to exceed available resources.

Supportive services continue to play an important role in maintaining long-term housing stability for vulnerable households. According to the GJHA 2025 Annual Report, Doors 2 Success, a nonprofit organization supporting GJHA residents through service coordination, mentorship, and access to community resources, reports that approximately 96 percent of participants successfully maintain stable housing. These outcomes demonstrate the importance of combining affordable housing with supportive services to improve long-term housing stability and self-sufficiency.

Persons with HIV/AIDS

Persons living with HIV/AIDS may access medical case management, housing assistance, emergency financial assistance, referrals, prevention education, and supportive services through Colorado Health Network and regional healthcare partners. Housing need for this population are closely tied to affordability, transportation, healthcare access, and the availability of stable housing that supports ongoing medical care.

Elderly Persons

Mesa County and Grand Junction are experiencing continued growth in older adult households. The HNA projects substantial growth in residents age 65 and older, increasing demand for affordable senior housing, accessible units, transportation support, in-home services, and aging-in-place modifications.

Many elderly households live on fixed incomes and are vulnerable to rising rents, property taxes, utilities, insurance costs, and healthcare expenses. Older adults living in pre-accessibility housing may also face mobility barriers, unsafe home layouts, and difficulty remaining housed without rehabilitation or accessibility modifications.

Priority needs include affordable senior rental housing, home repair assistance, accessibility retrofits, transportation access, supportive services, and housing located near healthcare, grocery stores, transit, and community services.

Supportive Housing Needs

Grand Valley Catholic Outreach recently added 40 units of permanent supportive housing. Currently, there are no identified permanent supportive housing units expected in the next five years. Supportive housing is needed for persons experiencing homelessness, behavioral health conditions, substance use disorders, disabilities, chronic health conditions, reentry barriers, and other conditions affecting housing stability. Permanent supportive housing remains especially important for chronically homeless individuals and households that require long-term case management to remain housed.

The HNA identifies severe shortages of rental housing affordable to households below 30% AMI, which directly affects special needs populations who often have fixed or extremely low incomes. Local providers continue to identify unmet need for permanent supportive housing, behavioral health-supported housing, accessible units, and housing stabilization services.

Supportive Housing for Persons Returning from Mental and Physical Health Institutions

Persons exiting hospitals, behavioral health facilities, correctional facilities, foster care, and other institutions face elevated risk of homelessness when affordable housing and supportive services are unavailable. Local providers coordinate discharge planning, shelter access, housing navigation, case management, and referrals, but gaps remain for individuals with complex behavioral health needs, criminal histories, medical needs, or limited income.

The most significant barriers include lack of deeply affordable units, limited permanent supportive housing, insufficient step-down housing, tenant screening barriers, and need for intensive case management.

Actions to Address Housing and Supportive Services

The City will continue to support special needs housing and services through CDBG funding, regional partnerships, Continuum of Care coordination, affordable housing incentives, and collaboration with nonprofit housing and service providers.

Priority actions include supporting accessible and affordable housing development, preserving existing affordable units, expanding permanent supportive housing, improving aging-in-place options, supporting home repair and accessibility modifications, strengthening behavioral health and housing coordination, and improving housing stability for seniors, persons with disabilities, persons exiting institutions, and households with extremely low incomes.

Because federal resources are limited relative to need, continued coordination among the City, GJHA, Mesa County, healthcare systems, behavioral health providers, nonprofit agencies, and housing providers will be necessary throughout the 2026–2030 Consolidated Plan period.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The 2026 City of Grand Junction and Mesa County Regional Housing Needs Assessment (HNA), City housing strategy efforts, stakeholder outreach, and community engagement processes identified significant structural barriers affecting affordable housing development, housing preservation, and residential investment throughout Grand Junction and Mesa County.

The HNA identified severe shortages of rental housing affordable to households earning below 30% Area Median Income (AMI), low vacancy rates, increasing displacement pressure, and significant affordability gaps affecting renters, workforce households, seniors, and persons with disabilities. Current market conditions make development of housing affordable to extremely low-income households difficult without public subsidy, tax credit financing, or other financial assistance mechanisms.

Stakeholders consistently identified rising development costs as one of the largest barriers to affordable housing production. Escalating land costs, infrastructure costs, utility extension costs, insurance premiums, labor shortages, financing costs, interest rates, and construction material costs continue to affect the financial feasibility of affordable and workforce housing developments. Developers and housing providers additionally reported that projects serving lower-income households often require multiple funding sources and layered financing in order to remain financially viable.

Limited housing inventory and extremely low vacancy rates continue to place additional pressure on housing affordability throughout the region. The HNA identified ownership vacancy rates and rental vacancy rates below levels generally considered necessary for a healthy housing market, limiting housing choice and increasing competition for available units. These market conditions continue to contribute to rising rents, rising home prices, and increasing displacement pressure for lower-income households.

Stakeholders additionally identified land use and development constraints affecting housing production, including:

- limited availability of development-ready land;
- infrastructure capacity limitations in some growth areas;
- increasing costs associated with extending utilities and transportation infrastructure;
- neighborhood opposition to higher-density or multifamily housing;
- lengthy or uncertain development review processes;
- parking and site development requirements; and
- limited supply of land suitable for multifamily or mixed-income housing development.

The HNA and community engagement efforts also identified barriers affecting vulnerable populations, including limited accessible housing, insufficient supportive housing resources, transportation costs,

behavioral health service gaps, and limited housing options for households with fixed or extremely low incomes. Older adults, persons with disabilities, and households requiring supportive services may face additional barriers due to limited availability of accessible housing units and increasing housing costs.

Manufactured housing communities continue to represent an important source of naturally occurring affordable housing within the region; however, stakeholders identified concerns regarding redevelopment pressure, aging infrastructure, deferred maintenance, and potential displacement of lower-income households if affordable manufactured housing inventory is lost.

Grand Junction's role as a regional employment, healthcare, education, and service center also contributes to sustained housing demand from surrounding rural communities. Employers and economic development stakeholders continue to report workforce recruitment and retention challenges related to rising housing costs and limited availability of attainable housing for service-sector workers, healthcare employees, educators, and other moderate-income households.

While many housing market conditions remain outside direct local government control, the City recognizes opportunities to reduce barriers to affordable housing and residential investment through regional coordination, infrastructure planning, housing incentives, land use strategies, and support for diverse housing types and densities.

Current housing policy and planning efforts continue to emphasize:

- expanding affordable and workforce housing opportunities;
- encouraging mixed-income and mixed-housing-type developments;
- supporting infill development, accessory dwelling units, and higher-density housing where appropriate;
- preserving existing affordable housing and manufactured housing communities;
- streamlining review and permitting processes where feasible;
- supporting accessible and aging-in-place housing improvements;
- improving coordination between housing, transportation, healthcare, and supportive services;
- strengthening partnerships between the City, Mesa County, housing providers, employers, healthcare systems, and nonprofit organizations.

The City will continue evaluating policies, partnerships, infrastructure investments, and funding opportunities intended to support affordable housing development, housing preservation, accessibility improvements, and long-term residential investment throughout the 2026–2030 Consolidated Plan period.

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

Introduction

Non-housing community development assets within Grand Junction and Mesa County play an important role in supporting economic opportunity, workforce stability, neighborhood vitality, and quality of life for low- and moderate-income residents. Community development planning efforts continue to focus on economic resiliency, workforce development, infrastructure investment, educational opportunity, small business growth, public services, and neighborhood stability.

Grand Junction serves as the primary regional center for healthcare, education, government services, transportation, retail trade, and commercial activity within western Colorado. Major employment sectors include healthcare, education, retail trade, hospitality, construction, manufacturing, transportation, and professional services. Colorado Mesa University, St. Mary's Regional Hospital, Community Hospital, Mesa County Valley School District 51, and local governments remain among the region's major employers.

The 2026 City of Grand Junction and Mesa County Regional Housing Needs Assessment (HNA), stakeholder outreach, and economic development planning efforts identified housing affordability, workforce shortages, transportation costs, childcare access, and behavioral health needs as major barriers affecting long-term economic stability for many low- and moderate-income households. Workforce housing shortages and rising housing costs continue to affect recruitment and retention across healthcare, education, hospitality, retail, construction, and service-sector industries.

Community development initiatives continue to emphasize economic diversification, workforce retention, entrepreneurship, educational attainment, infrastructure investment, and expansion of economic opportunity for low- and moderate-income residents throughout the 2026–2030 Consolidated Plan period.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,047	1,460	5	4	-1
Arts, Entertainment, Accommodations	3,547	6,142	16	15	-1
Construction	1,707	2,801	8	7	-1
Education and Health Care Services	4,430	9,103	20	22	2
Finance, Insurance, and Real Estate	1,391	2,607	6	6	0
Information	382	619	2	1	0
Manufacturing	1,220	2,619	5	6	1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Other Services	789	1,328	4	3	0
Professional, Scientific, Management Services	1,297	1,988	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	3,310	6,926	15	17	2
Transportation and Warehousing	926	1,696	4	4	0
Wholesale Trade	1,056	1,763	5	4	0
Total	21,102	39,052	--	--	--

Table 39 - Business Activity

Data 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Healthcare, education, retail trade, hospitality, and construction continue to represent major employment sectors within the regional economy. Many positions within these sectors provide moderate or lower wages relative to rising housing and living costs, contributing to affordability pressures for workforce households.

Economic development stakeholders continue to identify workforce recruitment and retention challenges associated with housing affordability, limited workforce housing availability, childcare access, and rising living costs. Housing affordability increasingly affects economic competitiveness, particularly for employers seeking to recruit healthcare workers, educators, skilled trades workers, hospitality employees, and service-sector workers.

Regional economic development initiatives continue to emphasize diversification of the local economy through expansion of healthcare, advanced manufacturing, technology, entrepreneurship, outdoor recreation industries, transportation logistics, and remote-work compatible industries.

Labor Force

Total Population in the Civilian Labor Force	31,968
Civilian Employed Population 16 years and over	29,955
Unemployment Rate	6.27
Unemployment Rate for Ages 16-24	16.46
Unemployment Rate for Ages 25-65	4.10

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	7,745
Farming, fisheries and forestry occupations	835
Service	3,420
Sales and office	6,360
Construction, extraction, maintenance and repair	2,995
Production, transportation and material moving	1,515

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Service-sector, retail, hospitality, and moderate-wage occupations continue to comprise a substantial portion of the local workforce. Many workers employed within these sectors experience increasing housing cost burden and limited access to attainable homeownership opportunities.

Regional employers continue to report workforce shortages in healthcare, construction, manufacturing, transportation, education, and skilled trades industries. Workforce development efforts continue to prioritize career pathway programs, technical education, apprenticeship opportunities, and industry partnerships intended to improve economic mobility and long-term wage growth.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	24,516	91%
30-59 Minutes	1,426	5%
60 or More Minutes	876	3%
Total	26,818	100%

Table 42 - Travel Time

Data Source: 2016-2020 ACS

Although most workers experience relatively short commute times, transportation access and transportation costs remain important concerns for many low- and moderate-income households. Reliable transportation remains critical for access to employment, healthcare, childcare, education, and supportive services.

