POINTS
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Fruita Housing Needs Assessment & Strategic Housing Plan

For: *City of Fruita, CO*
From: *Points Consulting*

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1. Executive Summary & Introduction

Executive Summary

[This section is still in progress.]

Introduction

This Housing Needs Assessment (HNA) and Housing Success Plan (HSP) examines the housing market within the City of Fruita, Colorado. A healthy housing ecosystem is characterized by a market in equilibrium, where the housing supply aligns with housing demand from the community. Key indicators of supply and demand include the current number of housing units, vacant and developable parcels, employment levels, and income levels.

To ensure a balanced market in the future, population and housing forecasts are used to measure future demand. A Land Capacity Analysis (LCA) helps determine how much land is available for development, and whether the potential number of new housing units can meet projected demand.

The report is organized as follows:

- **Chapter 1 – Executive Summary & Introduction**: Key highlights from the assessment
- **Chapter 2 – Gaps & Barriers Analysis**: Affordability gaps for renting and homeowning residents
- **Chapter 3 – Forecast & Recommendations**: Population and housing needs projection, along with policy recommendations
- **Chapter 4 – Strategic Housing Plan:** A plan to promote equitable and efficient development of housing as identified through recommendations of this Housing Needs Assessment
- **Chapter 5 – Land Resource & Capacity Analysis**: An inventory of vacant, underdeveloped, and underutilized land in Ouray County that may be leveraged for housing production
- **Chapter 6 – Demographic & Socioeconomic Trends**: Overview of underlying socioeconomics affecting housing demand and affordability characteristics
- **Chapter 7 – Housing Trends**: Overview of housing for both owners and renters, including affordability dynamics
- **Chapter 8 – Community Engagement**: Summary of overarching themes from PC's discussions with community leaders and developers and a summary of findings from the community survey
- **Chapter 9 – Literature Review**: Overview of relevant planning documents in the geographic area and how they may impact housing.

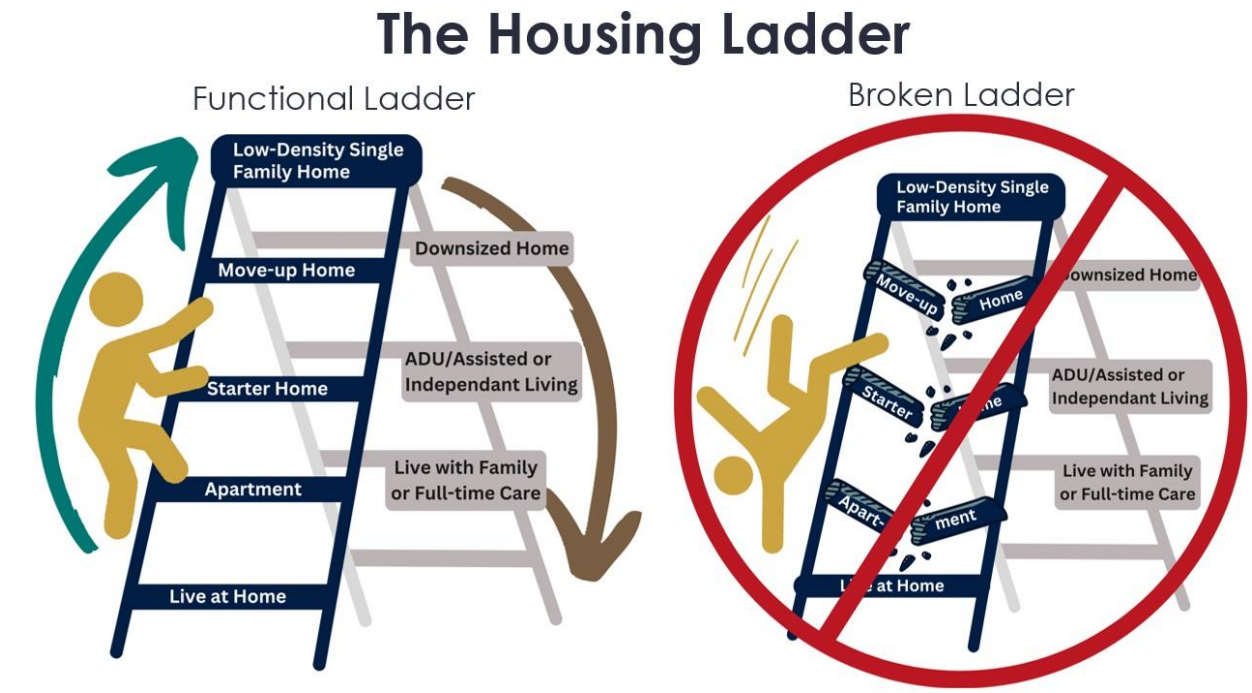
Regional Contextual Overview

[This section is still in progress.]

Housing Ladder

The Housing Ladder (Figure 1.1) is a useful tool to describe a healthy housing ecosystem. In a functioning ladder, people move up rungs as their housing needs evolve over the course of life. As life stages change, so do the types of housing that are appropriate or accessible. When any rung of the ladder is missing or broken, the system begins to fail. One goal of this assessment is to identify where these gaps or breaks exist in the Housing Ladder in Fruita.

Figure 1.1: The Housing Ladder



Source: Points Consulting, 2025

2. Gaps & Barriers Analysis

There is often an imbalance of supply and demand in the housing market. This imbalance can manifest as either an undersupply of housing or housing that is unaffordable (high costs relative to income). For this section, we measured the affordability gaps in the housing market experienced by renters, homeowners, and potential first-time homebuyers.

When discussing "affordability" or "affordable housing," we refer to monthly housing costs a household experiences that is less than 30% of its gross monthly income. Beyond this point (spending greater than 30% of gross monthly income on housing), households are considered "housing cost-burdened" and their housing is considered unaffordable to them.

For example, the current area median income (AMI) in Mesa County according to Housing and Urban Development (HUD) is $94,100. A household at this income level (100% of AMI) earns approximately $7,840 per month. At this income level, a household could afford up to $2,350 per month in housing costs. If a household at 100% of AMI is spending $2,500 per month on housing, then they are considered cost-burdened and their housing is considered unaffordable to them. In the following sections, we analyze housing costs and affordability through cost-burdened status.

Renter Challenges

Renters in Fruita are less likely to be cost-burdened overall than other renters throughout the County, the state, and the nation (Table 2.1). However, when separating total cost burden (spending 30% or more of monthly income on housing) to cost-burdened (spending 30-50% on housing) versus *severely* cost-burdened (spending 50% or more on housing) the picture is slightly different. Renters are more likely to spend 30-50% of their monthly income (cost-burdened) on housing in Fruita, but significantly less likely to spend 50% or more of their monthly income (severely cost-burdened) on housing.[1]

In total, 36.3% of renters in Fruita are cost-burdened to some degree. In contrast, renters throughout Mesa County overall are cost-burdened at a rate of 45.4%. In the State of Colorado, renters are the most likely to be cost-burdened at 49.8%.

[1] By HUD definitions, "housing costs" include just rent or mortgage but not utilities such as water, sewer, refuse removal, and internet, which are generally excluded from rental costs in most leases. In short, if the amount households pay to other housing-related costs were included, then the cost burden statistics would be driven even higher than what is published in our report.

To create our affordability analysis, we referenced multiple sources, including the American Community Survey (ACS) five-year dataset (which averages data from 2018-2022) and the U.S. HUD Comprehensive Housing Affordability Strategy (CHAS) 2017-2021 dataset.[2] Given the drastic changes between both home costs and wages between 2020 and 2022, we would prefer to use more recent statistics. Unfortunately, these are the best available data for small geographic regions. Wherever appropriate, we adjusted the statistics to reflect the current estimates of households in cost-burdened housing situations.

Table 2.1: Share of Cost-Burdened Renters Comparison, 2023

Region	Cost-Burdened	Severely Cost-Burdened	Total Cost-Burdened	Not Cost-Burdened
Fruita	27.8%	8.5%	36.3%	42.0%
Mesa County	23.2%	22.3%	45.4%	47.1%
Colorado	25.5%	24.3%	49.8%	45.5%
United States	23.3%	23.6%	46.9%	46.2%

Source: U.S. Census Bureau, 2023 5-Year Estimates, Table B25070

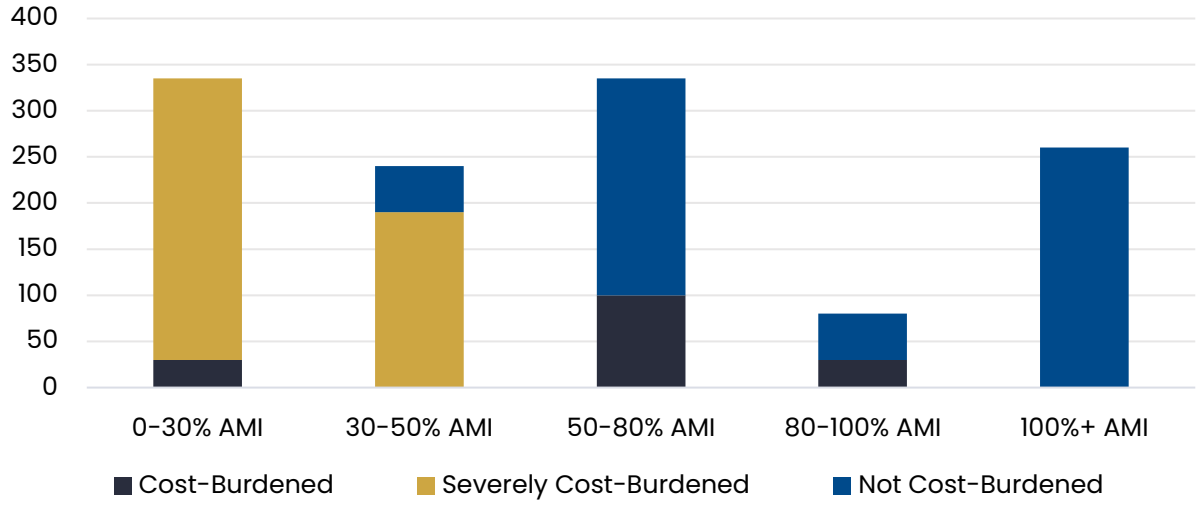
We also measured affordability issues by various AMI levels. The five AMI levels below include:

- Extremely low-income: Less than 30% of AMI
- Very low-income: 30 to 50% of AMI
- Low-income: 50-80% of AMI
- Moderate income: 80 to 100% of AMI
- Above median income: 100%+ of AMI

Figure 2.1 shows the lowest income renters in Fruita are more likely to be cost-burdened than those at higher income levels. In Fruita, 69.7% of renters who are low-income, very low-income, or extremely low-income are cost-burdened to some degree. When restricting the sample to very low-income and extremely low-income renters, the rate is even higher at 89.6%. In total, these data show that 52.4% of all renting households are cost-burdened to some degree, higher than the Census data indicate.

[2] A caveat with these data is that the Census Bureau also includes a share of households that were "not computed" in terms of what percentage of monthly income is spent on housing. Between the United States, Colorado, and Mesa County, the average percent of households that were not computed is 6.4%. However, 21.7% of renting households in Fruita did not have this statistic calculated, which may result in gaps in the analysis.

