



# HOUSING ASSISTANCE

## BACKGROUND

The Clifton-Fruitvale community includes areas that have been the de facto site for affordable housing. Throughout the planning process participants have stressed that the community has more than its share of affordable housing developments.

The current Mesa County Master Plan and Grand Junction Growth Plan include policies that encourage disbursing affordable housing throughout the community and provision of diverse housing types as follows:

### *Housing*

***Goal 15: To achieve a mix of compatible housing types and densities dispersed throughout the community.***

***Goal 16: To promote adequate affordable housing opportunities dispersed throughout the community.***

There are a variety of organizations and housing assistance programs available in the Grand Valley, some of which are outlined below:

## **Grand Valley Housing Partnership**

Chronology:

1. 2002 - Mesa County's community leaders commissioned an Affordable Housing Needs Assessment (one goal of the Housing Needs Assessment was to provide a framework for a strategic plan to address housing needs in the Grand Valley)
2. 2003 - Grand Valley Housing Coalition formed (group of local government staff and housing interests to pursue implementation of the Housing Needs recommendations.
3. August 2004 Grand Valley Affordable Housing Forum was conducted (identified the populations to address, policies to mitigate the issues, and structures/entities to address the needs)
4. 2005 the Grand Valley policy makers met as the Grand Valley Housing Partnership in a series of facilitated meetings as a follow-up to the Grand Valley Affordable Housing Forum,
5. 2006 - Grand Valley Housing Partnership and Grand Valley Housing Coalition merged and now meet as the Grand Valley Housing Partnership whose mission and essential purpose is to *create and preserve affordable housing units and*
  - Increase productivity through cooperation and partnerships
  - Monitor long-term need
  - Develop and implement a task-specific action plan
  - Develop resources to address need Colorado Division of Housing (CDH)





"The mission of the Colorado Division of Housing is to ensure that Coloradans live in safe, decent and affordable housing. We do this by helping communities meet their housing goals." DOH is your partner in providing financial assistance and services that increase the availability of housing to residents of Colorado who can least afford it. The Colorado Housing Blue Ribbon Panel's 2006 Recommendations follow:

*The Panel's principal recommendations for meeting Colorado's housing challenges are divided into five categories:*

- *strategic partnerships*
- *data collection and delivery*
- *improving access to housing services*
- *new funding solutions*
- *public policy development*

*The Panel examined a wide range of public policies that affect the production and preservation of housing, and sought to find a consensus on ways to address Colorado's housing challenges. The Panel is confident that the recommendations below promote practical and effective strategies to ensure that adequate housing is an attainable opportunity for all of Colorado's workers, seniors, and families."*

### **Grand Junction Housing Authority**

The Grand Junction Housing Authority (GJHA) provides a wide array of affordable housing opportunities to residents of the Grand Valley. It owns and manages six multi-family rental properties and a variety of single family homes, totaling 365 units. None of GJHA's apartment developments are located inside the Clifton / Fruitvale study area.

Approximately 950 families are served by the Housing Choice Voucher program which pays a portion of a tenant's rent in modest market-rate rental units. Additional services provided by GJHA include: Family Self-Sufficiency, homeless prevention programs, home buyer education, employer-assisted home ownership and others.

In 2006, GJHA initiated the "Next Step Program", a Tenant Based Rental Assistance program, funded primarily by the Colorado Division of Housing. Local Partners include School District 51, Mesa County Department of Human Services, the City of Grand Junction, and local shelter organizations. This program provides rental assistance payments and intensive case management to 50 formerly homeless families with children in School District 51. Its goal is to help these families become self-sufficient within a two-year timeframe.





Additionally, moderate income households are likely to be eligible for another new program, "Calling Mesa County Home", an employer-assisted home ownership program. The early list of participating employers includes St. Mary's Hospital, Hilltop Community Resources, and GJHA. Several additional employers are preparing to join the program in the coming months. Through this program participating employers strengthen their recruitment and retention of key employees by offering down payment assistance to qualified employees who wish to become home owners. Many home buyers will also qualify for favorable financing through participating local lenders.

GJHA also acquires single family homes in need of rehab, upgrades them and resells them to moderate income households. Some families purchase the home directly, while others enter into a lease-to-purchase arrangement. This program will continue to grow in the coming years.

GJHA's Consolidated Waiting Lists regularly exceed 1,200 unduplicated names. The number of families in need always exceeds the resources available. Federal funding for affordable housing continues to decline, despite growing needs. The City of Grand Junction and Mesa County invest in GJHA housing developments on a case-by-case basis, but do not fund any of GJHA's ongoing programs or properties' operating budgets. GJHA's Board has set ambitious goals to become less dependent on federal funding and less constrained by the attendant regulatory framework.

In the Clifton-Fruitvale area, GJHA's primary service is the Housing Choice Voucher program. Currently 192 families rent units in the planning area with the support of the Voucher. An additional 210 households have applied for assistance and are on a Waiting List. A brief snapshot of these households follows in tabular format.