Stakeholders identified transportation costs and limited transit options as barriers affecting economic stability for households balancing housing affordability pressures and workforce participation.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,150	135	755
High school graduate (includes equivalency)	5,260	340	2,145
Some college or Associate's degree	7,210	560	2,205
Bachelor's degree or higher	8,535	255	1,630

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	90	60	265	335	370
9th to 12th grade, no diploma	560	620	360	1,400	804
High school graduate, GED, or alternative	1,560	2,184	1,815	3,730	3,225
Some college, no degree	4,125	2,345	1,900	3,225	2,680
Associate's degree	365	635	665	1,209	885
Bachelor's degree	588	2,320	1,695	3,169	2,210
Graduate or professional degree	25	650	920	1,660	1,830

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	67,924
High school graduate (includes equivalency)	69,461
Some college or Associate's degree	138,063
Bachelor's degree	161,375
Graduate or professional degree	192,153

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Major Employment Sectors

The largest employment sectors in Grand Junction and Mesa County continue to include Health Care and Social Assistance, Retail Trade, Educational Services, Accommodation and Food Services, and Construction. Healthcare, education, transportation, government services, tourism, and outdoor recreation continue to serve as major economic drivers within the regional economy. Colorado Mesa University, St. Mary's Regional Hospital, Community Hospital, Mesa County Valley School District 51, and regional government agencies remain among the area's major employers. (coloradolabormarketinfo.com)

Workforce and Infrastructure Needs of Business Community

Regional economic development organizations continue to identify workforce housing, transportation infrastructure, utility infrastructure, broadband access, and childcare availability as major community development priorities.

Grand Junction's continued population growth and regional service-center role place increasing demand on transportation systems, utilities, broadband infrastructure, employment centers, healthcare facilities, and community services. Infrastructure investment remains important to support future housing development, business expansion, neighborhood stability, and economic growth.

The Business Incubator Center (BIC) continues to support entrepreneurship, small business development, workforce training, financing assistance, and startup business incubation, including services targeted toward underserved entrepreneurs and low- and moderate-income residents. The Mesa County Workforce Center additionally provides workforce training, job placement assistance, career counseling, and employment support programs in partnership with employers and educational institutions.

Skills and Education of Current Workforce Correspond to Employment Opportunities

Regional workforce development efforts continue to emphasize alignment between educational programs and local employment opportunities. Colorado Mesa University, Western Colorado Community College, Mesa County Workforce Center, and regional employers continue to collaborate on workforce training, technical education, skilled trades programs, healthcare workforce development, and career pathway initiatives.

Western Colorado Community College continues to provide career-oriented certificate and associate degree programs supporting workforce needs in healthcare, construction, manufacturing, information technology, transportation, culinary services, business, public safety, and other high-demand industries. Workforce development partnerships also continue to support veterans, displaced workers, incumbent worker training, and individuals seeking career advancement opportunities.

Current Workforce Training Initiatives that Support Consolidated Plan

Current workforce training initiatives supporting Consolidated Plan goals continue to be coordinated through Grand Junction Economic Partnership, Mesa County Workforce Center, Colorado Mesa University, Western Colorado Community College, Business Incubator Center, and regional industry partnerships. Programs continue to focus on workforce readiness, job placement, technical training, career advancement, entrepreneurship, and support for low- and moderate-income residents seeking economic opportunity and long-term economic stability.

Economic Development Initiatives

The City of Grand Junction, Mesa County, Grand Junction Economic Partnership, Business Incubator Center, Colorado Mesa University, Western Colorado Community College, workforce organizations, and regional employers continue collaborating on economic development, workforce training, infrastructure investment, entrepreneurship support, and housing initiatives intended to strengthen economic resiliency and expand economic opportunity.

Current initiatives continue to focus on:

- workforce recruitment and retention;
- workforce housing and attainable housing development;
- support for entrepreneurship and small business growth;
- expansion of higher-wage employment opportunities;
- technical education and career pathway development;
- infrastructure and broadband investment;
- economic diversification; and
- long-term economic stability for low- and moderate-income households.

These coordinated community development efforts are intended to strengthen neighborhood stability, improve workforce participation, support local businesses, and expand economic opportunity throughout the 2026–2030 Consolidated Plan period.

MA-50 Needs and Market Analysis Discussion

Areas of Concentration of Multiple Housing Problems

HUD CHAS, ACS, and regional housing assessment data indicate that housing problems within Grand Junction are geographically concentrated within older neighborhoods containing higher proportions of lower-income households, renter households, aging housing stock, and naturally occurring affordable housing (NOAH). The most common housing problems continue to include housing cost burden, severe cost burden, rehabilitation needs, aging infrastructure, accessibility limitations, overcrowding, and risk of displacement.

Areas experiencing the greatest concentration of housing problems are generally located within portions of central Grand Junction, Orchard Mesa, older corridor neighborhoods, and areas containing older multifamily developments, manufactured housing communities, duplexes, and smaller-lot housing constructed prior to 1980. Many of these neighborhoods developed before modern accessibility standards, infrastructure standards, and current housing market conditions and now experience increasing rehabilitation and reinvestment needs.

The 2026 Mesa County Regional Housing Needs Assessment (HNA) identified severe shortages of rental housing affordable to households earning below 30% Area Median Income (AMI), low vacancy rates, and increasing displacement pressure affecting lower-income households throughout the region. These pressures disproportionately affect households residing in older lower-cost neighborhoods where affordable rental housing and naturally occurring affordable housing inventory are concentrated.

Many of these neighborhoods also contain housing types that historically provided lower-cost housing opportunities, including manufactured housing, older apartment complexes, duplexes, and modest single-family homes. As redevelopment pressure and housing costs increase, preservation of these housing types becomes increasingly important to maintaining affordability and reducing displacement risk.

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

Current ACS demographic data indicates concentrations of low- and moderate-income households within portions of central Grand Junction and adjacent older residential neighborhoods. Hispanic and Latino households remain the community's largest minority population group and continue to be more concentrated within neighborhoods where lower-cost rental housing, multifamily housing, and manufactured housing are more prevalent.

The HNA identified elevated displacement risk among renter households, Hispanic households, lower-income households, single-parent households, and residents of manufactured housing communities. Rising housing costs, redevelopment pressure, limited affordable housing inventory, and increasing

rents continue to create disproportionate housing instability risks for vulnerable populations residing within lower-cost neighborhoods.

Many lower-income neighborhoods additionally contain older housing stock requiring rehabilitation, accessibility modifications, weatherization improvements, and infrastructure reinvestment. Without continued preservation and reinvestment efforts, these neighborhoods may experience further affordability loss and displacement pressure.

Market Characteristics in Areas of Concentration

Neighborhoods experiencing concentrations of housing problems generally contain a broader mix of housing types and densities than newer residential areas. Housing within these neighborhoods commonly includes older single-family homes, duplexes, small multifamily developments, manufactured housing communities, accessory dwelling units, and income-restricted affordable housing developments.

These areas continue to contain some of the community's most affordable housing inventory; however, they also experience:

- higher levels of deferred maintenance;
- aging water, sewer, sidewalk, and transportation infrastructure;
- accessibility limitations;
- energy inefficiency;
- increased renter cost burden; and
- growing redevelopment and displacement pressure.

Manufactured housing communities remain particularly important sources of naturally occurring affordable housing for lower-income households, seniors, and workforce residents. However, stakeholders identified concerns regarding aging infrastructure, redevelopment pressure, rising land values, and potential displacement if manufactured housing inventory is lost or redeveloped.

The HNA identified increasing affordability pressures across both rental and ownership markets, limiting mobility opportunities for lower-income households and increasing vulnerability among residents living in older affordable housing stock.

Community Assets in Areas of Concentration

Many neighborhoods experiencing concentrations of housing problems are located near the urban core and benefit from proximity to employment centers, schools, healthcare services, behavioral health providers, transit routes, parks, grocery stores, and community facilities.

Community assets located within or near these neighborhoods include Mesa County Public Health, MarillacHealth, Mesa County Workforce Center, Colorado Mesa University facilities, public transportation routes, schools, parks, community centers, behavioral health providers, and nonprofit service organizations.

Access to transportation, healthcare, employment, education, childcare, and supportive services remain particularly important for lower-income households, seniors, persons with disabilities, and households without reliable transportation access. The HNA and stakeholder outreach efforts identified proximity to services and transportation access as important factors supporting housing stability and economic opportunity.

Neighborhoods with strong connectivity to community services, transit, employment centers, and educational opportunities may provide greater long-term economic mobility and housing stability for lower-income households when housing affordability can be preserved.

Strategic Opportunities in Areas of Concentration

Many neighborhoods experiencing concentrations of housing problems and lower-income households qualify as low- and moderate-income areas eligible for Community Development Block Grant (CDBG) investments. These areas present opportunities for targeted reinvestment strategies intended to improve neighborhood stability, preserve affordable housing, and reduce displacement risk.

Strategic opportunities identified through the HNA, stakeholder outreach, and local planning efforts include:

- preservation of naturally occurring affordable housing;
- rehabilitation of aging housing stock;
- preservation and reinvestment in manufactured housing communities;
- infrastructure modernization and accessibility improvements;
- sidewalk, connectivity, and neighborhood safety improvements;
- infill housing and adaptive reuse opportunities;
- expansion of affordable and workforce housing;
- anti-displacement and housing stabilization strategies;
- improved access to transit, healthcare, and supportive services; and
- coordinated housing, infrastructure, and economic development investments.

The City will continue coordinating housing, infrastructure, neighborhood revitalization, economic development, and public service investments intended to strengthen neighborhood conditions, expand economic opportunity, preserve affordable housing, and support long-term neighborhood stability throughout the 2026–2030 Consolidated Plan period.

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

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

Access to reliable broadband service and digital technology has become increasingly important for economic opportunity, education, healthcare access, workforce participation, housing stability, and overall quality of life. Broadband access is now essential for accessing employment opportunities, telehealth services, education, workforce training, government services, financial services, and housing resources.

Although broadband infrastructure within the Grand Junction urban area has improved substantially in recent years, gaps continue to affect many low- and moderate-income households. The most significant barriers are no longer solely related to physical broadband availability, but also include affordability, device access, digital literacy, service reliability, and the ability to consistently maintain internet service.

Lower-income households, seniors, persons with disabilities, rural residents, and households experiencing housing instability may face disproportionate barriers to broadband access. Households without reliable internet access may experience reduced access to:

- remote employment opportunities;
- online education and workforce training;
- telehealth and behavioral healthcare services;
- housing and public assistance applications;
- financial and banking services;
- childcare and school resources; and
- emergency information and community services.

The 2026 City of Grand Junction and Mesa County Regional Housing Needs Assessment (HNA) identified transportation access, workforce participation, healthcare access, and economic mobility as interconnected community development challenges affecting lower-income households. Broadband access increasingly functions as part of this broader infrastructure system supporting economic opportunity and housing stability.

State and federal broadband mapping data indicate that most areas within the Grand Junction urbanized area have access to broadband infrastructure meeting current federal service standards; however, affordability and consistent service access remain ongoing concerns for many households. Some outlying and rural areas within Mesa County may continue to experience lower service availability, reduced speeds, or infrastructure limitations.

