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**GRAND JUNCTION CITY COUNCIL
MONDAY, AUGUST 31, 2026
WORKSHOP, 5:30 PM
FIRE DEPARTMENT TRAINING ROOM
625 UTE AVENUE**

1. Discussion Topics

- a. Housing Action Plan Revised Draft
- b. Budget Process & Focus Overview
- c. Financial Policies & Reporting Overview

2. City Council Communication

An unstructured time for Councilmembers to discuss current matters, share ideas for possible future consideration by Council, and provide information from board & commission participation.

3. Next Workshop Topics

4. Other Business

- a. Request for Proclamation - International Overdose Awareness Day (Social)
- b. Request for Proclamation - White Cane Day (Social)
- c. Grand Junction Housing Authority Interview Team Discussion on Recommended Appointment

What is the purpose of a Workshop?

The purpose of the Workshop is to facilitate City Council discussion through analyzing information, studying issues, and clarifying problems. The less formal setting of the Workshop

promotes conversation regarding items and topics that may be considered at a future City Council meeting.

How can I provide my input about a topic on tonight's Workshop agenda?

Individuals wishing to provide input about Workshop topics can:

1. Send input by emailing a City Council member ([Council email addresses](#)) or call one or more members of City Council (970-244-1504)
 2. Provide information to the City Manager's Office (johnnym@gjcity.org) for dissemination to the City Council. If your information is submitted prior to 3 p.m. on the date of the Workshop, copies will be provided to Council that evening. Information provided after 3 p.m. will be disseminated the next business day.
 3. Attend a Regular Council Meeting (generally held the 1st and 3rd Wednesdays of each month at 5:30 p.m. at City Hall) and provide comments during "Public Comments."
-



Grand Junction City Council

Regular Session

Item #1.a.

Meeting Date: August 31, 2026
Presented By: Paul Stahlke, Housing Program Specialist
Department: Community Development
Submitted By: Paul Stalke, Housing Specialist

Information

SUBJECT:

Housing Action Plan Revised Draft

RECOMMENDATION:

Staff recommends approval of this item.

EXECUTIVE SUMMARY:

At the July 13, 2026, City Council Workshop, Root Policy Research presented the draft Housing Action Plan (HAP), which builds upon the findings and Council input on the Housing Needs Assessment (HNA) presented in May 2026 and establishes a strategic framework for addressing Grand Junction's housing needs over the coming years. City Council expressed broad support for the direction of the draft HAP and directed staff to work with Root Policy Research to refine edits in the areas of sustainable funding mechanisms, continued regulatory improvements, strategic use of public land, and prioritization of implementation actions before adoption of the final Housing Action Plan. The purpose of this workshop is to discuss the revised draft of the City's Housing Action Plan (HAP).

BACKGROUND OR DETAILED INFORMATION:

The proposed Housing Action Plan (HAP) represents the next phase of the City of Grand Junction's ongoing efforts to address housing affordability, availability, and stability through a coordinated, data-driven approach. The HAP builds upon the Regional Housing Needs Assessment(HNA) and establishes a strategic, data-driven framework to guide future housing policies, programs, investments, and partnerships in alignment with the City's requirements under Colorado Senate Bill 24-174 and provides a roadmap for addressing housing affordability, availability, and stability in Grand Junction.

Background

The City's housing planning efforts began with the completion of the 2019 Grand Valley Housing Needs Assessment, prepared by Root Policy Research. Building upon that analysis, Root Policy collaborated with City staff, elected officials, community partners, and local stakeholders in 2021 to develop the City's first Housing Strategy. That strategy established twelve housing strategies (later expanded to thirteen in 2023), with ten identified as near-term implementation priorities.

In 2024, recognizing the City's progress, changing housing market conditions, expanded state and federal funding opportunities, and emerging legislative requirements, the City re-engaged Root Policy Research to update housing data and evaluate the effectiveness of the existing Housing Strategy.

On October 16, 2024, City Council adopted Resolution 74-24, approving the City of Grand Junction Housing Strategy Update 2024. The updated strategy built upon the City's accomplishments and investments made over the previous three years and refined the City's approach through eleven key housing strategies. Since adoption, the City has continued implementing numerous initiatives, including zoning and policy updates, housing incentive programs, public-private partnerships, strategic land acquisitions, and investments supporting both homeownership and rental housing opportunities.

During the 2024 legislative session, the Colorado General Assembly adopted Senate Bill 24-174, establishing new statewide housing planning requirements for qualifying local governments. The legislation requires jurisdictions to prepare and periodically update a comprehensive Housing Needs Assessment (HNA) and adopt a Housing Action Plan (HAP) to guide future housing policy and implementation.

The legislation establishes standardized requirements for the scope, methodology, public engagement, data sources, and analyses that must be included in a Housing Needs Assessment. At a minimum, the HNA must evaluate current and projected housing demand, housing supply, affordability across income levels, demographic and employment trends, housing needs of special populations, barriers to housing production, land use and regulatory considerations, and projected future housing needs. The assessment must also utilize current data—generally reflecting conditions within the previous five years—and follow guidance established by the Colorado Department of Local Affairs (DOLA).

Although the City previously completed a Housing Needs Assessment in 2019 and updated housing data and strategies in 2024, those efforts predated Senate Bill 24-174 and did not fully satisfy the legislation's standardized requirements for methodology, required analyses, public engagement, data recency, and other statutory components. Consequently, the City was required to prepare a new comprehensive Housing Needs Assessment rather than simply updating the previous work.

With funding provided through the Colorado Department of Local Affairs (DOLA)

Housing Planning Grant Program, the City of Grand Junction and Mesa County jointly retained Root Policy Research to prepare a comprehensive regional Housing Needs Assessment in accordance with the requirements of Senate Bill 24-174. The regional approach recognizes that housing markets, workforce patterns, commuting behaviors, and development trends extend beyond jurisdictional boundaries and provides a consistent, data-driven understanding of housing conditions across the Grand Valley. While the Housing Needs Assessment was completed collaboratively, Senate Bill 24-174 requires each jurisdiction to prepare and adopt its own Housing Action Plan tailored to its unique priorities, responsibilities, available resources, and implementation tools.

Development of the Regional Housing Needs Assessment and the City of Grand Junction Housing Action Plan included an extensive public engagement process designed to gather input from residents, stakeholders, and elected officials. Engagement activities included a community open house, City Council work sessions and Council member interviews, a bilingual community housing survey with 1,087 responses, six stakeholder focus groups representing developers, real estate professionals, nonprofit organizations, housing providers, and community advocates, targeted resident focus groups with populations experiencing unique housing challenges or at greater risk of displacement, and ongoing public information through the City's EngageGJ website. Outreach efforts were intentionally designed to engage historically underrepresented populations, including Spanish-speaking residents, people with disabilities, individuals experiencing or at risk of homelessness, mobile home residents, and others unable to participate through traditional public meetings.

Root Policy Research presented the findings of the Housing Needs Assessment to City Council during the May 18, 2026 Council Workshop. The presentation highlighted regional housing conditions, affordability challenges, housing production trends, demographic changes, and projected future housing needs.

During the June 13, 2026 Council Workshop Root Policy presented recommendations for refining the City's Housing Strategy, and gathered the Council's feedback and strategy recommendations to incorporate into the final document. In compliance with SB 24-174, the draft Housing Action Plan was made available for Public Comment on July 5, 2026 through the Engage GJ and City Website.

The draft HAP was discussed in a workshop on July 13, 2026 and direction was provided to revise certain sections of the HAP. The attached documents provide a redline and clean version of the revised draft. Staff is seeking review and direction of the revised document.

FISCAL IMPACT:

NA

SUGGESTED MOTION:

Discussion Only.

Attachments

1. GJHA Comments Housing Action Plan 7.21.26
2. Grand Junction Housing Action Plan 8-18-26 - Clean
3. Grand Junction Housing Action Plan - Redline

GJHA Comments – Grand Junction Housing Action Plan - 2026

Overall Comments

- The document is well organized and easy to read. We understand the extra content toward the back is there to satisfy DOLA. The number of strategies within the four Objective areas may get criticized.
- The overall tone of the document suggests city leadership in achieving and funding statement objectives and underlying goals. We suggest more focus on leveraged city funding and partnership with community partners, so this Action Plan reads more like a collective effort.
- Because the continuum on page 16 identifies affordable rental housing as 30-80% AMI, and because the city's existing development incentives reach to 90% AMI, we suggest this document be modified to acknowledge that continuum, perhaps saying something like "the city acknowledges affordable rental housing reaches to 80% AMI. For the purposes of this action plan, the city's priorities for supporting affordable rental development beyond existing incentives will focus on developments providing rental units at or below 60% AMI."
- There are several references to doing more to help more units be "voucher ready". While we strongly believe that the health/safety/operating standards used to approve rental units for the use of vouchers are good and strong, the notion in this context might send a signal to folks that if we just had more units that are "voucher ready" we could house more folks, with vouchers. While that absolutely was the case coming out of COVID and for a period of time after that, this particular dynamic isn't really the driver for the voucher world. This is a longer conversation that I'd like to have if we can. We believe the real focus should be with landlord incentives.

Specific Comments

- Page 1 – in the "Relationship to the Housing Needs Assessment" section we think you should say "a resident survey with more than 1,000 responses" or something like that. Deeper in the document the specific number is listed, but that highlight up front would have impact for folks who tend to dismiss surveys.

- Page 3, first arrow/bullet on the right hand side there is a typo. It should be “4,300, not 4.300, of those are severely cost burdened.”
- Page 7 (and other places) – some of us discussed not only “incentives” to landlords as an ongoing area of focus, but specifically suggested a robust risk pool (not necessarily funded solely by the City) to offer a backstop to landlords interested but hesitant to rent to lower-income households. We know the At Home program does some of that, but wonder about the power of bigger numbers in a pool versus smaller numbers offered to landlords at the individual level. The document should reference this idea somewhere, allowing us to consider it.
- Page 14, Strategy 11...is the MOU on Prop 123 sharing just with Mesa County and Fruita? Is Palisade also in that?
- Page 14, in the Unhoused Strategies section....please consider the opening paragraph to say “In addition to the progress summarized, in partnership with the Mesa County Collaboration for the Unhoused (MCCUH), the City has adopted....” We know MCCUH remains a significant work in progress, but there are more than 50 folks and key community partners who have been working within the workgroup framework around the 7 Unhoused Strategies, and they deserve a small shout out.
- Pages 18 – 20

Objective 1

- Strategy 1 – no comment
- Strategy 2
 - Bullet 3, suggest modifying to say, “Continue to work with and support local housing partners in pursuit of federal, state and other grants that support affordable/attainable housing development”
 - Bullet 4, suggest modifying to say, “Continue to work with local housing partners to identify opportunities to leverage city resources for gap funding or other mechanisms to catalyze affordable housing development.”
- Strategy 3 – no comment

Objective 2

- Strategy 4
 - Bullet 1 – similar to Strategy 2, Bullet 4, suggest modifying to say “Continue to work with local service providers to identify critical needs which are underfunded, and identify opportunities to leverage city resources to fill service gaps.”
- Strategy 5
 - Bullet 1, suggest modifying to say “Continue to work with MCCUH to support the implementation of”
 - In the rest of Bullet 1, we don’t see it as necessary to list all of the recommendations in the Unhoused Needs Assessment here, or at least to synthesize into one sentence. The way this is written now, readers are likely to assume the city will lead, and fund, all of those efforts.
 - Bullet 2 – suggesting modifying to say “Convene local housing partners to evaluate options to strengthen the At Home in GJ Landlord and Tenant Program, and the Almost Home Guide. Implement community-based solutions as needed.”

Objective 3

- Strategy 6
 - Bullet 2, modify to say, “Explore landlord incentives for rental units that meet applicable governmental Housing Quality Standards.” (This removes the “voucher readiness” piece without diminishing the intent.

Objective 4

- Strategy 7 – we understand this will be deleted
- Strategy 8 – suggesting reworking the Strategy Statement to say, “Continue to work with local housing partners and other experts to explore affordable housing financing options which leverage city resources.”
 - Bullet points – we suggest simplifying this section as follows

- Bullet 1 – modify to say “To the extent feasible, continue to appropriate General Fund resources in the short term where those funds are demonstrably leveraged.”
- Bullet 2 – modify to say, “Work with local housing partners and others to maximize the City’s Private Activity Bond capacity for new affordable housing development and impactful rehabilitation efforts.” We suggest leaving it at that, versus specifically calling out non-competitive 4% deals. Certainly at times those can work, but why get that specific?
- Bullet 3 – we suggest ending this with “revitalization” and not specifically mentioning the North Avenue Corridor
- Bullet 4 – suggest moving this to be the first bullet point and modify to say “Convene local housing partners and other experts to explore and implement appropriate solutions to leverage city resources to catalyze new affordable housing development and rehabilitation of existing affordable housing stock.” This provides broader opportunity to work with partners without triggering opposition of signals to tax increases, which may not be necessary.

○ Strategy 9

- Bullet 1 – modify to say “Continue to work with local housing and service providers to enhance community engagement and education regarding housing issues and solutions, focusing on efforts such as the City/GJHA co-sponsored Landlord Symposium, and others.”
- Delete Bullet 2

○ Strategy 10

- Bullet 2 – modify to end the statement with “outcomes” and the parenthetical statements, which are not widely supported. Happy to discuss



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Grand Junction Housing Action Plan—2026-2032

DRAFT REPORT—REVISED WITH INPUT FROM GRAND JUNCTION CITY COUNCIL AND GRAND JUNCTION HOUSING AUTHORITY
August 18, 2026

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- B. Affordability Strategies Crosswalk*
- C. Strategy Changes 2024-2026*
- D. Progress on Previous Housing Strategies*

INTRODUCTION

Purpose of the Housing Action Plan. Housing Action Plans (HAPs) outline actionable steps to address housing needs identified through data and community engagement findings gathered for the Housing Needs Assessment. In accordance to SB 24-174, Grand Junction is required to complete a HAP in response to their participation in the Regional Housing Needs Assessment (RHNA) and because the city’s population is well above the 5,000-person threshold.

The HAP builds on Grand Junction’s existing Housing Strategy, most recently updated in 2024. The recommended strategies offer a balanced approach for promoting housing affordability and attainability within Grand Junction.

Relationship to the Housing Needs Assessment. The 2026 Grand Junction & Mesa County RHNA is a foundational and guiding document to this Action Plan. The RHNA demonstrates current and future housing needs in Grand Junction and Mesa County through data analysis and comprehensive community engagement findings from stakeholder focus groups and interviews, community meetings, a resident survey with more than 1,000 responses, and resident focus groups with those whose experiences are typically underrepresented in meetings, surveys, and Census data. Strategies pursued in this HAP are rooted in findings from the RHNA. The full RHNA is attached as an appendix to the Housing Action Plan; key findings are summarized on page 3 of the HAP.

GRAND JUNCTION HOUSING ACTION PLAN

HOUSING AS A CITY PRIORITY

Grand Junction's Comprehensive Plan serves as a blueprint for the city, with its foundation resting on the community's vision for the future. The Housing Action Plan integrates the priorities identified by the City Council into the broader framework of city planning and development.

Comp Plan Principle 5: Strong Neighborhoods and Housing Choices:

1. *Promote more opportunities for housing choices that meet the needs of people of all ages, abilities, and incomes.*
2. *Partner in developing housing strategies for the community.*
3. *Support continued investment in and ongoing maintenance of infrastructure and amenities in established neighborhoods.*
4. *Promote the integration of transportation mode choices into existing and new neighborhoods.*
5. *Foster the development of neighborhoods where people of all ages, incomes, and backgrounds live together and share a feeling of community.*

The City's Strategic Framework 2025-2027 highlights housing as one of its five strategic priorities for the planning period. Excerpt below:

STRATEGIC PILLAR 2:

HOUSING



The City understands the critical need for more affordable housing and will work with community partners to improve processes that support the creation of affordable and attainable housing for residents and workers.

GOALS

1. Streamline the planning and approval processes by reducing the city's review turnaround times, reducing barriers, while increasing predictability for applicants.
2. Leverage available resources and seek grant funding when available to fulfill the city's Proposition 123 commitment along with the implementation of the City's highest priority housing goals as identified in the Housing Strategy, while continuing to collaborate with partners that support housing.
3. Clarify the City's role in addressing unhoused solutions in the community.

The City's stated vision and adopted goal (Resolutions 48-22, 64-23 and 65-23) for housing is below.

Vision: *The City of Grand Junction is committed to enacting housing policies and partnering with outside organizations that seek to increase affordable housing options, diversify housing choice, decrease the gap between need and housing inventory, and assist those without homes to access supportive and housing services.*

Goal: *Increase affordable housing stock by 3% per year.*

Defining Affordability. In 2023, the City Council adopted Resolution 65-23 which amended the City of Grand Junctions Housing Goal and the definitions for Affordable and Attainable Housing.

- **Affordable Housing** is defined as units that have a contractual requirement for an income restriction for affordability (housing costs are less than 30%) for thirty or more years.
 - Rental Units affordable to households at/below 60% AMI*
 - For-Sale/Homeownership units affordable to households at/below 100% AMI.
- **Attainable/Workforce Housing** is defined as:
 - Rental Units affordable to 80% - 100% AMI households
 - For-Sale/Homeownership units affordable to 100% - 140% AMI households.

***Area median income—or AMI:** Housing programs rely on income limits published by the U.S. Department of Housing and Urban Development (HUD) that are represented as percentages of the area median family income (commonly abbreviated as "HUD AMI" or simply "AMI"). AMI is defined annually by HUD market studies; it varies geographically and by household size.

GRAND JUNCTION HOUSING ACTION PLAN

SUMMARY OF HOUSING NEEDS & COMMUNITY ENGAGEMENT

The City of Grand Junction, in collaboration with Mesa County, completed a Regional Housing Needs Assessment (HNA) in 2026 to establish a shared understanding of housing conditions, trends, and needs across the region. This City of Grand Junction Housing Action Plan builds directly on that analysis.

This section highlights the key existing conditions most relevant to strategic planning, summarizing and expanding upon the Regional HNA, including data trends from the HNA, development barriers, and community engagement conducted to inform both the HNA and HAP.

Housing Needs Assessment highlights. This section summarizes the key findings of the regional HNA. The full HNA is included as an Appendix and offers a demographic and economic profile of the county, housing market trends, a housing needs analysis, and full results from community engagement efforts. Key findings include:

- **DEMOGRAPHIC & ECONOMIC TRENDS:** Forecasted growth, aging population, and rising incomes but declining rates of homeownership for income levels that have historically been entry-level buyers (households with incomes between \$50,000 and \$100,000).
- **HOUSING STOCK & MARKET TRENDS:** Housing production keeping pace with population and job growth (after a period of undersupply). Steep price and rent increases—even with some softening in the last 2 years—outpace wages and inflation and lead to losses in naturally occurring affordable housing.

- **HOUSING AFFORDABILITY & NEEDS:** At the median, the rise in home prices exceeded income and wage gains over the past five years. Median renter incomes rose at a slightly higher rate than median rents; however there remains a substantial affordability gap for many (evidenced by cost burden and gaps analysis). Current rental vacancy rates are still extremely low at 3.4%.
 - Nearly half of Grand Junction’s renters (and nearly a quarter of owners) are cost burdened, spending more than 30% of gross income on housing. In total, 9,200 Grand Junction households are cost burdened; 4,300 of those are severely cost burdened. Countywide, 2,400 people experienced homelessness in 2024.
 - Mismatches in supply and demand by price-point show existing affordability needs are concentrated below 30% AMI in the rental market; and below 100% AMI in the for-sale market. Affordability gaps can be addressed through new units at needed price-points and/or subsidies of existing units.
 - Production needs are 6,937 units over 10 yrs to alleviate overcrowding, soften vacancy rates, and keep up with projected household and job growth. The market will likely deliver units over 80% AMI for rentals and over 150% AMI for ownership products, but public interventions is likely needed for lower AMIs.

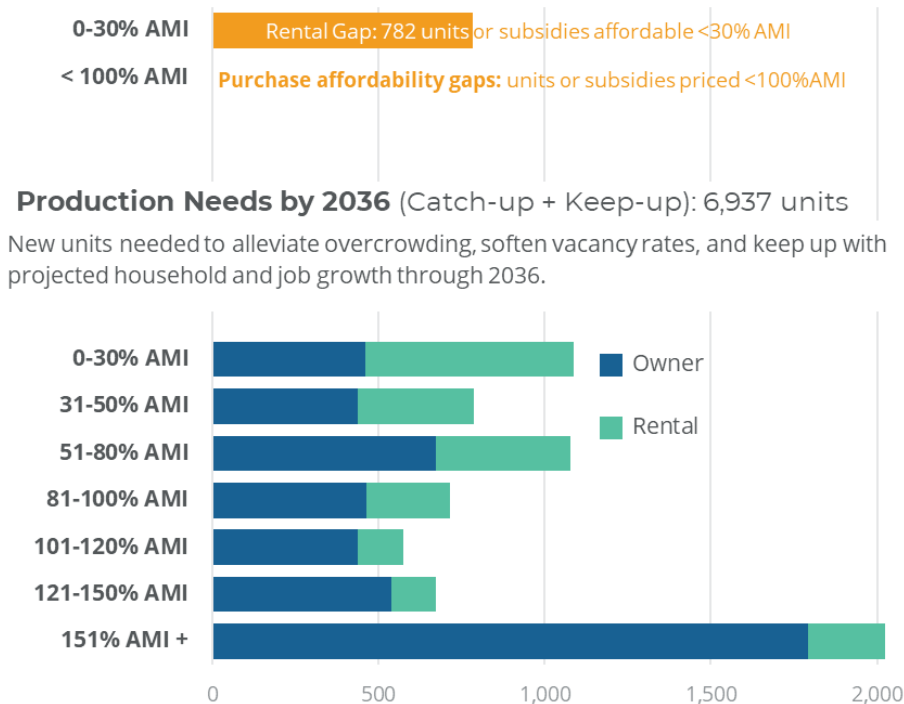
Figure 1, on the following page summarizes affordability and production needs in Grand Junction.

