

**GJ Round Table Report to Blue Ribbon Panel**  
**Community response to the Blue Ribbon Panel's 4 Priorities**  
March 1, 2005

**1. Identify housing needs by type/market.**

A Housing Needs Assessment was completed for the Grand Valley in 2002 and for Delta and Montrose in 2003; key findings will be listed separately for each community.

A. Grand Valley / Mesa County

**General Comment:**

The Grand Valley, as the largest community between Denver and Salt Lake City, serves as the regional trade, services, transportation, and health care hub for Western Colorado and Eastern Utah. Consequently, more than 50% of all jobs are in the low paying retail and services employment sectors and there is increased demand for less-than-market-rate housing.

- 1. The 2002 Housing Needs Assessment reported employment growth rate at 3.38% per annum and population growth rate at 2.2%. Similar rates of expansion are projected over the next 20 years.*

2002 Assessment

**Employment**

The Grand Junction labor force was the 5<sup>th</sup> largest in the state and was expanding. The local labor force grew at a rate of 3.38% per annum in the 1990's while the state average growth rate during the same period was 3.05%. Similar rates of expansion are projected over the next 20 years.

**Population**

In 2002, the Population of the Grand Junction Metropolitan Statistical Area was the 12<sup>th</sup> fastest growing in the Southwest and 38<sup>th</sup> in the nation. The annual population growth rate of Mesa County from 1990 to 2002 was 2.2% to total 121,578. Estimates project 55,000 more people in Mesa County by the year 2020, and the number of households will grow by 2.1% annually.

2005 Update

Although demographic statistical support is not yet available, local indications are that the region is actually growing faster than 2002 projections.

2. *Wages, adjusted for inflation, have remained essentially unchanged for the last 30 years. Housing prices have more than doubled in the last 14 years.*

#### 2002 Assessment

- a. The \$26,224 average Mesa County wage was 37% less than the average Denver-metro wage of \$41,414. Mesa County Retail and Services employment totaled 52% of all 2001 Mesa County jobs; 53% of the new jobs created between 1991 and 2001 were in two of the lowest paying employment sectors, services and retail. Retail wages average \$17,910 while Services wages average \$25,428.
- b. Mesa County wages, adjusted for inflation, have remained essentially the same over the last 30 years.
- c. From 1990 to 2001, the average single family home price increased 119%, from \$67,060 to \$146,875.

#### 2005 Update

Since 2002, wages adjusted for inflation have continued to remain essentially the same while the single family home price increased to a 2004 average of \$185,690. Housing price increases are in part due to the fact that approximately 75% of Mesa County is public land; developable land therefore is in high demand.

2. *The 2002 Housing affordability gap was 1669 units. The affordability gap is growing faster than “new” affordable housing units are being created. The 2002 Housing affordability gap was 1,669 units, the 2005 gap is 2,537 units.*

#### 2002 Housing Needs Assessment

The gap between the housing supply and housing demand, based upon the ability of a household to pay 30% of its income for housing costs, was 1,080 rental units and 589 home ownership units. 1,524 housing units were needed to serve households earning less than 60% of the Mesa County Area Median Income. Based upon projected population and employment trends, the Assessment estimated that by 2005 the housing affordability gap would increase an additional 1,009 units and by 2010 2,432 more units will be needed.

#### 2005 Housing Need Estimate

##### 2005 Rental Units

- a. Including the increase projected by 2005 in the Assessment, it is now estimated that there is a need for approximately 1,670 rental housing units serving households earning less than 60% AMI <sup>1</sup>.

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<sup>1</sup> 2002 Assessment Rental need of 1080 units plus 2005 projected increase of 653 totals 1,733. Rental need less 100 units added to the inventory including 92 Linden Pointe and 8 Phoenix (veterans transitional housing) plus increased need created by loss of 25 to 50 Housing Choice Vouchers totals estimated 2005 need of approximately 1670 rental units.

- b. Approximately 778 rental units (of the 1,670 unit gap) are needed to serve households earning 40% AMI and below (utilizing Jim Coil's pie chart "Renter Households by Income Segment – 2004 – Mesa County", Attachment #1).
- c. The housing need will be met with construction of new units and conversion of existing units; the ratio of one to the other is unknown at this time.
- d. The local vacancy rate is approximately 9% on market rate units (compared to a 2002 vacancy rate of 7%) due to many factors, including movement to home ownership and the likelihood of overcrowding of multiple families into one housing unit. The vacancy rate on subsidized units is approximately 2%.
- e. Since the first quarter of 2003, rent levels on one and two bedroom units have on average remained the same while rents on three and four bedroom units have increased approximately 6%.