Need for Increased Competition with Multiple Service Providers

Although broadband infrastructure availability has expanded, affordability and competition among providers remain important concerns, particularly for low-income households and residents with limited financial resources. Monthly subscription costs, equipment costs, installation fees, and limited low-cost service options continue to create barriers even in areas where broadband infrastructure exists.

Community stakeholders continue to identify digital resources as an important component of economic opportunity, workforce development, educational attainment, healthcare access, and fair housing opportunity. Reliable internet access is increasingly necessary for participation in education, employment, healthcare systems, and government services.

The City of Grand Junction and regional partners continue coordinating with internet service providers, educational institutions, economic development organizations, libraries, schools, and community organizations to support broadband expansion, digital resource initiatives, public access resources, and technology accessibility programs.

Current community discussions and regional initiatives continue to emphasize:

- expansion of affordable broadband service options;
- increased provider competition and infrastructure investment;
- digital literacy and technology training programs;
- public Wi-Fi and community access resources;
- improved broadband access in underserved and rural areas;
- device accessibility programs for lower-income households; and
- integration of broadband planning into economic development, workforce development, healthcare, and educational initiatives.

Broadband access and digital resources remain important community development priorities supporting economic resiliency, workforce participation, educational opportunity, healthcare access, and long-term housing stability throughout the 2026–2030 Consolidated Plan period.

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

Increased Natural Hazard Risks Associated with Climate Change

Grand Junction's location within Colorado's Western Slope high desert environment creates distinct climate and natural hazard conditions that increasingly affect infrastructure, housing stability, public health, water resources, and community resiliency. While the region experiences relatively limited exposure to hurricanes, major seismic activity, and large-scale tornado events, the community remains vulnerable to drought, extreme heat, wildfire, smoke impacts, severe storm events, and localized flooding.

Climate trends throughout western Colorado continue to indicate increasing temperatures, longer drought periods, reduced snowpack reliability, increased wildfire intensity, and more variable precipitation patterns. These changing conditions are expected to increase long-term stress on water resources, vegetation conditions, public infrastructure, emergency response systems, and public health.

Wildfire risk remains one of the most significant natural hazard concerns affecting the Grand Junction area, particularly within wildland-urban interface areas, foothill development areas, and neighborhoods adjacent to open space and natural vegetation. In addition to direct wildfire threats, smoke exposure from regional wildfires increasingly affects air quality, respiratory health, outdoor work conditions, and vulnerable populations throughout the community.

Extreme heat events also continue to represent a growing public health and housing stability concern, particularly for seniors, persons with disabilities, households without reliable cooling systems, unsheltered individuals, and lower-income households occupying older or energy-inefficient housing units. Rising temperatures may additionally increase utility costs and energy burdens for low- and moderate-income households.

Flooding risks within Grand Junction are generally associated with the Colorado River, Gunnison River, stormwater systems, irrigation canals, drainage corridors, and localized storm events. Although much of the community is located outside major flood hazard areas, localized flooding associated with stormwater capacity limitations, aging drainage infrastructure, irrigation overtopping, and severe precipitation events continues to affect portions of the community, including older developed neighborhoods and portions of Orchard Mesa.

Climate-related hazards additionally create economic and infrastructure risks through:

- increased infrastructure maintenance costs;
- utility system stress;
- transportation disruptions;
- public health impacts;

- higher insurance costs;
- landscape and vegetation loss;
- and increasing long-term resiliency and adaptation costs.

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

Low- and moderate-income households often experience disproportionately greater vulnerability to natural hazards and climate-related risks due to limited financial resources, older housing conditions, housing cost burden, transportation limitations, and reduced ability to recover from disasters or absorb increasing utility and insurance costs.

Older neighborhoods containing aging housing stock, manufactured housing, and older infrastructure systems may experience increased vulnerability to extreme heat, stormwater impacts, drainage deficiencies, energy inefficiency, and deferred maintenance conditions. Lower-income households may also have fewer resources available for home repairs, weatherization improvements, wildfire mitigation measures, flood protection, or emergency preparedness activities.

The 2026 City of Grand Junction and Mesa County Regional Housing Needs Assessment (HNA) identified housing affordability, aging housing conditions, accessibility limitations, and infrastructure needs as ongoing concerns affecting lower-income households throughout the region. Climate-related hazards may further increase housing instability for vulnerable populations already experiencing housing cost burden or limited housing choice.

Unsheltered individuals and households experiencing homelessness are particularly vulnerable to extreme heat, severe weather events, wildfire smoke exposure, and public health emergencies. Local homelessness response systems and emergency service providers continue coordinating emergency shelter operations, cooling resources, severe weather response, and outreach services during hazardous weather conditions.

The City continues coordinating with Mesa County, emergency management agencies, utility providers, irrigation and drainage entities, transportation agencies, healthcare providers, and regional partners to reduce hazard vulnerability through:

- stormwater and drainage improvements;
- resilient infrastructure investment;
- emergency preparations;
- wildfire mitigation efforts;
- floodplain management;
- infrastructure modernization;
- public facility improvements;
- and resilient land use and development standards.

Previous Community Development Block Grant (CDBG) investments have supported drainage improvements, infrastructure modernization, accessibility improvements, and public facility investments within low- and moderate-income neighborhoods vulnerable to localized flooding and infrastructure deficiencies.

New federally assisted housing and infrastructure projects continue to undergo environmental review and must comply with applicable local, state, and federal environmental, floodplain, stormwater, and hazard mitigation standards intended to reduce long-term vulnerability to natural hazards and climate-related risks during the 2026–2030 Consolidated Plan period.

Strategic Plan

SP-05 Overview

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

SP-10 Geographic Priorities - 91.215(a)(1)-**Geographic Area**

1	Area Name	Census Tracts
	Area Type	Low and Moderate Income
	Other Target Area Description	Low and Moderate Income
	HUD Approval Date	
	% of Low/Mod	
	Revital Type	
	Other Revital Description	
	Identify the neighborhood boundaries for this target area.	The census tracts that have 51% or greater households of low- and moderate-income are considered target areas for expenditure of CDBG funds.
	Include specific housing and commercial characteristics of this target area.	Generally, these tracts are in the older, more established portions of the core of Grand Junction. Areas on the periphery tend to have newer homes and commercial areas that are not low- and moderate-income neighborhoods.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	These areas are established by the 2024 HUD CPD updated LMISD mapping.
Identify the needs in this target area.	There are public infrastructure needs to improve neighborhood walkability/complete streets, safe routes to school, improved storm drainage to mitigate flooding, and	

		improve or add neighborhood parks and recreational opportunities. There are also needs for some public facilities such as neighborhood community centers, daycares and commercial opportunities.
	What are the opportunities for improvement in this target area?	There are opportunities to expend CDBG funds to address the needs identified above as limited funds allow.
	Are there barriers to improvement in this target area?	The primary barrier is the limited amount of CDBG funds received by the City to be able to address all needs.
2	Area Name	City-Wide
	Area Type	Local Target Area
	Other Target Area Description	
	HUD Approval Date	
	% of Low/Mod	
	Revital Type	Comprehensive
	Other Revital Description	
	Identify the neighborhood boundaries for this target area.	N/A
	Include specific housing and commercial characteristics of this target area.	N/A

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	N/A
Identify the needs in this target area.	N/A
What are the opportunities for improvement in this target area?	N/A
Are there barriers to improvement in this target area?	N/A

Table 46 - Geographic Priority Areas

General Allocation Priorities

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

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

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

	Description	Addresses a need for community-oriented facilities to increase access to opportunities for persons of low to moderate income, to include accessible parks and bus stops, safe routes to schools and other public facilities, along with the public infrastructure necessary to make travel to these facilities reasonable.
	Basis for Relative Priority	Priority needs listed are all of equal importance, not further prioritized.
2	Priority Need Name	Increased Access to Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence

	Geographic Areas Affected	City-Wide
	Associated Goals	Increased access to Public Services
	Description	Addresses a need for increased access to supportive services for persons of low to moderate income in the City of Grand Junction. Supportive services include but are not limited to homelessness prevention, support for the elderly, support for persons with special needs, and eviction prevention.
	Basis for Relative Priority	Priority needs listed are all of equal importance, not further prioritized.
3	Priority Need Name	Increased Access to Economic Opportunities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence

	Geographic Areas Affected	City-Wide
	Associated Goals	Increased Access to Economic Opportunities
	Description	Create economic opportunities through the following strategies: 1) Increase access to employment; 2) support activities that foster increased household stability and/or increased household income; 3) support efforts of job creation for low- and moderate-income households; 4) support activities to provide workforce education and training.
	Basis for Relative Priority	Priority needs listed are all of equal importance, not further prioritized.
4	Priority Need Name	Increased Access to Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families

		Victims of Domestic Violence
	Geographic Areas Affected	City-Wide
	Associated Goals	Increased Access to Affordable Housing
	Description	This priority need will support opportunities to expand or preserve affordable housing in Grand Junction.
	Basis for Relative Priority	Priority needs listed are all of equal importance, not further prioritized.

Table 47 – Priority Needs Summary

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

The City of Grand Junction’s allocation priorities and use of Community Development Block Grant (CDBG) funds during the 2026–2030 Consolidated Plan period are directly influenced by current housing market conditions, housing affordability challenges, homelessness trends, and the identified needs of extremely low-income, low-income, and moderate-income households described in the Needs Assessment and Housing Market Analysis sections of this Consolidated Plan.

The 2026 City of Grand Junction and Mesa County Regional Housing Needs Assessment (HNA), HUD CHAS data, ACS data, local housing provider consultation, and regional stakeholder outreach all indicate that housing affordability remains one of the most significant community development challenges within Grand Junction and Mesa County. Rising home prices, increasing rental rates, low vacancy rates, limited affordable housing inventory, and increasing demand for workforce and supportive housing continue to place significant pressure on lower-income households, seniors, persons with disabilities, and households experiencing or at risk of homelessness.

The Housing Market Analysis identifies approximately 31% of households in Grand Junction as cost burdened or severely cost burdened, with the most severe impacts concentrated among renter households earning less than 50% of Area Median Income (AMI). The HNA additionally identified a current “catch-up” housing need of approximately 651 housing units within Grand Junction, including substantial unmet need for rental housing affordable to households earning below 30% AMI. Local housing providers continue to report strong demand for affordable rental housing, accessible housing units, supportive housing, senior housing, and housing stabilization assistance.

The City’s priorities for the use of available federal funds are further influenced by increasing homelessness and housing instability within the community. The January 2026 Point-in-Time (PIT) count identified 613 sheltered and unsheltered individuals experiencing homelessness within the region, while local service providers report significantly higher annual service levels. Service providers and Continuum of Care partners continue to identify shortages of emergency shelter, permanent supportive housing, behavioral health-supported housing, and deeply affordable housing for households with extremely low incomes.

The following market conditions influence the City’s allocation priorities and use of available housing and community development resources:

Tenant-Based Rental Assistance (TBRA)

Although the City of Grand Junction does not directly administer a HOME-funded Tenant-Based Rental Assistance (TBRA) program, local housing market conditions strongly support the continued need for rental assistance and housing stabilization resources serving lower-income households.

Current market conditions influencing the need for rental assistance include:

- low rental vacancy rates;
- rapidly increasing rental costs;
- increasing housing cost burden among renter households;
- limited availability of units affordable to households below 50% AMI;
- and increasing risk of displacement and homelessness among extremely low-income households.