GRAND JUNCTION HOUSING ACTION PLAN

Figure 1.
Affordability and Production Needs Summary, Grand Junction

Current Affordability Gaps (mismatch in supply and demand)

Affordability gaps can be addressed through new units at needed price-points and/or subsidies of existing units.



Source: Root Policy Research from the Grand Junction and Mesa County Regional HNA.

- **DISPLACEMENT CONCERNS:** Displacement is a meaningful housing stability issue in Grand Junction: 13% of survey respondents said they had to move out of a home, condo, or apartment when they did not want to (within the past five years).
 - Renters, precariously housed and mobile home occupants had the highest rate of reported displacement from their previous housing situation. Single adult, single parent and large households had markedly higher displacement than other household types. Hispanic respondents had slightly higher displacement rates than non-Hispanic White respondents and displacement is most reported by residents with incomes below \$75,000.
 - The most common drivers were unaffordable rent increases, followed by job loss or reduced work hours that resulted in reduced wages.
 - Displacement often leads to ongoing hardship: Among those displaced, One in five displaced residents ended up living in a car or tent (19%); Over half (56%) experienced higher rent or housing costs after displacement; Nearly a third (31%) reported longer commutes to work or school; and 39% said that their quality of apartment or home was worse than the home from which they were displaced.

GRAND JUNCTION HOUSING ACTION PLAN

Zoning capacity and development barriers.

Construction costs and development barriers are discussed in detail in the regional HNA (Section IX). Understanding the development context—including both market limitations and policy barriers—helps identify challenges and opportunities to positively impact housing supply and affordability.

Development costs. Construction costs increased steadily across the 2010s and rose rapidly in the early 2020s, driven by a variety of factors including commodity pricing and labor shortages. In recent years, a rise in interest rates has contributed to cost inflation by driving up financing and debt repayment.

Market barriers. Stakeholders identified land cost and availability as a barrier for both single family and multifamily development. Low supply and rising prices for finished lots add cost to single family development; and remaining multifamily suitable parcels often have site specific physical constraints that add cost. Rising interest rates also pose a challenge, especially when coupled with significant increase in costs of construction materials.

Policy barriers. Stakeholders identified slow approval timelines, unpredictability across reviewing entities, and late-stage review comments as major cost drivers, and identified specific requirements—such as sidewalk widths, impact fees, landscaping and tree standards, site-design/building-form rules, and other code requirements—as cost adders. County-city sewer/annexation provisions also limit site options for multifamily.

Stakeholder-proposed solutions. While acknowledging land, labor, materials, financing, and site constraints, stakeholders identified local policy and process reform as the most actionable lever to increase

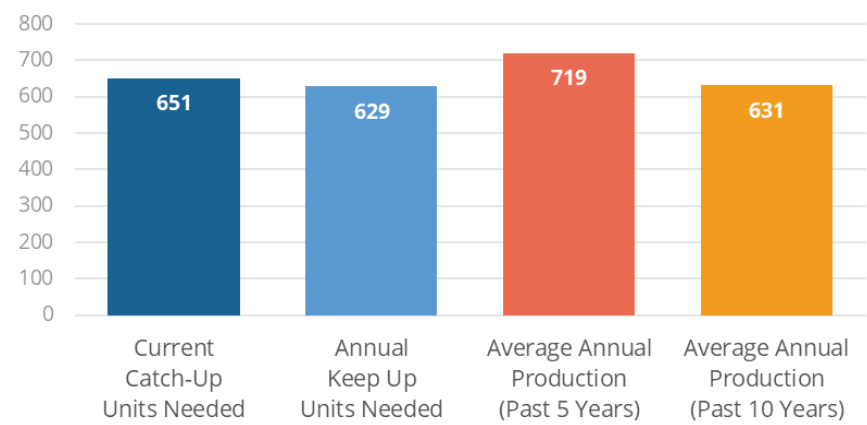
supply and deliver attainable price-points and unlock housing supply. Priority actions include shortening and coordinating approvals, improving predictability (including limiting late-stage review changes), and providing targeted flexibility and fee relief where requirements add cost without clear benefit. Stakeholders also recommended stronger cost-impact analysis and engagement in policymaking, expanded nonprofit and public-private partnerships, and advocacy for state-level reforms (energy/WUI codes, electric vehicle readiness, and construction defect laws) that increase project cost and risk.

Development capacity. Figure 2 (on the following page) compares recent trends in housing production to the housing units needed to address current production needs (“catch-Up”) and the additional housing units needed *annually* to address projected needs (“Keep Up”) by 2036. If Grand Junction continues to produce new housing units at its current pace (represented by “Average Annual Production, Past 5 Years”), the volume of production will be sufficient to “keep up” with needs, but insufficient to address existing “catch-up” needs (on top of keep up needs).

It is important to note that even when the volume of market production is keeping up with projected demand overall, it is unlikely to deliver new units at price points that address affordability needs. For this reason, and as indicated in the rental and for-sale affordability gaps analysis, Grand Junction should focus interventions on increasing the supply of rental units affordable to households with incomes below 30% AMI and homeownership units affordable to households with incomes up to 100% AMI, while ensuring the market has capacity to address production needs at higher AMI levels.

GRAND JUNCTION HOUSING ACTION PLAN

Figure 2. Housing Production Needs Compared to Recent Production Trends, City of Grand Junction



Source: U.S. Census Building Permits Survey, City of Grand Junction, 2024 5-year ACS, Colorado State Demographer, and Root Policy Research.

Community engagement summary. Engagement informing the Regional HNA and the Grand Junction Housing Action Plan featured a variety of inclusive activities, including community meetings, City Council work sessions, Councilmember interviews, extensive stakeholder consultation, resident focus groups, a resident survey, and a public comment period culminating in a public meeting with virtual attendance options (currently scheduled for August 5, 2026). Information about the Regional HNA and development of the HAP was also maintained online at EngageGJ.org. Public outreach was maintained throughout the process and efforts included outreach to and engagement of communities at risk of displacement and consideration for participation by persons unable to attend meetings in person. A comprehensive summary of all engagement is included in the Appendix (see Sections VI and VII of the regional HNA). Key themes from community engagement related to housing priorities and policy/program recommendations are summarized by source in the following table.

GRAND JUNCTION HOUSING ACTION PLAN

Engagement Details	Recommendations Related to Housing Priorities, Policies, and Programs
Real Estate and Developer Stakeholders More than 40 real estate professionals (including realtors, builders, and developers) participated across three focus groups with an additional focus group held with the city's Housing Affordability Code Task Force.	Participants suggested multiple strategies to improve housing affordability and development efficiency: - Streamline and reform the development approval process: Adopt phased review processes (e.g., 30%, 60%, 90%, 100% plan reviews), implement “one bite at the apple” policies to prevent late-stage comments, reduce extraneous documentation requirements, and enhance coordination among review agencies to reduce delays and costs. - Regulatory relief and flexibility: Suspend or reduce new requirements unless proven necessary, allow for more flexible zoning overlays for affordable housing, reconsider sidewalk width mandates, and permit alternative landscaping and infrastructure standards that reduce costs without compromising safety. - Impact fee reforms: Move the timing of impact fee payments from building permit to certificate of occupancy. Provide automatic waivers or reductions of impact fees for nonprofit affordable housing developers, and ensure fee credits are applied to avoid double-dipping on infrastructure and land dedications. - Policy transparency and stakeholder engagement: Increase stakeholder involvement in scoping and data analysis for policy changes, ensure cost impacts are considered explicitly in decision-making, and improve data collection methods. - Support for nonprofit and public-private partnerships: Shift the city's role from “direct housing provision” to funding and leveraging nonprofit expertise, and encourage down payment assistance programs that are efficient and flexible for buyers. - Address state-level barriers: Advocate for reform of state construction defect laws, energy codes, and insurance costs that disproportionately increase housing costs and reduce developer willingness to build affordable products. - Land development incentives: Consider reducing or delaying property tax increases on newly platted lots, and explore mechanisms like eminent domain or metro districts to resolve infrastructure and drainage challenges.
Service Provider Stakeholders 24 Nonprofit service providers and community advocates were invited to participate in focus group sessions held virtually on 2 different dates.	Nonprofit service provider stakeholders offered a range of solutions to improve outcomes for residents who are currently homeless or at risk of homelessness. Recommendations included: - Increased inventory across housing types of small rental units and homes to purchase affordable to residents on a fixed income, or single earner households. More inventory for middle income households who are competing with lower income households due to limited housing options. - Security deposit assistance for residents with housing vouchers. - Increased landlord education on fair housing laws; particularly on deposits, application fees, voucher acceptance, and a process for nonprofit advocates to report fair housing issues when they happen at the city or county level. Incentives for landlords to rent to voucher holders and education to reduce the stigma often associated with lower income households. This could include a risk pool to offer backstop to landlords interested but hesitant to rent to lower income households.

GRAND JUNCTION HOUSING ACTION PLAN

Resident Survey

All Mesa County residents and in-commuters. (Survey was fielded online in both English and Spanish during Feb. and March 2026. There were 1,087 total respondents)

- Participants noted a growing lack of empathy in Grand Junction around homelessness and recommended that the city consider communication strategies that might help humanize residents who are unhoused.
 - Public education on the societal costs of not addressing the growth of homelessness in Grand Junction including the impact on local business, overuse of EMS, and effect on tourism with increased camping due to no other options for shelter.
 - Revisit the Resource Center concept; a community resource hub /one stop shop for resources (food, warming station, showers), navigating services and receiving assistance with housing, job applications, and public services.
 - Increased mentorship and intern opportunities for youth aging out of foster care.
 - Improve the city's Almost Home Guide so that it is more regularly updated as it was in the past (updated weekly).
 - Increase the city's mobile outreach staff to reach more people needing housing and services.
 - More oversight of mobile home habitability and lot maintenance issues often due to absentee park owners (to reduce resident fear of housing loss or retaliation if they report) including outreach to Spanish speaking mobile home residents.
 - More accessible solutions for people who do not have a mailing address, and/or cell phone to enable communications requisite to finding housing, employment and resources.
 - Provision of resources to assist people with Intellectual and Development Disabilities (IDD), memory loss, or brain injury to fill out applications and navigate the complicated web of housing and public services.
 - Research publicly owned property, and vacant homes for potential repurposing to housing / shelter opportunities.
 - More county participation in homelessness strategies as the issue does not recognize city boundaries and has regional costs and implications.
-
- Respondents rated "starter homes" and "housing affordable to public service and retail workers (e.g., teachers, public safety, cashiers, etc.)" and as the most important housing types to local housing supply.
 - Survey respondents were very open to "light density" housing products in their neighborhoods, including duplexes, townhomes, and accessory dwelling units (ADUs).
 - Survey respondents living in Grand Junction were also asked about personal and community-oriented tradeoffs they would be willing to accept in order to make their communities more affordable:
 - 50% said they would allow duplexes or townhomes to be built in their neighborhood, 45% who would allow a small lot in their neighborhood, and 45% would have a 3-5 story rental complex along major streets.
 - On financial tradeoffs, respondents were most open to higher property taxes on high value homes (50%), followed closely by 47% who said they would pay \$50 more per year in taxes to support an affordable housing fund.

GRAND JUNCTION HOUSING ACTION PLAN

Community Open House

Mesa County residents (over 100 attendees)

- There was also support for requirements that developers make a portion of new units affordable (46%).

- When asked what types of programs respondents would like to see their local government invest in over the next 5 years, there was fairly broad support for a range of affordability programs. Only 7% of Grand Junction respondents said their local government should not invest in any of the specified program types.

The community open house included opportunities to participate in guided activities as well as open conversation related to housing needs and solutions. Key themes related to policy priorities were:

- Expand affordable housing production, especially income-qualified units, affordable workforce housing, and smaller units for single-earner households, seniors, people with disabilities, and families.
- Diversify housing types by supporting tiny homes, small-footprint ownership, duplexes, townhomes, assisted living, mixed-use housing, multigenerational housing, and accessible units.
- Promote infill and strategic density, particularly downtown, near services and transit, along major corridors, and on underused or vacant lots.
- Reduce regulatory and development barriers by streamlining approvals, simplifying requirements, and making it easier to subdivide or redevelop lots for affordable housing.
- Create or expand housing incentives, including incentives for developers to build and maintain affordable units and potential tax or funding tools to support an affordable housing fund.
- Preserve existing affordable housing through rehabilitation, accessibility upgrades, mobile home park affordability protections, and support for resident-owned mobile home parks.
- Improve housing access for residents facing barriers, including voucher holders, people with eviction histories, justice-involved residents, and households struggling with deposits, application fees, or move-in costs.
- Pair housing with supportive services, especially for extremely low-income residents, unhoused residents, people with complex needs, seniors, and people with disabilities.
- Strengthen homelessness response, including emergency and transitional housing, pet-friendly shelter options, warming centers, mental health services, and stabilization supports.
- Clarify shared responsibility and coordination among local government, nonprofits, and the private sector, with emphasis on intergovernmental collaboration, nonprofit funding, and public-private partnerships.

Resident Focus Groups

Participants identified several areas that the city and county should address to improve housing outcomes for lower income residents at risk of being displaced or currently unhoused:

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Three focus groups were held in March / April with residents at risk of displacement and resident advocates, including residents who are currently or at risk of being unhoused, people with disabilities, seniors, residents with housing vouchers, mobile home residents, Spanish speaking residents and Clifton resident advocates.

City Council Interviews

One-on-one interviews with each Grand Junction City Councilmember following the Council work session on the Regional HNA.

- Security deposit and application fees assistance. Security deposits and fees are a major barrier with rental costs that are so high. 2x security deposit could exceed \$3000 which is not attainable for a resident who has potentially been evicted and/or unhoused.
- Housing and resource navigation services. Identifying housing opportunities, contacting properties, filling out applications is challenging without a mailing address, email address, telephone number and in some cases without updated identification. Assistance with credit score recovery. One-stop navigation with access to services would connect people more quickly to housing and resources.
- Legal counseling to avoid eviction. Emergency rental assistance is too late in the process and funds are typically not available as they are provided as first come first serve. Accessible fair housing resources are also needed to address excessive fees and security deposit requests by landlords.
- Emergency, transitional and Permanent Supportive Housing. While this does exist in Grand Junction, it is typically full, and many reserved for families (Pathways Village) Grand Valley Catholic Outreach provides approximately 62 units, with the most recent Mother Teresa's place opening and filling 40 new units in 2025. More transitional housing is needed for seniors and single residents as they are waiting to find permanent housing. Housing that accepts pets was repeatedly referenced as a need since residents often prefer to remain unhoused rather than give up their pet.
- Oversight of mobile home park conditions. Outreach to mobile home residents who are Spanish speaking to educate on tenant rights and how to report habitability issues and property neglect to the appropriate public agency.
- More variety in available affordable housing, such as a smaller and more accessible home for older adults and people with disabilities living on fixed income, and single income and more housing options with outdoor space for families with children in all of the Grand Junction area but it was also specifically noted this was lacking in the Clifton area.
- Strong interest in supply-side solutions, including infill and diverse housing types.
 - Several noted the need to revisit codes, fees, parking, setbacks, lot sizes, street widths, and other regulations that may constrain feasible development.
 - Multiple council members emphasized incentivizing infill over sprawl, preserving agricultural/rural land, reducing barriers to attached, small-lot, and innovative housing products.
- Broad recognition that the market alone will not solve affordability, especially below 60% AMI. Council members generally distinguished between what the market can produce and what requires subsidy (with particular concern about households below 60% AMI).
- Funding strategy is an unresolved issue.
 - Several members noted a need for more durable housing funding sources while others expressed hesitation about funding levels and process.

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- Several members suggested the County may be better positioned to manage social services, homelessness funding, or regional housing programs.
- Some members prefer capital investments over ongoing operating or services funding.
- There is strong support for partnerships, but differing views on the City's role.
 - Council members view nonprofit partnerships as essential to producing deeply affordable housing and services. Members specifically discussed partnering with nonprofits, affordable and market-rate developers, the County, GJHA, schools, churches, and grassroots organizations.
 - Some want the City to support proven nonprofits without being in a position to “pick winners”—possibly funding through a partnership with the county—while others view direct support of nonprofit partners as the most effective/efficient stewardship of City funds.
- Regional coordination with Mesa County and nearby communities is a recurring strategy. Ideas included joint down payment assistance, regional housing resources, a regional board or commission, County land use updates, and coordinated planning around homelessness and infrastructure.
- Homelessness strategy should focus on clear roles, upstream prevention, and targeted interventions.
- Council members want policies tied to measurable outcomes.
- Some members suggested housing should be framed as economic development and community infrastructure, connecting housing to workforce needs, health care labor, aging services, fiscal health, and the City's long-term economic competitiveness.
- Strategic direction: focus on practical implementation and “getting things done.” The dominant strategic themes were: address supply constraints, invest in identified needs that the market is unable to address, clarify City/County roles, lean on effective partners to deliver units and services.

City Council Discussion & Public Review of Draft HAP

City Council and the general public

[TO BE UPDATED FOLLOWING CITY COUNCIL WORK SESSION IN JULY AND PUBLIC COMMENT PERIOD PRIOR TO FINAL HAP ADOPTION]

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PROGRESS ON PREVIOUS HOUSING STRATEGIES

The City of Grand Junction's Housing Strategy first adopted in 2021 and updated in 2024 integrates the priorities identified as most impactful by the City Council at that time. Since the adoption of the Housing Strategy, the City has created an effective infrastructure for implementation of housing priorities, primarily through the allocation of resources to support housing efforts including staff, direct funding, pursuit of grants, and programs.

A critical asset to the City in addressing ongoing needs is its strong network of service providers and housing-related non-profits, including the Grand Junction Housing Authority. Since adopting a Housing Strategy, the City has made significant strides toward improving housing affordability and delivery in Grand Junction. See Appendix D for current updates on accomplishments and progress on each 2024 strategy.

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STRATEGY FRAMEWORK AND PUBLIC SECTOR SPHERE OF INFLUENCE

There is no single strategy—or “silver bullet”—to resolve a community’s housing challenges. Instead, it is important to have a toolkit of strategies to effectively address needs and respond to changing market and policy conditions.

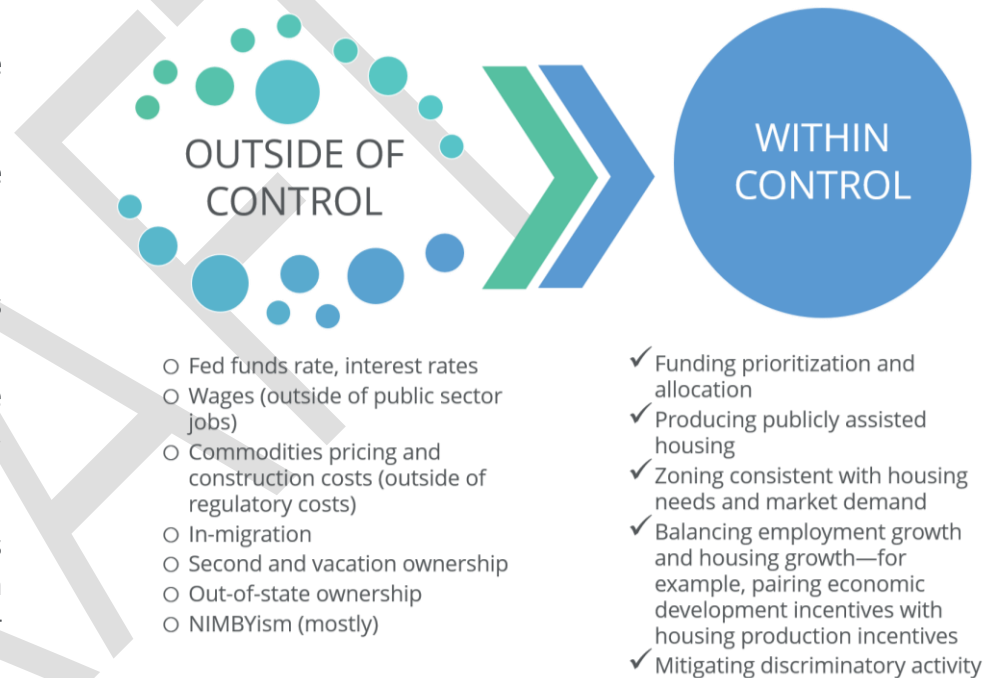
Needs to address. The core housing concerns identified in the HNA are:

- **Supply:** Focus on tools that increase housing production across the income spectrum to serve both current and future households;
- **Affordability:** Explore tools that provide effective subsidies and incentives to deliver affordable housing specifically for renters below 60% AMI; and buyers below 120% AMI; and
- **Stability:** Concentrate on enhancing resources to keep people housed and provide housing security for vulnerable populations, precariously housed, and unhoused residents.

Public sector role. Strategies are most effective when action items are tailored to the public sector’s sphere of influence and role in addressing housing needs. Counties and municipalities can, for example:

- Tailor policy interventions to current and future needs and set goals for addressing housing needs,
- Reduce zoning and development barriers to affordable and middle-income housing,
- Mandate or incentivize affordable housing production,
- Catalyze redevelopment of underutilized properties, and
- Create local affordable housing funds.

