

Chapter 1

GENERAL

Purpose of the Consolidated Plan

The purpose of this Consolidated Plan (Plan) is to collaboratively identify community needs, establish a vision for community development, and incorporate citizen participation in strategic planning for the entire community. The surveys conducted and the community needs identified by planning participants focus upon three primary community components:

- Decent Housing¹,
- A Suitable Living Environment², and
- Expanded Economic Opportunities³.

In addition, the Consolidated Plan:

- serves as a five year planning document for meeting the needs of Grand Junction's very low- to moderate-income residents;
- serves as a program assessment tool; and

¹ Decent housing includes assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and increasing the availability of permanent housing in standard condition and affordable cost to low-income and moderate-income families, particularly to members of disadvantaged minorities, without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability. Decent housing also includes increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs, including persons with HIV/ AIDS and their families, to live with dignity and independence; and providing housing affordable to low-income persons accessible to job opportunities.

² A suitable living environment includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial deconcentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

³ Expanded economic opportunities includes job creation and retention; establishment, stabilization and expansion of small businesses (including microbusinesses); the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using non discriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment of self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

- allows the City to continue to be eligible for CDBG Funding.

The Consolidated Plan was created through the effort of people concerned about the day-to-day challenges faced by all citizens, especially people earning low- to moderate-incomes. Low wages and increasing housing costs are among the many challenges discussed throughout this document. The Objectives and Strategies reflected in Chapter 5 will be implemented with the intent to improve our collective living environment.

Listed at the end of Chapter 1 is a Glossary of the Department of Housing and Urban Development (HUD) terms that are used throughout this Plan. The specific amount of income equivalent to “low-income” and “poverty” households in Grand Junction is listed by family size in the table titled “Poverty and Low-Income Guidelines” presented as Exhibit 1-4 in this Chapter.

Use of Existing Data and Public Plans

The Consolidated Plan is one of several major public plans that determine the physical, social, and economic structure of Grand Junction. The plans and studies that have provided guidance and background material for the preparation of the Consolidated Plan are listed below.

All plans are public documents developed in consultation with persons and organizations within and outside local government.

1. City of Grand Junction and Mesa County 1996 Growth Plan
2. Mesa County 1996 Land Use Plan
3. City of Grand Junction 2000 Zoning and Development Code
4. City of Grand Junction 15-year 2001 Capital Improvement Plan
5. Grand Junction / Mesa County Metropolitan Planning Organization 1998-2002 Transit Development Plan
6. City of Grand Junction 2001 Parks Master Plan
7. Grand Junction Homeless Coalition 2001 Draft Continuum of Care Plan
8. Grand Junction Housing Authority 1997 Agency Plan and Statement of Need
9. 1990 U.S. Census
10. 2000 U.S. Census (preliminary)
11. City of Grand Junction 1999 Analysis of Impediments to Fair Housing Choice
12. 1996 Five-Year City of Grand Junction Consolidated Plan and 1997 through 2000 annual updates
13. City of Grand Junction and Mesa County 1999 Data Book
14. National Low Income Housing Coalition Out of Reach September 2000
15. State of Colorado 2000 – 2005 Consolidated Plan

Community Profile

Grand Junction is located on the Western Slope of Colorado in Mesa County, situated along Interstate 70 thirty miles east of the Utah border. As a result, Grand Junction provides services for much of Western Colorado and Eastern Utah. Grand Junction and Mesa County are in a valley in which the Colorado and Gunnison Rivers intersect. According to the 2000 Census, Mesa County's population is 116,255 while Grand Junction's population is 41,986 (now estimated at 44,000). Urban areas have developed adjacent to the City limits in unincorporated Mesa County. The estimated population for the urban area including the City of Grand Junction is 95,000 people. Consequently, the urban service area of Grand Junction is considerably larger than the official population figures imply.

Like many Colorado cities, Grand Junction is experiencing a relatively rapid population growth. The area's recovery from the economic slump of the mid-1980s has now passed and both population levels and economic indicators currently exceed the highest levels experienced during the boom period of the late 1970s and early 1980s. The economy has diversified, and is no longer highly dependent upon the energy and extractive industries. Grand Junction continues to expand in its role as the regional trade, services, finance, education, transportation and health care hub for Western Colorado and Eastern Utah. Unemployment in 2000 was at a ten-year low at 3.7 percent. Economic growth is expected to continue in the near future, although at more moderate rates than experienced in recent years. Population is expected to grow at approximately 1.5 to 2 percent annually.