The Housing Market Analysis and Needs Assessment identify housing cost burden as the most common housing problem within the community. Approximately 47% of renter households are cost burdened according to the HNA, and households earning below 30% AMI experience the highest rates of severe housing cost burden. Rising rents and limited affordable rental inventory continue to create barriers for households attempting to secure or maintain stable housing.

The Grand Junction Housing Authority (GJHA) continues to administer Housing Choice Vouchers and other rental assistance resources throughout the community. However, demand for rental assistance substantially exceeds available resources, and voucher holders continue to face challenges locating units within payment standards due to increasing market rents and limited vacancy rates.

As funding opportunities become available, the City will continue to support housing stabilization, eviction prevention, utility assistance, rapid rehousing, and rental assistance activities that assist lower-income households in maintaining housing stability and reducing risk of homelessness.

TBRA for Non-Homeless Special Needs Populations

Market conditions also strongly support the need for rental assistance and supportive housing resources serving non-homeless special needs populations, including seniors, persons with disabilities, persons with behavioral health conditions, and households requiring supportive

services.

The Housing Needs Assessment and Housing Market Analysis identify increasing demand for:

- accessible affordable housing units;
- permanent supportive housing;
- behavioral health-supported housing;
- housing integrated with supportive services;
- and deeply affordable housing for households living on fixed or limited incomes.

The region's aging population, increasing numbers of households with disabilities, and rising housing costs continue to place significant pressure on special needs households attempting to remain independently housed. Local housing providers report shortages of accessible rental housing, supportive housing, and affordable units located near healthcare, transit, and supportive services.

The Housing Market Analysis identifies substantial demand for affordable accessible housing units and housing assistance among elderly households and households with disabilities. Housing providers additionally report that many special needs households face barriers associated with fixed incomes, accessibility limitations, transportation needs, behavioral health conditions, and limited housing availability.

These market conditions support continued prioritization of:

- supportive housing;
- housing stabilization assistance;
- accessibility improvements;
- coordinated supportive services;
- and affordable housing opportunities serving seniors, persons with disabilities, and other vulnerable populations.

New Unit Production

Current market conditions strongly support the need for additional affordable and workforce housing production throughout Grand Junction.

The Housing Market Analysis and the 2026 City of Grand Junction and Mesa County Regional HNA identify substantial unmet housing demand across multiple income levels, particularly for rental housing affordable to households earning below 50% AMI. Population growth, household

growth, increasing housing costs, and limited housing inventory continue to create affordability challenges throughout the community.

The City's 2024 Housing Strategy Update and Housing Action Plan identify expansion of affordable housing supply as a major community priority. Current housing market conditions influencing new housing production priorities include:

- low housing vacancy rates;
- increasing home prices and rents;
- shortages of workforce housing;
- limited multifamily housing inventory;
- increasing demand for senior housing and supportive housing;
- and continued population and household growth.

The greatest unmet housing need exists among extremely low-income renter households, where the supply of affordable units remains substantially below current demand. Additional unmet need exists for workforce housing serving moderate-income households, smaller households, and first-time homebuyers.

These conditions support continued prioritization of:

- affordable rental housing development;
- workforce housing production;
- supportive housing development;
- senior housing development;
- mixed-income housing opportunities;
- and housing projects that increase the overall supply and types of housing within the community.

The City will continue coordinating with the Grand Junction Housing Authority, nonprofit housing providers, private developers, CHFA, and regional partners to support affordable housing production and leverage available federal, state, local, and private funding resources.

Rehabilitation

Housing rehabilitation remains a priority due to the age and condition of portions of the community's existing housing inventory and the need to preserve existing affordable housing opportunities.

The Housing Market Analysis identifies older housing stock concentrated within established

neighborhoods and lower-income areas of the community. Although incomplete plumbing and kitchen facilities remain relatively uncommon, deferred maintenance, accessibility limitations, energy inefficiency, and deteriorating housing conditions continue to affect portions of the existing housing inventory.

Current market conditions influencing rehabilitation priorities include:

- aging housing stock;
- increasing construction and replacement costs;
- rising insurance and maintenance costs;
- limited affordable housing inventory;
- accessibility deficiencies in older housing units;
- and risk of displacement associated with loss of naturally occurring affordable housing.

The HNA additionally identified significant need for accessibility modifications, aging-in-place improvements, energy efficiency improvements, and rehabilitation assistance serving seniors and persons with disabilities.

Preservation and rehabilitation of existing housing units remain an important strategy because replacement of older affordable housing units with newly constructed affordable units is substantially more expensive and time intensive. Rehabilitation activities additionally support neighborhood stabilization, housing quality improvement, hazard mitigation, and long-term affordability preservation.

The City will continue supporting rehabilitation activities that:

- preserve existing affordable housing inventory;
- improve housing quality and safety;
- support accessibility and aging in place;
- address health and safety deficiencies;
- and reduce risk of displacement for lower-income households.

Acquisition, Including Preservation

Acquisition and preservation activities are influenced by continued affordability pressures, redevelopment pressure, and the limited supply of existing affordable housing within the community.

The Housing Market Analysis identifies ongoing risk associated with rising property values, redevelopment activity, increasing operating costs, and conversion pressures affecting naturally

occurring affordable housing and subsidized housing inventory. Housing providers continue to identify preservation of existing affordable housing as a critical strategy because replacement costs for affordable housing continue to rise substantially.

Current market conditions supporting acquisition and preservation priorities include:

- limited affordable housing inventory;
- increasing land and construction costs;
- redevelopment pressure affecting older neighborhoods;
- low vacancy rates;
- increasing housing cost burden;
- and growing demand for affordable rental and supportive housing.

Acquisition and preservation activities allow affordable housing providers and public agencies to:

- preserve long-term housing affordability;
- prevent displacement of lower-income households;
- maintain existing subsidized and naturally occurring affordable housing;
- expand supportive housing opportunities;
- and stabilize neighborhoods experiencing market pressure.

The City will continue coordinating with affordable housing providers, nonprofit organizations, regional housing partners, and state and federal funding agencies to pursue acquisition, preservation, land banking, and long-term affordability strategies that maintain and expand affordable housing opportunities throughout the Consolidated Plan period.

Overall, the housing market conditions identified throughout the Needs Assessment and Housing Market Analysis sections support the City's continued prioritization of affordable housing, housing stabilization, homelessness response, supportive housing, neighborhood investment, accessibility improvements, and preservation of existing affordable housing resources during the 2026–2030 Consolidated Plan period.

Influence of Market Conditions

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

Table 48 – Influence of Market Conditions

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

Introduction

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$424,566	0	0	\$424,566	\$0	Total CDBG projected to be available for 5-year plan: Entitlement \$2,122,830

Table 49 - Anticipated Resources

Leveraging of Federal Funds

The City of Grand Junction shares HUD's goals of using CDBG funds to seed programs and projects that will ultimately prove financially self-sufficient and demonstrate growth in the program or service provided. The City of Grand Junction does not have matching requirements for CDBG funds. However, as the City is assessing projects for potential funding, the ability of the applicant to leverage other funding sources whether public or private to complete a proposed project is reviewed. In many cases, recipients have been able to leverage other public and private funding sources by using CDBG dollars for the required local match. The funds provided through the City's CDBG program over the past 25 years have leveraged a substantial amount of other public and private resources despite difficult economic circumstances in recent years. The amount of funds leveraged by subrecipients is reported in the CAPER each Program Year. Typically, for every one CDBG dollar allocated, subrecipients are able to leverage five times that from other resources.

Public Land Used to Address Needs

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

In the City's 2024, Housing Strategy Update one of the key identified strategies is to "leverage city owned land and/or strategically acquire land for affordable and mixed-income housing". The City's top priority within this strategy is to focus on delivery of affordable housing to serve the greatest housing needs below 60% AMI for rental units and 100% AMI for homeownership. Additionally, the city maintains a list of public lands that may be suitable for affordable housing. In 2025, the City purchased 21.78 acres for the future development of 465 units of affordable and attainable units over the next 10 years.

SP-40 Institutional Delivery Structure - 91.215(k)-

Table begins on the next page.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Grand Junction	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Grand Junction Housing Authority	PHA	Public Housing Rental	Jurisdiction
Housing Resources of Western Colorado	Non-Profit Organizations	Ownership Rental	Region
Grand Valley Catholic Outreach	Non-Profit-based organization	Homelessness Non-homeless special needs Rental Public Facilities Public Services	Jurisdiction
Mesa County	Government	Economic Development Non-homeless special needs Planning Public Facilities Public Services	Region
Health Solutions West	Non-Profit Organizations	Homelessness Non-homeless special needs public facilities public services	Region
Hilltop Community Resources	Non-Profit Organizations	Non-homeless special needs Rental public facilities public services	Region

HomewardBound of Grand Valley	Non-Profit Organizations	Homelessness	Jurisdictions
Prime Health	Non-Profit	Non-Homeless Special Needs Public Facilities Public Services	Region
Rocky Mountain Communities	Private Industry	Rental	Region
Volunteers of America, Colorado	Non-Profit Organizations	Rental	Nation
Western Colorado Health Network	Non-Profit Organizations	Non-homeless special needs Public Facilities Public Services	Region
Center for Independence	Non-Profit Organizations	Economic Development Non-homeless special needs public facilities public services	Region
Mesa County Valley School District 51	Public Institution	Homelessness neighborhood improvements public facilities public services	Region
Business Incubator Center	Other	Economic Development Public Facilities	Region
St. Mary's Hospital Foundation Senior Programs	Non-profit Organizations	Non-homeless special needs public facilities public services	Region
Grand Junction Economic Partnership	Other	Economic Development	Region
Latin Anglo Alliance	Non-Profit Organizations	Non-homeless special needs public facilities public services	Jurisdiction

Riverside Education Center	Non-Profit Organizations	Non-homeless special Needs public facilities public services	Jurisdiction
Riverside Task Force Incorporated	Non-Profit Organizations	Non-homeless special Needs neighborhood public facilities public services	Jurisdiction
Rocky Mountain SER Head Start Program	Non-profit organizations	Non-homeless special Needs public facilities public services	Nation
Grand Junction Veterans Administration	Government	Homelessness Non-homeless special needs Rental public services	Nation
Habitat for Humanity Mesa County	Non-profit organizations	Ownership	Nation
Colorado Housing & Finance Authority	Government	Ownership	State

Table 50 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

STRENGTHS

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

GAPS

- Continue to improve communication and coordination with internal and external customers for programs administered through different nonprofit agencies and organizations and faith-based initiatives
- Sustainability of funded programs that address needs

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X		X
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X	X	X
Transportation	X	x	

Table 51 - Homeless Prevention Services Summary

Service Delivery System to Meet the Needs of Homeless Persons

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

Strengths and Gaps of Service Delivery System

STRENGTHS

- High degree of collaboration and networking - agencies and organizations periodically meet to share ideas, problem-solve, and strategize the best method to meet the needs of low to moderate income and presumed benefit residents in Grand Junction.
 - There is an active Homeless Coalition and Collaborative that meets to discuss targeted needs and strategies and maintain/update the community-wide Unhoused Strategy and Implementation Plan
 - Training on various housing and human services topics provided in community by local agencies and organizations and HUD representatives