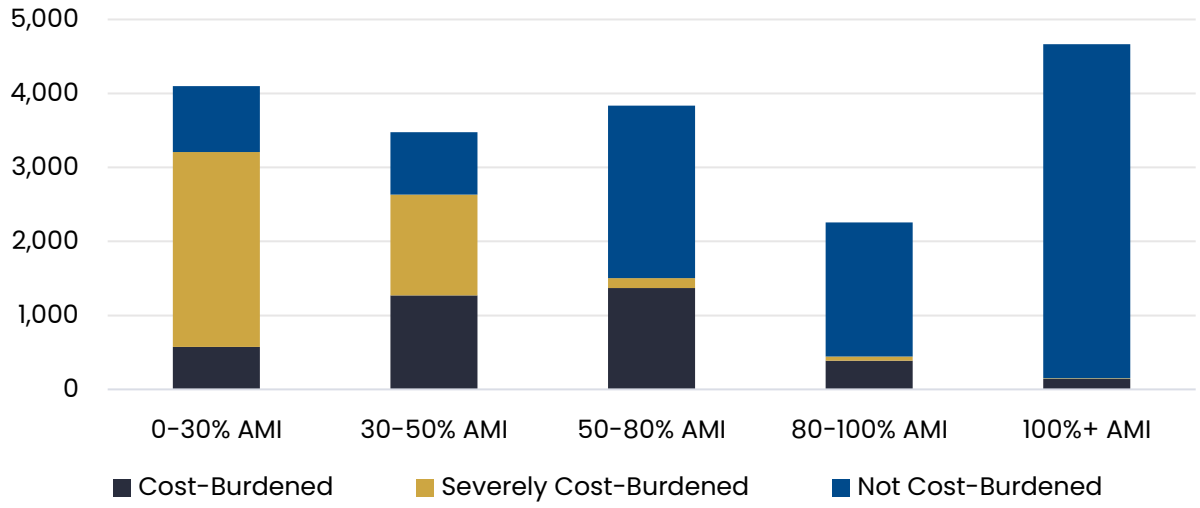
Figure 2.1: Cost-Burdened Renting Households by Income Level in Fruita



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2017-2021

For comparison, Figure 2.2 shows cost-burdened renters by AMI in Mesa County. In the County overall, a similar 64.5% of low-income, very low-income, and extremely low-income renters are cost-burdened. However, only 43.3% of total renters in the County are cost-burdened to some degree, compared to 52.4% in Fruita.

Figure 2.2: Cost-Burdened Renting Households by Income Level in Mesa County



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2017-2021

Homeownership Challenges

Many homeowners are also cost-burdened and may be at risk of foreclosure. Approximately 13.8% of homeowners in Fruita are cost-burdened, and another 7.2% are

severely cost-burdened. Meanwhile, in Mesa County, about 13.3% of homeowners are cost-burdened and 8.4% of homeowners are severely cost-burdened.

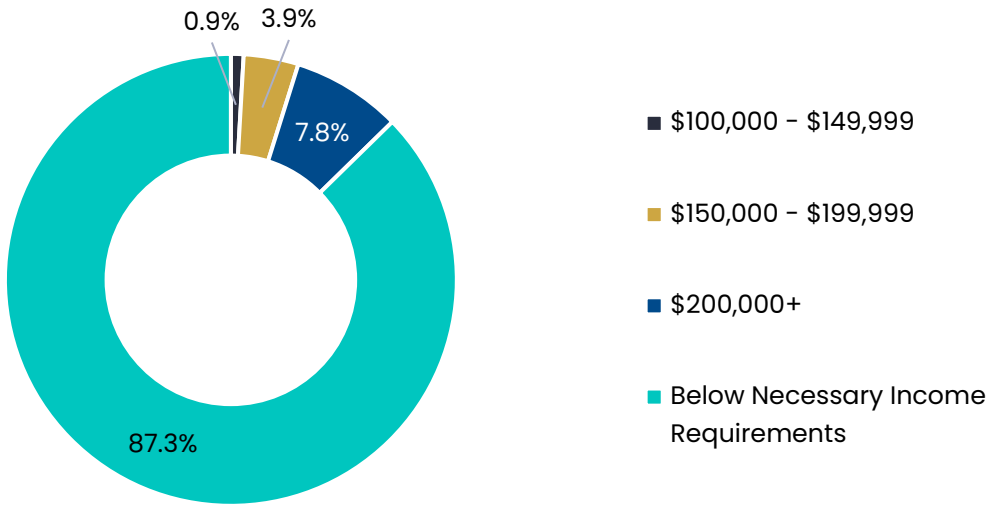
Some homeowners in these statistics were likely able to purchase their homes years ago when prices were lower. This reality reflects that new homeowners are likely cost-burdened to a greater degree now with higher home values and mortgage rates. Considering current income levels, home prices in the region (as of July 2025), and average current mortgage rates, we estimated the percentage of potential first-time homebuyer households that can afford to purchase a home. The model was built to show households with an average credit rating, assuming the use of a conventional 30-year mortgage.

Ultimately, our estimates show that the vast majority of potential first-time homebuyers in Fruita and Mesa County cannot afford to purchase an average-priced home. Figure 2.3 and Residents in the County are slightly better off. According to our estimates under the same conditions, 80.3% of potential first-time homebuyers in Mesa County overall cannot afford to purchase an average-priced home today (Figure 2.4). The difference is mostly driven by home values, where the average-priced home is about $160,000 less expensive in the County overall than in the City while the median household income is only about $1,000 greater at $75,000. However, a household would need to earn approximately $87,000 to afford the mortgage on an average-priced home.

Figure 2.4 below show which income cohorts are able to afford an average-priced home, and their respective shares of the total number of households in Fruita and Mesa County.

In Fruita, a household would need an income of approximately $120,000 just to afford the mortgage payment for an average-priced home. In contrast, the median household income in the City is about $74,000. Therefore, an average household would need to earn about $46,000 more per year in order to afford an average-priced home. As a result, 87.3% of potential first-time homebuyers in Fruita cannot afford an average-priced home today (Figure 2.3).

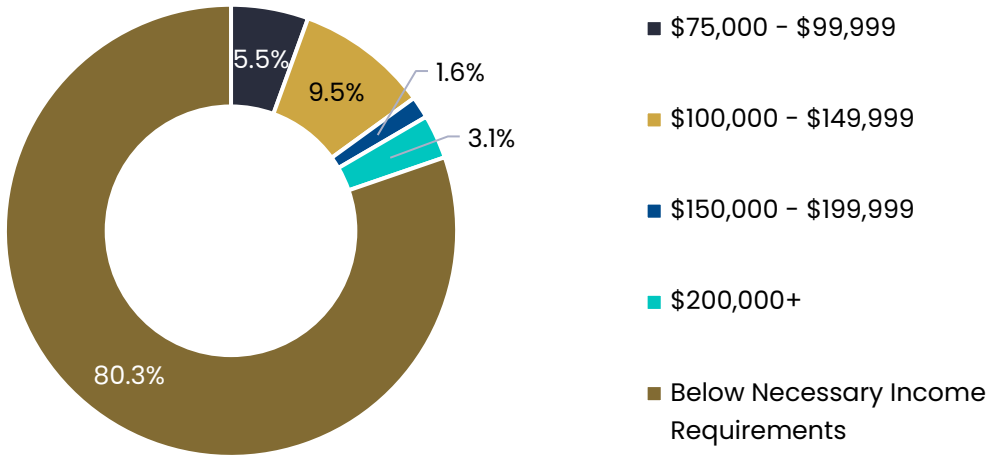
Figure 2.3: First-Time Homebuyers that Can Afford to Buy an Average-Priced Home in Fruita



Source: U.S. Census Bureau Table S2503 5-Year Estimates, Local MLS, Realtor.com

Residents in the County are slightly better off. According to our estimates under the same conditions, 80.3% of potential first-time homebuyers in Mesa County overall cannot afford to purchase an average-priced home today (Figure 2.4). The difference is mostly driven by home values, where the average-priced home is about $160,000 less expensive in the County overall than in the City while the median household income is only about $1,000 greater at $75,000. However, a household would need to earn approximately $87,000 to afford the mortgage on an average-priced home.

Figure 2.4: First-Time Homebuyers that Can Afford to Buy an Average-Priced Home in Mesa County



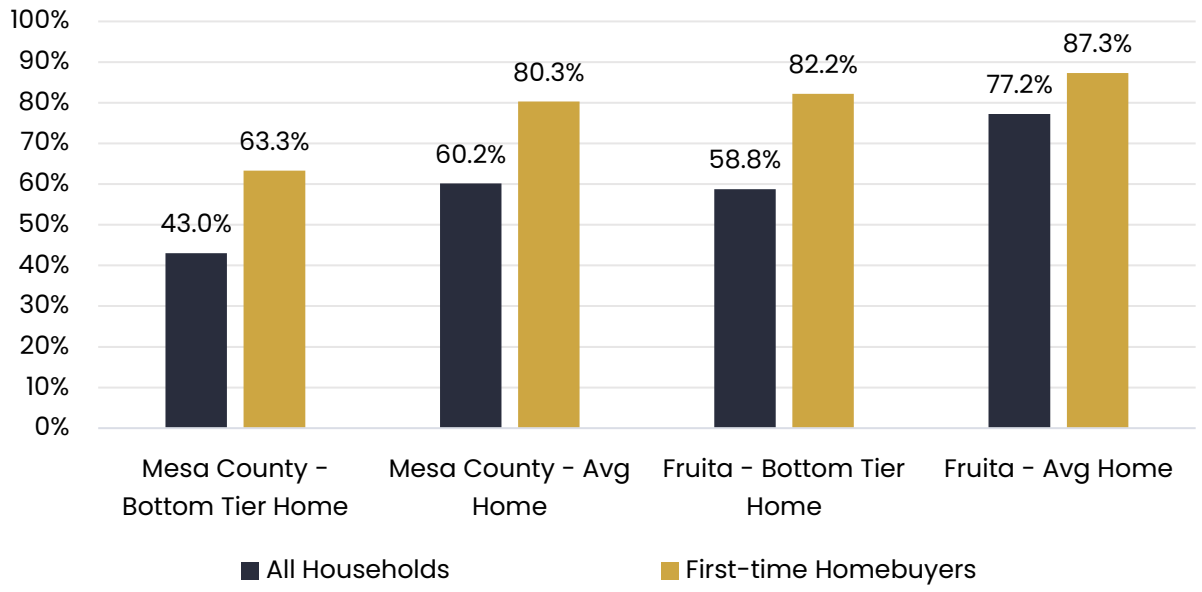
Source: U.S. Census Bureau Table S2503 5-Year Estimates, Zillow ZHVI, Realtor.com

While our estimates above focus on households who do not own homes, the majority of households in both the City and the County do own homes. What would the estimates look like if these households were to attempt to purchase a home now? Figure 2.5 shows a comparison of all households versus first-time homebuyers if they were to purchase a home today.

Excluding the capital homeowning households would have access to if they sold their homes, current homeowners would fare better in Fruita, where still 77.2% of all households cannot afford to purchase an average-priced home. The effect is greater in Mesa County overall, where 60.2% of all households cannot afford to purchase an average-priced home, compared to 80.3% of potential first-time homebuyers.

The average-priced home is not all that is available to those who are looking to buy, however. Figure 2.5 also shows what percentage of households would be unable to buy a bottom tier home in Fruita and Mesa County. Both first-time homebuyers and all households fare better if they are looking to purchase a bottom tier home instead, though to varying degrees. In Fruita, 82.2% of potential first-time homebuyers are still unable to purchase a bottom tier home, better than 87.3% but not by much (due to the household income distribution). Looking to purchase a bottom tier home also exposes the household to greater risk of substandard housing. Mesa County residents are better off when considering bottom tier homes, with 63.3% of potential first-time homebuyers being unable to afford the mortgage payment.