Grand Junction Population and Demographics

As a result of in-migration, family size increase and annexation, Grand Junction's population has increased significantly since 1990. The 1990 Census indicated Grand Junction had a population of 29,034 and the 2000 Census shows 41,986 people within the City limits. With the addition of 12,952 people to the City, Grand Junction has grown 44.6 percent over the last decade.

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

**Grand Junction's
population has grown
44.6 % in the last decade**

An aging trend is evident in the City. The median age in 1997 was 36 years of age. Population projections by age group show that people age 40 to 50 are expected to have the largest percentage increase while the number of school-aged children will increase minimally.

The population growth that has occurred in the past decade has absorbed the excess supply of housing that followed the "bust" of the mid 1980s, and affordable housing options have grown scarce for low- to moderate-income families. The City of Grand Junction's Growth Plan predicts that the Grand Junction planning area population (urban area) will grow to 114,610 by the year 2010. At Grand Junction's current occupancy rate of 2.15 persons per dwelling unit, the planning area will need to add 7,000 dwelling units by 2010 to house the expected population growth. A proportionate number of those new dwelling units should be made affordable to low- to moderate-income households.

At the current occupancy rate of 2.15 persons per household, 7,000 additional dwelling units are needed in the next 10 years to house the expected population growth

Race and Ethnicity

According to the 2000 Census the population of Grand Junction is predominately Caucasian with over 89.1 percent of the population classifying themselves as non-Hispanic whites. Hispanics of all races comprise nearly 11 percent of the population. The remaining minority categories, Black, American Indian, Asian or Pacific Islander and Other, each comprise less than 1 percent of the total population.

Exhibit 1-1

Average Annual Wages by Industrial Sector										
Mesa County										
1990-1999										
Year	Agriculture Forestry Fishing	Mining	Construction	Manufacturing	Transportation Communication Utilities	Wholesale	Retail	Finance Insurance Real Estate	Services	Government
1990	\$11,305	\$28,300	\$25,147	\$20,032	\$23,754	\$21,130	\$12,485	\$19,764	\$17,823	\$24,151
1991	\$12,785	\$29,626	\$25,745	\$21,674	\$23,471	\$22,091	\$13,005	\$20,541	\$18,678	\$24,952
1992	\$12,747	\$30,381	\$26,486	\$23,662	\$25,446	\$22,461	\$13,331	\$23,484	\$19,710	\$25,995
1993	\$13,981	\$30,056	\$26,014	\$24,178	\$27,473	\$23,731	\$13,655	\$23,972	\$20,733	\$26,852
1994	\$14,345	\$32,411	\$25,450	\$24,651	\$27,674	\$24,731	\$14,219	\$23,300	\$21,109	\$27,483
1995	\$15,241	\$36,092	\$27,259	\$24,523	\$26,908	\$25,562	\$14,642	\$23,951	\$21,789	\$28,188
1996	\$15,076	\$37,355	\$27,555	\$25,389	\$27,418	\$26,538	\$14,762	\$25,904	\$22,211	\$28,722
1997	\$16,342	\$39,662	\$28,018	\$28,683	\$29,352	\$27,500	\$15,340	\$26,976	\$22,047	\$29,657
1998	\$16,048	\$42,500	\$29,169	\$27,762	\$31,184	\$28,502	\$15,946	\$29,686	\$23,164	\$30,881
1999	\$16,710	\$42,387	\$30,359	\$29,095	\$32,227	\$29,500	\$17,013	\$31,163	\$23,424	\$31,897
Percent Change 1990-1999	47.81%	49.78%	20.73%	45.24%	35.67%	39.61%	36.27%	57.68%	31.43%	32.07%

Employment

The Colorado Department of Labor reports that over half of all Mesa County workers are employed in the Service and Retail economic sectors. Retail and Service jobs, along with jobs in the Agriculture, Forestry and Fishing sectors, are on average among the lowest paying jobs in Mesa County.