GAPS

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

Strategy for Overcoming Gaps

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

- Grand Junction City Council and Administration Staff
- Grand Junction Community Development Department and Departments of Finance, Police, Public Works and Utilities and Parks and Recreation
- HUD CPD, FHEO, Labor and Environmental Staff
- Housing Partners - Grand Junction Housing Authority, Housing Resources of Western Colorado, Habitat for Humanity, Grand Valley Catholic Outreach, Hilltop, STRiVE. Karis, Inc. and other private housing providers
- Economic Development Partners

- Local Planning Organizations
- Mesa County Collaborative for the Unhoused and the Grand Valley Homeless Coalition and Partners included in the Coalition
- Human Services Providers
- Mesa County and State of Colorado

SP-45 Goals - 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improved Community Infrastructure and Facilities	2026	2030	Non-Housing Community Development	Census Tracts City-Wide	Improved Community Infrastructure and Facilities	CDBG: \$768,158	Public Facility of Infrastructure Activities other than Low/Moderate income Housing Benefit: 5000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 5000 persons assisted
2	Increased Access to Public Services	2026	2030	Homeless Non-Housing Special Needs	City-Wide	Increased Access to Public Services	CDBG: \$318,000	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted Public Service Activities Low/Moderate Income Housing Benefit: 300 persons assisted
3	Increased Access to Economic Opportunities	2026	2030	Economic Development	City-Wide	Increased Access to Economic Opportunities	CDBG: \$100,000	Jobs created/retained: 15 Jobs
4	Increased Access to Affordable Housing	2026	2030	Housing	City-Wide	Increased Access to Affordable Housing	CDBG: \$512,106	Rental Units Constructed: 50 units Homeowner Housing added: 10 units Homeowner Housing Rehabilitated: 10 units

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Improved Community Infrastructure and Facilities
	Goal Description	This goal will address Non-Housing Community Development Infrastructure. Public improvements will be neighborhood based and primarily include street, sidewalk, storm drainage, solid waste, parks and recreation improvements. This goal will also include acquisition, construction, rehabilitation or other improvements to other public facilities that are owned and operated by other entities and organizations that serve low- and moderate-income persons.
2	Goal Name	Increased Access to Public Services
	Goal Description	Addresses a need for increased access to supportive services for persons of low to moderate income in the City of Grand Junction. Supportive services include but are not limited to homelessness prevention, support for the elderly, support for persons with special needs, and eviction prevention.
3	Goal Name	Increased Access to Economic Opportunities
	Goal Description	Create economic opportunities through the following strategies: 1) Increase access to employment; 2) support activities that foster increased household stability and/or increased household income; 3) support efforts of job creation for low- and moderate-income households; 4) support activities to provide workforce education and training
4	Goal Name	Increased Access to Affordable Housing
	Goal Description	This goal will support opportunities to expand or preserve affordable housing in Grand Junction.

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

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

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

Need to Increase the Number of Accessible Units

Please note: the City of Grand Junction does not have publicly owned affordable housing units. There is a need to increase accessible housing units within the City, but this topic is further detailed in the Needs Assessment portion of the Consolidated Plan.

Activities to Increase Resident Involvements

Residents of all housing developments, including those in accessible units, are encouraged to participate in their respective housing communities. Participation typically involves volunteering to serve on a community board or committee that meets with staff to discuss issues, concerns and ways to resolve them to improve housing conditions for all residents. The city also provides volunteer opportunities for residents to sit on boards and engage in local government.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h)-

Community engagement efforts for the City of Grand Junction and Mesa County Housing Needs Assessment (HNA), included

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

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Housing Needs Assessment includes several ideas of critical barriers and possible actions recommended by stakeholders during development of the Assessment and the Five-Year Consolidated Plan. A number of housing challenges were identified in general as well as applicable to various special needs groups. Phase 2 of the City of Grand Junction and Mesa County Housing Needs Assessment to be completed near the

beginning of the 2026 Program Year will develop more specific strategies for the City of Grand Junction to take steps, along with housing partners, to overcome the challenges. Some general recommendations were identified in the 2026 Housing Needs Assessment and. As strategies are developed and progress is made, results will be reported in the City's CAPER in future years.

Encourage Low to Moderate Income Housing

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

- Assess areas that can accommodate additional rental/multifamily development within range of existing infrastructure and accommodations.
- Encourage rental developments through development incentives and fee waivers.
- Review zoning requirements that may limit rental/multifamily developments and areas of increased density, especially in areas adjacent to existing amenities and infrastructure.

SP-60 Homelessness Strategy - 91.215(d)-

Outreach to Homeless Persons to Assess Individual Needs

Outreach efforts are coordinated with local nonprofit organizations, healthcare providers, and public agencies, including Grand Valley Catholic Outreach, United Way of Mesa County's United to Solve Homelessness initiative, Health Solutions West, Hilltop Community Resources, the Grand Junction Police Department Community Resource Unit, and other members of the Mesa County Collaborative for the Unhoused. Through mobile outreach, service hubs, street engagement, and community events, these partners provide access to food, hygiene services, healthcare, behavioral health treatment, transportation assistance, housing navigation, and case management services. Together, these coordinated outreach efforts help identify individual needs, remove barriers to services, and connect unsheltered individuals and families to housing opportunities and supportive resources designed to promote long-term housing stability.

A key component of this effort is the Outreach and Basic Needs Workgroup of the Mesa County Collaborative for the Unhoused (MCCUH), which brings together service providers, healthcare organizations, local governments, faith-based organizations, and community partners to improve coordination of outreach efforts and connect individuals with housing, healthcare, behavioral health services, and other critical resources. The workgroup focuses on identifying service gaps, coordinating outreach activities, sharing information, and developing strategies to address the immediate and long-term needs of individuals experiencing homelessness.

The City's Neighbor-2-Neighbor Team serves as a primary frontline outreach program for unsheltered individuals throughout Grand Junction. The team conducts regular field-based outreach, builds relationships with individuals experiencing homelessness, and provides resource navigation, housing assessments, referrals to shelter and supportive services, and connections to healthcare and behavioral health resources. The Neighbor-2-Neighbor Team also provides basic nursing services, responds to concerns from businesses and residents, and facilitates real-time referrals to partner agencies.

Housing providers, the Neighbor 2 Neighbor Team and service providers to complete assessments for placement on the Coordinated Entry System (CES) By Name List, ensuring that individuals are connected to the most appropriate housing interventions based on their needs and vulnerabilities. The community, largely through the already-established Homeless Coalition and CES will continue to further refine the community-wide Unhoused Strategy and Implementation and the Housing Action Plan as it relates to addressing the needs of the homeless population. Future endeavors may be funded with City CDBG funds and accomplishments reported in the City's annual CAPER.

Address Emergency and Transitional Housing Needs of Homeless Persons

The community will continue to complete the Point in Time Survey to provide a comparison of year-over-year numbers that will assist in assessing the magnitude of the problem and identify gaps in service. Moreover, the community-wide Unhoused Strategy and Implementation will continue to be

assessed and refined and work towards system improvements and seek to set new goals for addressing emergency and transitional housing needs. The Unhoused Strategies and Implementation plan includes specific goals and strategies in addressing non-market housing types such as emergency and transitional units, and to increase access to housing navigation and homeless prevention and diversion, increase regional collaboration, and leverage funds to support the efforts, and support system changes to enhance the coordinated entry system and continuum of care. Some specific steps include developing a landlord engagement program to expand housing referrals and accessibility of units, integration of housing services and navigation into case management services in other disciplines (mental health, healthcare, etc.), expand interim housing, shelter units, and other low-barrier options for emergency shelters, identify potential sources of funding for infrastructure, capital and operational expenses, and consider acquisition of properties for redevelopment for the purpose of single occupancy units. As strategies are completed, they are reported in the City's CAPER each program year.

Helping Homeless Persons Transition to Permanent Housing and Independent Living

In addition, the City of Grand Junction and its community partners are implementing the Unhoused Strategy and Implementation Plan to help individuals and families transition from homelessness to permanent housing and independent living. Key strategies include strengthening the Coordinated Entry System (CES) and By Name List to ensure individuals are quickly assessed, prioritized, and connected to appropriate housing resources; expanding outreach, housing navigation, prevention, and diversion services; and increasing access to behavioral health care, case management, and supportive services. These efforts are designed to reduce barriers to housing, improve coordination among service providers, and connect households to the resources necessary to achieve long-term housing stability.

The plan also prioritizes the expansion of permanent supportive housing and affordable housing opportunities for individuals experiencing chronic homelessness, disabilities, mental health challenges, and other barriers to self-sufficiency. Through partnerships among housing providers, healthcare organizations, behavioral health agencies, and local governments, the community is working to improve access to employment, healthcare, transportation, and other supportive services that promote independent living and reduce returns to homelessness.

Complementing these efforts, the Housing Needs Update 2024 identifies a critical shortage of housing affordable to households earning less than 60 percent of Area Median Income (AMI). The plan calls for increasing the supply and preservation of affordable housing, encouraging a broader range of housing types—including accessory dwelling units, duplexes, townhomes, and multifamily housing—and reducing barriers to housing development. Together, these strategies support a comprehensive housing continuum that not only assists individuals experiencing homelessness but also expands the affordable housing opportunities necessary to prevent homelessness and sustain long-term housing stability.

Help Low-Income Individuals and Families Avoid Becoming Homeless

The City of Grand Junction recognizes that preventing homelessness requires addressing the underlying factors that place households at risk of housing instability. The Housing Needs Update 2024 identified a growing shortage of housing affordable to low-income households, particularly those earning less than 60 percent of Area Median Income (AMI). Rising housing costs, limited rental inventory, and increasing cost burdens continue to place many residents at risk of displacement and homelessness. To address these challenges, the City is working with housing providers, developers, nonprofit organizations, and regional partners to expand the supply of affordable housing, preserve existing affordable units, and encourage a broader range of housing types, including accessory dwelling units, duplexes, townhomes, and multifamily developments that provide housing opportunities for lower-income households.

The Unhoused Strategy and Implementation Plan complements these housing efforts by emphasizing prevention and early intervention strategies that help households maintain housing stability before a housing crisis occurs. Key actions include expanding access to rental and utility assistance, strengthening connections to employment and workforce development programs, improving access to behavioral health services, and increasing collaboration among schools, healthcare providers, housing agencies, and community organizations. The plan also supports enhanced outreach and resource navigation for households facing eviction, housing instability, or other barriers to maintaining housing. Through these combined efforts, the City seeks to reduce the number of households entering homelessness, improve economic stability for vulnerable residents, and create a stronger housing safety net for low-income individuals and families.

SP-65 Lead-based Paint Hazards - 91.215(i)

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

How Actions Relate to Extent of Lead Poisoning Hazards

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

How Actions are Integrated into Housing Policies and Procedures

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

The strategies focus on three general areas of concern:

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

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

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

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

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

The City of Grand Junction's anti-poverty strategy is grounded in the understanding that housing stability, economic opportunity, food security, health, education, and transportation are interconnected factors that influence a household's ability to achieve self-sufficiency. The City works collaboratively with local governments, nonprofit organizations, educational institutions, healthcare providers, businesses, and community stakeholders to reduce poverty and increase economic mobility for low- and moderate-income residents. Recent community planning efforts, including the Housing Needs Update 2024, the Unhoused Strategy and Implementation Plan, the Mesa County Community Health Assessment, and the Hunger Alliance's food security initiatives, provide a coordinated framework for addressing the root causes of poverty and improving quality of life for vulnerable households.