#### 2005 Homeownership Units

The homeownership need is estimated to be approximately 867 units<sup>2</sup>. We consider the homeownership gap a soft estimate because we are uncertain how many households have utilized low mortgage interest rates; we also note that the Mesa County mortgage default rate has increased during the last couple of years.

#### B. Montrose Comments

A comprehensive housing needs assessment was completed in June, 2003 for all of Montrose County. The study revealed that there was a "current need" for an additional

- 448 low-income single-family homes
- 445 low-income rental units
- 70 average-income homes & rental units

Like many other communities on the Western Slope, the wage gap continues to widen every year. While home prices have risen an average of 3.9% each year since 1996, wages for that same period of time rose 3.1% creating a .8% annual gap. An average house payment for families in 2002 was \$752 and average monthly rent was \$525. Both of these numbers historically trail the allowable limits set by HUD for Montrose County and it is getting increasingly difficult to get landlords to participate in these government programs.

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<sup>2</sup> 2002 Assessment Homeownership need of 589 units plus 2005 projected increase of 278 totals 945. Homeownership need less 78 units added to the inventory by the addition of 70 Housing Resources, 4 Habitat for Humanity and 4 GJ Housing Authority homes reduces the estimated 2005 need to approximately 867 Homeownership units.

In Montrose County, 25% of all households are renters but only 9% of all housing is multi-family. The average wage reported in the study for Montrose County was \$24,302 which is 41% less than average Denver wages of \$41,414, yet the cost of homes in Montrose County are comparable in price to those in Denver. After applying the HUD rule of thumb that the average family can afford to pay 30% of their income toward housing, we find that 33% of all households are cost burdened in this County.

### C. Delta County

#### General:

Delta County is located between Mesa and Montrose Counties connected by a major north/south State highway. Growth pressures from both sides of the County, along with the incorporated municipality growth in-and-of itself, has lead to increased subdivisions planned for the area. More and more people are moving into the area and working outside the County putting pressure on the area to provide for services in an environment that is increasingly becoming more of a bedroom community. Delta County contains the incorporated entities of Delta, Cedaredge, Hotchkiss, Paonia, Orchard City and Crawford.

#### 1. Employment and population growth.

##### Delta County 2003 Assessment

#### Employment

Job growth increased at a faster rate (3.8 percent per year) than employed persons (2.3 percent per year). The additional jobs were filled by local residents working multiple jobs or by in-commuters. In general, it appears that Delta County is experiencing slow labor force growth, with unemployment exceeding 5 percent for some periods. This higher unemployment and seasonal employment are due to a variety of factors, including the strong reliance on an agricultural economy and Western Slope tourism. An annual employment growth rate of 1.4 percent over the next 20 years is projected. This is a modest growth rate and is below the historic growth rate of 3.8 percent for the County.

#### Population

The 2003 Housing Assessment had Delta County population at 29,199. The largest portion of the population (47 percent) resides in the "Unincorporated Areas" of the County. Since 1990, population has increased by 2.8 percent per year. The population

of Delta County is expected to grow by 13,366 from 2002 to 2020. The projected growth rate of 1.9 percent reflects a decline from the past growth rate of 2.8 percent.

#### 2005 Update

Although demographic statistical support is not yet available, local indications are that Delta County is actually growing faster than 2003 projections.

### 2. *Delta County Wages and housing prices.*

#### 2003 Assessment

- a. The average wages for Delta County have increased by 23 percent from 1996 to 2001. This represents an average annual change of 4.2 percent. The State of Colorado experienced a 6.8 percent annual growth rate from 1996 to 2001. Comparing the average wage growth between Delta County and Colorado shows that wage growth at the State level has been 60 percent higher than local wage growth. Delta County is experiencing lower than average wage growth and average employment growth.
- b. Single-family homes dominate the residential market in Delta County. In 2001, the median price of single family home in Delta County was \$114,537. A median single-family price has increased at an average annual rate of 6.4 percent since 1996.