The graphic below illustrates policy concepts that are within the control of the public sector (and those that are outside of the public sector’s control).



Source: CHFA and Root Policy Research

Policy tools across the continuum. The graphic on the following page shows the full housing spectrum along with the types of policy approaches that can support housing at different points along the continuum. At the most affordable end (housing below 30% AMI), deep subsidies are needed to produce and operate housing. Not surprisingly, the farther up the income/price spectrum, the more likely it is that the private market can provide housing without any subsidy or intervention from public entities.

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Grand Junction can leverage the market as a partner to develop needed housing at the middle and upper end of the housing spectrum by using tools to encourage buildable lot and housing unit supply. Zoning reform may work to encourage market delivery of more

attainable housing. However, even with right-sized zoning regulations, the private market cannot produce affordable housing for lower income households due to the cost of new construction, land, and financing.

Strategies across the housing continuum...

Incomes and housing options

PUBLIC ASSISTANCE NEEDED

subsidies, incentives, and policies to create /preserve income-qualified units; and programs to improve housing stability for residents and workers

permanent supportive (psh),
shelter, transitional

below 30% AMI

affordable rental
housing

30% AMI to 80% AMI

THE MARKET AS A PARTNER

land use and zoning tools to unlock supply and
improve natural affordability

first-time / long-term homeownership

50% AMI and above

market-rate rental

80% AMI and above

**shelter is not a "housing" solution but a temporary step toward housing*
AMI = Area Median Income; graphic adapted from CHFA's Housing Continuum

green indicates market-provision without incentives/ subsidies

Note: The AMI breaks on the figure are in line with CHFA's housing continuum but do differ from Grand Junction's definitions of affordable rental housing as rental units affordable to households at or below 60% AMI and for-Sale/Homeownership units affordable to households at/below 100% AMI and Attainable/Workforce Housing defined as rental units affordable to 80% - 100% AMI households and for-sale/homeownership units affordable to 100% - 140% AMI households.

Source: CHFA and Root Policy Research

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2026 OBJECTIVES AND STRATEGIES

Key objectives of the HAP are articulated below along with tailored strategies to accomplish those objectives. The table on the following page adds specific action items and timelines to each strategy.

Objective 1: Employ “Supply Side” tools to increase housing unit production, aligned with community needs.

1. Continue to implement land use code changes that facilitate attainable housing development and housing diversity.
2. Continue incentives for affordable and/or attainable housing development.
3. Leverage city owned land and/or strategically acquire land for affordable and mixed-income housing.

Objective 2: Employ “Demand Side” tools, assisting households directly, to increase housing, access, affordability, and stability.

4. Prioritize continued investment in housing and homelessness services that demonstrate program effectiveness and positive outcomes.
5. Stabilize households through different housing models and homeless response and prevention systems.

Objective 3: Protect existing affordable housing through preservation policies/programs.

6. Support preservation of existing housing that serves low- and moderate-income households.

Objective 4: Maintain commitment to effective implementation through regional collaboration, strategic partnerships, funding, and continued engagement.

7. Explore revenue options and financing tools to support affordable housing services and production, including tools that leverage private investment.
8. Provide community engagement and education opportunities promoting community participation in understanding and addressing housing challenges.
9. Monitor state legislation related to or impacting housing and advocate for state actions that improve outcomes.
10. Monitor goal progress and housing program outcomes.

Summary of Key Changes from 2024 Housing Strategy:

- *Reorganized strategies under key objectives to simplify and clarify city role and intended outcomes.*
- *Continued most strategies from 2024 with updates to action items and some wording revisions to better reflect progress and direction.*
- *Removed strategy to “Evaluate inclusionary housing and/or a linkage fee ordinance”—the City evaluated a linkage fee in 2024/2025 and decided not to pursue.*
- *Direct integration of Grand Junction Area Community-wide Unhoused Strategy & Implementation Plan to ensure connectivity between HAP and homelessness (see Strategy #5).*

See Appendix D for a crosswalk of Strategy changes 2024-2026.

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Objective – Strategy – Action Item	Timeline
Objective 1: Employ “Supply Side” tools to increase housing unit production, aligned with community needs.	
1. Continue to implement land use code changes that facilitate attainable housing development and housing diversity.	
Monitor effectiveness of recent changes and refine as needed to ensure changes are delivering desired outcomes (e.g., product diversity, market demand, community benefit).	1-2 years
Bolster staffing resources and technological improvements to improve development review times.	Ongoing
Continue to implement recommendations from the Baker Tilly report on Development Review Process Assessment for Expedited Review of Affordable Housing (February, 2025)	Ongoing
2. Continue incentives for affordable and/or attainable housing development.	
Continue to fund ADU Production Program and Affordable Housing Production Incentive.	Ongoing
Continue fast tracking affordable development (in compliance with Prop 123) and Resolution 60-25	Ongoing
Continue to pursue state and federal grants that support affordable/attainable development, including supporting local housing partners in pursuit of such funding opportunities.	Ongoing
Continue to provide gap funding to catalyze affordable housing development, including working with local housing partners to identify opportunities to leverage resources for gap funding or other mechanisms to catalyze affordable housing development.	Ongoing
3. Leverage city owned land and/or strategically acquire land for affordable and mixed-income housing.	
Continue to leverage city-owned or acquired land for affordable and attainable housing. Prioritize projects that serve the greatest housing needs (<60% AMI and <100% AMI owner); include mixed-income units while prioritizing both affordable rental and affordable homeownership opportunities; leverage efficiencies in both land use (appropriate density) and construction (e.g., modular); and incremental infrastructure development.	Ongoing
Consider whether the City owns any parcels that would be suitable to pilot innovative housing options (e.g., cottage court).	1-2 years
Continue to maintain an inventory of existing public land that could be suitable for affordable/attainable housing.	Ongoing
Maintain partnerships with local and regional affordable developers.	Ongoing
Continue to evaluate strategic acquisitions by the city or in support of partners as opportunities arise.	Ongoing
Objective 2: Employ “Demand Side” tools, direct household assistance to increase housing access, affordability, and stability.	
4. Prioritize continued investment in housing and homelessness services (delivered by local partners) that demonstrate program effectiveness and positive outcomes.	
Continue to work with local service providers to identify critical needs which are underfunded and identify opportunities to leverage resources to fill service gaps.	Ongoing
Prioritize assistance that aligns with needs identified in the HNA, including but not limited to down payment assistance, rental and utility assistance programs, eviction/foreclosure prevention funds, and permanent supportive housing services.	Ongoing
5. Stabilize households through different housing models and homeless response and prevention systems.	

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- Continue to support the implementation of Grand Junction Area Community-wide Unhoused Strategy & Implementation Plan (adopted July 2023), as may be amended/updated, with specific focus on systems improvements, facilitation and coordination, and partnerships. Existing Plan recommendations included:
 - Establish a community-wide framework for enhancing Coordinated Entry and System of Care Processes.
 - Establish a flexible city-county housing fund to support housing security and increase coordination between services and collaboration among service providers.
 - Increase access to prevention, diversion, and housing navigation services.
 - Expand accessibility to basic needs and hygiene.
 - Expand mental health care services and substance use treatment options for PEH.
 - Increase accessibility and expand transportation services for PEH.
 - Increase non-market housing options including interim housing and shelter units.
- In consultation with housing partners, relaunch the At Home in GJ Landlord and Tenant Program which includes landlord education and incentives, and provides tenant education to local families.

Ongoing

Ongoing

Objective 3: Protect existing affordable housing through preservation policies/programs.

6. Support preservation of existing housing that serves low- and moderate-income households.

- Support resident ownership of manufactured housing communities (ROCs) and/or non-profit or PHA acquisition/rehabilitation that renews affordability contracts or preserves NOAH.
- Explore incentives for rental property improvements that meet HUD housing quality standards (HSQs)—possibly as part of the existing At Home in GJ program.

Ongoing

1-2 Years

Objective 4: Maintain commitment to effective implementation through regional collaboration, strategic partnerships, continued funding, and engagement.

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7. Explore revenue options and financing tools to support affordable housing services and production, including tools that leverage private investment.

- To the extent feasible, continue to appropriate General Funds to implement adopted housing strategies.
- Work with housing partners to maximize the City's Private Activity Bond (PAB) capacity for new affordable housing development and impactful rehabilitation efforts..
- Explore designation of Urban Renewal Areas and Tax Increment Financing for housing in specific geographic areas that may benefit from housing and revitalization (e.g., along North Avenue).
- Explore opportunities for new funding sources, including the potential for dedicated local funding; and/or a Housing Revenue Bond.
- Adopt the next 3-year Proposition 123 commitment to ensure applicable projects will remain eligible for Prop. 123 funds

Ongoing

Ongoing

2-4 Years

4-6 Years

1-2 Years

8. Provide community engagement and education opportunities promoting community participation in understanding and addressing housing challenges.

- Continue to work with local housing and service providers to enhance community engagement and education to advance housing solutions.

Ongoing

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- Continue to focus on tenant/landlord educational opportunities with partners, including the City/GJHA co-sponsored Landlord Symposium. Ongoing
- Convene local housing partners and other experts to explore and implement appropriate solutions to leverage resources to catalyze new affordable housing development and rehabilitation of existing affordable housing stock. 1-2 Years

9. Monitor state legislation related to or impacting housing and advocate for state actions that improve outcomes as appropriate.

- Track state legislation that impacts grant funding, housing access/affordability, and/or land use for applicability in Grand Junction. Ongoing
- Support legislative efforts at the state level to improve housing outcomes (e.g., construction defects reform, exploration of single stair access codes, etc.) Ongoing

10. Monitor goal progress and housing program outcomes.

- Continue to monitor affordable housing production within the City—and progress toward Prop 123 goals—as well as program outcomes for all housing investments and programs. Ongoing
- Ensure transparent tracking of progress and regular (annual) reporting to City Council and the community. Ongoing

Strategy and action detail. This section provides additional detail for the strategies and action items listed above, addressing the following questions (as recommended by DOLA):

- **Alignment with regional housing needs.** How will the strategy and/or actions contribute to regionwide housing needs; which income bands and/or populations are served?
- **Implementation Framework.** What are the anticipated time frame, legislative requirements (if any), responsible parties, complementary efforts, resources/costs, prioritization, and/or key implementation considerations?
- **Monitoring, Evaluation, and Reporting.** How will the City monitor and report progress?

Objective 1: Employ “Supply Side” tools to increase housing unit production, aligned with community needs. This objective includes strategies that address both market-rate supply needs as well as affordable (income-restricted housing) supply.

Strategy 1. Continue to implement land use code changes that facilitate attainable housing development and housing diversity.

■ Action items:

- Monitor effectiveness of recent changes and refine as needed to ensure changes are delivering desired outcomes (e.g., product diversity, market demand, community benefit).
- Bolster staffing resources and technological improvements to improve development review times.
- Continue to implement recommendations from the Baker Tilly report on Development Review Process Assessment for Expedited Review of Affordable Housing (February 2025).

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- **Alignment with regional housing needs.** This strategy helps address regional needs across the housing continuum with a focus on removing barriers to housing production and housing diversity.
- **Implementation framework.** The City is the lead entity for this strategy though implementation will positively benefit market-rate developers and their ability to effectively deliver housing. The only direct financial costs incurred would be staffing and/or technological upgrades. Implementation of some actions may require regulatory changes to the land use code.
- **Monitoring and reporting.** As discussed under Strategy 10, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include updates related to past land use code changes as well as any new process, staffing, or code changes related to housing production.

Strategy 2. Continue incentives for affordable and/or attainable housing development.

- **Action items:**
 - Continue to fund ADU Production Program and Affordable Housing Production Incentive.
 - Continue fast tracking affordable development (in compliance with Prop 123) and Resolution 60-25
 - Continue to pursue state and federal grants that support affordable/attainable development, including supporting local housing partners in pursuit of such funding opportunities.
 - Continue to provide gap funding to catalyze affordable housing development, including working with local housing partners to identify opportunities to leverage resources for gap funding or

other mechanisms to catalyze affordable housing development.

- **Alignment with regional housing needs.** This strategy helps address regional needs for affordable housing (<60% AMI rentals and <100% AMI ownership) and attainable housing (80%-100% AMI rentals and 100%-140% AMI ownership).
- **Implementation framework.** The City is the lead entity for this strategy though implementation will positively benefit affordable developers and their ability to deliver income-qualified housing. There are no legislative requirements for implementation, though some action items require continued funding to remain in place.
- **Monitoring and reporting.** As discussed under Strategy 10, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include numerical updates on ADUs and Affordable/Attainable housing units produced.

Strategy 3. Leverage city owned land and/or strategically acquire land for affordable and mixed-income housing.

- **Action items:**
 - Continue to leverage city-owned or acquired land for affordable and attainable housing. Prioritize projects that serve the greatest housing needs (<60% AMI and <100% AMI owner); include mixed-income units while prioritizing both affordable rental and affordable homeownership opportunities; leverage efficiencies in both land use (appropriate density) and construction (e.g., modular); and incremental infrastructure development.

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- Consider whether the City owns parcels that would be suitable to pilot innovative housing options (e.g., cottage court).
- Continue to maintain an inventory of existing public land that could be suitable for affordable/attainable housing.
- Maintain partnerships with local and regional affordable developers.
- Continue to evaluate strategic acquisitions by the city or in support of partners as opportunities arise.
- **Alignment with regional housing needs.** Immediate actions will deliver affordable housing units (<60% AMI rentals and <100% AMI ownership) but future actions could help address needs at any point along the housing continuum, depending on the characteristics of the land asset and priorities as a pilot project, affordable, or attainable development.
- **Implementation framework.** The City is the lead entity but all development would occur through key partnerships. No legislative requirements are needed for immediate action. Financial appropriation would be required for future acquisitions.
- **Monitoring and reporting.** As discussed under Strategy 10, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include outcomes of units created on city owned land and/or identification of sites for future acquisition.

Objective 2: Employ “Demand Side” tools, assisting households directly, to increase housing, access, affordability, and stability. Demand side strategies focus on supporting and stabilizing households through

programs and services, primarily administered through key non-profit organizations active in the community.

Strategy 4. Prioritize continued investment in housing and homelessness services (delivered by local partners) that demonstrate program effectiveness and positive outcomes.

■ **Action items:**

- Continue to work with local service providers to identify critical needs which are underfunded and identify opportunities to leverage resources to fill service gaps.
- Prioritize assistance that aligns with needs identified in the HNA, including but not limited to down payment assistance, rental and utility assistance programs, eviction/foreclosure prevention funds, and permanent supportive housing services.

- **Alignment with regional housing needs.** This strategy focuses on core needs identified in the HNA with direct support for low and moderate income households, where the market cannot address needs. Programs serve a range of vulnerable households, households at risk of displacement, and income-qualified households.

- **Implementation framework.** The City's primary role is coordination and funding, while program and service delivery will be implemented by non-profit and organizational partners. The County is also a key partner in coordinating and delivering services. There are no specific legislative requirements, though funding appropriation is necessary to maintain and/or expand services.

- **Monitoring and reporting.** As discussed under Strategy 10, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include

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funding reports as well as outcome data from partners delivering programs and services.

Strategy 5. Stabilize households through different housing models and homeless response and prevention systems.

Effective homeless response systems integrate both supply- side and demand-side responses that are tailored to pair upstream support for precariously housed residents and immediate response for households experiencing homelessness.

■ **Action items:**

- Continue to support the implementation of Grand Junction Area Community-wide Unhoused Strategy & Implementation Plan (adopted July 2023), as may be amended/updated, with specific focus on systems improvements, facilitation and coordination, and partnerships. Existing Plan recommendations included:
 - *Establish a community-wide framework for enhancing Coordinated Entry and System of Care Processes.*
 - *Establish a flexible city-county housing fund to support housing security and increase coordination between services and collaboration among service providers.*
 - *Increase access to prevention, diversion, and housing navigation services.*
 - *Expand accessibility to basic needs and hygiene.*
 - *Expand mental health care services and substance use treatment options for PEH.*
 - *Increase accessibility and expand transportation services for PEH.*
 - *Increase non-market housing options including interim housing and shelter units.*

- In consultation with housing partners, relaunch the At Home in GJ Landlord and Tenant Program which includes landlord education and incentives, and provides tenant education to local families.

- **Alignment with regional housing needs.** This strategy focuses efforts on the concentration of housing needs below 30% AMI and for renters in general. It helps reduce risk of displacement and stabilize vulnerable households.
- **Implementation framework.** The City's role in the Unhoused Strategy is focused on system improvements, facilitation and coordination, and partnerships. Key partners in implementation include the County, non-profit service providers, the shelter network, and GJHA (in providing affordable units and vouchers). No legislative changes are proposed. The City has a more active role in leading the AT Home in GJ Landlord though the program also involves local landlord partners. This Strategy does require continued financial support from the City for effective implementation.
- **Monitoring and reporting.** As discussed under Strategy 10, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include metrics on the state of homelessness, regional efforts/progress on addressing homelessness, and program outcomes for the At Home in GJ Landlord and Tenant Program.

Objective 3: Protect existing affordable housing through preservation policies/programs. This objective focuses on preservation of housing that is already serving low and moderate income households. There are two different

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submarkets of properties serving low- and moderate- income households: income restricted housing and naturally occurring affordable housing (or “NOAH”). NOAH generally reflects older apartments, smaller and attached for-sale homes (sometimes in poor condition), and/or mobile/manufactured housing. Preservation efforts are needed when affordability contracts on income-restricted units are set to expire, when NOAH is under market pressures to raise rents/prices above what low-income households can afford; and/or when NOAH is for sale (especially to corporate investors).

Strategy 6. Support preservation of existing housing that serves low- and moderate-income households. Actions under this strategy include preserving naturally occurring affordable housing (e.g., manufactured housing communities), extending the affordability contracts on income-restricted units, and increasing access to market-rate housing for voucher holders.

■ **Action items:**

- Support resident ownership of manufactured housing communities (ROCs) and/or non-profit or PHA acquisition and rehabilitation that renews affordability contracts or preserves NOAH.
- Explore incentives for rental property improvements that meet HUD housing quality standards (HSQs)—possibly as part of the At Home in GJ program.

- **Alignment with regional housing needs.** This strategy addresses identified need for affordable housing (<60% AMI for renters and <100% AMI for owners); supports residents at risk of displacement including manufactured housing community residents as well as residents living in affordable units with expiring contracts; and also helps local landlords address housing condition needs (identified as a challenge throughout the County).

- **Implementation framework.** The City would lead implementation, working with non-profit partners, GJHA, and local property owners. Acquisition/rehab as well as ROC opportunities would be evaluated on an opportunistic basis while the voucher readiness program could be implemented as resources and staff capacity are available.

- **Monitoring and reporting.** As discussed under Strategy 10, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include programmatic outcomes for a potential voucher readiness program as well as any efforts related to ROC or affordability contract preservation.

Objective 4: Maintain commitment to effective implementation through regional collaboration, strategic partnerships, funding, and continued engagement. A collaborative approach to implementation will deliver the best results to address housing needs. This should include geographic collaboration (with other local government entities); strategic partnerships (with GJHA and service providers as well as public-private partnerships); and community collaboration (through outreach, education, and progress reporting). Financial resources and staff capacity are also critical components to effective implementation.

Strategy 7. Explore revenue options and financing tools to support affordable housing services and production, including tools that leverage private investment. Local funds are particularly effective for affordable housing development projects because they provide a sustainable and flexible funding source without federal or state regulations. Revenue can be used for gap financing of low-income housing projects, land banking, development incentives or subsidies

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(such as fee or tax rebates), and/or leveraging state and federal funding that requires a local match.

Dedicated local funds for affordable housing production, preservation, and programs (or a “Housing Trust Fund”) can have a high impact on housing needs, especially in cities with adopted housing plans, clear and measurable housing goals, and/or additional development capacity. Revenue from local sources vary widely but can include General Obligation Bonds, sales tax, property tax, general fund allocations, and other fees directly tied to housing demand.

Dedicated funds—as opposed to discretionary allocations—have the added benefit of dependable future revenue, which is stable and allows a City to bond against the revenue, which can support up-front costs of major housing investments. Grand Junction has supported housing investments through General Fund allocations and one-time ARPA funding, but a sustainable, dedicated source would provide reliability and consistency for future investments.

Furthermore, there are suite of financial tools that can help leverage private investment for public benefit—including Private Activity Bonds and Tax Increment Financing.

■ **Action items:**

- To the extent feasible, continue to appropriate General Funds to implement adopted housing strategies.
- Work with housing partners to maximize the City’s Private Activity Bonds (PAB) to increase LIHTC capacity for new affordable housing development and impactful rehabilitation efforts.
- Explore designation of Urban Renewal Areas and Tax Increment Financing for housing in specific geographic areas

that may benefit from housing and revitalization (e.g., along North Avenue).

- Explore opportunities for new funding sources, including the potential for sustainable, dedicated local funding; and/or a Housing Revenue Bond.
- Adopt the next 3-year Proposition 123 commitment to ensure applicable projects will remain eligible for Prop. 123 funds

■ **Alignment with regional housing needs.** The allocation of revenue and application of financing tools should be prioritized to housing needs that cannot be addressed by the market alone—typically this means affordable and attainable housing (as defined by the City) as well as programs and services for low- and moderate-income households.

■ **Implementation framework.** The City has the lead role in exploring revenue options and financing tools, though such efforts will leverage state and federal resources as well as private investment. That strategy requires staff time for exploration and research, may require legislative action depending on outcomes (e.g., dedicated revenue source), and inherently requires allocation of financial resources—either directly or through specific financing tools.