A primary focus of the community's anti-poverty efforts is increasing housing stability and affordability. The Housing Needs Update 2024 identified a significant shortage of housing affordable to households earning less than 60 percent of Area Median Income (AMI) and recommends expanding the supply and preservation of affordable housing, encouraging a greater variety of housing types, reducing barriers to housing development, and strengthening public-private partnerships. Complementing these efforts, the Unhoused Strategy and Implementation Plan emphasizes homelessness prevention, diversion services, coordinated entry, housing navigation, rental assistance, behavioral health services, and permanent supportive housing. Together, these initiatives seek to reduce housing cost burdens, prevent displacement, and help households maintain stable housing before a crisis leads to homelessness. The community also recognizes that increasing household income and access to employment are essential components of poverty reduction. Key partners, including the Mesa County Workforce Center, Colorado Mesa University, Western Colorado Community College, the Business Incubator Center, Grand Junction Economic Partnership, and local employers, support workforce development, vocational training, career advancement, and entrepreneurship opportunities. These efforts help residents gain marketable skills, connect to employment opportunities, and increase earned income. In addition, community partners continue to support youth education, dropout prevention, financial literacy, homebuyer education, life-skills training, and other programs that strengthen long-term economic stability.

Food security and health outcomes are also critical elements of the anti-poverty strategy. Through the Mesa County Hunger Alliance and its community food security planning efforts, local organizations work to improve access to nutritious food, reduce barriers to food assistance programs, strengthen food distribution networks, and address hunger among children, seniors, and low-income households. The Mesa County Community Health Assessment similarly identifies housing stability, behavioral health, access to healthcare, transportation, and economic opportunity as key social determinants of health. Healthcare providers, Mesa County Public Health, United Way of Mesa County, community clinics, behavioral health organizations, and nonprofit service providers work together to improve access to preventive care, mental health services, substance use treatment, and supportive services that help individuals and families achieve greater stability.

Implementation of this anti-poverty strategy relies on continued collaboration among local governments, housing providers, healthcare organizations, educational institutions, workforce agencies, nonprofit organizations, faith-based groups, and the private sector. Through coordinated investment in affordable housing, workforce development, food security, transportation, education, healthcare, and homelessness prevention, Grand Junction seeks to expand economic opportunity, reduce poverty, and improve outcomes for low-income individuals and families throughout the community.

Coordination between Actions to Reduce Poverty and Affordable Housing Plan

Poverty reduction and housing affordability are inseparable goals. The Housing Needs Update 2024, Unhoused Strategy and Implementation Plan, Mesa County Community Health Assessment, and Hunger Alliance initiatives all identify housing costs, insufficient income, food insecurity, limited transportation, healthcare access, and behavioral health challenges as interconnected factors that contribute to poverty and housing instability. To address these issues, the City will continue to participate in and support collaborative efforts that bring together representatives from local government, housing providers, healthcare organizations, educational institutions, workforce development agencies, nonprofit organizations, faith-based groups, business leaders, and individuals with lived experience to align resources and coordinate implementation strategies.

Coordination occurs through existing partnerships and workgroups, including the Mesa County Collaborative for the Unhoused, the Housing Coalition, the Hunger Alliance, United Way of Mesa County, Mesa County Public Health, Grand Junction Housing Authority, housing developers, workforce partners, school district representatives, and healthcare providers. These organizations regularly share data, identify service gaps, coordinate funding opportunities, and develop strategies to address community priorities.

Together, these efforts address both sides of the housing affordability equation by increasing the availability of affordable housing while simultaneously strengthening a household's ability to obtain and maintain stable housing.

The City will continue to use housing, homelessness, health, and economic data to guide decision-making and evaluate outcomes. Through coordinated implementation of the Housing Needs Update 2024 and the community's anti-poverty initiatives, partners will work to reduce housing cost burdens, prevent homelessness, expand economic opportunity, and improve long-term housing stability for low- and moderate-income residents. This collaborative approach ensures that affordable housing investments are supported by complementary strategies that help households achieve self-sufficiency and reduce the risk of future poverty and housing instability.

SP-80 Monitoring - 91.230

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

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

All sub-recipients of CDBG funds must enter into a legal agreement with the City specifying how and when the grant funds will be spent. The City does not disburse payment to grant recipients until the contract has been executed and the grant recipient provides evidence of performance. Each subrecipient must provide progress reports as specified in the Subrecipient Agreement and performance data is reported in the IDIS system as projects proceed and are completed. In addition, the activities are also reported annually through the Federal Funding Accounting and Transparency Act (FFATA) Subaward Reporting System (FSRS). The city regularly reviews federal regulation compliance, financial management and record keeping systems, and procurement processes when applicable for each project. HUD routinely monitors the City of Grand Junction via review of required reporting.

2026 ANNUAL ACTION PLAN

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

The Federal resources available to the City of Grand Junction are Community Development Block Grant funds. The City does not qualify for HOME funds. However, other agencies and organizations in the community are able to leverage funds from other sources including the Housing Choice Voucher Program, Low Income Housing Tax Credits, state grants, and philanthropic donations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public- Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$424,566	\$0	\$0	\$424,566	\$0	Total CDBG projected to be available for 5-Year plan: Entitlement \$2,122,830

Table 53 - Expected Resources – Priority Table

Funding Leverage

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

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

Public Land Used to Address Needs Identified

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

In the City's 2024, Housing Strategy Update one of the key identified strategies is to "leverage city owned land and/or strategically acquire land for affordable and mixed-income housing". The City's top priority within this strategy is to focus on delivery of affordable housing to serve the greatest housing needs below 60% AMI for rental units and 100% AMI for homeownership. Additionally, the city maintains a list of public lands that may be suitable for affordable housing. In 2025, the City purchased the Salt Flats, 21.78 acres for the future development of 465 units of affordable and attainable units over the next 10 years. In 2026, the City will see the first development in the Salt Flats, a 48-unit homeownership project that utilizes modular construction for households under 100% AMI. In 2027, the City anticipates 144 units of rental housing developed on the site for households earning between 30-70% AMI, with an income average of 58% AMI. The City will continue to utilize its resources to encourage the development of new units and annually report through the CAPER.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.220(c)(3)&(e)- Goals Summary Information

Sort Order	Goal Name	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improved Community Infrastructure and Facilities	Non-Housing Community Development	Census Tracts City-Wide	Improved Community Infrastructure and Facilities	CDBG: \$275,969	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 low to moderate income persons
2	Increased Access to Public Services	Homeless Non-Housing Special Needs	City-Wide	Increased Access to Public Services	CDBG: \$63,684.00	Public Service Activities Low/Moderate Income Housing Benefit: 50 low to moderate income persons assisted

Table 54 – Goals Summary

Goal Descriptions-

1	Goal Name	Improved Community Infrastructure and Facilities
	Goal Description	This goal will address Non-Housing Community Development Infrastructure. Public improvements will be neighborhood based and primarily include street, sidewalk, storm drainage, solid waste, parks and recreation improvements. This goal will also include acquisition, construction, rehabilitation or other improvements to other public facilities that are owned and operated by other entities and organizations that serve low- and moderate-income persons.
2	Goal Name	Increased Access to Public Services
	Goal Description	Addresses a need for increased access to supportive services for persons of two to moderate income in the City of Grand Junction. Supportive services include but are not limited to homelessness prevention, support for the elderly, support for persons with special needs, and eviction prevention.

AP-35 Projects - 91.220(d)-

Introduction

The purpose of the Program Year Action Plan is to identify One-Year Strategies for each of the Objectives set in the Five-Year Consolidated Plan. The Consolidated Plan strategies are accomplished by utilizing a variety of resources including the annual allocation of CDBG funds. For each program year, a new one year action plan is completed and adopted as part of the Five-Year Consolidated Plan. The total amount is based on the City's allocation for the 2026 Program Year. The total allocation for FY 2026 is \$424,566.00.

#	Project Name
1	2026 Program Administration
2	2026 Public Service Project
3	Affordable Housing-Adjacent Infrastructure Improvements

Table 55 – Project Information

Reasons for Allocation Priorities and Obstacles to Addressing Underserved Needs

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

1	Project Name	2026 Program Administration
	Target Area	City-Wide
	Goals Supported	N/A- Admin project does not need to support a goal
	Needs Addressed	N/A- Admin project does not need to address a specific need
	Funding	\$84,913.00
	Description	General program administration, fair housing activities, annual reports to HUD, a portion of staff salary, staff training and monitoring activities.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A - Program Administration
	Location Description	N/A - Program Administration
	Planned Activities	General program administration, fair housing activities, annual reports to HUD, a portion of staff salary, staff training and monitoring activities.
2	Project Name	2026 Public Service Project
	Target Area	City-Wide
	Goals Supported	Increased Access to Public Services
	Needs Addressed	Increased Access to Public Services
	Funding	CDBG: \$63,684.00
	Description	This project will utilize the public services category to support the housing needs of low to moderate income residents of Grand Junction.
	Target Date	8/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	50
	Location Description	Various locations
	Planned Activities	CDBG funds will be used to support eviction prevention, homeless prevention, and associated activities for vulnerable members of the community.
3	Project Name	Affordable Housing-Adjacent Infrastructure Improvements
	Target Area	City-Wide
	Goals Supported	Improved Community Infrastructure and Facilities
	Needs Addressed	Improved Community Infrastructure and Facilities
	Funding	CDBG: \$275,969
	Description	Funding for this project will be used to support infrastructure that complements and benefits affordable housing developments in the City of Grand Junction.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500 low to moderate income persons
	Location Description	Within City Limits
	Planned Activities	CDBG funds will be used to support infrastructure activities that improve access to resources for affordable housing developments, such as parks, bus stops, and schools.

AP-50 Geographic Distribution - 91.220(f)

All funds are expended within the City limits or are directed to services and public improvements for city residents. The City of Grand Junction does not limit the use of CDBG funds to any specific geographical location within the City. Nor does the City of Grand Junction limit the use of CDBG funds to any specific groups based on race, minority or ethnic concentration. All funds will be used to serve persons with low to moderate income who live within the Grand Junction city limits. CDBG allocation priorities are based on need, income level of persons to be served and whether or not a proposed activity meets one of the national objectives and the City's objectives outline in the Five-Year Consolidated Plan. All CDBG funds received from HUD during the 2026-2030 timeframe will be used to address at least one of the priority need categories outlined in the Five-Year Consolidated Plan.