Exhibit 1-2

Major Mesa County Employers		
<i>2000</i>		
Employer	Employees	Industry Type
Mesa County Valley School District #51	2,402	Government
St. Mary's Hospital	1,948	Health Services
City Markets, Inc.	1,229	Retail
Mesa State College	1,163	Government
Mesa County	657	Government
City of Grand Junction	635	Government
Grand Junction Regional Center	530	Health Services
Choice Hotels International	415	Services
Community Hospital	400	Health Services
Ametek/Dixson, Inc.	375	Manufacturing
Family Health West	330	Health Services
Rocky Mountain HMO	326	Insurance
Coors Ceramics	318	Manufacturing
Veterans Administration Medical Center	315	Health Services
Wal-Mart	285	Retail
Hilltop Community Resources	245	Health Services
US West	237	Communications
Mesa Developmental Services	235	Health Services
Source: Grand Junction Chamber of Commerce Website		

Job growth in these two categories from 1990 to 1999 is responsible for a majority of all job growth in Mesa County during this time period. During the 1990s the Western Colorado Bureau of Economic and Business Research indicated that "Much of the job growth has been, and we forecast it will continue to be, in lower-paying segments such as Retail and Services. These segments also tend to be volatile."

Unemployment in Mesa County and in Grand Junction continues to be low, 3.7 percent at the end of 2000.

Exhibit 1-3

Unemployment Rates 1990-1999		
Year	Grand Junction, MSA	Colorado
1990	5.9%	5.0%
1991	6.6%	5.1%
1992	7.9%	6.0%
1993	7.0%	5.3%
1994	5.6%	4.2%
1995	5.5%	4.2%
1996	5.4%	4.2%
1997	4.4%	3.3%
1998	5.0%	3.8%
1999	3.8%	2.9%
2000	3.7%	2.7%

Exhibit 1-4

Poverty and Low-Income Guidelines						
2000 Poverty Guidelines – Department of Health & Human Services						
2000 Low-Income, Very Low-Income Guidelines – Department of Housing and Urban Development						
			30%	50%	80%	100%
			Percent of Area Median Family Income			
Family Size	HHS Poverty Income	150% HHS Poverty Income	HUD Extremely Low-Income	HUD Very Low-Income	HUD Low-Income	HUD Area Median Family Income
1	8,350	12,525	8,900	14,800	23,700	29,600
2	11,250	16,875	10,150	16,900	27,050	33,800
3	14,150	21,225	11,400	19,050	30,450	38,100
4	17,050	25,575	12,700	21,150	33,850	42,300
5	19,950	29,925	13,700	22,850	36,550	45,700
6	22,850	34,275	14,700	24,550	39,250	49,100
7	25,750	38,625	15,750	26,250	41,950	52,500
8	28,650	42,975	16,750	27,900	44,650	55,800

Employment by Industry

Mesa County

1990-1999

Year	Agriculture Forestry Fishing	Mining	Construction	Manufacturing	Transportation Communication Utilities	Wholesale	Retail	Finance Insurance Real Estate	Services	Government	TOTAL JOBS
1990	503	584	1,647	3,326	1,799	1,610	7,940	1,409	9,423	5,976	34,217
1991	436	562	1,807	3,320	1,966	1,673	8,003	1,400	9,636	6,191	34,994
1992	518	512	1,834	3,241	2,080	1,665	8,187	1,451	10,095	6,535	36,118
1993	538	524	1,925	3,284	2,078	1,661	8,676	1,516	10,535	6,609	37,346
1994	578	489	2,130	3,460	2,020	1,722	9,345	1,630	10,949	6,624	38,947
1995	710	346	2,430	3,485	2,084	1,803	10,086	1,703	11,483	6,849	40,979
1996	670	380	2,850	3,616	2,117	1,867	10,506	1,781	12,216	7,165	43,168
1997	681	408	3,058	3,992	2,550	1,966	10,671	1,882	12,706	7,298	45,212
1998	705	433	3,357	4,133	2,536	2,146	10,994	2,062	13,138	7,374	46,878
1999	712	334	3,516	4,201	2,521	2,114	11,363	2,123	14,325	7,512	48,721