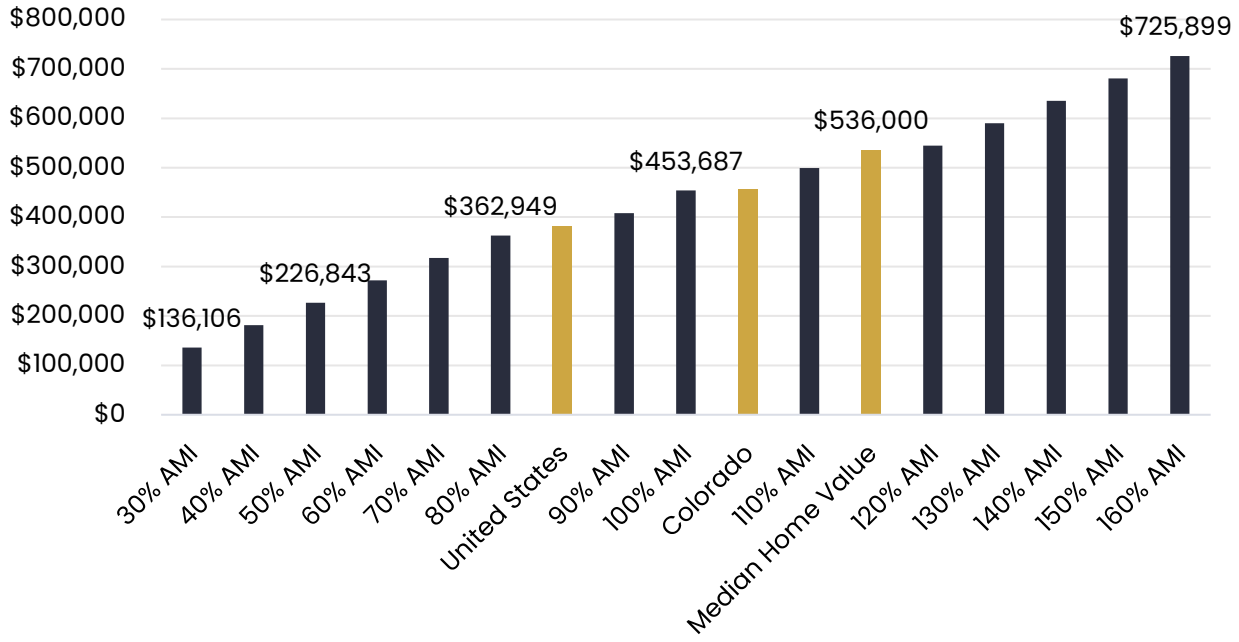
Figure 2.5: Households that Cannot Afford to Buy an Average-Priced Home Comparison



Source: U.S. Census Bureau Table S2503 5-Year Estimates, Local MLS, Zillow ZHVI, Realtor.com

As we defined affordability above, Figure 2.6 displays what home prices are considered affordable at each income level in Fruita. Using the same standard (30-year) mortgage payment calculation, the dollar amounts shown indicate the full home value before a 20% down payment. At the lowest income level (30% AMI) a home would need to be priced at $136,100 or lower to offer an affordable mortgage payment. At 100% AMI the home price would need to be about $80,000 lower to be considered affordable as the average-priced home in the City is about $536,000. In order to afford to purchase an average-priced home, a household would need to earn greater than 110% AMI.

Figure 2.6: Affordable Home Price by AMI Level, City of Fruita



Source: 2025 HUD Income Limits, Esri Business Analyst 2024, Mesa County MLS

3. Forecast & Recommendations

While forecasts are estimates of what might happen in the future, we need a baseline to project short-run and long-run housing demand. In this section, we present population and housing needs forecasts based on two growth scenarios: the **Expected** growth scenario (which incorporates fertility rates, survival rates, age demographics, and migration) and the **Potential** growth scenario (which incorporates higher rates of fertility, survival, age demographics, and migration).

Population Forecast

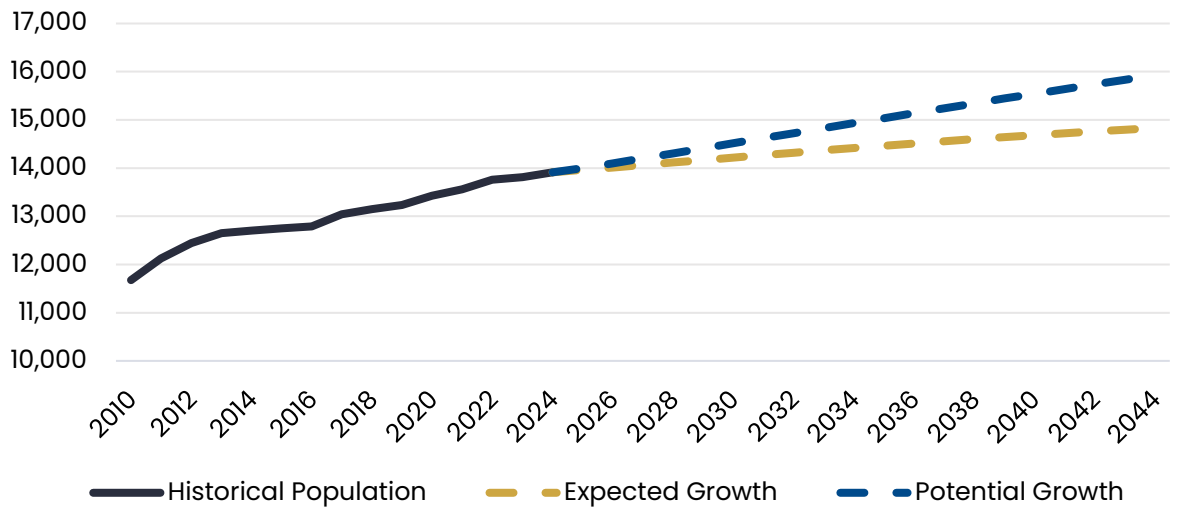
Our population and housing needs forecasts for the City of Fruita are based on an extrapolation of official population estimates from the Census Bureau's Population Estimates Program (PEP). The PEP produces estimates of the population for the United States, states, metropolitan and micropolitan statistical areas, counties, cities, and towns.[3] Migration rates from the Department of Local Affairs (DOLA) were built into the model to account for external growth factors.

Fertility rates from the Center for Disease Control and Prevention's (CDC's) Wide-ranging Online Data for Epidemiologic Research (WONDER) program were used as part of the internal demographic factors. Mortality and survival rates from the National Vital Statistics System (NVSS) were built into the model as the other internal growth factor.

Each variable was included in an autoregressive moving average (ARIMA) statistical model to extrapolate various growth scenarios. The **Potential** growth scenario is based on the upper estimates produced by our ARIMA model. Meanwhile, the **Expected** growth scenario is based on the lower estimates produced by our ARIMA mode. Both population forecasts for the City of Fruita are displayed in Figure 3.1.

[3] "Population and Housing Unit Estimates," United States Census Bureau, https://www.census.gov/programs-surveys/popest.html.

Figure 3.1: Population Forecast for the City of Fruita, 2024-2044



Source: Points Consulting using U.S. Census Bureau, DOLA, CDC WONDER, and NVSS

Ultimately, we project the population in Fruita to grow by between 918 and 2,015 new residents (Table 3.1). These projections relate to a cumulative growth rate of 6.6% or 14.5% between the Expected and Potential growth scenarios through 2044. To be clear, our projection for Fruita includes residents within the official city limits, not the urban growth boundary or the planning influence area.

Table 3.1: Projected Population Growth for the City of Fruita, 2024-2044

Population Growth Scenario	2024	2029	2034	2039	2044	Pop. Growth	20-Yr CAGR	Total Growth Rate
Expected Growth	13,912	14,167	14,416	14,643	14,830	918	0.3%	6.6%
Potential Growth	13,912	14,409	14,933	15,442	15,927	2,015	0.7%	14.5%

Source: Points Consulting using U.S. Census Bureau, DOLA, CDC WONDER, and NVSS

Housing Needs Forecast

Built upon our population forecast, we created a housing needs forecast which reflects the housing unit need for the population projection. Particular interest of the City's was placed on the housing needs over the next two, five, and 10 years. By dividing the population by the average household size, we estimated the housing need per year.

Since we built the housing needs forecast on the population forecast, it follows the same general trend visually. As of 2023, the City of Fruita's average household size is 2.62, according to the U.S. Census Bureau. Fruita's average household size is relatively high compared to state and national averages, along with a few other geographic areas in the region. For comparison, other average household sizes are shown below:

- United States: 2.54
- Colorado: 2.45
- Mesa County: 2.37
- Garfield County: 2.64
- Delta County: 2.39
- Grand Junction: 2.19
- Rifle: 2.77

Based on the 2.62 average household size in 2023, the housing unit need for the current population estimate in Fruita (13,912) is about 5,310 units. This estimate does not match the current estimate of occupied housing units in the City of Fruita, which is reported as being closer to 5,495 (Esri Business Analyst). This discrepancy could be due to the fact that average housing size is skewed towards larger households, resulting in a lower need than currently reported. Regardless, we have chosen to use the modeled estimate of 5,310 units as the baseline for our housing needs forecast.

Ultimately, we project Fruita will need between 192 and 390 new units by 2034 (Table 3.2). This translates to a total need of 5,502 units or 5,700 units. Table 3.3 reports the number of new housing units needed over the next two, five, and 10 years in the City of Fruita.

Table 3.2: Housing Needs Forecast, City of Fruita, 2024-2034

Growth Scenario	Current Units '24	Needed Units '26	Needed Units '29	Needed Units '34	New Units	Total Growth Rate
Expected Growth	5,310	5,348	5,407	5,502	192	3.6%
Potential Growth	5,310	5,381	5,499	5,700	390	7.3%

Source: Points Consulting using U.S. Census Bureau, DOLA, CDC WONDER, and NVSS

Table 3.3: New Housing Units Needed, City of Fruita, 2024-2034

Growth Scenario	Current Units '24	New Units Needed '26	New Units Needed '29	New Units Needed '34
Expected Growth	5,310	38	97	192
Potential Growth	5,310	71	190	390

Source: Points Consulting using U.S. Census Bureau, DOLA, CDC WONDER, and NVSS

Housing Needs by Income Level

A crucial factor in housing needs and community sustainability is the availability of affordable housing across the income distribution. To estimate housing needs in Fruita by income level, we expanded upon our housing needs forecast to determine how many housing units are required at different area median income (AMI) levels. Utilizing Census Bureau income cohorts, Housing and Urban Development (HUD) AMIs, HUD

cost-burdened household counts, and housing unit counts from our own forecast, the results are presented in the following figures and tables.

When discussing "needs by income level," we refer to the number of housing units required to be affordable at each income bracket. As discussed in Chapter 2, affordability is defined by the percentage of monthly income a household spends on housing. Households are considered cost0burdened if they spend 30% or more of their gross monthly income on housing costs.

Take the example from Chapter 2 when we defined cost-burden status. In Fruita, a household at 100% AMI earns about $94,100 per year, or $7,840 per month. If this household spends more than $2,350 per month in housing costs, then the household is considered cost-burdened. In our housing needs by income level forecast, we consider this situation to warrant a need for an additional housing unit *at 100% AMI*. The additional housing unit at 100% AMI would be affordable to the household that is currently cost-burdened.

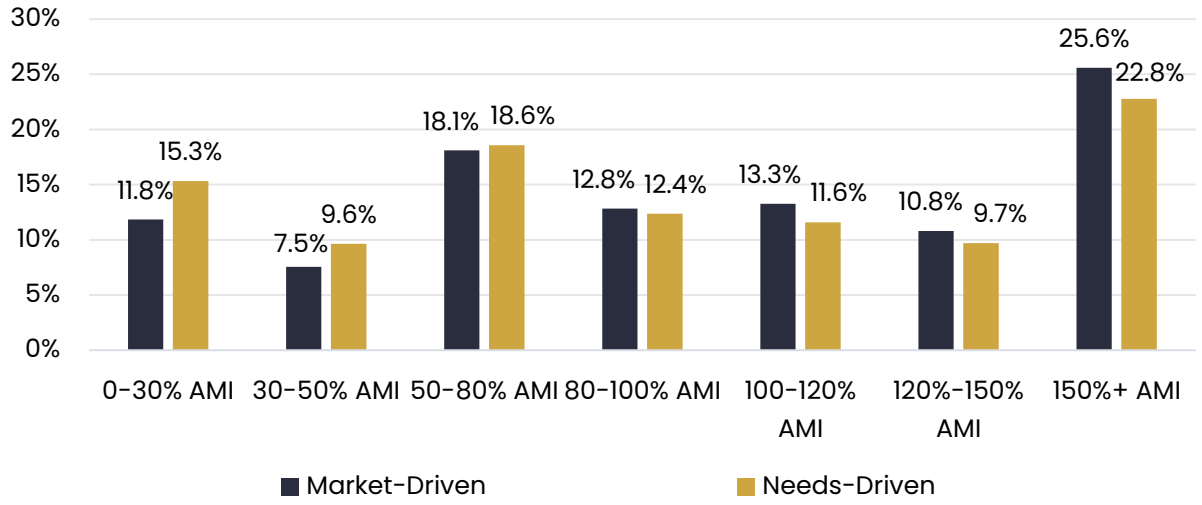
Using HUD's Comprehensive Housing Affordability Strategy (CHAS) data, we applied the total number of cost0burdened households at each AMI level to create a target, **Needs-Driven** housing unit distribution. If new housing units in Fruita are build towards this target distribution, then the City will be in a good position to address housing affordability challenges. Using a target distribution, rather than a total unit number, allows us to fit the Needs-Driven distribution to our housing unit forecast. We prefer this method because the City should not plan for far more units to be available than are projected to be needed, which may have adverse effects on the local government's financial position.