### 3. *Delta County Housing affordability gap.*

#### 2003 Housing Needs Assessment

The estimated gap for ownership households is 20 percent for households earning less than 60 percent of the Average Median Income (AMI). This gap results in a total need of 420 ownership housing units. The corresponding gap for rental households is 41 percent and a total of 172 rental units. The total low-income housing need is 592 units. Based upon projected employment growth, there will be a need for 226 additional units by 2005 and 449 more by 2010 for households earning less than 60 percent of AMI.

**2. Identify tools available to address needs: tax credits, grants, etc. Identify barriers to the use of these tools: Regulatory barriers, referenda, etc.**

A. Grand Valley / Mesa County

1. Funding Sources Used for Local Development:  
In the last 9 years in the Grand Valley, Low Income Housing Tax Credits have been the primary funding mechanism for both new and acquisition/rehab housing development. Secondary funding has included:
  - a. Home, statewide CDBG, low or zero interest short term loans, Mineral Impact Funds, and General Funds via the Division of Housing
  - b. Federal Home Loan Bank Loans and Affordable Housing Program Grants
  - c. City of Grand Junction CDBG and General Funds
  - d. Mesa County General Funds
  - e. CHFA Loans
  - f. Statewide and local charitable foundation grants
  - g. Community Reinvestment Act (CRA) grants
  - h. Individual and corporate donations
  
2. Funding Recommendations:  
***The greatest housing challenge is the lack of funds needed to create permanently financed housing units affordable to households at 40% AMI and below.***
  - a. We need dedicated funding (CDOH or Trust Fund or ...) for locally defined priorities and locally determined solutions.
  - b. We need more funding tools in the local governmental toolbox; real estate transfer taxes, documentary fees, impact fees, TABOR/Gallagher amendments, higher sales tax authority, tax incentives.
  - c. We need very low to 0% interest rate gap financing.
  - d. Identify Non-LIHTC Options: No other tool currently brings the same level of investment to a deal. Tax Credits are a great tool, but Tax Credits alone do not provide adequate support to reach the very low-income and extremely low-income households. Many households in need do not qualify for tax credit units and markets can become saturated with tax credit units. We need more funding tools that do not rely on being layered with Tax Credits.
  - e. Reduction of the Number of Funding Sources per Development: Make it easier for an affordable housing provider to successfully complete a project without the necessity of leveraging 5 to 10 different sources of funding to increase funding certainty and to reduce administrative costs. (In other words, if it requires \$20,000 in subsidy for an affordable unit, it's better to get \$20,000 from one source than to seek \$2,000 each from 10 different sources.)

- f. Keep it Simple:
    - Avoid funding program complexity and avoid trying to accomplish too many objectives with the same program. Simply focus on making affordable housing available to Colorado families.
    - Create uniform compliance reporting formats to make it easier for affordable housing providers to demonstrate compliance with (minimal) requirements.
  - g. Local Control: Allow local communities to establish their own priorities, based on actual market needs. Do not create a bias at the state level for new construction or for home ownership, for example, just because it's an easier "sell" and more visible. Let local control ensure that resources in each community are invested in the area that will meet locally defined needs.
  - h. One-Size-Doesn't-Fit All: Remember that elderly and disabled households typically will not be moving "up and out" of assisted housing. Make provisions for those who may not become financially self-sufficient over time.
  - i. Preserve Lower-Income Home Ownership  
 Preservation of lower-income home ownership is challenged by utility price increases and by unanticipated home repair and maintenance costs. Though we acknowledge that household budget monitoring and other preservation methods might be considered invasive, this Round Table recognizes a need for pre-foreclosure counseling, prevention of predatory lending, prevention of artificially high appraisals and 110% loans.
3. Existing "Local" Funding Sources:
- a. 2005 City of Grand Junction one-time budget allocation of \$500,000
  - a. Mesa County cash contribution to Linden Pointe
  - b. On a case-by-case basis
    - Sales and use tax waiver
    - Fee lock-in at project approval
    - Deferral of fee payment to Certificate of Occupancy
  - c. Enterprise zone tax credits for homeless projects
  - d. Charitable foundation grants
  - e. Individual and corporate donations
  - f. Housing Authority property tax exemption
  - g. Incentive density bonuses
4. Local Incentives Under Consideration
- Local funding considerations include the following:
- a. Enhance incentive bonuses to encourage developers to build affordable housing in each subdivision
  - b. Require developers to build a portion of each development in the affordable housing range (inclusionary zoning)

- c. Require new employers to provide some mitigation for workforce housing for those employees below subsistence wages
  - d. Contribution of suitable land
  - e. Creation of predictable
    - Sales and use tax waivers
    - Fee lock-in at development approval
    - Deferral of fee payments to Certificate of Occupancy
5. Local Regulatory Barriers
- a. See list of code and impact barriers (Attachment #2).
  - b. Lack of predictable local funding match (now on a case by case basis).