■ **Monitoring and reporting.** As discussed under Strategy 10, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include updates on Proposition 123 commitments, state/federal grants, as well as staff research on any future potential funding options.

Strategy 8. Provide community engagement and education opportunities promoting community participation in understanding and addressing housing challenges. Community

GRAND JUNCTION HOUSING ACTION PLAN

engagement is a core component of successful implementation of housing strategies. The City of Grand Junction should continue to prioritize community engagement and education opportunities to address housing challenges and promote community participation.

- **Action items:**

- Continue to work with local housing and service providers to enhance community engagement and education to advance housing solutions.
- Continue to focus on tenant/landlord educational opportunities with partners including the City/GJHA co-sponsored Landlord Symposium.
- Convene local housing partners and other experts to explore and implement appropriate solutions to leverage resources to catalyze new affordable housing development and rehabilitation of existing affordable housing stock.

- **Alignment with regional housing needs.** This strategy helps increase efficacy of all strategies across the continuum of housing needs including both affordability and production needs.

- **Implementation framework.** The City will continue to lead engagement and education efforts in partnership with local non-profits, GJHA, other City departments, and the County. This strategy does not require legislative action nor significant financial resources (other than staff time).

- **Monitoring and reporting.** As discussed under Strategy 10, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community.

Strategy 9. Monitor state legislation related to or impacting housing and advocate for state actions that improve outcomes.

The State has continued to take a more active role in housing over the past few years, including increasing funding for housing efforts. The City of Grand Junction has successfully leveraged additional funding by securing multiple grants to advance affordable housing efforts in the Grand Valley over the past three years.

- **Action items:**

- Track state legislation that impacts grant funding, housing access/affordability, and/or land use for applicability in Grand Junction.
- Support legislative efforts at the state level to improve housing outcomes (e.g., construction defects reform, exploration of single stair access codes, etc.).

- **Alignment with regional housing needs.** Depending on specific state reforms, this strategy could have an impact at any point along the continuum of housing needs.

- **Implementation framework.** Implementation is primarily passive since this strategy is reactive to state action. Staff time is required.

- **Monitoring and reporting.** As discussed under Strategy 10, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include regular updates to Council and partners on state legislation.

Strategy 10. Monitor goal progress and housing program outcomes. Since adopting its first Housing Strategy, the City has continuously emphasized transparent reporting on goal progress and program outcomes.

- **Action items:**

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- Continue to monitor affordable housing production within the City—and progress toward Prop 123 goals—as well as program outcomes for all housing investments and programs.
- Ensure transparent tracking of progress and regular (annual) reporting to City Council and the community.
- **Alignment with regional housing needs.** This strategy helps increase efficacy of all strategies across the continuum of housing needs including both affordability and production needs.
- **Implementation framework.** City staff currently lead monitoring efforts; if/when a Housing Board is established, they would also play a role in implementation. This strategy has only requires staff time.
- **Monitoring and reporting.** The City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community.

ANNUAL PRIORITIZATION CONSIDERSATIONS

This HAP is intended to guide the City's housing strategy over a six-year period. Specific project and program priorities are expected to shift year-to-year based on unique market or funding opportunities, acute housing or service needs, as well as funding or staff capacity. Rather than a rigid 6-year prioritization rubric, the City should remain nimble within the strategic context in order to maximize opportunities and

impact in any given year, responsive to community needs and partner/stakeholder input. As such, priorities for each program year should be determined through collaboration between City staff, City Council, and local housing and service providers. The following figure outlines the approach to annual prioritization.

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Annual Consideration For Prioritizing Annual Housing Actions

Each year, the City will evaluate and prioritize housing strategies based on available resources, community needs, and our capacity to deliver results. The following criteria guide how we make those decisions.

Key Criteria	Questions We Consider	How We Apply It
 Funding Opportunities We prioritize actions that take advantage of current and upcoming funding opportunities.	• Are there grants, loans, or other funding sources available? • Can we leverage outside funds to increase impact?	 We prioritize strategies that align with available funding and help maximize local and regional investments.
 Budget Availability We focus on actions that fit within our current and anticipated budgets.	• Is funding available this year? • What are the short- and long-term budget impacts?	 We prioritize actions that are financially feasible and support sustainable use of resources.
 Risk Tolerance We consider the level of risk associated with each action and our ability to manage it.	• What are the potential risks and uncertainties? • Are we comfortable with the level of risk?	 We balance innovative approaches with responsible risk management and focus on actions with acceptable risk.
 Staff & Partners Capacity We prioritize actions that match our internal capacity and partner availability and commitment.	• Do we have the staff capacity to lead or support this work? • Do we have partners with the capacity and commitment to succeed?	 We prioritize actions we can realistically implement with existing staff and strong partnerships.
 Funding Alignment We prioritize actions that align with funder or partner priorities and local goals.	• Does the action align with funder or partner priorities? • Will it strengthen future funding opportunities?	 We select actions that are eligible for current or future funding and advance our local and regional goals.
 Compliance & Policy Alignment We ensure actions meet legal, policy, and regulatory requirements.	• Does the action help us meet legal or policy obligations? • Will it advance adopted plans and commitments?	 We prioritize actions that support compliance and move us forward on adopted plans and policies.
 Housing Impact We focus on actions that address local housing needs and advance affordability and stability.	• Will this action create or preserve housing? • Does it support households with the greatest needs?	 We prioritize actions with a strong impact on increasing housing availability, stability, and affordability.
 Timeline & Readiness We consider how soon results can be achieved and how ready the action is to move forward.	• Can the action be implemented this year? • Are the necessary steps and approvals in place?	 We prioritize actions that are well-positioned for timely implementation and near-term results.
 Administrative Burden We consider the ongoing administrative effort required to implement and maintain the action.	• What level of ongoing administration is required? • Is the effort proportional to the expected outcomes?	 We prioritize actions with manageable administrative requirements relative to expected outcomes.
 State Grants & Legislative Requirements We align with state funding opportunities and legislative expectations.	• Are there state grants we should pursue? • Does this action help us meet legislative requirements?	 We prioritize actions that position us for state funding and help us meet current and future legislative expectations.
 Working Together: Staff & Partners We work closely with City staff across departments and with our community partners to identify needs, evaluate options, and make recommendations. This collaborative process ensures our annual housing actions are informed by expertise, community input, and shared goals.	 Our Goal To use our resources wisely, advance community priorities, and make steady progress toward our shared vision for a stronger community.	

Source: City of Grand Junction.

GRAND JUNCTION HOUSING ACTION PLAN

APPENDIX A. CROSSWALK FOR SB 24-274 BASELINE COMPONENTS

Baseline Components	Where addressed in Grand Junction HAP?
★ A Housing Action Plan must include the following Housing Needs Assessment related baseline components (C.R.S. 24-32-3705(3)):	
• Summary report of the local government's progress toward addressing the findings of the applicable Housing Needs Assessment (C.R.S. 24-32-3705(3)(a)). Described under Section 2.3.	Pages 12-15
• Description of how the local government's Housing Action Plan addresses regional housing needs allocations, if applicable (C.R.S. 24-32-3705(3)(b)). Described under Section 2.4.	Pages 4, 20-27
• Assessment of the effects of the local government's existing zoning and density on housing development (C.R.S. 24-32-3705(3)(c)). Described under Section 2.2.	Pages 5-6, and 12
• A plan to promote equitable and efficient development of housing identified in a Housing Needs Assessment to satisfy housing needs at different income levels (C.R.S. 24-32-3705(3)(d)). Described in Section 4.2 (i).	Pages 16, 20-27
• A narrative analysis of any area that the local government has identified as being at elevated risk of displacement (C.R.S. 24-32-3705(3)(f)).	Page 4
★ Additional baseline components include the following (C.R.S. 24-32-3705(3)):	
• Locally-appropriate goals, strategies, and actions for promoting the production and preservation of affordable housing development and regulated affordable housing, including at least two standard and one long-term affordability strategies (C.R.S. 24-32-3705(3)(e)). See Section 4.2(ii). Colorado Department of Local Affairs 1-4	Pages 17-27, (also see Appendix B)
• A plan to mitigate displacement, including at least one displacement mitigation strategy (C.R.S. 24-32-3705(3)(f)). See Section 4.2(ii).	Pages 17-27, (also see Appendix B)
• A plan for the legislative consideration for adoption of the affordability and displacement mitigation strategies identified (C.R.S. 24-32-3705(3)(g)). Described in Section 4.2 (iii).	Pages 20-27
• Recommended modifications to local zoning to be conducted before the next Housing Action Plan (C.R.S. 24-32-3705(3)(h)). Described in Section 4.2 (iv).	Pages 20-21 (Strategies 1 and 2)

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• Analysis of opportunities to achieve the development of higher-density and regulated affordable housing within a reasonable distance of major transit stops (C.R.S. 24-32-3705(3)(i). Described in Section 4.2(v).	Pages 20-21 (Strategies 1 and 2)
• A narrative of the public outreach and engagement process for the Housing Action Plan (C.R.S. 24-32-3705(3)(j)). Described under Section 3.1.	Pages 6-11
• A description of opportunities for intergovernmental coordination to address local and regional housing needs (C.R.S. 24-32-3705(3)(k). Described in Section 5.2. – section on coordination opportunities	Pages 17-27 (particularly Strategies 9-11)

GRAND JUNCTION HOUSING ACTION PLAN

APPENDIX B: AFFORDABILITY STRATEGIES CROSSWALK

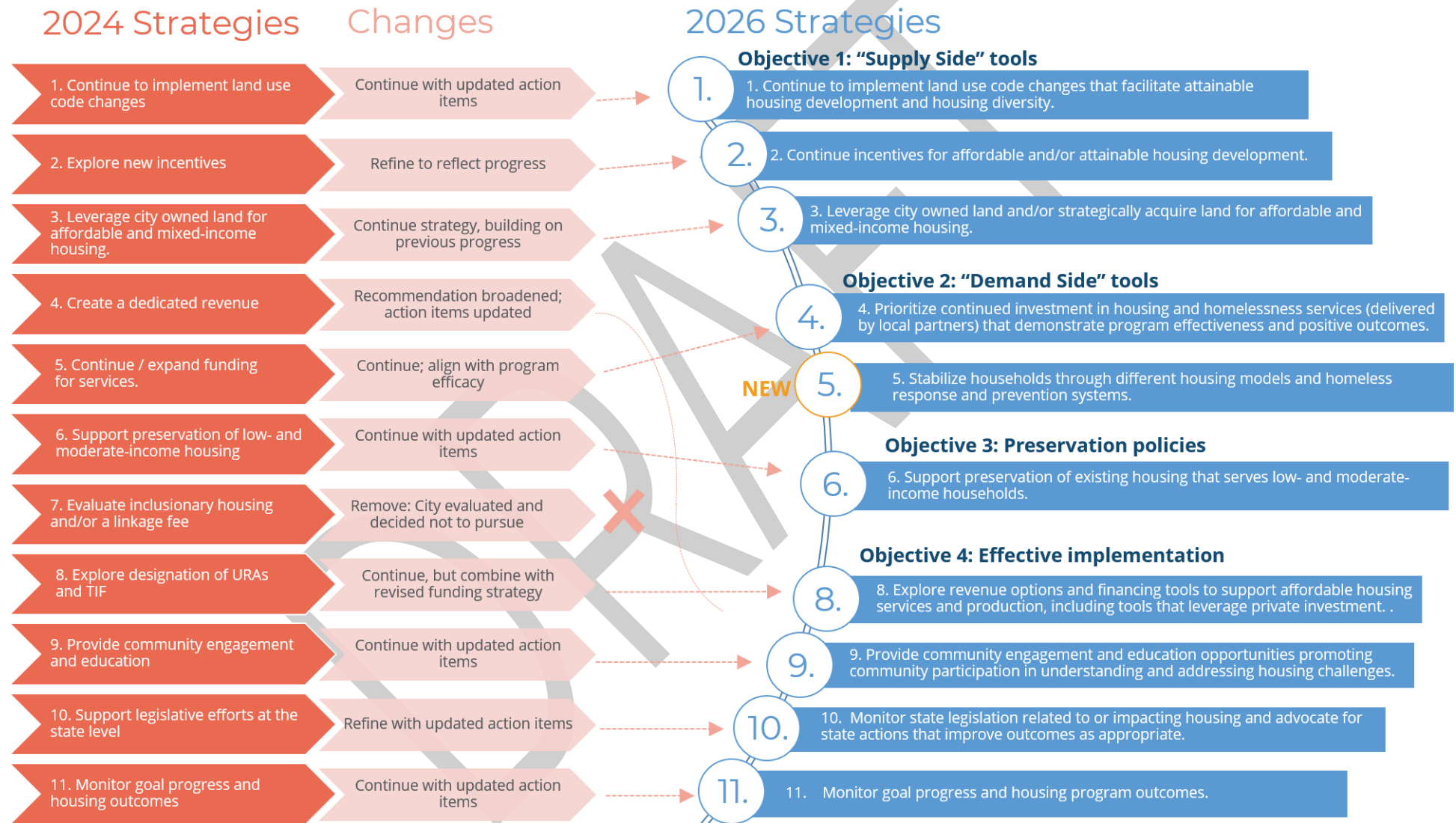
Affordability Strategy Directory for SB 24-174	Strategies Included in Grand Junction HAP
1. Standard Affordability Strategies (choose at least 2)	
A. Create a local inclusionary zoning ordinance	
B. Leverage publicly owned, sold, or managed land	X
C. Create or expand a program to subsidize or reduce impact fees	X
D. Establish a density bonus program	
E. Create a program to prioritize / expedite development approvals <i>(Note: Not eligible if using Long-Term Affordability Strategy 2C)</i>	X
F. Create or expand a program to subsidize or reduce permit fees other than impact fees	X
G. Enact local laws that incentivize construction and preservation of accessible and visitable units and multi-bedroom units	
H. Reduce local parking requirements to one half space per unit of regulated affordable housing	
I. Enacting local laws that support housing for families	
J. Other strategies with a comparable impact on local housing affordability	X
2. Long-Term Affordability Strategies (choose at least 1)	
A. Establish local revenue for affordable housing, e.g., linkage fee on market-rate housing	X
B. Regulate short-term rentals, second homes, and vacancies to increase local housing use	
C. Commit to and stay eligible for Article 32 funding (Proposition 123, State Affordable Housing Fund)	X
D. Amend zoning to allow ADUs, duplexes, triplexes, quadplexes, and townhomes	X
E. Use administrative processes for housing approvals, eliminating public hearing requirements	
F. Incentivize or create programs for land banking or community land trusts	X

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G. Establish an affordable homeownership strategy (e.g. right of first refusal program, affordable rent-to-own programs, etc.)	X
H. Other strategies with a comparable impact on local housing affordability	X
3. Displacement Mitigation Strategies (choose at least 1)	
A. Fund rental and mortgage assistance	X
B. Support legal representation to prevent eviction and foreclosure	
C. Establish a housing counseling and navigation program	X
D. Create a property tax and down payment assistance program	
E. Invest in community land trusts	
F. Preserve existing affordable housing	X
G. Require community benefits agreements for multifamily development	
H. Prioritize current residents in new multifamily development	
I. Stabilize lower income homeowners near Transit Centers	
J. Ensuring no net loss of affordable family-sized housing	
K. Establish a program for community or small local business investment (Note: Not eligible if investments do not include housing)	
L. Other strategies that provide displacement mitigation	X

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APPENDIX C. CROSSWALK OF STRATEGY CHANGES 2024 TO 2026



Source: Root Policy Research.

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APPENDIX D. PROGRESS ON PREVIOUS HOUSING STRATEGIES

The figure below shows each 2024 strategy with current updates on accomplishments and progress.

Figure 3. Progress Update on 2024 Housing Strategies, City of Grand Junction

2024 Strategy	Progress Update through 2025
1 Continue to implement land use code changes that facilitate attainable housing development and housing diversity.	• Interim Housing Code: City Council adopted Ordinance No. 5229, on August 29, 2024, which created the zoning and land use regulations (guidelines) for interim housing sites to develop within the community. Interim housing is a temporary structure that could provide shelter while longer-term solutions, such as permanent housing to be developed. To date, there have not been any interim shelter sites developed within the city. • Land Use Code Updates: Since the city updated its code that became effective in 2023, the City has adopted over 100 refinements to the City's Land Use Code adding flexibility and clarity and reducing regulations. • Expedited Review Process & Study: The City had previously adopted an Expedited Review process for affordable housing projects; however, in September 2025, the City updated its Expedited Review process to align with the Proposition 123 fast track requirements. To prepare for these changes and to increase overall efficiency, the City launched a study in 2024 to evaluate and streamline the development review process, optimize processes, and enhance customer service. The study will assess each phase—from pre-application to project closeout—identifying challenges, staffing needs, and opportunities to improve workflows. A key focus is expediting approvals for affordable housing while ensuring timely reviews for all developments.
2 Explore new incentives for affordable and/or attainable housing development.	• In 2025, the City approved a revised Affordable and Attainable Housing Incentive Program that waives or reduces impact fees and/or water and sewer fees for projects meeting the program's affordability criteria, and establishes a process for the City to pay water and sewer fees on behalf of eligible projects. In 2026, this program is estimated to result in approximately \$3,421,334 in waived fees and \$1,329,833 in City-paid water and sewer fees for qualifying projects resulting in the future development of approximately 409 units. • The city has been successful in seeking and being awarded grants to support affordable housing development. Examples include, \$500,000 awarded through DOLA's More Housing Now Infrastructure Grant for GJHA Current Project, \$1,000,000 from the More Housing Now Infrastructure Grant for the Salt Flats Project, \$325,000 awarded for the ADU Grant to provide fee and cash incentives. • Other Incentives the city has provided include financial contributions to: ➢ The Grand Junction Housing Authority (The Current), ➢ Housing Resources of Western Colorado (The Row Homes at Meridian Park) and the Downtown Development Authority (The Terminal), and Aspire Residential, LLC (Liberty Apartments) ➢ Down Payment Assistance Fund, Housing Resources of Western Colorado - 39 loans (more details under Strategy 6: Preservation).
3 Leverage city owned land and/or strategically acquire	• City Inventory of Land completed

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	land for affordable and mixed-income housing.	- CHFA Land Banking Grant (and City match) for city acquisition of the 21.78 acres Salt Flats property (324-465 units; 70% Affordable), DOLA Land Acquisition Grant (and cash match) for the acquisition of 15 acres for the GJHA Confluence Site with the first phase "The Current" \$400,000 Awarded to Housing Resources of Western Colorado for acquisition of land for future development
4	Create a dedicated revenue source to address housing challenges.	The City has not established a dedicated revenue source. (In 2022, the City proposed two ballot measures to raise lodging tax by 1% and introduce a 6% short-term rental tax to create a dedicated Housing Fund, but both measures were unsuccessful). Funding has been contributed annually from General Fund or reserve funds through the city's budgeting process and PAB and CDBG funds prioritize affordable housing.
5	Continue / expand funding for existing housing and homelessness services.	- Grand Valley Catholic Outreach (GVCO) OPENED Mother Teresa Place with funding in 2022, 2023, 2024 & 2025 budgets - Joseph Center OPENED 15 beds for Golden Girls & added 20 bed Family Shelter with City funding awarded in 2023. - In 2025, the City opened an RFP for Comprehensive Solutions for Individuals Experiencing Homelessness. Awarded \$75,000 (\$13,847 General Fund; \$61,152 CDBG) to Catholic Outreach for Rental Assistance/Eviction Prevention; \$250,000 (general fund) to Hilltop Family Resources for emergency and transitional shelter services; \$100,000 (general fund) to The Joseph Center for supporting their family shelter and supportive services for the unhoused.
6	Support preservation of existing housing that serves low- and moderate-income households.	- City received notice of four Grand Junction mobile home park sale - launched outreach efforts - Griffin RiverView Mobile Home Park – working with local partners, City Staff assisted in outreach efforts to inform of their rights under The Colorado Mobile Home Park Act and Oversight Program. Park sold to a local developer who is currently in conversations with City Staff on providing an affordability mechanism and be able to count units as a preservation effort under Prop 123. - Down Payment Assistance Fund, Housing Resources of Western Colorado - 39 loans. In 2023, Housing Resources of Western Colorado was awarded \$1,000,000 to create a down payment assistance (DPA) revolving loan fund, providing 0% interest loans of \$25,000 to approximately 40 low-income households. These loans have no monthly payments and are recaptured upon refinancing or sale of the home. In 2024, HRWC funded 39 DPA loans homes/households, enabling home purchases and contributing to Prop 123's unit production goals. - The City launched and continues to develop the At Home in GJ Landlord and Tenant Program which includes landlord education and incentives, and provides tenant education to local families. Additionally, in 2025, the City added the Almost Home Guide, a local resource for tenants to find local units.
7	Evaluate inclusionary housing and/or a linkage fee ordinance.	- The Grand Junction Municipal Code requires the City to update its impact fee study once every five years. The City's last fee study for transportation, police, fire, parks, and municipal facilities was completed in 2019. The City contracted TischlerBise to update its fee study and create a nexus study for an affordable housing linkage fee. - The study's Affordable Housing Linkage Fee recommendations were provided in 2025. Staff did not recommend Housing Linkage Fee - Council did not adopt a linkage fee.
8	Explore designation of Urban Renewal Areas and Tax Increment Financing for affordable housing.	Recommended timeline for implementation 2-4 years; No work has been completed to explore the formation of an URA within the City.