In addition to the Needs-Driven forecast, we constructed a **Market-Driven** forecast for comparison. This forecast serves as a counterfactual to see what housing unit distribution, and new units at what income level, are projected to be needed and built according to what the market has produced thus far. The Market-Driven forecast uses current 2024 AMI levels and follows the same growth scenarios as the Needs-Driven forecast. Figure 3.2 shows the comparison between the housing unit distribution applied to each forecast. Basic descriptions of each income level forecast are explained below.

- The **Market-Driven** forecast applies the current AMI distribution to each growth scenario we projected.
- The **Needs-Driven** forecast applies a target AMI distribution to each growth scenario we projected. The target AMI distribution was constructed using cost-

burden by AMI level counts from HUD CHAS data and the current AMI distribution.[4]

Figure 3.2: Target Housing Unit Distribution by Affordability level

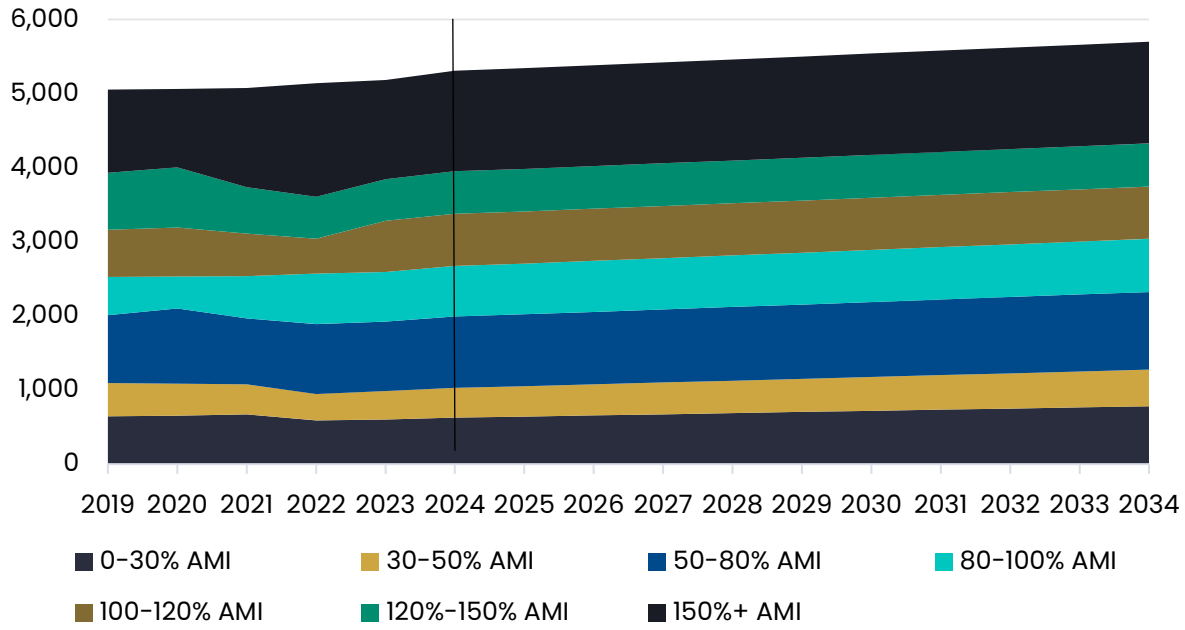


Source: Points Consulting using U.S. Census Bureau and HUD CHAS Data

Under the **Potential** growth scenario, the **Needs-Driven** forecast for the City of Fruita is illustrated in Figure 3.3. In this scenario, lower income levels like 0-30% AMI and 30-50% AMI are projected to be larger by the end of the forecast period than they are currently. This is due to the fact that more households at these income levels are cost-burdened than households at higher income levels. Overall, the total number of households increases in line with the growth scenario.

[4] A detailed methodological description and in-depth data can be reviewed in Appendix A.

Figure 3.3: Potential Growth, Needs-Driven Scenario Housing Needs Forecast by AMI Level, 2024-2034



Source: Points Consulting using U.S. Census Bureau, HUD CHAS Data, DOLA, CDC WONDER, and NVSS

Table 3.4 reports housing needs by AMI level by tenure for the City of Fruita under the **Potential** growth scenario and the **Needs-Driven** forecast. Using Census Bureau data, we determined the renter versus owner-occupancy rates by income cohort. These tenure rates were then applied to the income level forecast to determine rental housing needs and ownership housing needs. Fruita generally has more owners than renters (Figure 7.2), and this is reflected in the table below.

However, we also applied the assumption that it is highly unlikely for households at 0-30% AMI are paying a mortgage on a home. While households at this income level may own homes due to purchasing under different market conditions or inheritance, housing costs now are out of reach for 0-30% AMI (Figure 2.6). Therefore, we used a 0.0% ownership rate for households at 0-30% AMI for Fruita.

Table 3.4: Potential Growth, Needs-Driven Housing Needs by AMI Level by Tenure, 2034

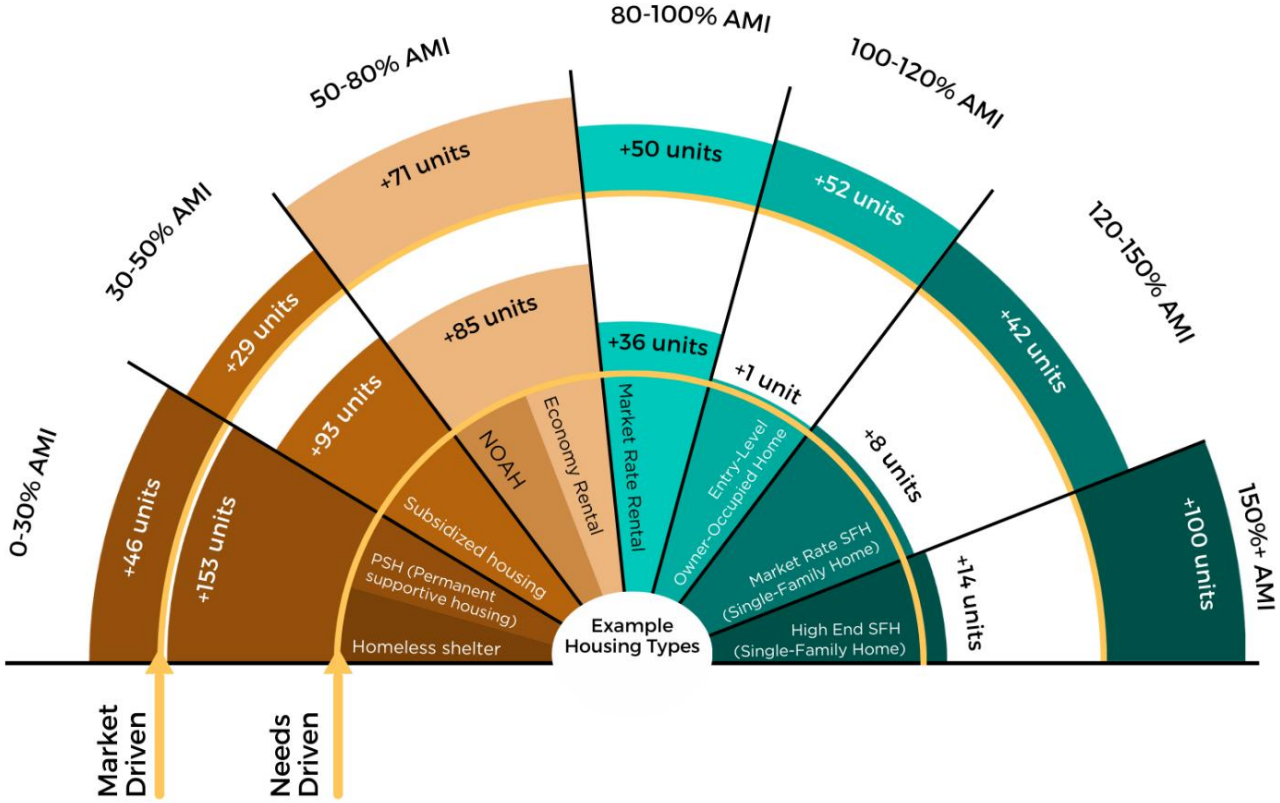
AMI Category	Existing Housing	Projected Housing Needs	New Units Needed by 2034
Rentals			
0-30% AMI	629	781	153
30-50% AMI	182	225	43
50-80% AMI	315	343	28
80-100% AMI	38	40	2
100-120% AMI	40	40	0
120-150% AMI	11	12	0
150%+ AMI	226	228	2
Ownership			
0-30% AMI	0	0	0
30-50% AMI	218	269	51
50-80% AMI	647	704	57
80-100% AMI	644	677	34
100-120% AMI	665	665	1
120-150% AMI	563	571	8
150%+ AMI	1133	1,145	12
Grand Total	**5,310**	**5,700**	**390**

Source: Points Consulting using U.S. Census Bureau, HUD CHAS Data, DOLA, CDC WONDER, and NVSS

The full comparison of the **Market-Driven** and **Needs-Driven** income level forecasts are shown in Figure 3.4. As described in the basic assumptions for the Needs-Driven forecast, the distribution is weighted heavier to the lower AMI levels as more households are cost-burdened than at higher AMI levels. However, this does not mean housing units affordable to higher AMI levels are not needed. We project as many as 23 units will be needed at 100-120% AMI, 120-150% AMI, and 150%+ AMI over the next 10 years in the Needs-Driven forecast.

In contrast, more units will be needed at higher AMI levels in the Market-Driven forecast. In this scenario, new housing units are built according to current AMI levels where there are more high-income households and housing units affordable to them. Even in this scenario, as many as 196 housing units will be needed to be affordable to lower income households, particularly below 100% AMI.

Figure 3.4: Housing Needs Forecast by AMI Level, City of Fruita



Source: Points Consulting, 2025

Recommendations

[This section is still in progress.]

4. Strategic Housing Plan

[This section is still in progress.]

5. Land Resource & Capacity Analysis

The housing market and its outcomes are determined by two sides: supply and demand. A key factor of housing supply is the amount of land available to develop new housing and meet future housing demand. To measure the true potential supply of future housing, Points Consulting (PC) developed a full Land Capacity Analysis (LCA) for the City of Fruita.

Using Mesa County GIS and Assessor's Office data, along with City of Fruita zoning data, PC categorized land as Vacant, Underdeveloped, and Underutilized. Below are the assumptions underlying the analysis:

- Parcels in zones permitting some form of residential development were considered for the LCA. Those zones include:
    - C1 – Commercial & Mixed-Use 1
    - CR – Community Residential
    - DMU – Downtown Mixed Use
    - LLR – Large Lot Residential
    - RE – Rural Estate
    - SFR – South Fruita Residential
- **Vacant:** PC classified parcels with an improvement value of less than $10,000 as Vacant. This category includes parcels with no improvements on them (truly vacant) and those with limited improvements on them (effectively vacant).
- **Underdeveloped:** PC classified parcels as Underdeveloped if they were not considered Vacant and had an improvement-to-land value ratio of less than 1.0. These parcels may be suitable for further development/subdivision or redevelopment to accommodate additional housing. The improvement-to-land value ratio PC used is equivalent to a 50% improvement-to-total value ratio.
    - For example, if a parcel has a total value of $200,000, and an improvement value of $75,000, then the land value is $125,000. This parcel would be classified as Underdeveloped (rather than Vacant) because the improvement value exceeds $10,000 but is still less than the land value.
- **Underutilized:** PC also analyzed parcels that were neither Vacant nor Underdeveloped for signs of underutilization. If a parcel contains only single-family housing (based on Assessor's Office data) but is located in a zone that allows higher-density housing types (such as DMU or C1) PC classified it as Underutilized. In other words, these parcels are developed at lower density than what current zoning allows.
- Parcels excluded from analysis include:
    - Government-owned parcels (e.g., City of Fruita or Mesa County)
    - School district-owned parcels

    - Fire district-owned parcels
    - Parcels owned by other public or quasi-public entities
    - Public recreation parcels (e.g., parks and golf courses)
    - Common area parcels
    - Cemeteries
    - Churches/religious-use parcels
    - Qualified tax-exempt parcels
    - HOA-owned parcels
- PC determined net acreage by eliminating acreage from parcels covered by steep slopes (greater than 15 degrees) with USGS digital elevation model (DEM) data and FEMA floodways and hazard zones (Zones A, AE, AH, and AO).
- PC applied a 25% reduction to net developable acreage to account for public uses and rights-of-way. In other words, if the land were developed, PC assumes that 25% of it (after removing steep slopes and flood zones) would be needed for roads, utility easements, and other non-residential infrastructure.
- PC made another 25% reduction to account for other market factors. There are several potential limitations, including unwilling sellers, landowners placing properties into conservation trusts, or development occurring at lower densities than permitted by zoning regulations or assumed by our model.
- Assumed densities (dwelling units per acre, or dua) were adapted from current maximum density rules according to zoning codes, density bonuses, and adapted best practices from our previous experience. The assumed densities are as follows:
    - **C1:** eight dua
    - **CR:** seven dua
    - **DMU:** eight dua
    - **LLR:** three dua
    - **RE:** 0.33 dua
    - **SFR:** 4.5 dua

Vacant Parcels

This section presents Vacant lands for the City of Fruita. The acreage includes parcels in zones that allow residential development and have improvement values below $10,000. PC estimated the potential number of housing units on these acres by using the density assumptions outlined previously. **Net acres** represent the total parcel area minus physical constraints (e.g., steep slopes and flood zones), while **adjusted acres** reflect the land actually eligible for development after accounting for public uses, rights-of-way, and market factors

The vast majority of potential housing units are located in the Community Residential (CR) district in Fruita, which could accommodate nearly 430 housing units (Table 5.1).