B. Montrose Comments

Several recommendations came out of the needs assessment that have already been addressed and still others that are more complex and require a coordinated effort on the part of multiple entities and agencies in order to affect a solution. Recommendations included the following:

- Inclusionary Zoning
- Fee Waivers or Deferrals
- Partnering with Affordable Housing Providers
- Increasing Support for Housing Rehabilitation
- Changing County zoning requirement to increase population densities
- Monitoring the local housing supply
- Provide Education to Potential Homebuyers

In addition to the tools mentioned in the study, the Housing Authority has also researched the availability of tax credits, LIHTCs, Hope VI, CDBG and other available grants that might ease the housing burden for low-income families.

Not all of the recommended tools are available or achievable in the short run. Obviously each of these measures is met with barriers. Inclusionary zoning is not a popular topic especially with housing developers who question the legality of placing the burden of developing affordable housing on homebuilders. The county has steadfastly refused to consider fee waivers on the basis that they don't work in other counties and infrastructure cost associated with growth are real and sizeable, and any such waivers places the cost of growth directly on the municipality that grants the waiver rather than the population that is causing the growth. Changing zoning requirements is difficult to achieve because it requires cooperation by both the City and County of Montrose, each with their own rules and regulations involving density. Additionally, there are mechanical and engineering considerations that come into play if density is increased. Perhaps the greatest regulatory barrier for Montrose County has been the

TABOR amendment and other referenda that limit the ability of the county to raise needed funds for housing through taxation.

C. Delta County

1. Funding Sources Used for Local Development:  
In the last 9 years funding from West Central Housing and Development Organization (WCHDO), which is no longer in existence, and funding from Rural Development have assisted in low income housing for both new and acquisition/rehab housing development. Delta County has not taken on an aggressive program to fund additional low income housing projects outside the recent Sweat Equity Program for a new subdivision since the loss of WCHDO.
2. Delta County Funding Recommendations:  
All of the Grand Valley / Mesa County recommendations relate to Delta County as well.
3. Delta County Funding Under Consideration  
With the loss of WCHDO the Delta Housing Authority (DHA) is beginning to discuss a multi-jurisdictional structure within Delta County. The inclusion of Delta County unincorporated and incorporated areas will enhance the DHA's ability to seek financial support from State and local agencies. Additional findings in the 2003 report that would assist in increased housing include the following:
  - For any housing project to be feasible, subsidy is required. Forms of subsidy can be fast-track approval process, flexible standards for affordable housing developments, or in-kind services, direct funding for local match for grant funding.
  - Fee waivers or deferrals.
  - Establish inclusionary zoning.
  - Contribution of suitable land.
  - An alternative to new construction is the rehabilitation of existing stock.
  - Policy changes that could be made by the municipalities in Delta County to help address the need for increased multi-family units centered on land use designations and increasing the land supply for the units. This could be included in the criteria for annexation or rezoning petitions that could be amended to recognize the value of higher density as it relates to the provision of affordable housing.
  - Provide financial education to potential homebuyers.

4. Delta County Regulatory Barriers

There continues to be challenges inherent in differing building and development regulations between the County and each of the individual municipalities. Delta County elected officials continue to work on land use regulations that will help to bring about consistencies.

**3. Determine how do these tools/barriers affect other sectors of the economy – ie., how these policies/conditions affect economic growth and community development.**

A. Grand Valley / Mesa County

Economic development and housing development are receiving increased attention in the Grand Valley in the last few years evidenced by an Economic Development Forum recently hosted by Mesa County and an Affordable Housing Forum hosted by the City of Grand Junction in August 2004. Strategies to address needs within both areas are anticipated to be substantially completed in 2005.

Local View of Housing

The growing housing “affordability gap” and housing need has gained increasing recognition since completion of the 2002 Housing Needs Assessment. The housing need is being addressed by several entities, including:

1. Housing interests

For-profit, governmental, and not-for-profit housing interests, individually and collectively, are working to meet the housing need through implementation of the recommendations of the Needs Assessment and linking resources to community needs. Housing interests include the Grand Valley Housing Coalition (see Attachment #3 membership list) and the Affordable Housing Committee of the Mesa County Association of Realtors.