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9 Provide community engagement and education opportunities to address housing challenges and promote community participation.	• City staff participated in numerous outreach and engagement opportunities in 2025 including: • Hosted approximately 5 different Affordable Housing Workshops and Tours for local developers, real estate agencies, and housing providers. • By invitation, staff spoke at numerous local clubs, service organizations, community groups, churches, and schools about housing and homelessness. • Staff participated in multiple stakeholder meetings and workshops • Cohosted the 2025 Landlord Symposium with GJHA and had over 200 local landlords learning about new landlord/tenant laws. Hosted 12 Tenant Education Classes for approximately 200 participants.
10 Support legislative efforts at the state level to improve housing outcomes.	• Staff participated in State of Colorado Division of Housing feedback sessions on development of the Prop 123 unit count methodology and guidelines and the implementation of HB24-1152 which created new legislation around ADU code requirements and grant opportunities for ADU supportive jurisdictions. • Made Proposition 123 commitment, approved Fast Tracking, and made minor revisions to Code to be compliant with state law for ADUs.
11 Monitor goal progress and housing program outcomes	• The City continues to monitor progress and report regularly to City Council. • In May 2026, the City received notice that they had exceeded their Proposition 123 unit production goal of 374 units. To date, the City has completed 446 units towards the goal with another 393 units currently in the unit production pipeline with anticipated units counting in 2026, 2027, and 2028. The City is currently working on an Intergovernmental Agreement between the City of Fruita, Town of Palisade, and Mesa County to regionally collaborate and reattribute units to ensure that all local jurisdiction remain eligible for Prop 123 funding. • Received ADU Compliance Letter and ADU Supportive Jurisdiction designation • Actively pursuing compliance with HNA and HAP requirements.

Unhoused strategies. In addition to the progress summarized above, in partnership with housing and service providers, including the Mesa County Collaboration for the Unhoused (MCCUH), the City has adopted strategies “to fill key gaps and address significant needs of people experiencing houselessness (PEH) through the Communitywide Unhoused Strategy and Implementation Plan (2024):

1. Establish a community-wide framework for enhancing Coordinated Entry and System of Care Processes.
2. Establish a flexible city-county housing fund to support housing security and increase coordination between services and collaboration among service providers.

3. Increase access to prevention, diversion, and housing navigation services.
4. Expand accessibility to basic needs and hygiene.
5. Expand mental health care services and substance use treatment options for PEH.
6. Increase accessibility and expand transportation services for PEH.
7. Increase non-market housing options including interim housing and shelter units.



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Grand Junction Housing Action Plan—2026—2032

DRAFT REPORT—REVISED WITH INPUT FROM GRAND JUNCTION CITY COUNCIL AND GRAND JUNCTION HOUSING AUTHORITY
~~July 1~~August 18, 2026

GRAND JUNCTION HOUSING ACTION PLAN

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INTRODUCTION

Purpose of the Housing Action Plan. Housing Action Plans (HAPs) outline actionable steps to address housing needs identified through data and community engagement findings gathered for the Housing Needs Assessment. In accordance to SB 24-174, Grand Junction is required to complete a HAP in response to their participation in the Regional Housing Needs Assessment (RHNA) and because the city’s population is well above the 5,000-person threshold.

The HAP builds on Grand Junction’s existing Housing Strategy, most recently updated in 2024. The recommended strategies offer a balanced approach for promoting housing affordability and attainability within Grand Junction.

Relationship to the Housing Needs Assessment. The 2026 Grand Junction & Mesa County RHNA is a foundational and guiding document to this Action Plan. The RHNA demonstrates current and future housing needs in Grand Junction and Mesa County through data analysis and comprehensive community engagement findings from stakeholder focus groups and interviews, community meetings, a resident survey with more than 1,000 responses, and resident focus groups with those whose experiences are typically underrepresented in meetings, surveys, and Census data. Strategies pursued in this HAP are rooted in findings from the RHNA. The full RHNA is attached as an appendix to the Housing Action Plan; key findings are summarized on page 3 of the HAP.

GRAND JUNCTION HOUSING ACTION PLAN

HOUSING AS A CITY PRIORITY

Grand Junction's Comprehensive Plan serves as a blueprint for the city, with its foundation resting on the community's vision for the future. The Housing Action Plan integrates the priorities identified by the City Council into the broader framework of city planning and development.

Comp Plan Principle 5: Strong Neighborhoods and Housing Choices:

1. *Promote more opportunities for housing choices that meet the needs of people of all ages, abilities, and incomes.*
2. *Partner in developing housing strategies for the community.*
3. *Support continued investment in and ongoing maintenance of infrastructure and amenities in established neighborhoods.*
4. *Promote the integration of transportation mode choices into existing and new neighborhoods.*
5. *Foster the development of neighborhoods where people of all ages, incomes, and backgrounds live together and share a feeling of community.*

The City's Strategic Framework 2025-2027 highlights housing as one of its five strategic priorities for the planning period. Excerpt below:

STRATEGIC PILLAR 2:

HOUSING



The City understands the critical need for more affordable housing and will work with community partners to improve processes that support the creation of affordable and attainable housing for residents and workers.

GOALS

1. Streamline the planning and approval processes by reducing the city's review turnaround times, reducing barriers, while increasing predictability for applicants.
2. Leverage available resources and seek grant funding when available to fulfill the city's Proposition 123 commitment along with the implementation of the City's highest priority housing goals as identified in the Housing Strategy, while continuing to collaborate with partners that support housing.
3. Clarify the City's role in addressing unhoused solutions in the community.

The City's stated vision and adopted goal (Resolutions 48-22, 64-23 and 65-23) for housing is below.

Vision: *The City of Grand Junction is committed to enacting housing policies and partnering with outside organizations that seek to increase affordable housing options, diversify housing choice, decrease the gap between need and housing inventory, and assist those without homes to access supportive and housing services.*

Goal: *Increase affordable housing stock by 3% per year.*

Defining Affordability. In 2023, the City Council adopted Resolution 65-23 which amended the City of Grand Junctions Housing Goal and the definitions for Affordable and Attainable Housing.

- **Affordable Housing** is defined as units that have a contractual requirement for an income restriction for affordability (housing costs are less than 30%) for thirty or more years.
 - Rental Units affordable to households at/below 60% AMI*
 - For-Sale/Homeownership units affordable to households at/below 100% AMI.
- **Attainable/Workforce Housing** is defined as:
 - Rental Units affordable to 80% - 100% AMI households
 - For-Sale/Homeownership units affordable to 100% - 140% AMI households.

***Area median income—or AMI:** Housing programs rely on income limits published by the U.S. Department of Housing and Urban Development (HUD) that are represented as percentages of the area median family income (commonly abbreviated as "HUD AMI" or simply "AMI"). AMI is defined annually by HUD market studies; it varies geographically and by household size.

GRAND JUNCTION HOUSING ACTION PLAN

SUMMARY OF HOUSING NEEDS & COMMUNITY ENGAGEMENT

The City of Grand Junction, in collaboration with Mesa County, completed a Regional Housing Needs Assessment (HNA) in 2026 to establish a shared understanding of housing conditions, trends, and needs across the region. This City of Grand Junction Housing Action Plan builds directly on that analysis.

This section highlights the key existing conditions most relevant to strategic planning, summarizing and expanding upon the Regional HNA, including data trends from the HNA, development barriers, and community engagement conducted to inform both the HNA and HAP.

Housing Needs Assessment highlights. This section summarizes the key findings of the regional HNA. The full HNA is included as an Appendix and offers a demographic and economic profile of the county, housing market trends, a housing needs analysis, and full results from community engagement efforts. Key findings include:

- **DEMOGRAPHIC & ECONOMIC TRENDS:** Forecasted growth, aging population, and rising incomes but declining rates of homeownership for income levels that have historically been entry-level buyers (households with incomes between \$50,000 and \$100,000).
- **HOUSING STOCK & MARKET TRENDS:** Housing production keeping pace with population and job growth (after a period of undersupply). Steep price and rent increases—even with some softening in the last 2 years—outpace wages and inflation and lead to losses in naturally occurring affordable housing.
- **HOUSING AFFORDABILITY & NEEDS:** At the median, the rise in home prices exceeded income and wage gains over the past five years. Median renter incomes rose at a slightly higher rate than median rents; however there remains a substantial affordability gap

for many (evidenced by cost burden and gaps analysis). Current rental vacancy rates are still extremely low at 3.4%.

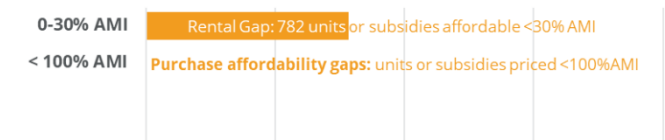
- Nearly half of Grand Junction's renters (and nearly a quarter of owners) are cost burdened, spending more than 30% of gross income on housing. In total, 9,200 Grand Junction households are cost burdened; 4,300 of those are severely cost burdened. Countywide, 2,400 people experienced homelessness in 2024.
- Mismatches in supply and demand by price-point show existing affordability needs are concentrated below 30% AMI in the rental market; and below 100% AMI in the for-sale market. Affordability gaps can be addressed through new units at needed price-points and/or subsidies of existing units.
- Production needs are 6,937 units over 10 yrs to alleviate overcrowding, soften vacancy rates, and keep up with projected household and job growth. The market will likely deliver units over 80% AMI for rentals and over 150% AMI for ownership products, but public interventions is likely needed for lower AMIs.

Figure 1, on the following page summarizes affordability and production needs in Grand Junction.

GRAND JUNCTION HOUSING ACTION PLAN

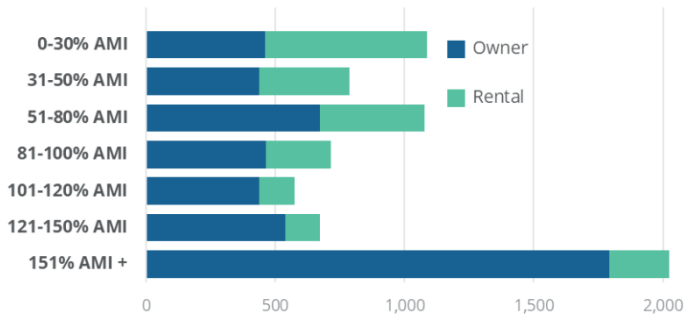
Figure 1.
Affordability and Production Needs Summary, Grand Junction

Current Affordability Gaps (mismatch in supply and demand)
Affordability gaps can be addressed through new units at needed price-points and/or subsidies of existing units.



Production Needs by 2036 (Catch-up + Keep-up): 6,937 units

New units needed to alleviate overcrowding, soften vacancy rates, and keep up with projected household and job growth through 2036.



Source: Root Policy Research from the Grand Junction and Mesa County Regional HNA.

- **DISPLACEMENT CONCERNS:** Displacement is a meaningful housing stability issue in Grand Junction: 13% of survey respondents said they had to move out of a home, condo, or apartment when they did not want to (within the past five years).
 - Renters, precariously housed and mobile home occupants had the highest rate of reported displacement from their previous housing situation. Single adult, single parent and large households had markedly higher displacement than other household types. Hispanic respondents had slightly higher displacement rates than non-Hispanic White respondents and displacement is most reported by residents with incomes below \$75,000.
 - The most common drivers were unaffordable rent increases, followed by job loss or reduced work hours that resulted in reduced wages.
 - Displacement often leads to ongoing hardship: Among those displaced, One in five displaced residents ended up living in a car or tent (19%); Over half (56%) experienced higher rent or housing costs after displacement; Nearly a third (31%) reported longer commutes to work or school; and 39% said that their quality of apartment or home was worse than the home from which they were displaced.

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Zoning capacity and development barriers.

Construction costs and development barriers are discussed in detail in the regional HNA (Section IX). Understanding the development context—including both market limitations and policy barriers—helps identify challenges and opportunities to positively impact housing supply and affordability.

Development costs. Construction costs increased steadily across the 2010s and rose rapidly in the early 2020s, driven by a variety of factors including commodity pricing and labor shortages. In recent years, a rise in interest rates has contributed to cost inflation by driving up financing and debt repayment.

Market barriers. Stakeholders identified land cost and availability as a barrier for both single family and multifamily development. Low supply and rising prices for finished lots add cost to single family development; and remaining multifamily suitable parcels often have site specific physical constraints that add cost. Rising interest rates also pose a challenge, especially when coupled with significant increase in costs of construction materials.

Policy barriers. Stakeholders identified slow approval timelines, unpredictability across reviewing entities, and late-stage review comments as major cost drivers, and identified specific requirements—such as sidewalk widths, impact fees, landscaping and tree standards, site-design/building-form rules, and other code requirements—as cost adders. County-city sewer/annexation provisions also limit site options for multifamily.

Stakeholder-proposed solutions. While acknowledging land, labor, materials, financing, and site constraints, stakeholders identified local policy and process reform as the most actionable lever to

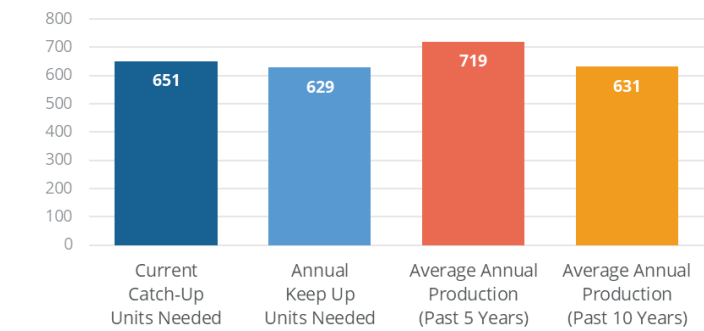
increase supply and deliver attainable price-points and unlock housing supply. Priority actions include shortening and coordinating approvals, improving predictability (including limiting late-stage review changes), and providing targeted flexibility and fee relief where requirements add cost without clear benefit. Stakeholders also recommended stronger cost-impact analysis and engagement in policymaking, expanded nonprofit and public-private partnerships, and advocacy for state-level reforms (energy/WUI codes, electric vehicle readiness, and construction defect laws) that increase project cost and risk.

Development capacity. Figure 2 (on the following page) compares recent trends in housing production to the housing units needed to address current production needs (“catch-Up”) and the additional housing units needed *annually* to address projected needs (“Keep Up”) by 2036. If Grand Junction continues to produce new housing units at its current pace (represented by “Average Annual Production, Past 5 Years”), the volume of production will be sufficient to “keep up” with needs, but insufficient to address existing “catch-up” needs (on top of keep up needs).

It is important to note that even when the volume of market production is keeping up with projected demand overall, it is unlikely to deliver new units at price points that address affordability needs. For this reason, and as indicated in the rental and for-sale affordability gaps analysis, Grand Junction should focus interventions on increasing the supply of rental units affordable to households with incomes below 30% AMI and homeownership units affordable to households with incomes up to 100% AMI, while ensuring the market has capacity to address production needs at higher AMI levels.

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Figure 2. Housing Production Needs Compared to Recent Production Trends, City of Grand Junction



Source: U.S. Census Building Permits Survey, City of Grand Junction, 2024 5-year ACS, Colorado State Demographer, and Root Policy Research.

Community engagement summary. Engagement informing the Regional HNA and the Grand Junction Housing Action Plan featured a variety of inclusive activities, including community meetings, City Council work sessions, Councilmember interviews, extensive stakeholder consultation, resident focus groups, a resident survey, and a public comment period culminating in a public meeting with virtual attendance options (currently scheduled for August 5, 2026). Information about the Regional HNA and development of the HAP was also maintained online at EngageGJ.org. Public outreach was maintained throughout the process and efforts included outreach to and engagement of communities at risk of displacement and consideration for participation by persons unable to attend meetings in person. A comprehensive summary of all engagement is included in the Appendix (see Sections VI and VII of the regional HNA). Key themes from community engagement related to housing priorities and policy/program recommendations are summarized by source in the following table.

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Engagement Details	Recommendations Related to Housing Priorities, Policies, and Programs
Real Estate and Developer Stakeholders More than 40 real estate professionals (including realtors, builders, and developers) participated across three focus groups with an additional focus group held with the city's Housing Affordability Code Task Force.	Participants suggested multiple strategies to improve housing affordability and development efficiency: - Streamline and reform the development approval process: Adopt phased review processes (e.g., 30%, 60%, 90%, 100% plan reviews), implement "one bite at the apple" policies to prevent late-stage comments, reduce extraneous documentation requirements, and enhance coordination among review agencies to reduce delays and costs. - Regulatory relief and flexibility: Suspend or reduce new requirements unless proven necessary, allow for more flexible zoning overlays for affordable housing, reconsider sidewalk width mandates, and permit alternative landscaping and infrastructure standards that reduce costs without compromising safety. - Impact fee reforms: Move the timing of impact fee payments from building permit to certificate of occupancy. Provide automatic waivers or reductions of impact fees for nonprofit affordable housing developers, and ensure fee credits are applied to avoid double-dipping on infrastructure and land dedications. - Policy transparency and stakeholder engagement: Increase stakeholder involvement in scoping and data analysis for policy changes, ensure cost impacts are considered explicitly in decision-making, and improve data collection methods. - Support for nonprofit and public-private partnerships: Shift the city's role from "direct housing provision" to funding and leveraging nonprofit expertise, and encourage down payment assistance programs that are efficient and flexible for buyers. - Address state-level barriers: Advocate for reform of state construction defect laws, energy codes, and insurance costs that disproportionately increase housing costs and reduce developer willingness to build affordable products. - Land development incentives: Consider reducing or delaying property tax increases on newly platted lots, and explore mechanisms like eminent domain or metro districts to resolve infrastructure and drainage challenges.
Service Provider Stakeholders 24 Nonprofit service providers and community advocates were invited to participate in focus group sessions held virtually on 2 different dates.	Nonprofit service provider stakeholders offered a range of solutions to improve outcomes for residents who are currently homeless or at risk of homelessness. Recommendations included: - Increased inventory across housing types of small rental units and homes to purchase affordable to residents on a fixed income, or single earner households. More inventory for middle income households who are competing with lower income households due to limited housing options. - Security deposit assistance for residents with housing vouchers. - Increased landlord education on fair housing laws; particularly on deposits, application fees, voucher acceptance, and a process for nonprofit advocates to report fair housing issues when they happen at the city or county level. Incentives for landlords to rent to voucher holders and education to reduce the stigma often associated with lower income households. <u>This could include a risk pool to offer backstop to landlords interested but hesitant to rent to lower income households.</u> - Participants noted a growing lack of empathy in Grand Junction around homelessness and recommended that the city consider communication strategies that might help humanize residents who are unhoused. - Public education on the societal costs of not addressing the growth of homelessness in Grand Junction including the impact on local business, overuse of EMS, and effect on tourism with increased camping due to no other options for shelter.

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Resident Survey

All Mesa County residents and in-commuters. (Survey was fielded online in both English and Spanish during Feb. and March 2026. There were 1,087 total respondents)

Community Open House

- Revisit the Resource Center concept; a community resource hub /one stop shop for resources (food, warming station, showers), navigating services and receiving assistance with housing, job applications, and public services.
- Increased mentorship and intern opportunities for youth aging out of foster care.
- Improve the city's Almost Home Guide so that it is more regularly updated as it was in the past (updated weekly).
- Increase the city's mobile outreach staff to reach more people needing housing and services.
- More oversight of mobile home habitability and lot maintenance issues often due to absentee park owners (to reduce resident fear of housing loss or retaliation if they report) including outreach to Spanish speaking mobile home residents.
- More accessible solutions for people who do not have a mailing address, and/or cell phone to enable communications requisite to finding housing, employment and resources.
- Provision of resources to assist people with Intellectual and Development Disabilities (IDD), memory loss, or brain injury to fill out applications and navigate the complicated web of housing and public services.
- Research publicly owned property, and vacant homes for potential repurposing to housing / shelter opportunities.
- More county participation in homelessness strategies as the issue does not recognize city boundaries and has regional costs and implications.
- Respondents rated "starter homes" and "housing affordable to public service and retail workers (e.g., teachers, public safety, cashiers, etc.)" and as the most important housing types to local housing supply.
- Survey respondents were very open to "light density" housing products in their neighborhoods, including duplexes, townhomes, and accessory dwelling units (ADUs).
- Survey respondents living in Grand Junction were also asked about personal and community-oriented tradeoffs they would be willing to accept in order to make their communities more affordable:
 - 50% said they would allow duplexes or townhomes to be built in their neighborhood, 45% who would allow a small lot in their neighborhood, and 45% would have a 3-5 story rental complex along major streets.
 - On financial tradeoffs, respondents were most open to higher property taxes on high value homes (50%), followed closely by 47% who said they would pay \$50 more per year in taxes to support an affordable housing fund.
 - There was also support for requirements that developers make a portion of new units affordable (46%).
- When asked what types of programs respondents would like to see their local government invest in over the next 5 years, there was fairly broad support for a range of affordability programs. Only 7% of Grand Junction respondents said their local government should not invest in any of the specified program types.