The South Fruita Residential (SFR) zone has the second-highest potential, while the Commercial & Mixed-Use 1 (C1) zone could accommodate an even larger number (136 units) if residential/mixed-use development occurs.

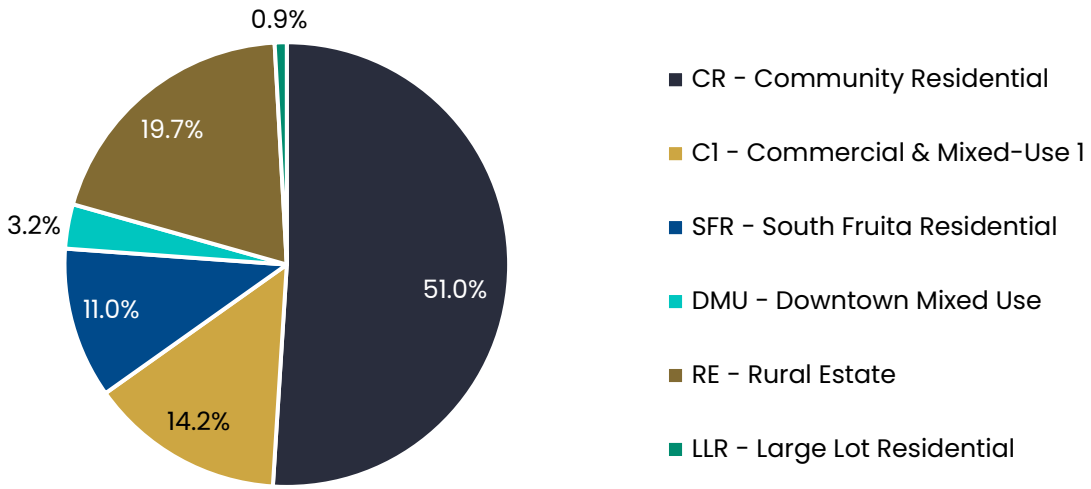
Table 5.1: Vacant Land and Potential Housing Units in Fruita

Zone	Number of Parcels	Net Acres	Adjusted Acres	Potential Housing Units
CR	133	108.5	61.0	427
C1	6	30.2	17.0	136
SFR	3	23.3	13.1	59
DMU	16	6.9	3.9	31
RE	9	42.0	23.6	8
LLR	6	1.9	1.0	3
Total	**173**	**212.7**	**119.6**	**664**

Source: Mesa County GIS, Mesa County Assessor's Data, City of Fruita Zoning, FEMA, USGS

Figure 5.1 shows the percentage of Vacant land by zone, based on net acres. The CR district contains the majority of available acres (51.0%), corresponding with its high housing unit potential. The Rural Estate (RE) district holds the second-largest share of available land (19.7%) but is reserved for low-density development with a maximum allowable density of 0.33 dua, resulting in a much lower potential housing yield.

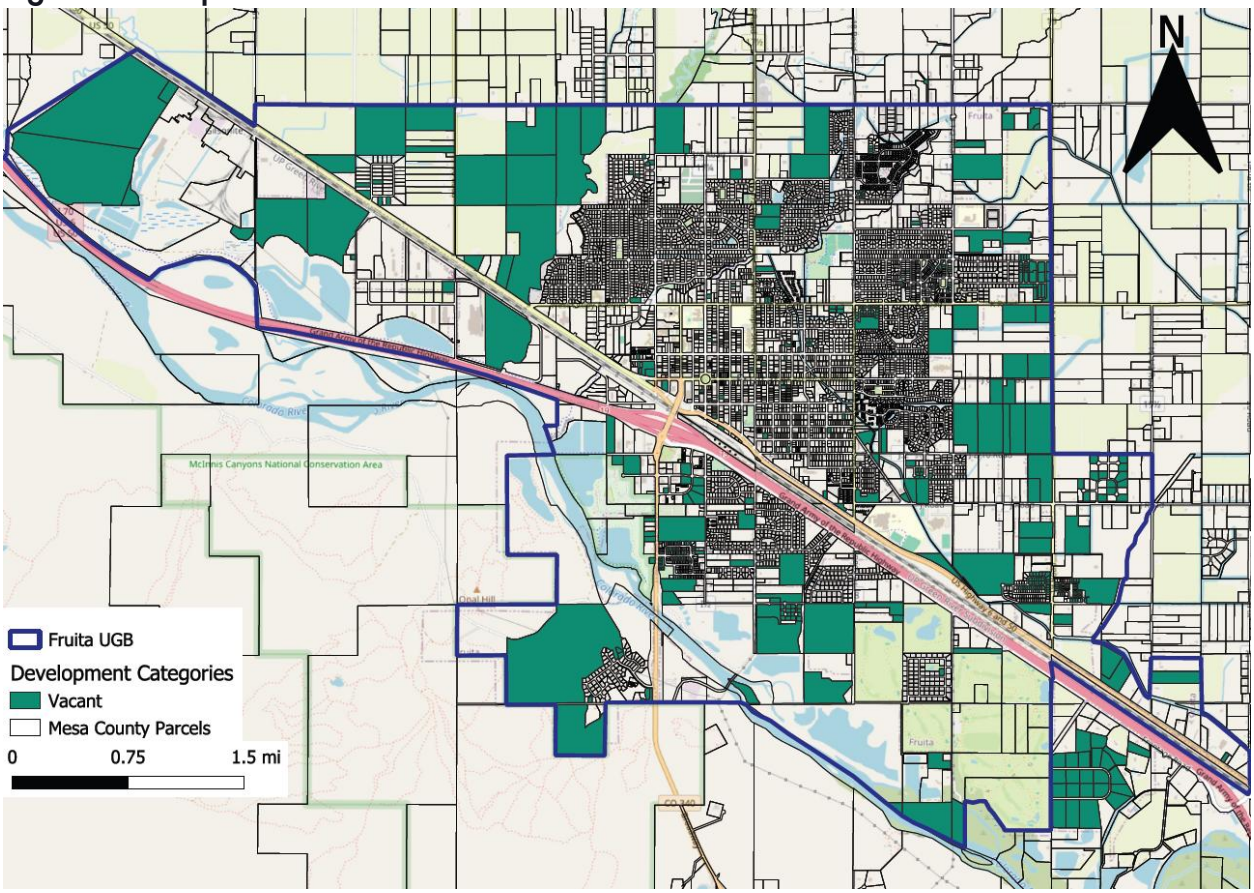
Figure 5.1: Share of Vacant Land by Zone in Fruita



Source: Mesa County GIS, Mesa County Assessor's Data, City of Fruita Zoning, FEMA, USGS

Figure 5.2 provides a visual map showing the location of Vacant parcels within the City of Fruita.

Figure 5.2: Map of Vacant Parcels in Fruita



Source: Mesa County GIS, Mesa County Assessor's Data, City of Fruita Zoning, FEMA, USGS

Underdeveloped Parcels

By definition, Underdeveloped parcels are not considered Vacant because their improvement values exceed $10,000. However, these improvement values may still be low relative to the land values, indicating limited existing development and potential for further development or redevelopment. In such cases, the land value exceeds the improvement value, signaling that additional density could be supported. PC does not estimate potential housing units for these parcels, as individual property owners may choose not to pursue further development. Instead, these estimates help highlight which zones have been developed less efficiently relative to their capacity.

Table 5.2 shows Underdeveloped parcels and their estimated acreage in Fruita. In total, 157 parcels are classified as Underdeveloped, accounting for 158.0 net acres and 88.9 adjusted acres. The greatest number of Underdeveloped parcels are located in the CR district, while the greatest number of adjusted acres are located in the SFR district. The DMU district also hosts a significant number of Underdeveloped parcels (52), though accounting for just 8.5 adjusted acres.

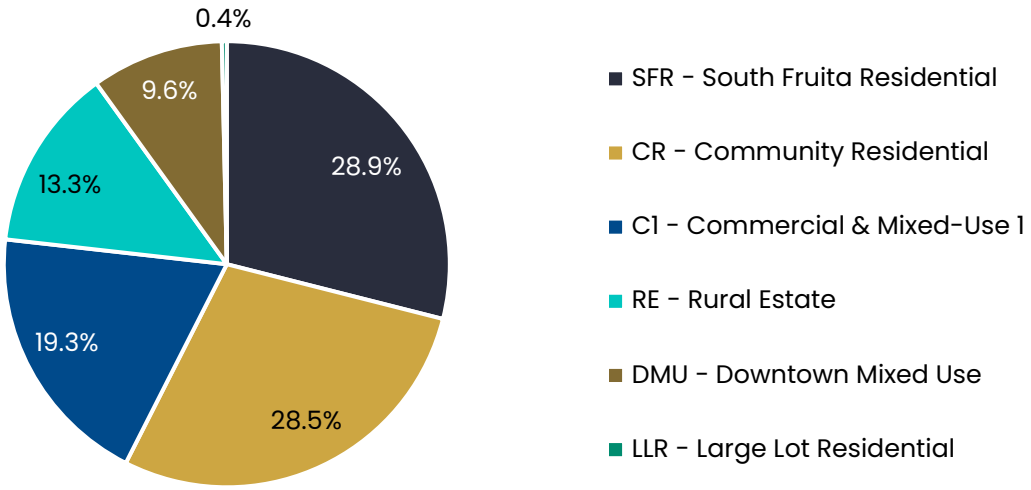
Table 5.2: Underdeveloped Land in Fruita

Zone	Number of Parcels	Net Acres	Adjusted Acres
SFR	5	45.7	25.7
CR	87	45.1	25.4
C1	7	30.5	17.2
RE	5	21.0	11.8
DMU	52	15.1	8.5
LLR	1	0.6	0.3
Total	**157**	**158.0**	**88.9**

Source: Mesa County GIS, Mesa County Assessor's Data, City of Fruita Zoning, FEMA, USGS