Employment by Industry as a Percent of Total

Mesa County

1990-1999

Year	Agriculture Forestry Fishing	Mining	Construction	Manufacturing	Transportation Communication Utilities	Wholesale	Retail	Finance Insurance Real Estate	Services	Government	TOTAL JOBS
1990	1.47%	1.71%	4.81%	9.72%	5.26%	4.71%	23.20%	4.12%	27.54%	17.47%	100.00%
1991	1.25%	1.61%	5.16%	9.49%	5.62%	4.78%	22.87%	4.00%	27.54%	17.69%	100.00%
1992	1.43%	1.42%	5.08%	8.97%	5.76%	4.61%	22.67%	4.02%	27.95%	18.09%	100.00%
1993	1.44%	1.40%	5.15%	8.79%	5.56%	4.45%	23.23%	4.06%	28.21%	17.70%	100.00%
1994	1.48%	1.26%	5.47%	8.88%	5.19%	4.42%	23.99%	4.19%	28.11%	17.01%	100.00%
1995	1.73%	0.84%	5.93%	8.50%	5.09%	4.40%	24.61%	4.16%	28.02%	16.71%	100.00%
1996	1.55%	0.88%	6.60%	8.38%	4.90%	4.32%	24.34%	4.13%	28.30%	16.60%	100.00%
1997	1.51%	0.90%	6.76%	8.83%	5.64%	4.35%	23.60%	4.16%	28.10%	16.14%	100.00%
1998	1.50%	0.92%	7.16%	8.82%	5.41%	4.58%	23.45%	4.40%	28.03%	15.73%	100.00%
1999	1.46%	0.69%	7.22%	8.62%	5.17%	4.34%	23.32%	4.36%	29.40%	15.42%	100.00%

Glossary of Terms Defined by HUD

The terms *Elderly person* and *HUD* are defined in 24 CFR part 5, *Urban county* in 24 570.3.

Certification. A written assertion, based on supporting evidence, that must be kept available for inspection by HUD, by the Inspector General of HUD, and by the public. The assertion shall be deemed to be accurate unless HUD determines otherwise, after inspecting the evidence and providing due notice and opportunity for comment.

Consolidated plan (or "the plan"). The document that is submitted to HUD that serves as the planning document (comprehensive housing affordability strategy and community development plan) of the jurisdiction and an application for funding under any of the Community Planning and Development formula grant programs (CDBG, ESG, HOME, or HOPWA), which is prepared in accordance with the process prescribed in this part.

Consortium. An organization of geographically contiguous units of general local government that are acting as a single unit of general local government for purposes of the HOME program (see 24 CFR part 92).

Cost burden. The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data available from the U.S. Census Bureau.

Emergency shelter. Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless.

Extremely low-income family. Family whose income is between 0 and 30 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 30 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Homeless family with children. A family composed of the following types of homeless persons: at least one parent or guardian and one child under the age of 18; a pregnant woman; or a person in the process of securing legal custody of a person under the age of 18.

Homeless person. A youth (17 years or younger) not accompanied by an adult (18 years or older) or an adult without children, who is homeless (not imprisoned or otherwise detained pursuant to an Act of Congress or a State law), including the following:

- (1) An individual who lacks a fixed, regular, and adequate nighttime residence; and
- (2) An individual who has a primary nighttime residence that is:
 - (i) A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
 - (ii) An institution that provides a temporary residence for individuals intended to be institutionalized; or
 - (iii) A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Homeless subpopulations. Include but are not limited to the following categories of homeless persons: severely mentally ill only, alcohol / drug addicted only, severely mentally ill and alcohol / drug addicted, fleeing domestic violence, youth, and persons with HIV / AIDS.

Jurisdiction. A State or unit of general local government.

Large family. Family of five or more persons.

Lead-based paint hazards means lead-based paint hazards as defined in part 35, subpart B of this title.

Low-income families. Low-income families whose incomes do not exceed 50 percent of the median family income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Middle-income family. Family whose income is between 80 percent and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. (This corresponds to the term "moderate income family" under the CHAS statute, 42 U.S.C. 12705.)

Moderate-income family. Family whose income does not exceed 80 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Overcrowding. For purposes of describing relative housing needs, a housing unit containing more than one person per room, as defined by the U.S. Census Bureau, for which data are made available by the Census Bureau. (See 24 CFR 791.402(b).)

Person with a disability. A person who is determined to:

- (1) Have a physical, mental or emotional impairment that:
 - (i) Is expected to be of long-continued and indefinite duration;
 - (ii) Substantially impedes his or her ability to live independently; and
 - (iii) Is of such a nature that the ability could be improved by more suitable housing conditions;or
- (2) Have a developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6007); or
- (3) Be the surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.

Poverty level family. Family with an income below the poverty line, as defined by the Office of Management and Budget and revised annually.

Severe cost burden. The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data available from the U.S. Census Bureau.

State. Any State of the United States and the Commonwealth of Puerto Rico.

Transitional housing. A project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living within 24 months, or a longer period approved by HUD. For purposes of the HOME program, there is no HUD- approved time period for moving to independent living.

Unit of general local government. A city, town, township, county, parish, village, or other general purpose political subdivision of a State; an urban county; and a consortium of such political subdivisions recognized by HUD in accordance with the HOME program (24 CFR part 92) or the CDBG program (24 CFR part 570).