The community open house included opportunities to participate in guided activities as well as open conversation related to housing needs and solutions. Key themes related to policy priorities were:

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Mesa County residents (over 100 attendees)

- Expand affordable housing production, especially income-qualified units, affordable workforce housing, and smaller units for single-earner households, seniors, people with disabilities, and families.
- Diversify housing types by supporting tiny homes, small-footprint ownership, duplexes, townhomes, assisted living, mixed-use housing, multigenerational housing, and accessible units.
- Promote infill and strategic density, particularly downtown, near services and transit, along major corridors, and on underused or vacant lots.
- Reduce regulatory and development barriers by streamlining approvals, simplifying requirements, and making it easier to subdivide or redevelop lots for affordable housing.
- Create or expand housing incentives, including incentives for developers to build and maintain affordable units and potential tax or funding tools to support an affordable housing fund.
- Preserve existing affordable housing through rehabilitation, accessibility upgrades, mobile home park affordability protections, and support for resident-owned mobile home parks.
- Improve housing access for residents facing barriers, including voucher holders, people with eviction histories, justice-involved residents, and households struggling with deposits, application fees, or move-in costs.
- Pair housing with supportive services, especially for extremely low-income residents, unhoused residents, people with complex needs, seniors, and people with disabilities.
- Strengthen homelessness response, including emergency and transitional housing, pet-friendly shelter options, warming centers, mental health services, and stabilization supports.
- Clarify shared responsibility and coordination among local government, nonprofits, and the private sector, with emphasis on intergovernmental collaboration, nonprofit funding, and public-private partnerships.

Resident Focus Groups

Three focus groups were held in March / April with residents at risk of displacement and resident advocates, including residents who are currently or at risk of being unhoused, people with disabilities, seniors, residents with housing vouchers, mobile home residents, Spanish speaking

Participants identified several areas that the city and county should address to improve housing outcomes for lower income residents at risk of being displaced or currently unhoused:

- Security deposit and application fees assistance. Security deposits and fees are a major barrier with rental costs that are so high. 2x security deposit could exceed \$3000 which is not attainable for a resident who has potentially been evicted and/or unhoused.
- Housing and resource navigation services. Identifying housing opportunities, contacting properties, filling out applications is challenging without a mailing address, email address, telephone number and in some cases without updated identification. Assistance with credit score recovery. One-stop navigation with access to services would connect people more quickly to housing and resources.
- Legal counseling to avoid eviction. Emergency rental assistance is too late in the process and funds are typically not available as they are provided as first come first serve. Accessible fair housing resources are also needed to address excessive fees and security deposit requests by landlords.
- Emergency, transitional and Permanent Supportive Housing. While this does exist in Grand Junction, it is typically full, and many reserved for families (Pathways Village) Grand Valley Catholic Outreach provides approximately 62 units, with the most recent Mother Teresa's place opening and filling 40 new units in 2025. More transitional housing is needed for seniors and single

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residents and Clifton resident advocates.

City Council Interviews

One-on-one interviews with each Grand Junction City Councilmember following the Council work session on the Regional HNA.

residents as they are waiting to find permanent housing. Housing that accepts pets was repeatedly referenced as a need since residents often prefer to remain unhoused rather than give up their pet.

- Oversight of mobile home park conditions. Outreach to mobile home residents who are Spanish speaking to educate on tenant rights and how to report habitability issues and property neglect to the appropriate public agency.
- More variety in available affordable housing, such as a smaller and more accessible home for older adults and people with disabilities living on fixed income, and single income and more housing options with outdoor space for families with children in all of the Grand Junction area but it was also specifically noted this was lacking in the Clifton area.
- Strong interest in supply-side solutions, including infill and diverse housing types.
 - Several noted the need to revisit codes, fees, parking, setbacks, lot sizes, street widths, and other regulations that may constrain feasible development.
 - Multiple council members emphasized incentivizing infill over sprawl, preserving agricultural/rural land, reducing barriers to attached, small-lot, and innovative housing products.
- Broad recognition that the market alone will not solve affordability, especially below 60% AMI. Council members generally distinguished between what the market can produce and what requires subsidy (with particular concern about households below 60% AMI).
- Funding strategy is an unresolved issue.
 - Several members noted a need for more durable housing funding sources while others expressed hesitation about funding levels and process.
 - Several members suggested the County may be better positioned to manage social services, homelessness funding, or regional housing programs.
 - Some members prefer capital investments over ongoing operating or services funding.
- There is strong support for partnerships, but differing views on the City's role.
 - Council members view nonprofit partnerships as essential to producing deeply affordable housing and services. Members specifically discussed partnering with nonprofits, affordable and market-rate developers, the County, GJHA, schools, churches, and grassroots organizations.
 - Some want the City to support proven nonprofits without being in a position to "pick winners"—possibly funding through a partnership with the county—while others view direct support of nonprofit partners as the most effective/efficient stewardship of City funds.
- Regional coordination with Mesa County and nearby communities is a recurring strategy. Ideas included joint down payment assistance, regional housing resources, a regional board or commission, County land use updates, and coordinated planning around homelessness and infrastructure.
- Homelessness strategy should focus on clear roles, upstream prevention, and targeted interventions.

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City Council Discussion
& Public Review of Draft
HAP
City Council and the general
public

- Council members want policies tied to measurable outcomes.
- Some members suggested housing should be framed as economic development and community infrastructure, connecting housing to workforce needs, health care labor, aging services, fiscal health, and the City's long-term economic competitiveness.
- Strategic direction: focus on practical implementation and "getting things done." The dominant strategic themes were: address supply constraints, invest in identified needs that the market is unable to address, clarify City/County roles, lean on effective partners to deliver units and services.

[TO BE UPDATED FOLLOWING CITY COUNCIL WORK SESSION IN JULY AND PUBLIC COMMENT PERIOD PRIOR TO FINAL HAP ADOPTION]

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PROGRESS ON PREVIOUS HOUSING STRATEGIES

The City of Grand Junction’s Housing Strategy first adopted in 2021 and updated in 2024 integrates the priorities identified as most impactful by the City Council at that time. Since the adoption of the Housing Strategy, the City has created an effective infrastructure for implementation of housing priorities, primarily through the allocation of resources to support housing efforts including staff, direct funding, pursuit of grants, and programs.

A critical asset to the City in addressing ongoing needs is its strong network of service providers and housing-related non-profits, including the Grand Junction Housing Authority. Since adopting a Housing Strategy, the City has made significant strides toward improving housing affordability and delivery in Grand Junction. See Appendix D for current updates on accomplishments and progress on each 2024 strategy. ~~The figure below shows each 2024 strategy with current updates on accomplishments and progress.~~

~~Figure 3. Progress Update on 2024 Housing Strategies, City of Grand Junction~~

2024 Strategy	Progress Update through 2025

Commented [MF1]: Note for the redline: this table has been moved to Appendix D.

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STRATEGY FRAMEWORK AND PUBLIC SECTOR SPHERE OF INFLUENCE

There is no single strategy—or “silver bullet”—to resolve a community’s housing challenges. Instead, it is important to have a toolkit of strategies to effectively address needs and respond to changing market and policy conditions.

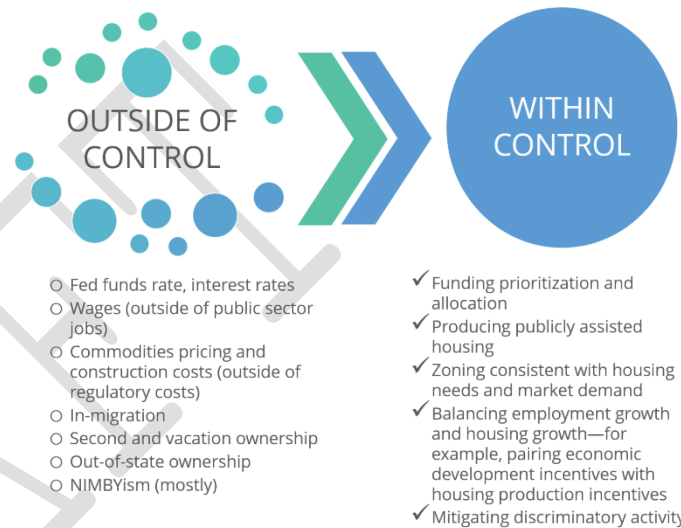
Needs to address. The core housing concerns identified in the HNA are:

- **Supply:** Focus on tools that increase housing production across the income spectrum to serve both current and future households;
- **Affordability:** Explore tools that provide effective subsidies and incentives to deliver affordable housing specifically for renters below 60% AMI; and buyers below 120% AMI; and
- **Stability:** Concentrate on enhancing resources to keep people housed and provide housing security for vulnerable populations, precariously housed, and unhoused residents.

Public sector role. Strategies are most effective when action items are tailored to the public sector’s sphere of influence and role in addressing housing needs. Counties and municipalities can, for example:

- Tailor policy interventions to current and future needs and set goals for addressing housing needs,
- Reduce zoning and development barriers to affordable and middle-income housing,
- Mandate or incentivize affordable housing production,
- Catalyze redevelopment of underutilized properties, and
- Create local affordable housing funds.

The graphic below illustrates policy concepts that are within the control of the public sector (and those that are outside of the public sector’s control).



Source: CHFA and Root Policy Research

Policy tools across the continuum. The graphic on the following page shows the full housing spectrum along with the types of policy approaches that can support housing at different points along the continuum. At the most affordable end (housing below 30% AMI), deep subsidies are needed to produce and operate housing. Not surprisingly, the farther up the income/price spectrum, the more likely it is that the private market can provide housing without any subsidy or intervention from public entities.

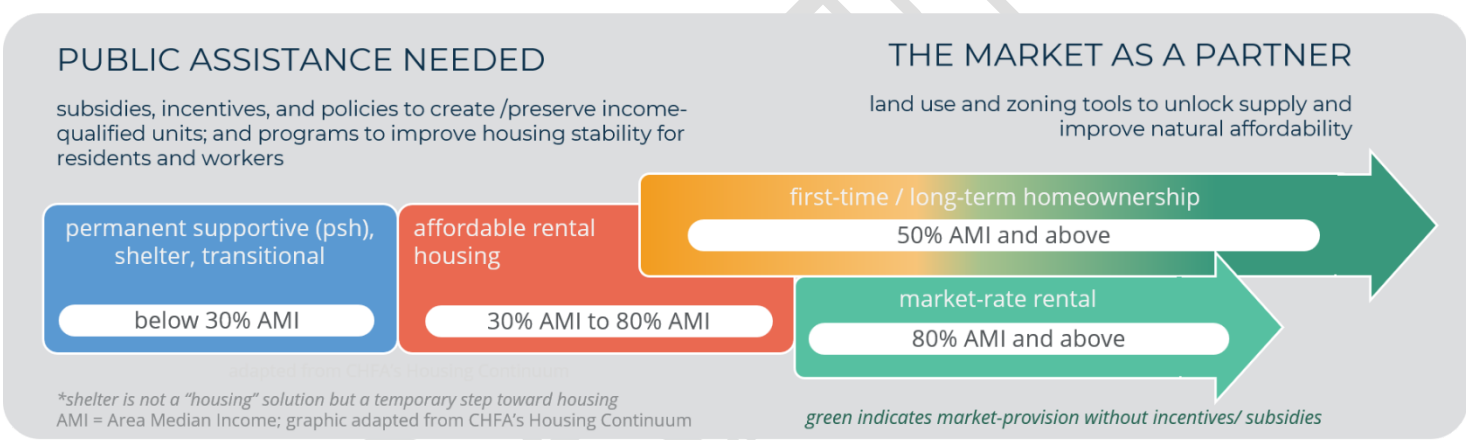
Grand Junction can leverage the market as a partner to develop needed housing at the middle and upper end of the housing spectrum by using tools to encourage buildable lot and housing unit supply. Zoning reform may work to encourage market delivery of more attainable housing.

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However, even with right-sized zoning regulations, the private market cannot produce affordable housing for lower income households due to the cost of new construction, land, and financing.

Strategies across the housing continuum...

Incomes and housing options



Note: The AMI breaks on the figure are in line with CHFA's housing continuum but do differ from Grand Junction's definitions of affordable rental housing as rental units affordable to households at or below 60% AMI and for-Sale/Homeownership units affordable to households at/below 100% AMI and Attainable/Workforce Housing defined as rental units affordable to 80% - 100% AMI households and for-sale/ homeownership units affordable to 100% - 140% AMI households.

Source: CHFA and Root Policy Research

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2026 OBJECTIVES AND STRATEGIES

Key objectives of the HAP are articulated below along with tailored strategies to accomplish those objectives. The table on the following page adds specific action items and timelines to each strategy.

Objective 1: Employ “Supply Side” tools to increase housing unit production, aligned with community needs.

1. Continue to implement land use code changes that facilitate attainable housing development and housing diversity.
2. Continue incentives for affordable and/or attainable housing development.
3. Leverage city owned land and/or strategically acquire land for affordable and mixed-income housing.

Objective 2: Employ “Demand Side” tools, assisting households directly, to increase housing, access, affordability, and stability.

4. Prioritize continued investment in housing and homelessness services that demonstrate program effectiveness and positive outcomes.
5. Stabilize households through different housing models and homeless response and prevention systems.

Objective 3: Protect existing affordable housing through preservation policies/programs.

6. Support preservation of existing housing that serves low- and moderate-income households.

Objective 4: Maintain commitment to effective implementation through regional collaboration, strategic partnerships, funding, and continued engagement.

- ~~7. Create a Housing Advisory Board to guide Citywide strategy and implementation.~~

~~8.7.~~ Explore revenue options and financing tools to support affordable housing services and production, including tools that leverage private investment.

~~9.8.~~ Provide community engagement and education opportunities promoting community participation in understanding and addressing housing challenges.

~~10.9.~~ Monitor state legislation related to or impacting housing and advocate for state actions that improve outcomes.

~~11.10.~~ Monitor goal progress and housing program outcomes.

Summary of Key Changes from 2024 Housing Strategy:

- Reorganized strategies under key objectives to simplify and clarify city role and intended outcomes.
- Continued most strategies from 2024 with updates to action items and some wording revisions to better reflect progress and direction.
- Removed strategy to “Evaluate inclusionary housing and/or a linkage fee ordinance”—the City evaluated a linkage fee in 2024/2025 and decided not to pursue.
- Direct integration of Grand Junction Area Community-wide Unhoused Strategy & Implementation Plan to ensure connectivity between HAP and homelessness (see Strategy #5).
- ~~Renewed (from 2021 Strategy) a strategy to Create a Housing Advisory Board to guide Citywide strategy and implementation (see Strategy #7).~~

See Appendix D for a crosswalk of Strategy changes 2024-2026.

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Objective – Strategy – Action Item	Timeline
Objective 1: Employ “Supply Side” tools to increase housing unit production, aligned with community needs.	
1. Continue to implement land use code changes that facilitate attainable housing development and housing diversity.	
Monitor effectiveness of recent changes and refine as needed to ensure changes are delivering desired outcomes (e.g., product diversity, market demand, community benefit).	1-2 years
Bolster staffing resources and technological improvements to improve development review times.	Ongoing
Continue to implement recommendations from the Baker Tilly report on Development Review Process Assessment for Expedited Review of Affordable Housing (February, 2025)	Ongoing
2. Continue incentives for affordable and/or attainable housing development.	
Continue to fund ADU Production Program and Affordable Housing Production Incentive.	Ongoing
Continue fast tracking affordable development (in compliance with Prop 123) and Resolution 60-25	Ongoing
Continue to pursue state and federal grants that support affordable/attainable development, <u>including supporting local housing partners in pursuit of such funding opportunities.</u>	Ongoing
Continue to provide gap funding to catalyze affordable housing development, <u>including working with local housing partners to identify opportunities to leverage resources for gap funding or other mechanisms to catalyze affordable housing development.</u>	Ongoing
3. Leverage city owned land and/or strategically acquire land for affordable and mixed-income housing.	
Continue to leverage city-owned or acquired land for affordable and attainable housing. Prioritize projects that serve the greatest housing needs (<60% AMI and <100% AMI owner); include mixed-income units while prioritizing both affordable rental and affordable homeownership opportunities; leverage efficiencies in both land use (appropriate density) and construction (e.g., modular); and incremental infrastructure development.	Ongoing
Consider whether the City owns any parcels that would be suitable to pilot innovative housing options (e.g., cottage court).	1-2 years
Continue to maintain an inventory of existing public land that could be suitable for affordable/attainable housing.	Ongoing
Maintain partnerships with local and regional affordable developers.	Ongoing
Continue to evaluate strategic acquisitions by the city or in support of partners as opportunities arise.	Ongoing
Objective 2: Employ “Demand Side” tools, direct household assistance to increase housing access, affordability, and stability.	
4. Prioritize continued investment in housing and homelessness services (delivered by local partners) that demonstrate program effectiveness and positive outcomes.	
Continue to <u>work with local service providers to identify critical needs which are underfunded and identify opportunities to leverage resources to fill coordinate with local service providers to identify critical needs that are underfunded and work to fill critical</u> service gaps.	Ongoing
Prioritize assistance that aligns with needs identified in the HNA, including but not limited to down payment assistance, rental and utility assistance programs, eviction/foreclosure prevention funds, and permanent supportive housing services.	Ongoing
5. Stabilize households through different housing models and homeless response and prevention systems.	
Continue to support the implementation of Grand Junction Area Community-wide Unhoused Strategy & Implementation Plan (adopted July 2023), as may be amended/updated, with specific focus on systems improvements, facilitation and coordination, and partnerships. Existing Plan	Ongoing

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recommendations included:

- Establish a community-wide framework for enhancing Coordinated Entry and System of Care Processes.
- Establish a flexible city-county housing fund to support housing security and increase coordination between services and collaboration among service providers.
- Increase access to prevention, diversion, and housing navigation services.
- Expand accessibility to basic needs and hygiene.
- Expand mental health care services and substance use treatment options for PEH.
- Increase accessibility and expand transportation services for PEH.
- Increase non-market housing options including interim housing and shelter units.
- In consultation with housing partners, Relaunch the At Home in GJ Landlord and Tenant Program which includes landlord education and incentives, and provides tenant education to local families.

Ongoing

Objective 3: Protect existing affordable housing through preservation policies/programs.

6. Support preservation of existing housing that serves low- and moderate-income households.

- Support resident ownership of manufactured housing communities (ROCs) and/or non-profit or PHA acquisition/rehabilitation that renews affordability contracts or preserves NOAH. Ongoing
- Explore incentives for rental voucher readiness (property improvements that meet HUD housing quality standards (HSQs))—possibly as part of the existing At Home in GJ program. 1-2 Years

Objective 4: Maintain commitment to effective implementation through regional collaboration, strategic partnerships, continued funding, and engagement.

7. Create a Housing Advisory Board to guide Citywide strategy and implementation.

- Determine the composition of the Board and appoint members or issue a call for applications. Representation should include a balance of, housing service providers, affordable housing providers/developers, market-rate developers, and community voices. Ongoing responsibilities should include guiding and advising on HAP implementation. 1-2 Years

87. Explore revenue options and financing tools to support affordable housing services and production, including tools that leverage private investment.

- To the extent feasible, continue to appropriate General Funds to implement adopted housing strategies in the short-term Ongoing
- Leverage Work with housing partners to maximize the City's Private Activity Bond (PAB) s (PAB) to increase LIHTC capacity for new affordable housing development and impactful rehabilitation efforts. by pursuing 4% non-competitive LIHTC projects (through partnerships). Ongoing
- Explore designation of Urban Renewal Areas and Tax Increment Financing for housing in specific geographic areas that may benefit from housing and revitalization (e.g., such as along North Avenue). 2-4 Years
- Evaluate Explore opportunities for new funding sources, including the potential for sustainable, dedicated local funding; and/or a Housing Revenue Bond. 14-26 Years
- Adopt the next 3-year Proposition 123 commitment to ensure applicable projects will remain eligible for Prop. 123 funds 1-2 Years

98. Provide community engagement and education opportunities promoting community participation in understanding and addressing housing challenges.

- Continue to work with local housing and service providers to enhance create opportunities for community engagement and education regarding housing issues and to advance housing solutions. Ongoing
- Continue to focus on tenant/landlord educational opportunities with partners, including the City/GJHA co-sponsored (e.g., GJHA's Landlord Symposium.) Ongoing

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- [Convene local housing partners and other experts to explore and implement appropriate solutions to leverage resources to catalyze new affordable housing development and rehabilitation of existing affordable housing stock.](#)

1-2 Years

109. Monitor state legislation related to or impacting housing and advocate for state actions that improve outcomes as appropriate.

- Track state legislation that impacts grant funding, housing access/affordability, and/or land use for applicability in Grand Junction. Ongoing
- Support legislative efforts at the state level to improve housing outcomes (e.g., construction defects reform, exploration of single stair access codes, etc.) Ongoing

110. Monitor goal progress and housing program outcomes.

- Continue to monitor affordable housing production within the City—and progress toward Prop 123 goals—as well as program outcomes for all housing investments and programs. Ongoing
- Ensure transparent tracking of progress and regular (annual) reporting to City Council and the community. Ongoing

Strategy and action detail. This section provides additional detail for the strategies and action items listed above, addressing the following questions (as recommended by DOLA):

- **Alignment with regional housing needs.** How will the strategy and/or actions contribute to regionwide housing needs; which income bands and/or populations are served?
- **Implementation Framework.** What are the anticipated time frame, legislative requirements (if any), responsible parties, complementary efforts, resources/costs, prioritization, and/or key implementation considerations?
- **Monitoring, Evaluation, and Reporting.** How will the City monitor and report progress?

Objective 1: Employ “Supply Side” tools to increase housing unit production, aligned with community needs. This objective includes strategies that address both market-rate supply needs as well as affordable (income-restricted housing) supply.

Strategy 1. Continue to implement land use code changes that facilitate attainable housing development and housing diversity.

- **Action items:**
 - Monitor effectiveness of recent changes and refine as needed to ensure changes are delivering desired outcomes (e.g., product diversity, market demand, community benefit).
 - Bolster staffing resources and technological improvements to improve development review times.
 - Continue to implement recommendations from the Baker Tilly report on Development Review Process Assessment for Expedited Review of Affordable Housing (February 2025).
- **Alignment with regional housing needs.** This strategy helps address regional needs across the housing continuum with a focus on removing barriers to housing production and housing diversity.