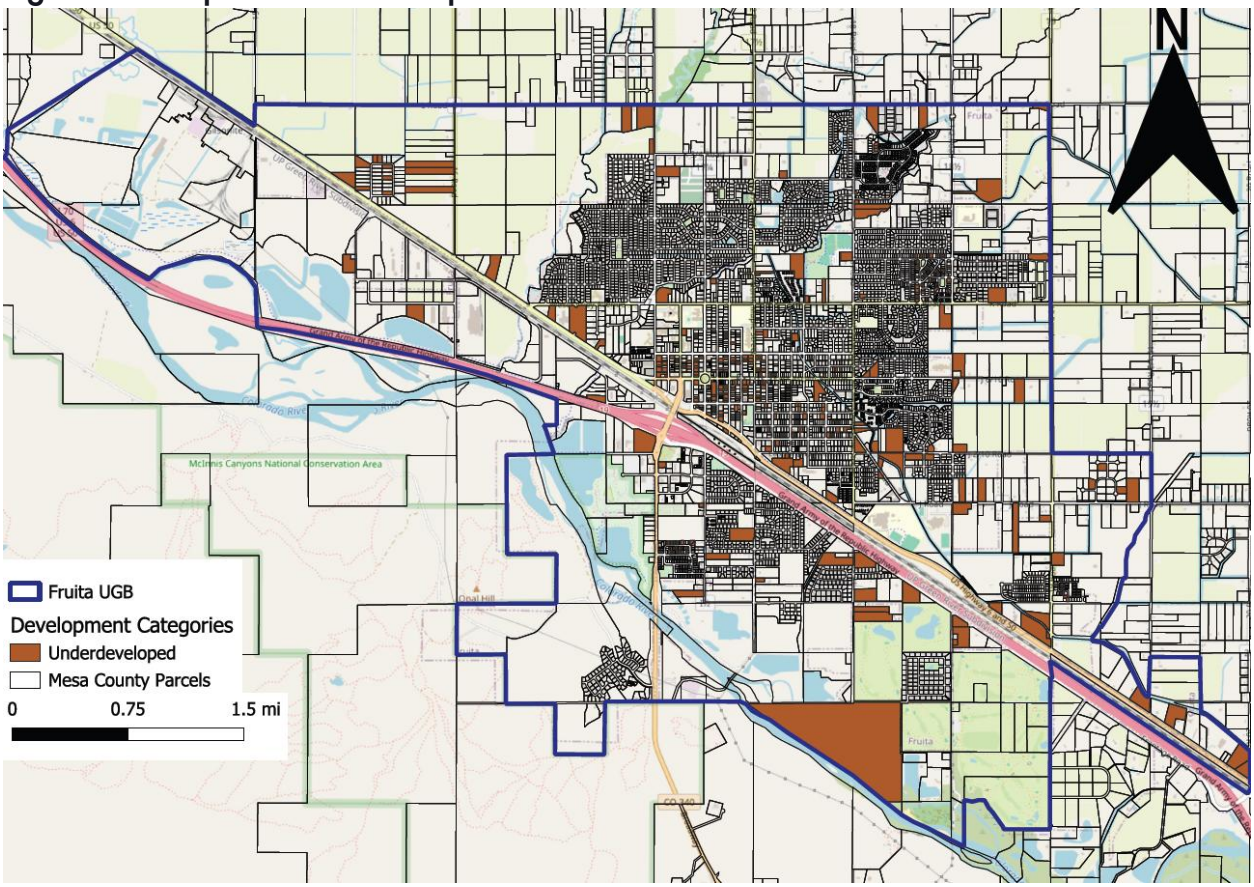
In Figure 5.3, the share of Underdeveloped land in Fruita is broken out by zone. Our estimates indicate that the SFR district has the largest share of Underdeveloped land, followed closely by the CR district (28.9% and 28.5%, respectively). The C1 district holds the third-largest share of Underdeveloped land at 19.3%. Figure 5.4 maps the Underdeveloped parcels within Fruita.

Figure 5.3: Share of Underdeveloped Land by Zone in Fruita



Source: Mesa County GIS, Mesa County Assessor's Data, City of Fruita Zoning, FEMA, USGS

Figure 5.4: Map of Underdeveloped Parcels in Fruita



Source: Mesa County GIS, Mesa County Assessor's Data, City of Fruita Zoning, FEMA, USGS

Underutilized Parcels

By PC's standards, Underutilized parcels are generally considered fully developed, unlike Vacant or Underdeveloped parcels. However, this category adds an important layer to the LCA by identifying parcels developed with housing types that use land less efficiently than allowed by zoning. Specifically, we focus on single-family homes, which are traditionally the lowest-density housing type and may underutilize parcels in zones permitting higher-density development.

For the analysis, PC eliminated the CR, LLR, RE, and SFR districts from consideration, as they are intended to either support low-density, single-family housing or do not explicitly allow higher-density housing types. A key challenge is that Fruita lacks a dedicated middle- or high-density housing zone, so the analysis focuses on zones that permit mixed uses rather than those designated exclusively for residential development.

The C1 and DMU zones are not primarily designated for residential use, but they do allow higher-density housing types and do not explicitly allow single-family housing. With Mesa County Assessor's data, PC identified parcels in these zones that have been

developed with single-family housing. These parcels are not being used for middle-density residential, mixed-use, commercial, or retail purposes; instead, they are occupied by low-density housing and are therefore considered Underutilized.

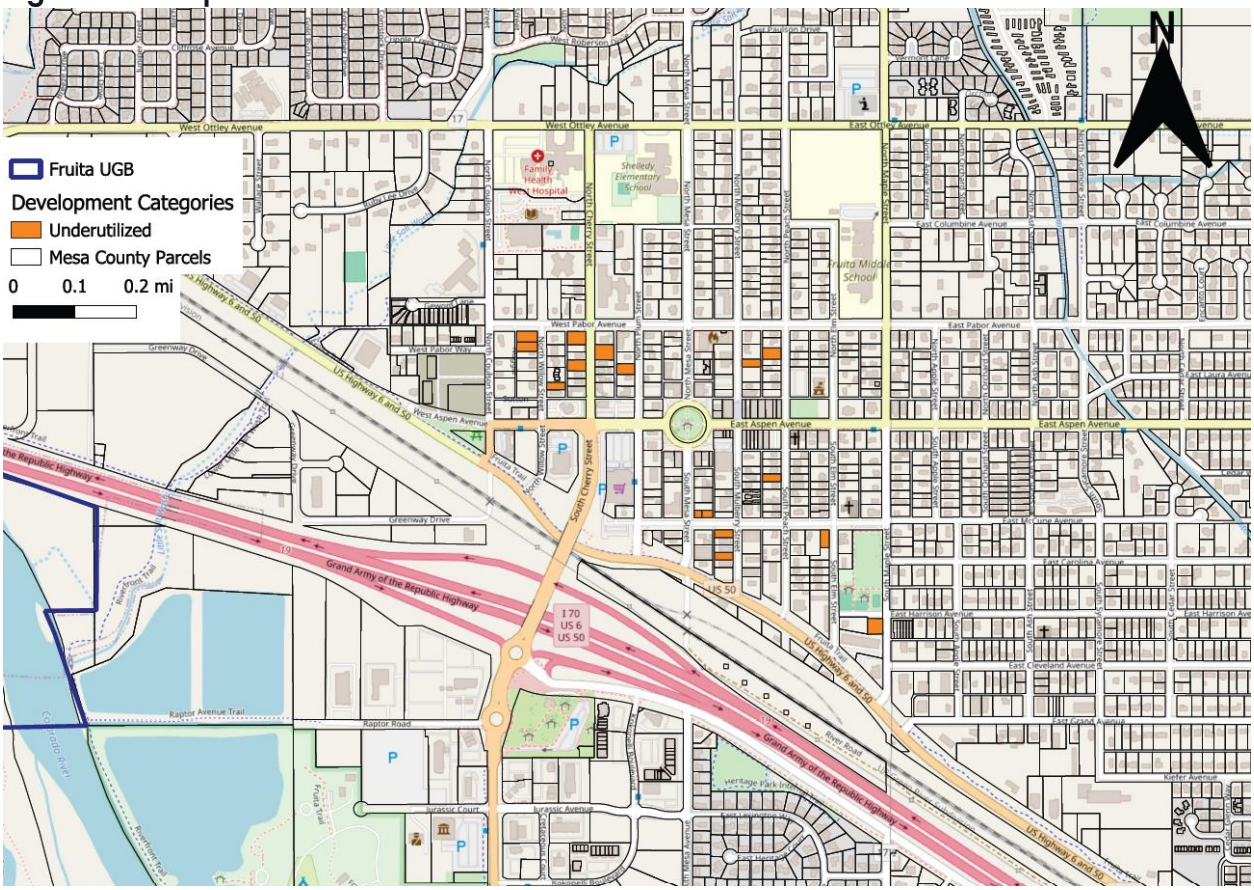
An important note to make is that our analysis did not result in the identification of any Underutilized parcels in the C1 district. However, several did turn up in the DMU district. Table 5.3 shows the parcels identified as Underutilized and Figure 5.5 displays where the Underutilized parcels are located.

Table 5.3: Underutilized Parcels in Fruita

Zone	Number of Parcels	Net Acres	Adjusted Acres
DMU	16	2.8	1.6

Source: Mesa County GIS, Mesa County Assessor's Data, City of Fruita Zoning, FEMA, USGS

Figure 5.5: Map of Underutilized Parcels in Fruita



Source: Mesa County GIS, Mesa County Assessor's Data, City of Fruita Zoning, FEMA, USGS

6. Demographic & Socioeconomic Trends

Trends in Population Growth

As population grows, demand generally increases which directly impacts the housing market. This is a rational connection to the housing market as more people in the City require more housing units. However, different demographic characteristics can relate to needs of different housing types and affordability levels.

Between 2013 and 2023, the population in Fruita increased 7.3% (Table 6.1). This outpaced growth in Mesa County (6.7%) and the United States as a whole (6.7%) during the same period. However, Colorado's population grew by 13.5%, so Fruita's growth has been noticeably slower than the state's.

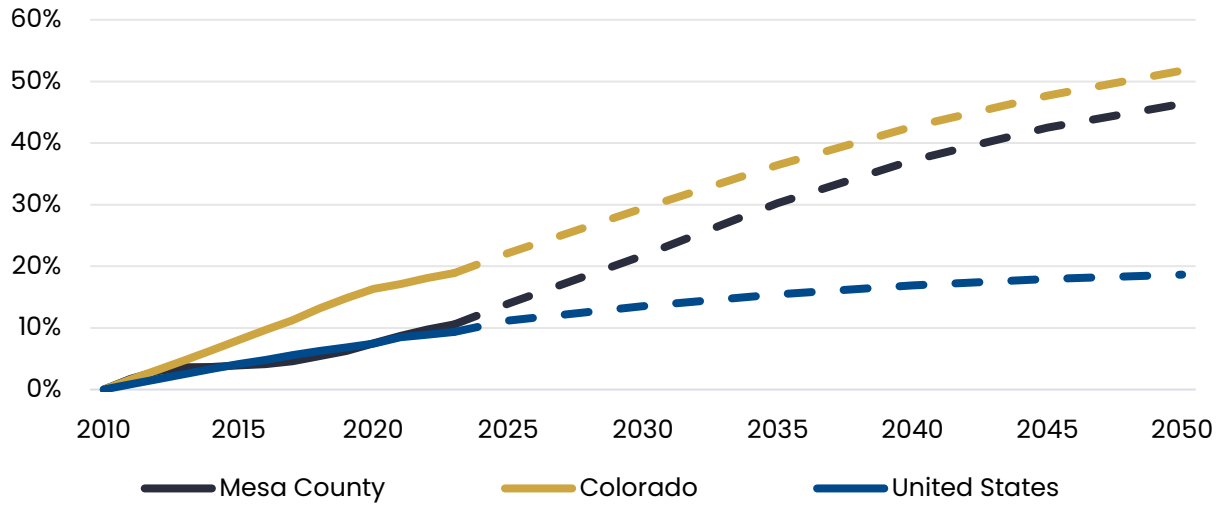
Table 6.1: Population Change, 2013–2023

Region	2013 Population	2023 Population	Numerical Change	% Change
Fruita	12,653	13,578	925	7.3%
Mesa County	147,432	157,316	9,884	6.7%
Colorado	5,119,329	5,810,774	691,445	13.5%
United States	311.5M	332.4M	20.9M	6.7%

Source: U.S. Census Bureau, 2013 and 2023 5-Year Estimates, Table DP05

The population of Mesa County has grown at a rate similar to the United States but much slower than Colorado (Figure 6.1). However, the Colorado Department of Local Affairs (DOLA) projects that from 2025 to 2050, Mesa County's population will grow more rapidly than the U.S. average and at a pace closer to Colorado's.