GJHA will seek opportunities to acquire and rehab existing rental housing in the planning area, to improve both the quality of the housing inventory and the quality of life for the tenants. GJHA plans to work with Housing Resources of Western Colorado to develop up to ten single family homes for first-time homebuyers at or below 80% of the Area Median Family Income. At this time no additional construction of affordable housing units is anticipated in the planning area.





**Grand Junction Housing Authority Statistics  
Clifton / Fruitvale Study Area**

<b><u>Applicants on Waiting List -- August 1, 2006</u></b>			
Total Applicants on waiting list:	1286		
Total Applicants in study area:	210		
Applicants by Zip Code:			
81504 portion of study area:	14		
81520 portion of study area:	196		
Average Annual Income:			
	\$8,827		
Bedroom Size Needed:			
1	65	31%	
2	89	42%	
3	49	23%	
4	7	3%	
Applicants by Area Median Income:			
Extremely Low (less than 30%):		153	73%
Very Low (Less than 50%)		57	27%
Low (Less than 80%)		0	
Male Applicants:			
	30	Average Age:	43
Female Applicants:			
	180	Average Age:	35
Disabled:			
	46		
Elderly:			
	14		
Families with a disabled member:			
		49	
Families with children:			
		152	
Total Children on Waiting List			
		300	

Source: Grand Junction Housing Authority 2006





**Grand Junction Housing Authority Statistics  
Clifton / Fruitvale Study Area**

<b>Housing Choice Voucher Participants (Section 8) -- August 1, 2006</b>				
Total Voucher Participants:		891		
Total Participants residing in study area:		192		
Applicants by Zip Code:				
	81504 portion of study area:	1		
	81520 portion of study area:	191		
Average Annual Income:		\$10,773		
Bedroom Size Occupied:				
	1	7	4%	
	2	95	49%	
	3	87	45%	
	4	3	2%	
Applicants by Area Median Income:				
	Extremely Low (less than 30%):		143	74%
	Very Low (Less than 50%)		44	23%
	Low (Less than 80%)		5	3%
Male Head of Household:		28	Average Age:	45
Female Head of Household:		180	Average Age:	37
Disabled:	58			
Elderly:	15			
Families with a disabled member:			27	
Families with children:			146	
Total children housed:			314	

Source: Grand Junction Housing Authority 2006





**Grand Junction Housing Authority Statistics  
Clifton / Fruitvale Study Area**

<b>Next Step Housing Program -- August 1, 2006</b>				
Total Participants:		40		
Total Participants in study area:		16		
Applicants by Zip Code:				
	81504 portion of study area:	0		
	81520 portion of study area:	16		
Average Annual Income:		\$6,018		
Bedroom Size Occupied:				
	1	0		
	2	4	25%	
	3	12	75%	
	4	0		
Applicants by Area Median Income:				
	Extremely Low (less than 30%):		16	100%
	Very Low (Less than 50%)			
	Low (Less than 80%)			
Male Head of Household:		0	Average Age:	
Female Head of Household:		16	Average Age:	29
Disabled:	2			
Elderly:	0			
Families with a disabled member:			2	
Families with children:			15	
Total children housed:			31	

Source: Grand Junction Housing Authority 2006





**Housing Resources of Western Colorado**

Housing Resources of Western Colorado (HRWC) offers low income energy conservation programs for renters and owners, and low and moderate income home rehabilitation through a loan program. HRWC has a brand new self help housing (sweat equity) development of 39 units in the area. At 32 Road and Patterson, they have submitted an application for a 9 ½ acre affordable housing development; however, it will not be self help housing. The goal is to build quality affordable housing. Homebuyer education opportunities are also available. HRWC also have a wood stove replacement loan program. They will be purchasing and selling foreclosures; however, first they counsel homeowners to try to prevent foreclosure. HRWC buys foreclosed properties then resells at below market value with good financing. They have a possible 10 units going in near Corn Lake as well. They have another project that could go in near Clifton Village South.

HRWC has identified specific short term goals, objectives and actions for their efforts in the Clifton/Fruitvale Community including the incorporation of green building techniques, and wise water use in their projects.

**Housing Assistance Key Issues and Public Comments:**

- Need more diversity in housing types – more “high-end”
- There are a significant number of lower quality rentals – subpar.
- There is a perceived high percentage of absentee landlords.
- Is there an opportunity to connect law enforcement to landlords – create a “bad apple” data base of renters and landlords.
- There seems to be a lack of “pride of ownership” in some areas of Clifton.
- Fewer owner occupied houses than other areas –vs. Clifton and Rocky Mountain vs, Fruitvale neighborhoods.
- Over concentration of de-facto “affordable” housing units in some areas.
- A place for first- time homeowners.
- Perceived lack of “pride of ownership” in some areas
- Highly transient population impacts on schools, housing up-keep, etc.