2. Local Government

a. The Affordable Housing Forum, hosted by the City of Grand Junction in August 2004, identified the following Grand Valley affordable housing priorities.

1. Target Populations

The top priority populations to have housing needs addressed are;

- homeless families and individuals who request housing help,
- families and individuals who are in need of homeless prevention, and
- workforce renters

2. Housing Locations

Affordable housing units should be scattered throughout all jurisdictions in the Grand Valley.

3. Housing Administration

Housing needs should be addressed on a regional basis.

b. Mesa County and the City of Grand Junction have each incorporated an affordable housing component in its Strategic Plan. Fruita addresses housing needs in its Community Plan 2020, which deals with Housing and Housing Stock,

Residential Development Trends, and Desired Future Conditions, Policies and Action Items.

- c. The City of Grand Junction has agreed to take the governmental lead on addressing the housing issue, and the City is currently in the process of identifying strategies to implement the priorities identified in the Affordable Housing Forum.

Local View of Economic Development and Housing

As a function of its geographic location, the historical retail and services focus of the local economy has generated steadily increasing amounts of sales tax revenue, low paying jobs, and an increased demand for affordable housing.

Elements of the economic and housing issue:

1. *Continuation of increased demand for low-paying retail and service employment*

Since 1996, when the Grand Junction Metropolitan Service Area population reached 100,000 and was designated as an entitlement community, many national retail firms have been moving into the area and have been hiring primarily low-paid retail and service workers. This trend is expected to continue into the future due to geographic realities and due to the existing availability of low paid retail and services employees.

2. *Effort to solicit new employers and increase household income*

Economic development interests, including the Grand Junction Economic Partnership and the Business Incubator, are focused on household income growth. This effort is therefore directed toward manufacturing and other firms that offer employment paying at or above a living wage. Though employees of these “new” firms to the area typically are able to afford market rate homeownership and rental housing costs, the addition of each “new” job paying over \$40,000 or \$50,000 generates increased demand for retail and service workers.

3. *Effort to enhance existing employer base through wage increases and addition of higher paying jobs*

This approach is designed to build the economic base from within creating more wealth for business owners who in turn provide quality jobs for their workforce. Existing and start-up companies can participate in free technical assistance and low cost seminar programs in order to improve their bottom line. In doing so, they are able to pay higher wages, benefits and offer advancement opportunities for their employees. Low interest and flexible loan programs are also available which in some cases are connected to the creation and retention of jobs for people with low to moderate incomes. Other providers in the community including Chambers of Commerce, the Service Corps of Retired Executives

(SCORE) and the Unified Technical Education Campus (UTEC) also offer low cost and free services directed towards education of business owners to achieve better profitability.

4. *Effort to decentralize commercial and industrial growth*

The concentration of commercial and industrial growth in the City of Grand Junction has historically challenged surrounding Mesa County communities due to the leakage of jobs and tax revenues to Grand Junction. The City of Fruita, however, is attempting to correct this economic imbalance by encouraging development of new commercial and industrial growth centers.

5. *Need for coordinated economic and housing development strategies*

The long-term health of this community depends upon the identification and implementation of long-term balanced economic and housing development strategies. Though housing and economic development interests have historically been in communication, at present there are no integrated regional economic development and housing development strategies; plans to develop these strategies are in process.

## B. Montrose

The economic forecast for Montrose County and all of Region 10 is that in the not-too-distant future, population and job growth will become strong despite a slightly sluggish economy. The primary focus for our area is going to be on residential rather than industrial development as the area has a wide appeal as a tourist and retirement attraction. Therefore, the conditions that affect that growth cannot be ignored and the more planning that is done early in light of those projections, the more success the community is going to have in dealing with change.

Unfortunately, there are barriers, both seen and unforeseen, that continually move the datum. For example, a significant change in the world price of a barrel of oil could (and should) cause communities to think about minimizing driving distances of workers from home to their place of business. The aging of the baby-boomer population means communities will be dealing with a much younger population 30 years from now.

Montrose County has been fairly successful in analyzing and forecasting economic growth in the area. Region 10 has formed an alliance with local, business, community and government agencies and annually publishes a statistical study of all 6 counties that make up Region 10. They work closely within that alliance to provide an economic forecast that helps delineate needs within various sectors of the economy. By

having the forecast we now expect tourism and retirees to drive the demand wagon, we expect second homes among the affluent to create a demand of its own in the area, and we expect that the Montrose will become a regional supply center for much of the growth to occur in the next 25 years.