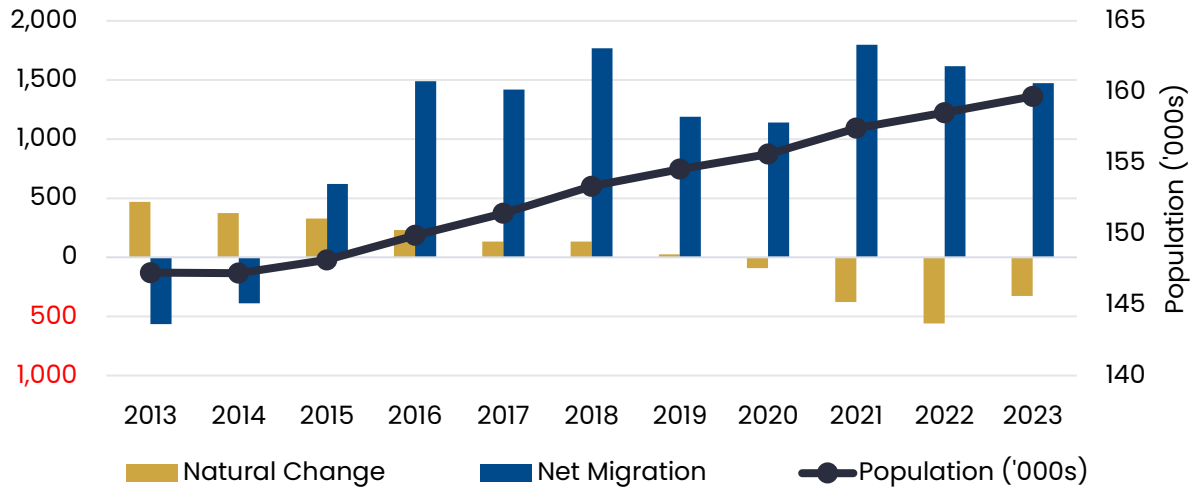
Figure 6.1: Cumulative Population Change, 2010–2050



Source: Colorado Department of Local Affairs and U.S. Census Bureau, 2023

Three primary components that drive population change: births, deaths, and migration. Figure 6.2 and Figure 6.3 illustrate the role these components have had in Mesa County and Colorado. Since 2015, Mesa County's population growth has been driven primarily by migration, adding over 1,000 people in most years. Natural change (births minus deaths) has had a much smaller impact and, in recent years, has been a negative factor. In Colorado, population growth has been driven by both migration and natural change, though the pace of each has slowed markedly over the past decade (Figure 6.3).

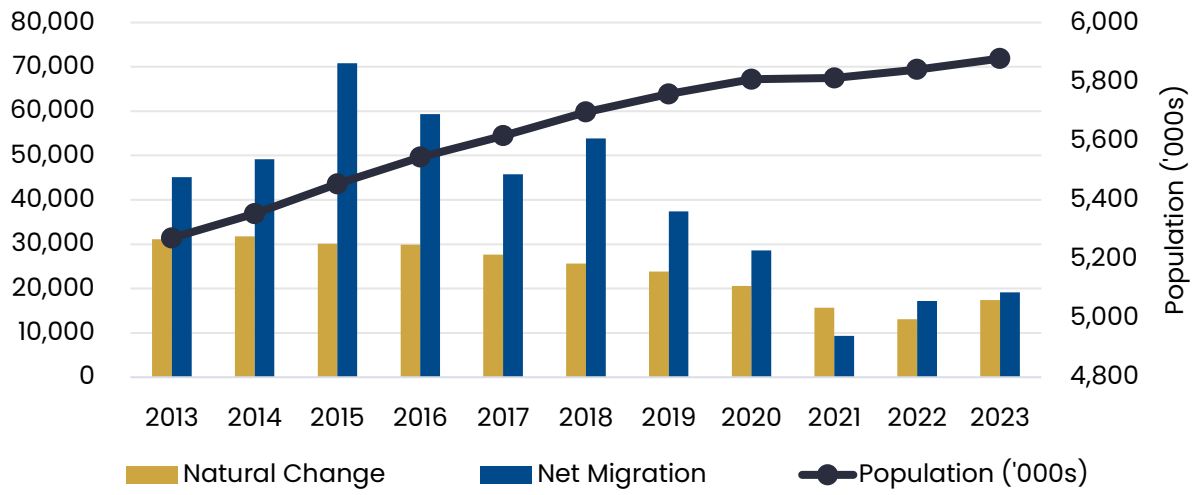
Figure 6.2: Components of Population Change, Mesa County, 2013–2023[5]



Source: U.S. Census Bureau, Population Estimates Program, 2010–2020 & 2020–2023

[5] For Figure 6.2 and Figure 6.3, PC used the U.S. Census Bureau's Population Estimates Program. Every 10 years when the Census Bureau carries out the decennial Census, the datasets for this program are "re-benchmarked." This results in a visual break in the population estimates from 2020 to 2021.

Figure 6.3: Components of Population Change, Colorado, 2013–2023



Source: U.S. Census Bureau, Population Estimates Program, 2010–2020 & 2020–2023

Table 6.2 illustrates migration patterns into and out of Mesa County between 2017 and 2022. Most in-migrants to Mesa County came from other Colorado counties, with California as the only other state contributing a large share. Out-migrants most often moved to Weld County, Colorado, or out of state to counties in Arizona, Wyoming, Utah, and Texas.

Table 6.2: Mesa County Top In & Out Migration Counties, 2017–2022

Positive Net Migration From		Negative Net Migration To	
Garfield County, CO	837	Weld County, CO	(207)
Jefferson County, CO	760	Maricopa County, AZ	(172)
Eagle County, CO	486	Pinal County, AZ	(95)
Los Angeles County, CA	287	Laramie County, WY	(88)
Routt County, CO	271	Washington County, UT	(52)
Douglas County, CO	223	Bexar County, TX	(40)
San Diego County, CA	207	Natrona County, WY	(33)
Denver County, CO	203	Fremont County, CO	(31)
Summit County, CO	179	Delta County, CO	(19)
Gunnison County, CO	169	Mohave County, AZ	(14)

Source: IRS SOI Tax Stats, 2022

Table 6.3 and Figure 6.4 compare adjusted gross incomes among incoming, non-migratory, and outgoing households for Mesa County, with Colorado shown for context. From 2021 to 2022, non-migratory residents earned nearly $9,000 more than incoming households, and $11,000 more than those moving out. A similar pattern exists statewide, where non-migratory incomes are notably higher than both in-migration and out-migration groups.

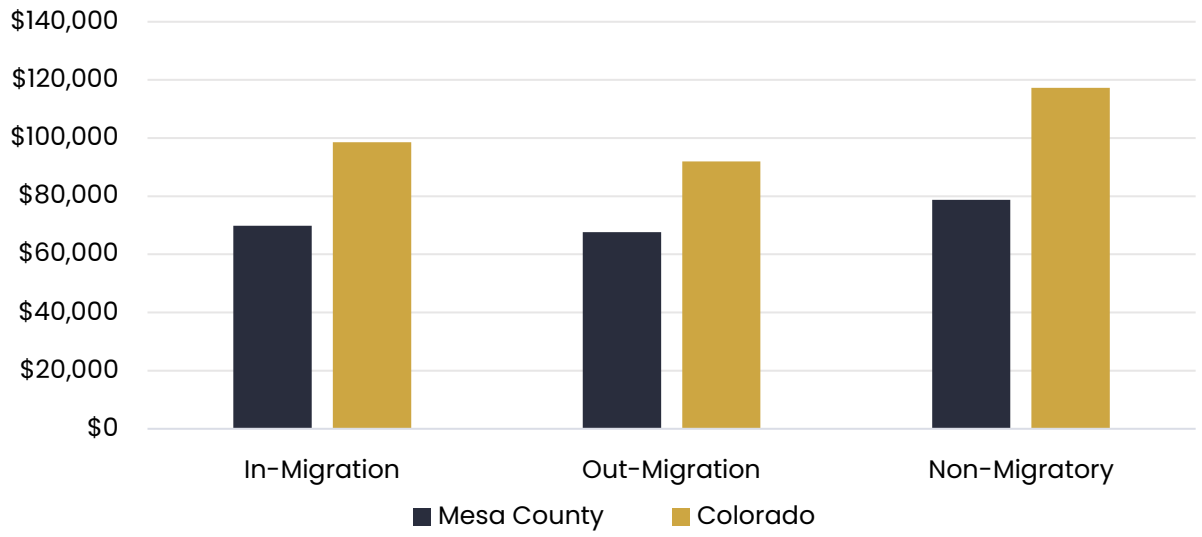
Patterns of higher non-migratory income suggest that those who are moving to Mesa County could be younger professionals looking to start a career, or relatively more affordable housing. In contrast, longer-term residents have likely established their careers and benefited from upward mobility in stable careers. Understanding these population movement patterns is important for interpreting local economic dynamics.

Table 6.3: Tax Migration 2021–2022, Adjusted Gross Income per Number of Returns

Status	Mesa County	Colorado
In-Migration	$69,892	$98,510
Out-Migration	$67,682	$91,999
Non-Migratory	$78,712	$117,265

Source: IRS SOI Tax Stats

Figure 6.4: Tax Migration 2021–2022, Adjusted Gross Income per Number of Returns



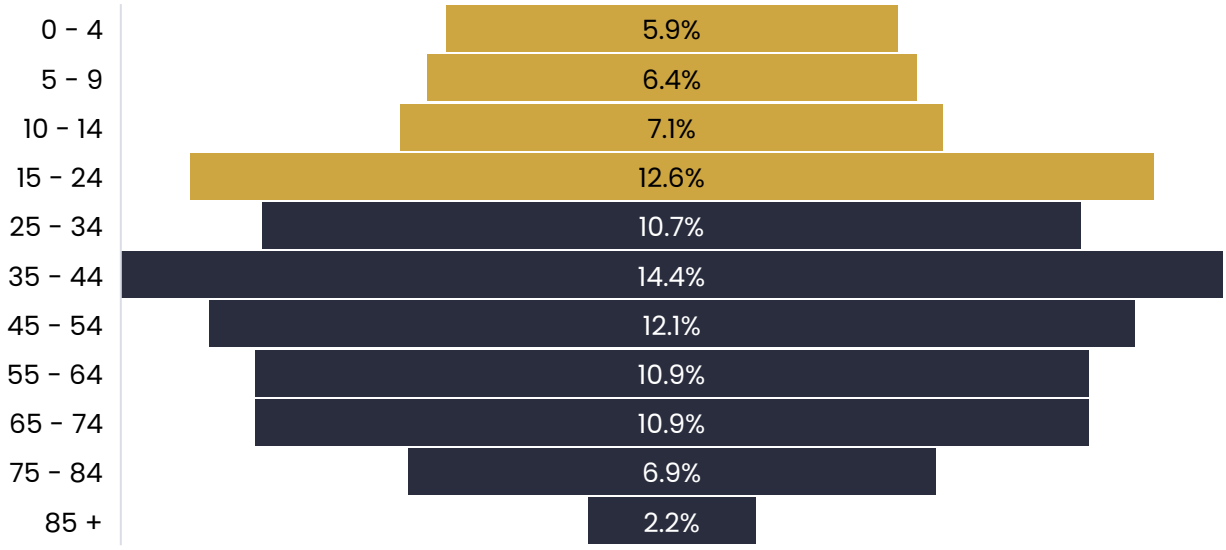
Source: IRS SOI Tax Stats, 2021–2022

Regional Demographic Data

Community age distributions can considerably influence local housing needs. Younger residents typically have had less time to accumulate wealth and therefore require more affordable or starter housing options. Meanwhile, older residents may seek to downsize, live with younger family members, or access more assistive care.

As shown in Figure 6.5, almost one-third (32.0%) of Fruita's population is 24 or younger. The largest age group, prime working-age adults (25 to 54), accounts for 37.2% of Fruita's residents. Another 10.9% are between 55 and 64, while 20.0% are 65 or older. These figures indicate that Fruita's population skews younger. This presents an opportunity for long-term growth, as younger people often seek places to settle, build careers, and raise families.