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- **Implementation framework.** The City is the lead entity for this strategy though implementation will positively benefit market-rate developers and their ability to effectively deliver housing. The only direct financial costs incurred would be staffing and/or technological upgrades. Implementation of some actions may require regulatory changes to the land use code.
- **Monitoring and reporting.** As discussed under Strategy 101, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include updates related to past land use code changes as well as any new process, staffing, or code changes related to housing production.

Strategy 2. Continue incentives for affordable and/or attainable housing development.

- **Action items:**
 - Continue to fund ADU Production Program and Affordable Housing Production Incentive.
 - Continue fast tracking affordable development (in compliance with Prop 123) and Resolution 60-25
 - Continue to pursue state and federal grants that support affordable/attainable development, including supporting local housing partners in pursuit of such funding opportunities.
 - Continue to provide gap funding to catalyze affordable housing development, including working with local housing partners to identify opportunities to leverage resources for gap funding or other mechanisms to catalyze affordable housing development.
- **Alignment with regional housing needs.** This strategy helps address regional needs for affordable housing (<60% AMI rentals and <100% AMI ownership) and attainable housing (80%-100% AMI rentals and 100%-140% AMI ownership).

- **Implementation framework.** The City is the lead entity for this strategy though implementation will positively benefit affordable developers and their ability to deliver income-qualified housing. There are no legislative requirements for implementation, though some action items require continued funding to remain in place.
- **Monitoring and reporting.** As discussed under Strategy 110, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include numerical updates on ADUs and Affordable/Attainable housing units produced.

Strategy 3. Leverage city owned land and/or strategically acquire land for affordable and mixed-income housing.

- **Action items:**
 - Continue to leverage city-owned or acquired land for affordable and attainable housing. Prioritize projects that serve the greatest housing needs (<60% AMI and <100% AMI owner); include mixed-income units while prioritizing both affordable rental and affordable homeownership opportunities; leverage efficiencies in both land use (appropriate density) and construction (e.g., modular); and incremental infrastructure development.
 - Consider whether the City owns parcels that would be suitable to pilot innovative housing options (e.g., cottage court).
 - Continue to maintain an inventory of existing public land that could be suitable for affordable/attainable housing.
 - Maintain partnerships with local and regional affordable developers.
 - Continue to evaluate strategic acquisitions by the city or in support of partners as opportunities arise.

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- **Alignment with regional housing needs.** Immediate actions will deliver affordable housing units (<60% AMI rentals and <100% AMI ownership) but future actions could help address needs at any point along the housing continuum, depending on the characteristics of the land asset and priorities as a pilot project, affordable, or attainable development.
- **Implementation framework.** The City is the lead entity but all development would occur through key partnerships. No legislative requirements are needed for immediate action. Financial appropriation would be required for future acquisitions.
- **Monitoring and reporting.** As discussed under Strategy 110, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include outcomes of units created on city owned land and/or identification of sites for future acquisition.

Objective 2: Employ "Demand Side" tools, assisting households directly, to increase housing, access, affordability, and stability. Demand side strategies focus on supporting and stabilizing households through programs and services, primarily administered through key non-profit organizations active in the community.

Strategy 4. Prioritize continued investment in housing and homelessness services (delivered by local partners) that demonstrate program effectiveness and positive outcomes.

- **Action items:**
 - Continue to coordinate with local service providers to identify critical needs that are underfunded and work to fill critical work with local service providers to identify critical needs which are

underfunded and identify opportunities to leverage resources to fill service gaps.

- Prioritize assistance that aligns with needs identified in the HNA, including but not limited to down payment assistance, rental and utility assistance programs, eviction/foreclosure prevention funds, and permanent supportive housing services.
- **Alignment with regional housing needs.** This strategy focuses on core needs identified in the HNA with direct support for low and moderate income households, where the market cannot address needs. Programs serve a range of vulnerable households, households at risk of displacement, and income-qualified households.
- **Implementation framework.** The City's primary role is coordination and funding, while program and service delivery will be implemented by non-profit and organizational partners. The County is also a key partner in coordinating and delivering services. There are no specific legislative requirements, though funding appropriation is necessary to maintain and/or expand services.
- **Monitoring and reporting.** As discussed under Strategy 101, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include funding reports as well as outcome data from partners delivering programs and services.

Strategy 5. Stabilize households through different housing models and homeless response and prevention systems.

Effective homeless response systems integrate both supply- side and demand-side responses that are tailored to pair upstream support for precariously housed residents and immediate response for households experiencing homelessness.

- **Action items:**

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- Continue to support the implementation of Grand Junction Area Community-wide Unhoused Strategy & Implementation Plan (adopted July 2023), as may be amended/updated, with specific focus on systems improvements, facilitation and coordination, and partnerships. Existing Plan recommendations included:

- *Establish a community-wide framework for enhancing Coordinated Entry and System of Care Processes.*
- *Establish a flexible city-county housing fund to support housing security and increase coordination between services and collaboration among service providers.*
- *Increase access to prevention, diversion, and housing navigation services.*
- *Expand accessibility to basic needs and hygiene.*
- *Expand mental health care services and substance use treatment options for PEH.*
- *Increase accessibility and expand transportation services for PEH.*
- *Increase non-market housing options including interim housing and shelter units.*

- **In consultation with housing partners, r**elaunch the At Home in GJ Landlord and Tenant Program which includes landlord education and incentives, and provides tenant education to local families.

- **Alignment with regional housing needs.** This strategy focuses efforts on the concentration of housing needs below 30% AMI and for renters in general. It helps reduce risk of displacement and stabilize vulnerable households.
- **Implementation framework.** The City's role in the Unhoused Strategy is focused on system improvements, facilitation and coordination, and partnerships. Key partners in implementation

include the County, non-profit service providers, the shelter network, and GJHA (in providing affordable units and vouchers). No legislative changes are proposed. The City has a more active role in leading the AT Home in GJ Landlord though the program also involves local landlord partners. This Strategy does require continued financial support from the City for effective implementation.

- **Monitoring and reporting.** As discussed under Strategy 101, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include metrics on the state of homelessness, regional efforts/progress on addressing homelessness, and program outcomes for the At Home in GJ Landlord and Tenant Program.

Objective 3: Protect existing affordable housing through preservation policies/programs. This objective focuses on preservation of housing that is already serving low and moderate income households. There are two different submarkets of properties serving low- and moderate- income households: income restricted housing and naturally occurring affordable housing (or "NOAH"). NOAH generally reflects older apartments, smaller and attached for-sale homes (sometimes in poor condition), and/or mobile/manufactured housing. Preservation efforts are needed when affordability contracts on income-restricted units are set to expire, when NOAH is under market pressures to raise rents/prices above what low-income households can afford; and/or when NOAH is for sale (especially to corporate investors).

Strategy 6. Support preservation of existing housing that serves low- and moderate-income households. Actions under this strategy include preserving naturally occurring affordable housing (e.g., manufactured housing communities), extending the affordability

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contracts on income-restricted units, and increasing access to market-rate housing for voucher holders.

■ *Action items:*

- Support resident ownership of manufactured housing communities (ROCs) and/or non-profit or PHA acquisition and rehabilitation that renews affordability contracts or preserves NOAH.
- Explore incentives for ~~voucher readiness rental~~(~~_~~property improvements that meet HUD housing quality standards (HSQs))—possibly as part of the At Home in GJ program.

- *Alignment with regional housing needs.* This strategy addresses identified need for affordable housing (<60% AMI for renters and <100% AMI for owners); supports residents at risk of displacement including manufactured housing community residents as well as residents living in affordable units with expiring contracts; and also helps local landlords address housing condition needs (identified as a challenge throughout the County).

- *Implementation framework.* The City would lead implementation, working with non-profit partners, GJHA, and local property owners. Acquisition/rehab as well as ROC opportunities would be evaluated on an opportunistic basis while the voucher readiness program could be implemented as resources and staff capacity are available.

- *Monitoring and reporting.* As discussed under Strategy 110, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include programmatic outcomes for a potential voucher readiness program as well as any efforts related to ROC or affordability contract preservation.

effective implementation through regional collaboration, strategic partnerships, funding, and continued engagement. A collaborative approach to implementation will deliver the best results to address housing needs. This should include geographic collaboration (with other local government entities); strategic partnerships (with GJHA and service providers as well as public-private partnerships); and community collaboration (through outreach, education, and progress reporting). Financial resources and staff capacity are also critical components to effective implementation.

Strategy 7. Create a Housing Advisory Board to guide Citywide strategy and implementation. A Housing Advisory Board was originally recommended in 2021; however, because Grand Junction's Housing Strategy implementation was still in its early stages, Council chose to retain oversight at the Council level. The actions identified below could build upon early efforts conducted in 2021 or could be reimagined/restructured under the current Strategy.

- *Action items:* Determine the composition of the Board and appoint members or issue a call for applications. Representation should include a balance of, housing service providers, affordable housing providers/developers, market-rate developers, and community voices. Ongoing responsibilities should include guiding HAP implementation and advisory role in resource allocation.

- *Alignment with regional housing needs.* This strategy helps increase efficacy of all strategies across the continuum of housing needs including both affordability and production needs.

- *Implementation framework.* The City has the lead role in implementing this strategy, until the Housing Board is fully enabled. This will require staff time but no financial or legislative commitment.

Objective 4: Maintain commitment to

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~~■ **Monitoring and reporting.** As discussed under Strategy 11, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will relate to Board structure, composition, and formation.~~

Strategy 78. Explore revenue options and financing tools to support affordable housing services and production, including tools that leverage private investment. Local funds are particularly effective for affordable housing development projects because they provide a sustainable and flexible funding source without federal or state regulations. Revenue can be used for gap financing of low-income housing projects, land banking, development incentives or subsidies (such as fee or tax rebates), and/or leveraging state and federal funding that requires a local match.

Dedicated local funds for affordable housing production, preservation, and programs (or a “Housing Trust Fund”) can have a high impact on housing needs, especially in cities with adopted housing plans, clear and measurable housing goals, and/or additional development capacity. Revenue from local sources vary widely but can include General Obligation Bonds, sales tax, property tax, general fund allocations, and other fees directly tied to housing demand.

Dedicated funds—as opposed to discretionary allocations—have the added benefit of dependable future revenue, which is stable and allows a City to bond against the revenue, which can support up-front costs of major housing investments. Grand Junction has supported housing investments through General Fund allocations and one-time ARPA funding, but a sustainable, dedicated source would provide reliability and consistency for future investments.

Furthermore, there are suite of financial tools that can help leverage private investment for public benefit—including Private Activity Bonds and Tax Increment Financing.

■ **Action items:**

- To the extent feasible, continue to appropriate General Funds ~~to implement adopted housing strategies in the short-term.~~
 - ~~Work with housing partners to maximize the City's Leverage Private Activity Bonds (PAB) to increase LIHTC capacity for new affordable housing development and impactful rehabilitation efforts to increase LIHTC capacity by pursuing 4% non-competitive LIHTC projects (through partnerships).~~
 - Explore designation of Urban Renewal Areas and Tax Increment Financing for housing in specific geographic areas that may benefit from housing and revitalization ~~(e.g., such as along North Avenue).~~
 - ~~Evaluate~~ Explore opportunities for new funding sources, including the potential for sustainable, dedicated local funding; and/or a Housing Revenue Bond.
 - Adopt the next 3-year Proposition 123 commitment to ensure applicable projects will remain eligible for Prop. 123 funds
- **Alignment with regional housing needs.** The allocation of revenue and application of financing tools should be prioritized to housing needs that cannot be addressed by the market alone—typically this means affordable and attainable housing (as defined by the City) as well as programs and services for low- and moderate-income households.
- **Implementation framework.** The City has the lead role in exploring revenue options and financing tools, though such efforts will leverage state and federal resources as well as private investment. That strategy requires staff time for exploration and research, may require legislative action depending on outcomes

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(e.g., dedicated revenue source), and inherently requires allocation of financial resources—either directly or through specific financing tools.

- **Monitoring and reporting.** As discussed under Strategy 101, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community. Reporting for this strategy will include updates on Proposition 123 commitments, state/federal grants, as well as staff research on any future potential funding options.

Strategy 98. Provide community engagement and education opportunities promoting community participation in understanding and addressing housing challenges. Community engagement is a core component of successful implementation of housing strategies. The City of Grand Junction should continue to prioritize community engagement and education opportunities to address housing challenges and promote community participation.

- **Action items:**

- Continue to work with local housing and service providers to enhance create opportunities for community engagement and education regarding housing issues and to advance housing solutions.
- Continue to focus on tenant/landlord educational opportunities with partners (e.g., GJHA's including the City/GJHA co-sponsored Landlord Symposium).
- Convene local housing partners and other experts to explore and implement appropriate solutions to leverage resources to catalyze new affordable housing development and rehabilitation of existing affordable housing stock.

- **Alignment with regional housing needs.** This strategy helps increase efficacy of all strategies across the continuum of housing needs including both affordability and production needs.

- **Implementation framework.** The City will continue to lead engagement and education efforts in partnership with local non-profits, GJHA, other City departments, and the County. This strategy does not require legislative action nor significant financial resources (other than staff time).

- **Monitoring and reporting.** As discussed under Strategy 101, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community.

Strategy 109. Monitor state legislation related to or impacting housing and advocate for state actions that improve outcomes.

The State has continued to take a more active role in housing over the past few years, including increasing funding for housing efforts. The City of Grand Junction has successfully leveraged additional funding by securing multiple grants to advance affordable housing efforts in the Grand Valley over the past three years.

- **Action items:**

- Track state legislation that impacts grant funding, housing access/affordability, and/or land use for applicability in Grand Junction.
- Support legislative efforts at the state level to improve housing outcomes (e.g., construction defects reform, exploration of single stair access codes, etc.).

- **Alignment with regional housing needs.** Depending on specific state reforms, this strategy could have an impact at any point along the continuum of housing needs.

- **Implementation framework.** Implementation is primarily passive since this strategy is reactive to state action. Staff time is required.

- **Monitoring and reporting.** As discussed under Strategy 101, the City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City

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Council and the community. Reporting for this strategy will include regular updates to Council and partners on state legislation.

Strategy 110. Monitor goal progress and housing program outcomes. Since adopting its first Housing Strategy, the City has continuously emphasized transparent reporting on goal progress and program outcomes.

■ **Action items:**

- Continue to monitor affordable housing production within the City—and progress toward Prop 123 goals—as well as program outcomes for all housing investments and programs.

- Ensure transparent tracking of progress and regular (annual) reporting to City Council and the community.

- **Alignment with regional housing needs.** This strategy helps increase efficacy of all strategies across the continuum of housing needs including both affordability and production needs.
- **Implementation framework.** City staff currently lead monitoring efforts; if/when a Housing Board is established, they would also play a role in implementation. This strategy has only requires staff time.
- **Monitoring and reporting.** The City of Grand Junction places a high priority on policy and program monitoring and provides regular annual reporting to City Council and the community.

ANNUAL PRIORITIZATION CONSIDERATIONS

This HAP is intended to guide the City's housing strategy over a six-year period. Specific project and program priorities are expected to shift year-to-year based on unique market or funding opportunities, acute housing or service needs, as well as funding or staff capacity. Rather than a rigid 6-year prioritization rubric, the City should remain nimble within the strategic context in order to maximize opportunities and impact in any

given year, responsive to community needs and partner/stakeholder input. As such, priorities for each program year should be determined through collaboration between City staff, City Council, and local housing and service providers. The following figure outlines the approach to annual prioritization.

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Annual Consideration For Prioritizing Annual Housing Actions

Each year, the City will evaluate and prioritize housing strategies based on available resources, community needs, and our capacity to deliver results. The following criteria guide how we make those decisions.

Key Criteria	Questions We Consider	How We Apply It
 Funding Opportunities We prioritize actions that take advantage of current and upcoming funding opportunities.	- Are there grants, loans, or other funding sources available? - Can we leverage outside funds to increase impact?	 We prioritize strategies that align with available funding and help maximize local and regional investments.
 Budget Availability We focus on actions that fit within our current and anticipated budgets.	- Is funding available this year? - What are the short- and long-term budget impacts?	 We prioritize actions that are financially feasible and support sustainable use of resources.
 Risk Tolerance We consider the level of risk associated with each action and our ability to manage it.	- What are the potential risks and uncertainties? - Are we comfortable with the level of risk?	 We balance innovative approaches with responsible risk management and focus on actions with acceptable risk.
 Staff & Partners Capacity We prioritize actions that match our internal capacity and partner availability and commitment.	- Do we have the staff capacity to lead or support this work? - Do we have partners with the capacity and commitment to succeed?	 We prioritize actions we can realistically implement with existing staff and strong partnerships.
 Funding Alignment We prioritize actions that align with funder or partner priorities and local goals.	- Does the action align with funder or partner priorities? - Will it strengthen future funding opportunities?	 We select actions that are eligible for current or future funding and advance our local and regional goals.
 Compliance & Policy Alignment We ensure actions meet legal, policy, and regulatory requirements.	- Does the action help us meet legal or policy obligations? - Will it advance adopted plans and commitments?	 We prioritize actions that support compliance and move us forward on adopted plans and policies.
 Housing Impact We focus on actions that address local housing needs and advance affordability and stability.	- Will this action create or preserve housing? - Does it support households with the greatest needs?	 We prioritize actions with a strong impact on increasing housing availability, stability, and affordability.
 Timeline & Readiness We consider how soon results can be achieved and how ready the action is to move forward.	- Can the action be implemented this year? - Are the necessary steps and approvals in place?	 We prioritize actions that are well-positioned for timely implementation and near-term results.
 Administrative Burden We consider the ongoing administrative effort required to implement and maintain the action.	- What level of ongoing administration is required? - Is the effort proportional to the expected outcomes?	 We prioritize actions with manageable administrative requirements relative to expected outcomes.
 State Grants & Legislative Requirements We align with state funding opportunities and legislative expectations.	- Are there state grants we should pursue? - Does this action help us meet legislative requirements?	 We prioritize actions that position us for state funding and help us meet current and future legislative expectations.
 Working Together: Staff & Partners We work closely with City staff across departments and with our community partners to identify needs, evaluate options, and make recommendations. This collaborative process ensures our annual housing actions are informed by expertise, community input, and shared goals.  Our Goal To use our resources wisely, advance community priorities, and make steady progress toward our shared vision for a stronger community.		

Source: City of Grand Junction.