Geographic Distribution

Target Area	Percentage of Funds
Census Tracts	0
City-Wide	100

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Allocation of investments must be within the City limits and, as applicable, in areas of low- to moderate income households. These areas are more prevalent in the central and east/southeast parts of the city.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)-

The City of Grand Junction Housing Needs Assessment (HNA) and Unhoused Needs Assessment identify affordable housing as one of the most critical needs facing Grand Junction and Mesa County. Housing costs have increased substantially over the past decade, while wages have not kept pace, creating significant affordability challenges for low- and moderate-income households. The community continues to experience a shortage of housing affordable to households earning less than 60 percent of Area Median Income (AMI), the income group most vulnerable to housing instability and homelessness. The Unhoused Strategy and Implementation Plan identifies the lack of affordable housing as a primary driver of homelessness, noting that many households are severely cost-burdened and unable to access housing that meets their needs.

To address these needs, the City has adopted a goal of increasing the affordable housing inventory by approximately 125 units annually, representing a 3 percent annual increase in affordable housing stock. Since implementation of the Housing Strategy, the City has invested more than \$19 million in housing and unhoused initiatives, leveraging significant public and private investment to support affordable housing development and preservation. In 2024 alone, City investments supported at least 131 housing units under construction and helped establish the foundation for approximately 700 additional affordable housing units planned for future development. The Housing Strategy Update also emphasizes expanding housing opportunities through a wider range of housing types, including accessory dwelling units, duplexes, townhomes, cottage housing, and multifamily developments, while reducing regulatory barriers and supporting public-private partnerships that increase housing affordability.

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	50
Special-Needs	
Total	50

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	
Rehab of Existing Units	
Acquisition of Existing Units	
Total	50

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

Discussion

The City's affordable housing strategy is closely coordinated with the Unhoused Strategy and Implementation Plan, which recognizes that increasing housing affordability is essential to reducing homelessness. Together, these plans prioritize affordable rental housing, permanent supportive housing, homelessness prevention, housing preservation, and housing opportunities for households earning below 60 percent of AMI. Through partnerships with the Grand Junction Housing Authority, nonprofit housing providers, developers, healthcare organizations, and community stakeholders, the City seeks to expand housing choice, reduce housing cost burdens, prevent homelessness, and ensure that residents of all income levels have access to safe, stable, and affordable housing.

AP-60 Public Housing - 91.220(h)

Introduction

The City of Grand Junction has no public housing units but coordinated completion of the most recent City of Grand Junction and Mesa County Housing Needs Assessment to examine the current local housing situation. The report includes a thorough assessment of local market conditions, a detailed forecast of current and future demand across the spectrum of housing needs, identification of housing challenges and recommendations and actions to begin to address the market needs. It is anticipated that City officials, staff, and community entities will continue to collaborate on efforts based on the Housing Needs Assessment as well as to develop housing strategies.

The Grand Junction Housing Authority does not hold any public housing. Several other local organizations hold vouchers, primarily for special needs populations. The City works closely with the Grand Junction Housing Authority, and other affordable housing developers to increase affordable housing units within the community and has developed an affordable housing incentive program which waives the City's development impact fees and City water/sewer fees and provided other grants and funding opportunities for the preservation of units and construction of new affordable units.

Actions Planned During Next Year to Address Needs of Public Housing

Over the next year, the City of Grand Junction will continue implementing the Housing Strategy Update 2024 and Unhoused Strategy and Implementation Plan through a combination of housing development, infrastructure investments, financial incentives, and strategic partnerships. A major focus will be increasing the supply of housing affordable to low- and moderate-income households through support for several significant residential developments. Planned projects include the Salt Flats development, which will provide 48 affordable housing units in partnership with Rural Homes; the MGL/Volunteers of America (VOA) Haven project, which will create 63 units serving seniors, veterans, and other vulnerable populations; and The Ascent development, which will add 144 housing units. The City will also continue supporting affordable housing development through the use of Private Activity Bonds (PABs), including financing assistance for the rehabilitation (preservation) of the 29 Road Apartments project and the MGL/VOA Haven development. Where appropriate, tenant-based vouchers will be utilized at these properties.

In addition to supporting specific projects, the City will adopt a new Housing Action Plan in 2026 that builds upon the recommendations of the Housing Needs Update 2024 and establishes strategies to address housing affordability, housing production, and housing preservation needs identified in the 2026 City of Grand Junction and Mesa County Housing Needs Assessment. The City will continue collaborating with affordable housing developers, nonprofit organizations, and private-sector partners to advance housing opportunities at several key development sites throughout the community. To support future homeownership opportunities, the City will provide funding to Housing Resources of Western Colorado for the acquisition of approximately 3.4 acres of land that will be developed into affordable homeownership housing for income-qualified households.

The City will also continue to utilize local incentives and financial tools to reduce development costs and encourage housing production. Planned activities include infrastructure investments and development fee waivers associated with affordable housing projects such as Salt Flats, ongoing support for accessory dwelling unit (ADU) incentives to expand housing choice and increase attainable housing options, and the strategic use of federal, state, and local funding sources to leverage additional affordable housing investment.

The City will further support housing preservation, homelessness prevention, and permanent supportive housing initiatives through partnerships with the Grand Junction Housing Authority, housing providers, and community organizations. Together, these efforts are intended to expand housing supply, improve affordability, increase homeownership opportunities, and reduce housing instability for low- and moderate-income residents.

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

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

Additionally, The Mesa County Collaborative for the Unhoused (MCCUH) Lived Experience Workgroup plays a critical role in ensuring that the voices of individuals with firsthand experience of homelessness are incorporated into community planning, policy development, and program implementation. Through regular participation in discussions regarding housing, shelter, outreach, and supportive services, workgroup members provide valuable insight into barriers faced by people experiencing homelessness, identify gaps in existing resources, and help develop practical solutions that are responsive to real-world needs. Their perspectives help ensure that community investments and strategies are informed by those most directly affected by housing instability.

In addition, the City of Grand Junction will continue to engage key stakeholders throughout the planning and development process for the Salt Flats project and other affordable housing developments, as well as during the implementation of housing policies, programs, and strategic initiatives. Ongoing collaboration with residents, developers, service providers, neighborhood representatives, and individuals with lived experience will help ensure that housing investments and community strategies effectively address local needs and support long-term housing stability.

Financial Assistance Provided to PHA

The City of Grand Junction will continue to maintain a strong partnership with the Grand Junction Housing Authority (GJHA) to advance the development and preservation of affordable housing throughout the community. The City has provided financial support and grant funding for GJHA's current affordable housing development, which is anticipated to begin lease-up in 2027, and continues to

collaborate closely with GJHA through regular meetings focused on project development, funding opportunities, housing policy, and long-term housing strategy. These ongoing discussions help align local, state, and federal resources while identifying opportunities to increase housing production and affordability for households with low and moderate incomes.

In addition to supporting individual developments, the City is working with GJHA on several initiatives that will strengthen the community's affordable housing infrastructure. Planned efforts include implementation of a deed restriction administration program to ensure the long-term affordability of housing units created through public investment, as well as pursuing the direct allocation of Private Activity Bonds (PABs) to GJHA to streamline financing and expand affordable housing development capacity. The City also supports the formation and administration of special limited partnerships that facilitate affordable housing development and financing, including multiple phases of the Salt Flats development and Crawford Commons in Clifton. Through these collaborative efforts, the City and GJHA are leveraging public and private resources to expand affordable housing opportunities, preserve long-term affordability, and advance the community's housing goals identified in the 2026 Housing Needs Assessment and Housing Action Plan.

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

Introduction

Grand Junction continues to experience increasing challenges related to homelessness and housing instability, driven largely by a shortage of affordable housing, rising housing costs, and limited housing inventory. The 2026 Housing Needs Assessment and Unhoused Needs Assessment identified affordable housing, homelessness prevention, emergency shelter capacity, supportive housing, and behavioral health services as some of the community's most pressing needs. Recent Point-in-Time Count and Coordinated Entry System (CES) By Name List data indicate increases in unsheltered homelessness, chronic homelessness, and housing instability, while community service providers report growing demand for housing assistance and supportive services. The closure of approximately 90 emergency shelter beds in 2025 further strained the homeless response system and highlighted the need for additional shelter, housing, and service resources.

In addition to housing needs, Grand Junction faces significant demand for behavioral health services, substance use treatment, healthcare, case management, transportation assistance, and employment support. Many individuals experiencing homelessness require a combination of housing and supportive services to achieve and maintain long-term housing stability. Special populations, including families with children, veterans, youth, seniors, survivors of domestic violence, and individuals with disabilities or chronic health conditions, often face additional barriers to securing stable housing and accessing necessary services. The Mesa County Community Health Assessment and Unhoused Strategy and Implementation Plan both identify housing stability, behavioral health, economic opportunity, and access to supportive services as critical factors influencing individual and community well-being.

The City of Grand Junction works closely with the Mesa County Collaborative for the Unhoused (MCCUH), Grand Junction Housing Authority, Mesa County, healthcare providers, nonprofit organizations, faith-based groups, and individuals with lived experience to coordinate resources and strengthen the continuum of care for persons experiencing homelessness and other special needs populations. Through implementation of the Unhoused Strategy and Implementation Plan, Housing Needs Update 2024, and related community initiatives, partners are expanding outreach and housing navigation services, increasing affordable and supportive housing opportunities, improving access to behavioral health care, and strengthening homelessness prevention and diversion efforts. These coordinated actions are intended to reduce homelessness, improve housing stability, and create pathways to permanent housing and self-sufficiency for the community's most vulnerable residents.

One-Year Goals and Actions to Reduce and End Homelessness

Over the next year, the City of Grand Junction will continue implementing the Unhoused Strategy and Implementation Plan and Housing Strategy Update 2024 through coordinated investments in housing, supportive services, outreach, and homelessness prevention. A primary focus will be increasing access to affordable and supportive housing through partnerships with the Grand Junction Housing Authority, nonprofit housing providers, developers, and service organizations. The City will support the development of new affordable housing projects, including Salt Flats, The Ascent, the MGL/Volunteers

of America Haven project, and future homeownership opportunities through Habitat for Humanity and other homeownership partners. These projects will expand housing options for low-income households, seniors, veterans, and individuals transitioning out of homelessness.

The City will continue strengthening the homeless response system through support of the Mesa County Collaborative for the Unhoused (MCCUH), including the Outreach and Basic Needs Workgroup and Lived Experience Workgroup. Through the Neighbor-2-Neighbor Team and partnerships with community service providers, the City will expand outreach efforts, conduct housing assessments, connect individuals to the Coordinated Entry System (CES) and By Name List, and improve access to shelter, healthcare, behavioral health services, and housing navigation. The City will also continue supporting homelessness prevention and diversion efforts designed to assist households at risk of homelessness before a housing crisis occurs.

Additional priorities for the coming year include adoption of a new Housing Action Plan, implementation of a deed restriction administration program to preserve long-term housing affordability, continued use of development incentives and fee waivers for affordable housing projects, strategic use of Private Activity Bonds (PABs), and collaboration with regional housing partners to secure additional state and federal housing resources. Through these coordinated efforts, the City seeks to increase housing stability, reduce unsheltered homelessness, expand affordable housing opportunities, and create sustainable pathways to permanent housing and self-sufficiency for individuals and families experiencing homelessness.