C. Delta County

Delta County View of Housing

The growing housing “affordability gap” continues to grow. The housing interests related to affordability have not been addressed since the loss of WCHDO. Delta County is in the process of looking at building codes and regulations that continue to be non-existent in most cases. These additional regulations, although warranted, are being perceived as pushing the costs of construction even higher creating a larger gap in affordability. Partnerships with the County and Delta County Municipalities will begin to look at addressing the needs throughout the County. Talks are underway and a business plan will be developed by the Delta Housing Authority to determine the best possible structure to meet the greatest majority of the needs in each community. The Delta County Housing Needs Assessment recommendations will be revisited and implemented as each entity deems appropriate once the governing structure is in place.

Delta County Economic Development and Housing

The City of Delta has a contractual agreement with Delta Area Development Inc. (DADI), that provides for credit in cash and in-kind services if the new or existing businesses offer employment paying at or above the Delta County Median Wage, with benefits. Employees of these “new” firms to the area typically are able to afford market rate home ownership and rental housing costs.

At the present time the housing and economic development efforts, are not working together. It will be a priority of the DHA to bring DADI to the table as part of the restructuring process. It is recognized that this county would benefit from the identification of long-term economic objectives and development of a collaborative housing and economic development plan.

**4. Discover how a community's jobs/housing balance can be identified and improved based on each community's preferences.**

A. Grand Valley / Mesa County

Summary comments:

1. The provision of affordable housing sufficient to meet local needs is recognized as a responsibility of nearly all communities within the Grand Valley. The local housing priority is an equitable distribution of affordable housing.
2. Housing density is addressed within current community plans and is typically 4 to 8 units per acre. While increased density can contribute to lower housing costs, it is recognized that other factors can negate density-generated housing cost reductions.
3. Since travel from one end of the Valley to the other typically takes approximately 20 minutes, commuter travel time is not seen as a critical issue. Pertinent concerns are the proximity of public transportation and child care to housing developments and employment centers.
4. Local community development plans have established as an existing priority the ability of all income levels to live within the community.
5. The current housing balance is approximately 70% homeownership and 30% rental. A 70% homeownership rate is considered to be close to the realistic maximum.

B. Montrose

Some of the recommendations that came out of the needs assessment are worth noting and can be identified as having led to improved economic and community development. A housing balance can be identified and improved by:

- Partnering - The City, County and the Housing Authority have now partnered in addressing housing needs. While each entity at one time was individually trying to address housing needs, they are now meeting collectively to address housing issues. An important consequence to this action is that there is more information being shared and it causing each entity to realize that housing is a pivotal concern for the community. At a recent seminar held by Region 10, quality of adequate housing was identified as a major determinant of affordable housing.

- Identifying local preferences and trends – It is important to recognize that one-size doesn't necessarily fit all. For example, while the City of Montrose might prefer the ideal situation where everyone lives in a single-family dwelling, the facts are that there is a definite need for approximately equal amounts of housing for rentals as well as single homes. Also, low-income housing cannot be developed without taking into consideration the growing need for senior housing as the average age of the population increases.
- Monitoring - While Montrose County appears to be in a period of endless growth, analysis of the demographic changes occurring as a result of that growth has to be monitored. Not only is the size of the various populations important, but also the need for housing at various income levels of the various populations in order to plan for housing that people can afford. Another major factor to monitor is the type of jobs needed in a community in order to balance the population. For example, if 100% of a community's effort is directed to seeking high paid technical or professional staff to the community, it wouldn't be long before there was a shortage of blue collar workers and service staff to service the needs of high-tech population.
- Widen the view – The importance of housing in the community has caused municipalities and jurisdictions to realize that it just might be a larger problem that what they are able to handle by themselves. The large number of federal and state housing programs and the complexities associated with each has made communities realize that they need to search for alternative solutions. Widening the view to include the banking community, developers, and community task forces has help to look for more and varied solutions.

### C. Delta County

Until a comprehensive discussion and a plan is put in place that addresses the structure of this Authority, it is premature to discuss each communities needs. It will be the intent of the DHA to visit with each of the participating entities elected officials to discuss each of their needs. A comprehensive plan will be developed and over time, in a coordinated effort, housing issues will be addressed. However it is all dependent on political willingness and financial commitment at all levels.