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APPENDIX A. CROSSWALK FOR SB 24-274 BASELINE COMPONENTS

Baseline Components	Where addressed in Grand Junction HAP?
★ A Housing Action Plan must include the following Housing Needs Assessment related baseline components (C.R.S. 24-32-3705(3)) :	
• Summary report of the local government's progress toward addressing the findings of the applicable Housing Needs Assessment (C.R.S. 24-32-3705(3)(a)). Described under Section 2.3.	Pages 12-15
• Description of how the local government's Housing Action Plan addresses regional housing needs allocations, if applicable (C.R.S. 24-32-3705(3)(b)). Described under Section 2.4.	Pages 4, 20-27
• Assessment of the effects of the local government's existing zoning and density on housing development (C.R.S. 24-32-3705(3)(c)). Described under Section 2.2.	Pages 5-6, and 12
• A plan to promote equitable and efficient development of housing identified in a Housing Needs Assessment to satisfy housing needs at different income levels (C.R.S. 24-32-3705(3)(d)). Described in Section 4.2 (i).	Pages 16, 20-27
• A narrative analysis of any area that the local government has identified as being at elevated risk of displacement (C.R.S. 24-32-3705(3)(f)).	Page 4
★ Additional baseline components include the following (C.R.S. 24-32-3705(3)) :	
• Locally-appropriate goals, strategies, and actions for promoting the production and preservation of affordable housing development and regulated affordable housing, including at least two standard and one long-term affordability strategies (C.R.S. 24-32-3705(3)(e)). See Section 4.2(ii). Colorado Department of Local Affairs 1-4	Pages 17-27, (also see Appendix B)
• A plan to mitigate displacement, including at least one displacement mitigation strategy (C.R.S. 24-32-3705(3)(f)). See Section 4.2(ii).	Pages 17-27, (also see Appendix B)
• A plan for the legislative consideration for adoption of the affordability and displacement mitigation strategies identified (C.R.S. 24-32-3705(3)(g)). Described in Section 4.2 (iii).	Pages 20-27
• Recommended modifications to local zoning to be conducted before the next Housing Action Plan (C.R.S. 24-32-3705(3)(h)). Described in Section 4.2 (iv).	Pages 20-21 (Strategies 1 and 2)

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• Analysis of opportunities to achieve the development of higher-density and regulated affordable housing within a reasonable distance of major transit stops (C.R.S. 24-32-3705(3)(i). Described in Section 4.2(v).	Pages 20-21 (Strategies 1 and 2)
• A narrative of the public outreach and engagement process for the Housing Action Plan (C.R.S. 24-32-3705(3)(j)). Described under Section 3.1.	Pages 6-11
• A description of opportunities for intergovernmental coordination to address local and regional housing needs (C.R.S. 24-32-3705(3)(k). Described in Section 5.2. – section on coordination opportunities	Pages 17-27 (particularly Strategies 9-11)

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APPENDIX B: AFFORDABILITY STRATEGIES CROSSWALK

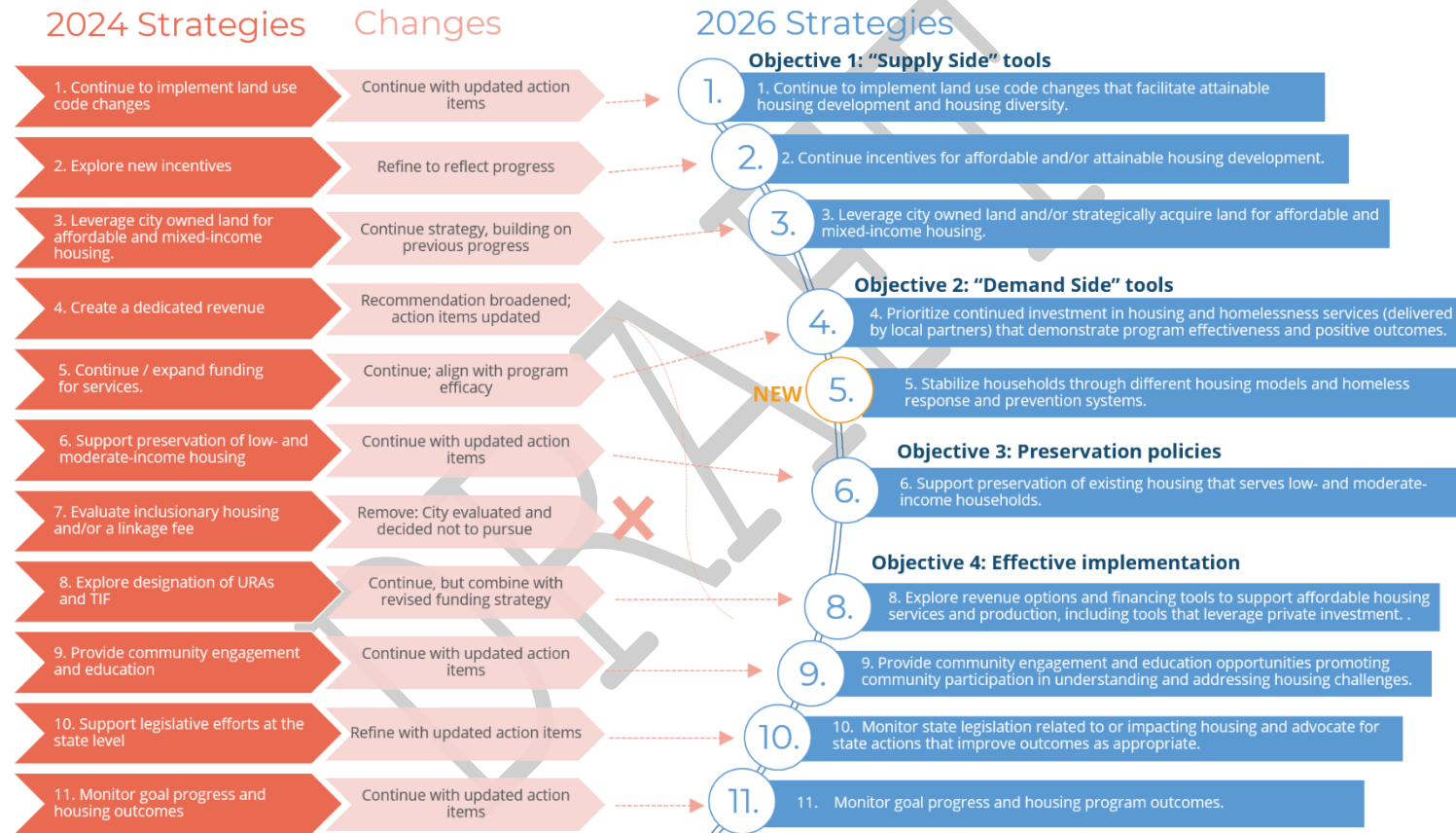
Affordability Strategy Directory for SB 24-174	Strategies Included in Grand Junction HAP
1. Standard Affordability Strategies (choose at least 2)	
A. Create a local inclusionary zoning ordinance	
B. Leverage publicly owned, sold, or managed land	X
C. Create or expand a program to subsidize or reduce impact fees	X
D. Establish a density bonus program	
E. Create a program to prioritize / expedite development approvals (Note: Not eligible if using Long-Term Affordability Strategy 2C)	X
F. Create or expand a program to subsidize or reduce permit fees other than impact fees	X
G. Enact local laws that incentivize construction and preservation of accessible and visitable units and multi-bedroom units	
H. Reduce local parking requirements to one half space per unit of regulated affordable housing	
I. Enacting local laws that support housing for families	
J. Other strategies with a comparable impact on local housing affordability	X
2. Long-Term Affordability Strategies (choose at least 1)	
A. Establish local revenue for affordable housing, e.g., linkage fee on market-rate housing	X
B. Regulate short-term rentals, second homes, and vacancies to increase local housing use	
C. Commit to and stay eligible for Article 32 funding (Proposition 123, State Affordable Housing Fund)	X
D. Amend zoning to allow ADUs, duplexes, triplexes, quadplexes, and townhomes	X
E. Use administrative processes for housing approvals, eliminating public hearing requirements	
F. Incentivize or create programs for land banking or community land trusts	X

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G. Establish an affordable homeownership strategy (e.g. right of first refusal program, affordable rent-to-own programs, etc.)	X
H. Other strategies with a comparable impact on local housing affordability	X
3. Displacement Mitigation Strategies (choose at least 1)	
A. Fund rental and mortgage assistance	X
B. Support legal representation to prevent eviction and foreclosure	
C. Establish a housing counseling and navigation program	X
D. Create a property tax and down payment assistance program	
E. Invest in community land trusts	
F. Preserve existing affordable housing	X
G. Require community benefits agreements for multifamily development	
H. Prioritize current residents in new multifamily development	
I. Stabilize lower income homeowners near Transit Centers	
J. Ensuring no net loss of affordable family-sized housing	
K. Establish a program for community or small local business investment (Note: Not eligible if investments do not include housing)	
L. Other strategies that provide displacement mitigation	X

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APPENDIX C. CROSSWALK OF STRATEGY CHANGES 2024 TO 2026



Source: Root Policy Research.

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APPENDIX D. PROGRESS ON PREVIOUS HOUSING STRATEGIES

The figure below shows each 2024 strategy with current updates on accomplishments and progress.

Figure 3. Progress Update on 2024 Housing Strategies, City of Grand Junction

2024 Strategy	Progress Update through 2025
1 Continue to implement land use code changes that facilitate attainable housing development and housing diversity.	• Interim Housing Code: City Council adopted Ordinance No. 5229, on August 29, 2024, which created the zoning and land use regulations (guidelines) for interim housing sites to develop within the community. Interim housing is a temporary structure that could provide shelter while longer-term solutions, such as permanent housing to be developed. To date, there have not been any interim shelter sites developed within the city. • Land Use Code Updates: Since the city updated its code that became effective in 2023, the City has adopted over 100 refinements to the City's Land Use Code adding flexibility and clarity and reducing regulations. • Expedited Review Process & Study: The City had previously adopted an Expedited Review process for affordable housing projects; however, in September 2025, the City updated its Expedited Review process to align with the Proposition 123 fast track requirements. To prepare for these changes and to increase overall efficiency, the City launched a study in 2024 to evaluate and streamline the development review process, optimize processes, and enhance customer service. The study will assess each phase—from pre-application to project closeout—identifying challenges, staffing needs, and opportunities to improve workflows. A key focus is expediting approvals for affordable housing while ensuring timely reviews for all developments.
2 Explore new incentives for affordable and/or attainable housing development.	• In 2025, the City approved a revised Affordable and Attainable Housing Incentive Program that waives or reduces impact fees and/or water and sewer fees for projects meeting the program's affordability criteria, and establishes a process for the City to pay water and sewer fees on behalf of eligible projects. In 2026, this program is estimated to result in approximately \$3,421,334 in waived fees and \$1,329,833 in City-paid water and sewer fees for qualifying projects resulting in the future development of approximately 409 units. • The city has been successful in seeking and being awarded grants to support affordable housing development. Examples include, \$500,000 awarded through DOLA's More Housing Now Infrastructure Grant for GJHA Current Project, \$1,000,000 from the More Housing Now Infrastructure Grant for the Salt Flats Project, \$325,000 awarded for the ADU Grant to provide fee and cash incentives. • Other Incentives the city has provided include financial contributions to: ➢ The Grand Junction Housing Authority (The Current), ➢ Housing Resources of Western Colorado (The Row Homes at Meridian Park) and the Downtown Development Authority (The Terminal), and Aspire Residential, LLC (Liberty Apartments) ➢ Down Payment Assistance Fund, Housing Resources of Western Colorado - 39 loans (more details under Strategy 6: Preservation).
3 Leverage city owned land and/or strategically acquire land for affordable and mixed-income housing.	• City Inventory of Land completed • CHFA Land Banking Grant (and City match) for city acquisition of the 21.78 acres Salt Flats property (324-465 units; 70% Affordable), DOLA Land Acquisition Grant (and cash match) for the acquisition of 15 acres for the GJHA Confluence Site with the first phase "The Current" • \$400,000 Awarded to Housing Resources of Western Colorado for acquisition of land for future development
4 Create a dedicated revenue source to	• The City has not established a dedicated revenue source. (In 2022, the City proposed two ballot measures to raise lodging tax by 1% and introduce a 6% short-term rental tax to create a dedicated Housing Fund, but both measures were unsuccessful). Funding has been

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	address housing challenges.	contributed annually from General Fund or reserve funds through the city's budgeting process and PAB and CDBG funds prioritize affordable housing.
5	Continue / expand funding for existing housing and homelessness services.	- Grand Valley Catholic Outreach (GVCO) OPENED Mother Teresa Place with funding in 2022, 2023, 2024 & 2025 budgets - Joseph Center OPENED 15 beds for Golden Girls & added 20 bed Family Shelter with City funding awarded in 2023. - In 2025, the City opened an RFP for Comprehensive Solutions for Individuals Experiencing Homelessness. Awarded \$75,000 (\$13,847 General Fund; \$61,152 CDBG) to Catholic Outreach for Rental Assistance/Eviction Prevention; \$250,000 (general fund) to Hilltop Family Resources for emergency and transitional shelter services; \$100,000 (general fund) to The Joseph Center for supporting their family shelter and supportive services for the unhoused.
6	Support preservation of existing housing that serves low- and moderate-income households.	- City received notice of four Grand Junction mobile home park sale - launched outreach efforts - Griffin RiverView Mobile Home Park - working with local partners, City Staff assisted in outreach efforts to inform of their rights under The Colorado Mobile Home Park Act and Oversight Program. Park sold to a local developer who is currently in conversations with City Staff on providing an affordability mechanism and be able to count units as a preservation effort under Prop 123. - Down Payment Assistance Fund, Housing Resources of Western Colorado - 39 loans. In 2023, Housing Resources of Western Colorado was awarded \$1,000,000 to create a down payment assistance (DPA) revolving loan fund, providing 0% interest loans of \$25,000 to approximately 40 low-income households. These loans have no monthly payments and are recaptured upon refinancing or sale of the home. In 2024, HRWC funded 39 DPA loans homes/households, enabling home purchases and contributing to Prop 123's unit production goals. - The City launched and continues to develop the At Home in GJ Landlord and Tenant Program which includes landlord education and incentives, and provides tenant education to local families. Additionally, in 2025, the City added the Almost Home Guide, a local resource for tenants to find local units.
7	Evaluate inclusionary housing and/or a linkage fee ordinance.	- The Grand Junction Municipal Code requires the City to update its impact fee study once every five years. The City's last fee study for transportation, police, fire, parks, and municipal facilities was completed in 2019. The City contracted TischlerBise to update its fee study and create a nexus study for an affordable housing linkage fee. - The study's Affordable Housing Linkage Fee recommendations were provided in 2025. Staff did not recommend Housing Linkage Fee - Council did not adopt a linkage fee.
8	Explore designation of Urban Renewal Areas and Tax Increment Financing for affordable housing.	Recommended timeline for implementation 2-4 years; No work has been completed to explore the formation of an URA within the City.
9	Provide community engagement and education opportunities to address housing challenges and promote community participation.	- City staff participated in numerous outreach and engagement opportunities in 2025 including: - Hosted approximately 5 different Affordable Housing Workshops and Tours for local developers, real estate agencies, and housing providers. - By invitation, staff spoke at numerous local clubs, service organizations, community groups, churches, and schools about housing and homelessness. - Staff participated in multiple stakeholder meetings and workshops - Cohosted the 2025 Landlord Symposium with GJHA and had over 200 local landlords learning about new landlord/tenant laws. Hosted 12 Tenant Education Classes for approximately 200 participants.
10	Support legislative efforts at the state level	Staff participated in State of Colorado Division of Housing feedback sessions on development of the Prop 123 unit count methodology and guidelines and the implementation of HB24-1152 which created new legislation around ADU code requirements and grant opportunities for ADU supportive jurisdictions.

GRAND JUNCTION HOUSING ACTION PLAN

to improve housing outcomes.

11 Monitor goal progress and housing program outcomes

- Made Proposition 123 commitment, approved Fast Tracking, and made minor revisions to Code to be compliant with state law for ADUs.
- The City continues to monitor progress and report regularly to City Council.
- In May 2026, the City received notice that they had exceeded their Proposition 123 unit production goal of 374 units. To date, the City has completed 446 units towards the goal with another 393 units currently in the unit production pipeline with anticipated units counting in 2026, 2027, and 2028. The City is currently working on an Intergovernmental Agreement between the City of Fruita, Town of Palisade, and Mesa County to regionally collaborate and reattribute units to ensure that all local jurisdiction remain eligible for Prop 123 funding.
- Received ADU Compliance Letter and ADU Supportive Jurisdiction designation
- Actively pursuing compliance with HNA and HAP requirements.

Unhoused strategies. In addition to the progress summarized above, in partnership with housing and service providers, including the Mesa County Collaboration for the Unhoused (MCCUH), the City has adopted strategies “to fill key gaps and address significant needs of people experiencing houselessness (PEH) through the Communitywide Unhoused Strategy and Implementation Plan (2024) Grand Junction Area Unhoused Strategy (2024)”:

1. Establish a community-wide framework for enhancing Coordinated Entry and System of Care Processes.
2. Establish a flexible city-county housing fund to support housing security and increase coordination between services and collaboration among service providers.
3. Increase access to prevention, diversion, and housing navigation services.
4. Expand accessibility to basic needs and hygiene.
5. Expand mental health care services and substance use treatment options for PEH.
6. Increase accessibility and expand transportation services for PEH.
7. Increase non-market housing options including interim housing and shelter units.



Grand Junction City Council

Workshop Session

Item #1.b.

Meeting Date: August 31, 2026
Presented By: Mike Bennett, City Manager, Jay Valentine, Chief Financial Officer
Department: City Manager's Office
Submitted By: Jay Valentine

Information

SUBJECT:

Budget Process & Focus Overview

EXECUTIVE SUMMARY:

The purpose of this workshop item is to provide City Council with an overview of the development of the 2027 Annual Budget, including the City's current financial outlook, major budget drivers, departmental priorities, and the framework staff is using to develop the budget.

BACKGROUND OR DETAILED INFORMATION:

The 2027 budget is being developed in a significantly more constrained financial environment than in recent years. While City revenues continue to grow, the cost of maintaining existing services, personnel, facilities, infrastructure, and other ongoing commitments has continued to increase at a faster rate than recurring General Fund revenues. This imbalance has created a structural budget deficit that cannot be addressed solely through normal annual budget adjustments or continued revenue growth.

Over the past few years, the City has been able to address portions of this imbalance through one-time resources, expenditure deferrals, fleet deferrals, and other short-term budget strategies. While these measures provided flexibility to balance individual annual budgets, they did not address the underlying mismatch between recurring revenues and recurring expenditures. As ongoing costs have continued to increase, reliance on these strategies has deferred necessary structural adjustments and contributed to a larger financial challenge entering 2027.

This structural challenge is particularly significant because the General Fund supports many of the City's core municipal services, including public safety, streets and transportation, parks and recreation, community development, and the internal services

necessary to support City operations. As the community grows, both the demand for and cost of providing these services also increase. At the same time, rising personnel and health insurance costs, inflation, contractual services, equipment replacement, facility maintenance, and other operating expenses continue to place additional pressure on available resources.

Staff will provide City Council with an overview of these financial challenges and how they relate to the development of the 2027 budget.

FISCAL IMPACT:

There is no direct financial impact associated with this workshop item. The discussion is intended to provide City Council with an overview of the financial conditions and budget parameters affecting development of the 2027 Annual Budget.

SUGGESTED ACTION:

This will be for discussion only.

Attachments

None



Grand Junction City Council

Workshop Session

Item #1.c.

Meeting Date: August 31, 2026
Presented By: Jay Valentine, Chief Financial Officer
Department: Finance
Submitted By: Jay Valentine

Information

SUBJECT:

Financial Policies & Reporting Overview

EXECUTIVE SUMMARY:

The purpose of this workshop item is to provide City Council with a brief overview of the City's internal financial policies and introduce a new quarterly financial report.

The City's financial policies establish the framework for managing public resources in a prudent, consistent, and transparent manner. These policies provide guidance in areas such as budgeting, reserves and fund balance, revenues, expenditures, capital planning, debt, investments, and other financial management practices.

The financial report is designed to provide more timely and understandable information regarding the City's financial position.

BACKGROUND OR DETAILED INFORMATION:

The City's financial policies establish the overarching framework for the management of public resources and provide the principles and parameters that guide more detailed administrative procedures and practices. Those procedures translate policy into day-to-day financial processes and are designed to ensure that appropriate internal controls are in place to safeguard City assets, maintain accurate and reliable financial information, provide appropriate authorization and segregation of duties, and support compliance with applicable laws, regulations, and City policies.

With financial reporting, historically, Council has received financial information through a variety of individual reports, budget discussions, revenue updates, annual financial statements, and presentations related to specific projects or financial decisions. While each serves an important purpose, the new quarterly report is intended to consolidate

key financial information into a consistent and recurring format. The report can be viewed in report form, or through an interactive dashboard on the website.

FISCAL IMPACT:

There is no financial impact associated with this action.

SUGGESTED ACTION:

For discussion only.

Attachments

None



City of Grand Junction, State of Colorado

Proclamation

Whereas, August 31, 2026 is International Overdose Awareness Day, the world’s largest campaign to end overdose, remember without stigma those who have died and acknowledge the grief of the family and friends left behind; and

Whereas, today stands as a time to acknowledge the profound grief felt by families and friends whose loved ones have died or suffered permanent injury from a drug overdose; and

Whereas, the goal of International Overdose Awareness Day is to build a safe environment for conversations surrounding drug overdose, amplify the access to information on the range of support services that are available and prevent and reduce drug-related harm by supporting evidence-based policy and practice; and

Whereas, the City of Grand Junction is committed to sharing the message of International Overdose Awareness Day and create opportunities for discussion involving drug overdose and encourages all to engage in education about harm reduction, recognizing the signs and symptoms of an overdose, and how to react in order to save a life.

NOW, THEREFORE, I, Laurel Lutz, Mayor of the City of Grand Junction, do hereby proclaim August 31, 2026, as

“International Overdose Awareness Day”

in the City of Grand Junction. Furthermore, I encourage all residents to recognize this day in support of those affected by drug overdoses in our community and beyond.

IN WITNESS WHEREOF, I have hereunto set my hand and caused to be affixed the official Seal of the City of Grand Junction this 1st day of September 2026.

Mayor



City of Grand Junction, State of Colorado

Proclamation

- Whereas,** the white cane is more than a mobility tool—it is a universal emblem of independence, resilience, and dignity for individuals who are blind or visually impaired, empowering them to move safely, confidently, and freely in every corner of our community; and
- Whereas,** this symbol of freedom and self-determination reminds us that individuals with vision loss are not defined by limitation, but by their talents, contributions, and boundless potential to enrich the civic, cultural, and economic life of Grand Junction; and
- Whereas,** White Cane Awareness Day calls upon all citizens to recognize not only the daily challenges faced by those with blindness and low vision, but also the courage, determination, and achievements that illuminate their journey; and
- Whereas,** building an inclusive community requires shared responsibility: to learn, to listen, and to act with empathy—ensuring that accessibility, opportunity, and respect are not exceptions but expectations for every resident.

NOW, THEREFORE, I, Laurel Lutz, Mayor of the City of Grand Junction, do hereby proclaim October 15, 2026, as

“White Cane Awareness Day”

in the City of Grand Junction. Furthermore, I encourage all residents to participate in White Cane Awareness activities, to honor the strength and spirit of our neighbors with vision loss, and to commit ourselves to a future where independence is supported, diversity is celebrated, and no one is left behind.

IN WITNESS WHEREOF, I have hereunto set my hand and caused to be affixed the official Seal of the City of Grand Junction this 15th day of October 2026.

Mayor



Grand Junction City Council

Regular Session

Item #4.c.

Meeting Date: August 31, 2026

Presented By: Laurel Cole, Councilmember, Jason Nguyen, Councilmember

Department: City Clerk

Submitted By: Selestina Sandoval

Information

SUBJECT:

Grand Junction Housing Authority Interview Team Discussion on Recommended Appointment

RECOMMENDATION:

EXECUTIVE SUMMARY:

Ivan Geer's term on the Grand Junction Housing Authority is expiring October 31, 2026.

BACKGROUND OR DETAILED INFORMATION:

Ivan Geer's term on the Grand Junction Housing Authority is expiring October 31, 2026, and he is term limited. The interview team interviewed Randall Reitz and Michael Berry on August 25, 2026, and made a recommendation for appointment at the September 2, 2026, City Council Regular Meeting Agenda.

FISCAL IMPACT:

n/a

SUGGESTED MOTION:

For discussion only.

Attachments

None