Addressing Emergency Shelter and Transitional Housing Needs of Homeless Persons

Grand Junction continues to experience a significant need for emergency shelter and transitional housing services for individuals and families experiencing homelessness. Recent Point-in-Time Count data indicate that unsheltered homelessness has increased substantially in recent years, while the community's emergency shelter capacity has declined. The closure of approximately 90 shelter beds at HomewardBound of the Grand Valley due to funding reductions has further strained the local homeless response system and contributed to increased demand for shelter, outreach, and housing services. Existing shelter providers, including HomewardBound, The Joseph Center, Sunshine Communities, Hilltop Community Resources, and other community partners, continue to serve individuals and families experiencing homelessness; however, shelter resources remain limited relative to community need. Expanding emergency shelter capacity, particularly low-barrier shelter options for families, veterans, seniors, individuals with disabilities, and those experiencing behavioral health challenges, remain a critical priority for reducing unsheltered homelessness and providing immediate safety and stability.

In addition to emergency shelter, the community continues to prioritize transitional housing, permanent supportive housing, and housing navigation services that help individuals move from homelessness to stable housing and greater self-sufficiency. Through the Unhoused Strategy and Implementation Plan, the City and its partners are working to strengthen coordinated entry, expand outreach and case

management services, increase access to behavioral health care, and improve connections to housing resources. Community providers such as Grand Valley Catholic Outreach, the Grand Junction Housing Authority, Volunteers of America, United Way of Mesa County, and other nonprofit partners provide a continuum of housing and supportive services that assist individuals in addressing barriers related to mental health, substance use, employment, healthcare, and income stability. Continued investment in transitional housing, permanent supportive housing, and supportive services is essential to improving long-term housing outcomes, reducing returns to homelessness, and strengthening the overall continuum of care within the Grand Junction community.

Helping Homeless Persons Transition to Permanent Housing and Independent Living

The City of Grand Junction supports a holistic approach to helping individuals and families transition from homelessness to permanent housing and independent living. This includes expanding access to permanent supportive housing, rapid rehousing programs, transitional housing opportunities, and coordinated case management services. Community partners work collaboratively to connect individuals with housing resources, rental assistance, employment support, healthcare services, behavioral health treatment, and other critical resources that promote long-term stability and self-sufficiency.

In addition to housing placement, Grand Junction recognizes the importance of providing supportive services that address the underlying causes of homelessness and reduce barriers to independence. Efforts focus on helping individuals build life skills, secure employment, access transportation, and maintain stable housing over time. Through partnerships with nonprofit organizations, regional agencies, and service providers, the City aims to create sustainable pathways out of homelessness while improving overall quality of life and strengthening community well-being.

Helping Low-Income Individuals and Families Avoid Becoming Homeless

The City of Grand Junction is committed to preventing homelessness by supporting programs and policies that assist low-income individuals and families before they experience a housing crisis. Prevention efforts focus on expanding access to affordable housing, rental and utility assistance, housing counseling, and supportive services that help residents maintain stable housing. The City also works with community partners to identify households at risk of homelessness and connect them with resources that address financial hardship, housing instability, and other barriers to self-sufficiency. The City has consistently leveraged CDBG funds to support emergency rental support to prevent homelessness by partnering with local nonprofits such as Grand Valley Catholic Outreach.

Discussion

The high priority non-housing community development need summarized in Section NA 50 of the Five-Year Consolidated Plan includes the following:

- Shortage of affordable and workforce housing options throughout Grand Junction and the Grand Valley
- Rising rental costs and limited housing inventory contributing to housing instability
- High demand for emergency shelter and transitional housing services, with many providers

operating at or near capacity

- Need for additional permanent supportive housing for individuals and families experiencing chronic homelessness
- Increased demand for behavioral health services, substance use treatment, and case management support
- Need for supportive services including employment assistance, transportation, healthcare access, and life skills training
- Growing need for homelessness prevention programs such as rental assistance, eviction prevention, and housing stabilization services
- Service gaps for vulnerable populations including families, veterans, seniors, youth, and individuals with disabilities
- Need for stronger coordination among local governments, nonprofit organizations, housing providers, and healthcare agencies

AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)

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

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

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

The City of Grand Junction is committed to identifying and reducing public policy barriers that negatively impact the development and preservation of affordable housing. To accomplish this, the City will continue to evaluate and modernize land use regulations, zoning requirements, and development processes to encourage a broader range of housing types and price points.

Key actions include streamlining permitting and review timelines, supporting higher-density and mixed-use development where appropriate, reducing unnecessary regulatory burdens, and reviewing parking and infrastructure requirements that may increase development costs. The City will also continue collaborating with regional partners, developers, nonprofit organizations, and community stakeholders to identify practical policy solutions that expand housing opportunities while maintaining neighborhood quality and community character.

Additionally, Grand Junction will pursue policies and programs that encourage workforce housing, adaptive reuse of existing properties, and strategic investments in infrastructure that support residential growth. Through ongoing policy review and data-driven decision-making, the City aims to create a regulatory environment that promotes attainable and sustainable housing options for residents at all income levels.

AP-85 Other Actions - 91.220(k)

Introduction

As described in this Plan and in the Projects section of the 2026 Action Plan, there are a variety of community needs and obstacles to addressing them. These include a growing need for services as the community grows and ages, limited federal, state and local funds, availability of accessible and affordable housing, the increased cost of housing, gaps in affordability of owner-occupied and rental housing for populations at specific income levels, and increased compliance and technical skills required for administering the CDBG program. Actions planned to address some of these challenges are further discussed below.

Actions planned to address obstacles to meeting underserved needs

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

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

Actions planned to foster and maintain affordable housing

The City of Grand Junction's annual allocation of approximately \$400,000 in CDBG funds cannot be used to construct affordable housing, but the City of Grand Junction's Housing Division leverages a variety of public, private, and programmatic resources to support affordable housing.

The City of Grand Junction continues to implement a comprehensive affordable housing strategy focused on increasing housing production, preserving existing affordable housing, expanding homeownership opportunities, and supporting housing affordability for households across a range of income levels. Through strategic investments, public-private partnerships, and policy initiatives, the City has committed more than \$11.8 million in direct funding, grants, land contributions, fee waivers, and infrastructure support to affordable housing projects that have produced or preserved approximately 456 housing units throughout the community. Recent projects include Mother Theresa Place, which will provide 40 permanent supportive housing units for extremely low-income households; The Current, a 54-unit affordable rental development by the Grand Junction Housing Authority expected to begin lease-up in 2027; Liberty Apartments; Hoffman Estates; transitional housing for survivors of domestic violence; and the preservation and rehabilitation of affordable housing at Linden Pointe, Walnut Park, and Ratekin Towers. The City has also supported affordable homeownership opportunities through

Housing Resources of Western Colorado and Habitat for Humanity, including down-payment assistance, housing rehabilitation, and new home construction.

Building on these efforts, the City is actively advancing a strong pipeline of future affordable housing developments. The Salt Flats development represents one of the community's most significant affordable housing initiatives and includes multiple projects serving a variety of income levels and housing needs. Planned developments include The Ascent at Salt Flats, a large-scale affordable rental community supported through City infrastructure investments, fee waivers, land contributions, and Private Activity Bonds; Haven at Salt Flats, a partnership with Volunteers of America and MGL that will provide housing for seniors, veterans, and other vulnerable populations; and Juniper Grove at Salt Flats, a Rural Homes homeownership development expected to provide affordable ownership opportunities for income-qualified households. Additional projects in the pipeline include the 29 Mile rehabilitation/preservation project, future phases of Liberty Apartments, The Terminal mixed-use housing development, South 7th affordable housing, Crawford Commons, 631 26 1/2 Road homeownership development, Griffin River View Mobile Home Park preservation efforts, and continued implementation of the City's ADU Production Program. These developments are expected to add hundreds of additional affordable rental and ownership opportunities over the coming years.

To foster and maintain affordable housing over the long term, the City will continue implementing the Housing Strategy Update 2024 and forthcoming Housing Action Plan. Planned actions include expanding incentives for affordable housing development, supporting accessory dwelling units, utilizing development fee waivers and infrastructure investments, administering deed restrictions to preserve long-term affordability, strategically deploying Private Activity Bonds, supporting special limited partnerships that facilitate affordable housing financing, and working closely with the Grand Junction Housing Authority, nonprofit housing providers, private developers, and regional partners. Through these coordinated efforts, the City seeks to increase housing supply, preserve affordability, expand homeownership opportunities, and ensure that housing remains accessible to current and future residents, particularly households earning less than 60 percent of Area Median Income.

Actions planned to reduce lead-based paint hazards

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

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

regulations and mitigation practices.

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

Actions planned to reduce the number of poverty-level families

In relation to the CDBG program, the City continues to research and explore efforts to reduce the number of people earning low- to moderate-income wages and at risk of homelessness. This strategy includes priorities such as:

- Collect demographic data regarding poverty levels to identify the problem and monitor trends.
- Focus on a continuum of prevention and intervention strategies/activities by age group to prevent/deter persons from entering poverty situations,
- Encourage efforts to raise earned income levels and maintain a diversified economic base.
- Increase the employability of recipients of public benefits.
- Attract higher paying employers to Grand Junction.
- Increase access to employment through expansion of the public transportation system and availability of responsible affordable childcare;
- Focus affordable housing development near employment centers.

Actions planned to develop institutional structure

The City's Community Development and Finance Departments provide the staff and framework for the institutional structure for administration of the CDBG Program. This collaborative approach prevents internal gaps in the institutional delivery system. The City will continue to facilitate and foster relationships with agencies to strengthen public services, work with other local jurisdictions and organizations to improve the community and participate in community efforts that allow for information sharing and dialogue concerning affordable housing, homelessness and special needs populations.

Actions planned to enhance coordination between public and private housing and social service agencies

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

- Coordinate meetings with community agencies and organizations to discuss community needs, funding opportunities, and potential partnerships.

- Participating in Homeless and Housing Coalitions
- Offer technical assistance to agencies to discuss the sources of funding available, associated timelines for applying for funds and most impactful uses of funds.
- Offer technical assistance for potential developers and/or property owners that are considering new development or rehabilitation of existing housing.
- Survey housing units to determine rehabilitation needs to maintain affordable housing.
- Provide letters of support on behalf of affordable housing project proposals or other proposals from agencies that are requesting funding from external sources.
- Facilitate agency to collaboration to help the low-income homeowner population they serve

Discussion

As discussed in the Strategic Plan section of the Five-Year Consolidated Plan, the Community Development Department uses monitoring efforts to ensure that programs funded with CDBG are compliant with federal, state and local requirements. To achieve this goal, the City has developed a monitoring procedure for all CDBG funded projects. Each Program Year, staff will perform desk monitoring, technical assistance and on-site monitoring both pre- and post-award, which often includes consultation with HUD CPD staff to ensure program compliance. The amount of monitoring will vary depending on the subrecipient's previous CDBG experience, performance and complexity of the project.

Also, the City ensures compliance during setup, update and closeout of activity information in the Department of Housing and Urban Development (HUD) Integrated Disbursement and Information System (IDIS). IDIS tracks funds drawn and provides another level of monitoring to ensure project eligibility and program compliance. Additionally, regularly updating IDIS helps verify that subrecipients are on track with timely expenditures and outcomes. This ongoing review helps the City of Grand Junction identify needs of the subrecipient and provide additional support and technical assistance as necessary.

Program Specific Requirements

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

Introduction

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
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1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

Discussion