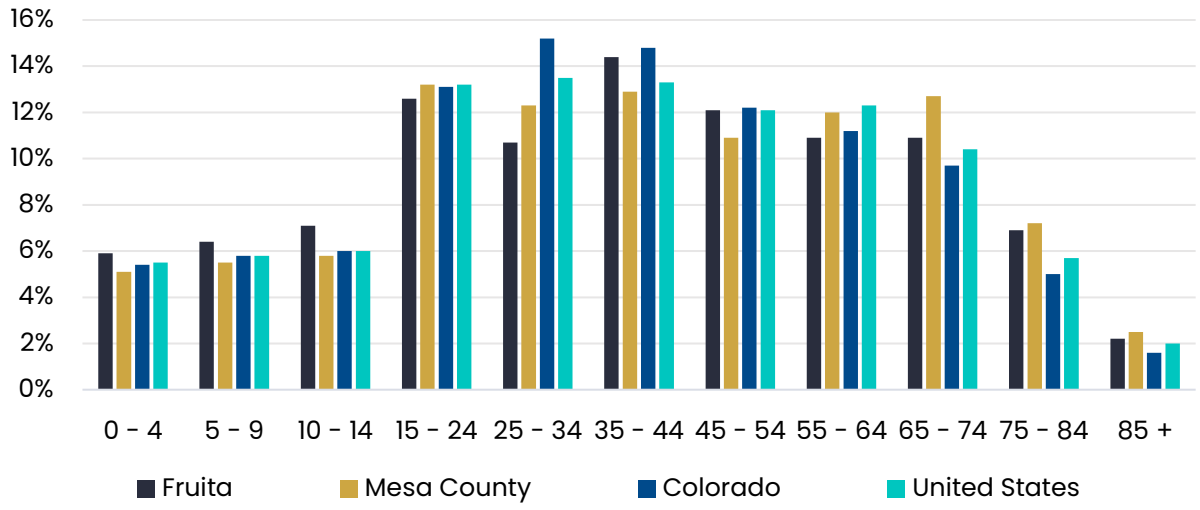
Figure 6.5: Fruita Age Distribution, 2024



Source: Esri Business Analyst, 2024

Figure 6.6 compares Fruita's age distribution to that of Mesa County, Colorado, and the nation. Fruita's larger share of younger residents is especially notable, with a higher proportion of those under 15 than all comparison regions. However, while Fruita has a large working-age population, it has a relatively smaller share of 25-34 year olds than Mesa County and the United States, and notably smaller than the state.

Figure 6.6: Population by Age Comparison, 2024



Source: Esri Business Analyst, 2024

The racial and ethnic composition of a region reveal insights on diversity, which can impact housing needs and markets. Factors such as multigenerational living, income

levels, and household size should be considered. Table 6.4 details the racial and ethnic composition of Fruita, Mesa County, Colorado, and the United States.

Compared to other regions, Fruita has a predominantly White population, with 83.7% of residents identifying as White. This higher than Colorado's 65.7%, and the national rate of 58.2%. Hispanic residents make up 9.4% of Fruita's population, far below both the state (22.2%) and national (19.0%) figures. Other groups including Black or Africa American, American Indian & Alaska Native, Asian, and Native Hawaiian & Other Pacific Islander, are all notably smaller than state and national figures. The share of residents in Fruita identifying as Two or More Races (4.3%) is similar to the national figure of 3.9%.

Table 6.4: Race and Ethnicity Comparison, 2023

Race/Ethnicity	Fruita	Mesa County	Colorado	United States
White	83.7%	79.0%	65.7%	58.2%
Black or African American	1.2%	0.6%	3.8%	12.0%
American Indian & Alaska Native	0.5%	0.4%	0.4%	0.5%
Asian	0.3%	0.9%	3.2%	5.7%
Native Hawaiian & Other Pacific Islander	0.0%	0.0%	0.1%	0.2%
Some Other Race	0.7%	0.5%	0.4%	0.5%
Two or More Races	4.3%	3.3%	4.2%	3.9%
Hispanic	9.4%	15.2%	22.2%	19.0%

Source: U.S. Census Bureau, 2023 5-Year Estimates, Table DP05

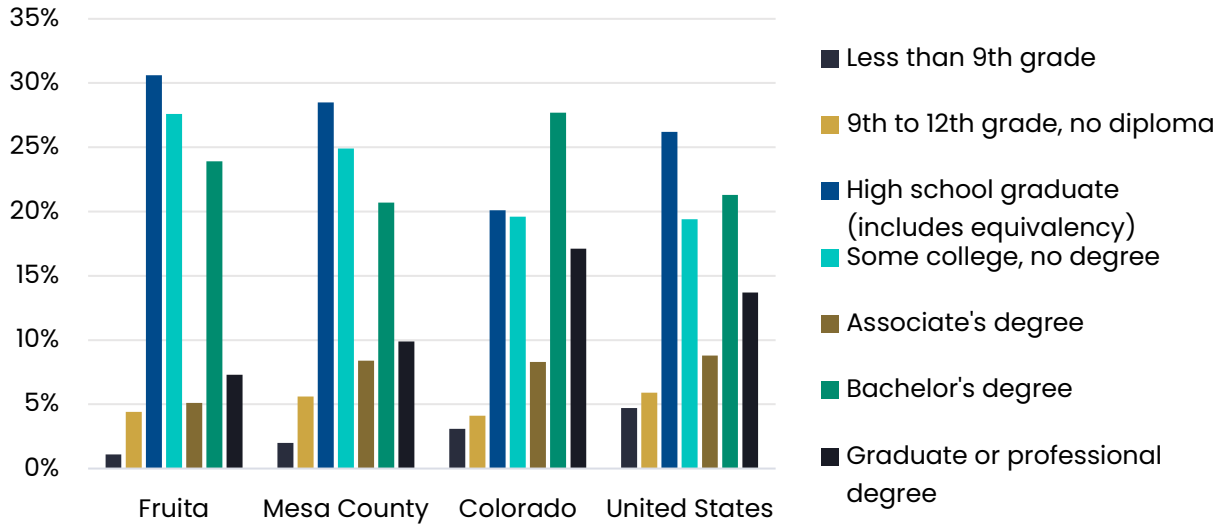
Education

Figure 6.7 shows the educational attainment of residents in Fruita compared with Mesa County, Colorado, and the United States. Fruita has a higher percentage of residents with a high school diploma or some college education than at the broader state or national level. who have a high school diploma or some college than the state or national levels. Additionally, 23.9% of Fruita residents hold a bachelor's degree. This percentage is higher than the national rate (21.3%) and just four percentage points below the state level (27.7%).

Colorado Mesa University (CMU), located in nearby Grand Junction, is the closest university to Fruita. CMU is a four-year public university offering technical certificates as well as associate, bachelor's, and master's degrees. In 2005, CMU established a branch called CMU Tech, also in Grand Junction, to expand access to two-year technical and

associate degree programs.[6] These educational opportunities provide additional pathways for Fruita residents to pursue further education after high school.

Figure 6.7: Educational Attainment, Population 25+, 2023



Source: U.S. Census Bureau, 2023 5-Year Estimates, Table S1501

Underserved Populations

Population in Poverty

Fruita reports a lower poverty rate (3.9%) than Mesa County (11.2%), Colorado (9.4%), and the United States (12.4%). This rate is more than five percentage points below the state figure, and even lower than the national rate (Table 6.5). However, Figure 6.8 shows this has not always been the case. While poverty rates in the comparison regions have slightly decreased over the past decade, Fruita's rate was equal to Colorado's in 2013, then rose sharply and reached 17.7% in 2016. This is over one percentage point higher than the national rate at that time. Between 2016 and 2023, Fruita experienced a steep decline in poverty, reaching its current rate of 3.9% in 2023.

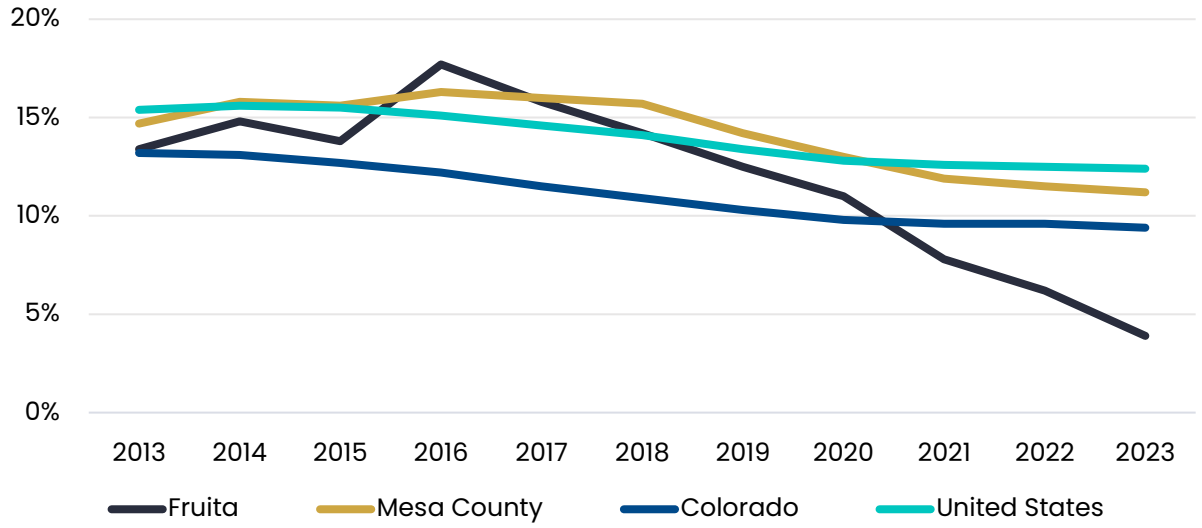
Table 6.5: Population in Poverty, 2023

Region	Population in Poverty	Percentage in Poverty
Fruita	521	3.9%
Mesa County	17,123	11.2%
Colorado	534,188	9.4%
United States	40.4M	12.4%

Source: U.S. Census Bureau, 2023 ACS 5-Year Estimates, Table S1701

[6] "History of CMU," Colorado Mesa University, accessed June 18, 2025, https://www.coloradomesa.edu/about/history.html.

Figure 6.8: Percentage of the Population in Poverty, 2013–2023

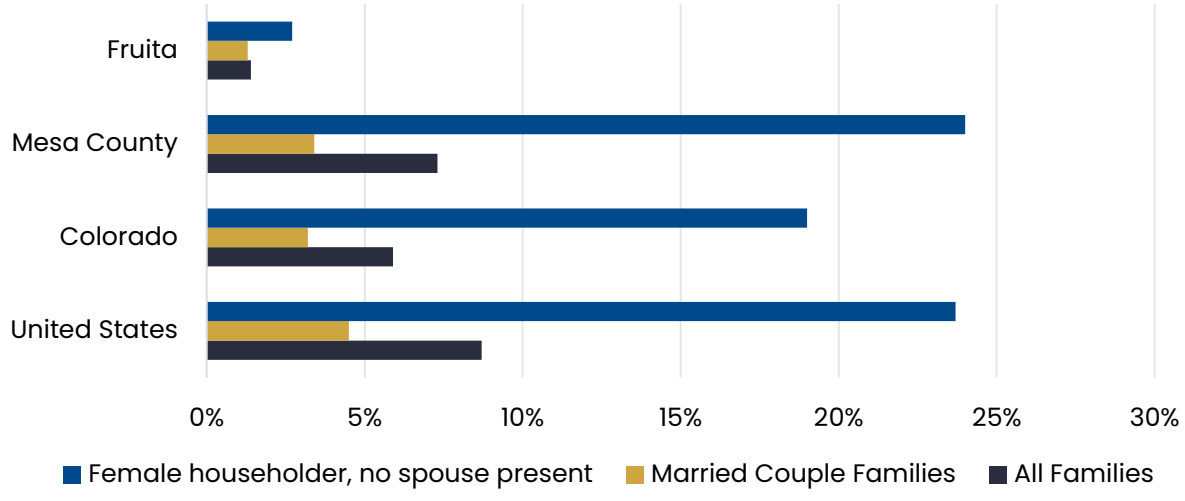


Source: U.S. Census Bureau, 2023 ACS 5-Year Estimates, Table S1701

Poverty rates can vary across demographic groups, as shown in Figure 6.9. Female householders with no spouse present have the highest poverty rates in every comparison region. However, these disparities are less pronounced in Fruita.

In Fruita, poverty rates for each demographic group differ by no more than 1.5 percentage points. By contrast, at the national level, the poverty rate for female householders with no spouse present is nearly three times higher than for other groups. This smaller disparity in Fruita largely reflects its very low overall poverty rate, which contributes to lower poverty rates across all demographics.

Figure 6.9: Percentage of Families in Poverty by Composition, 2023

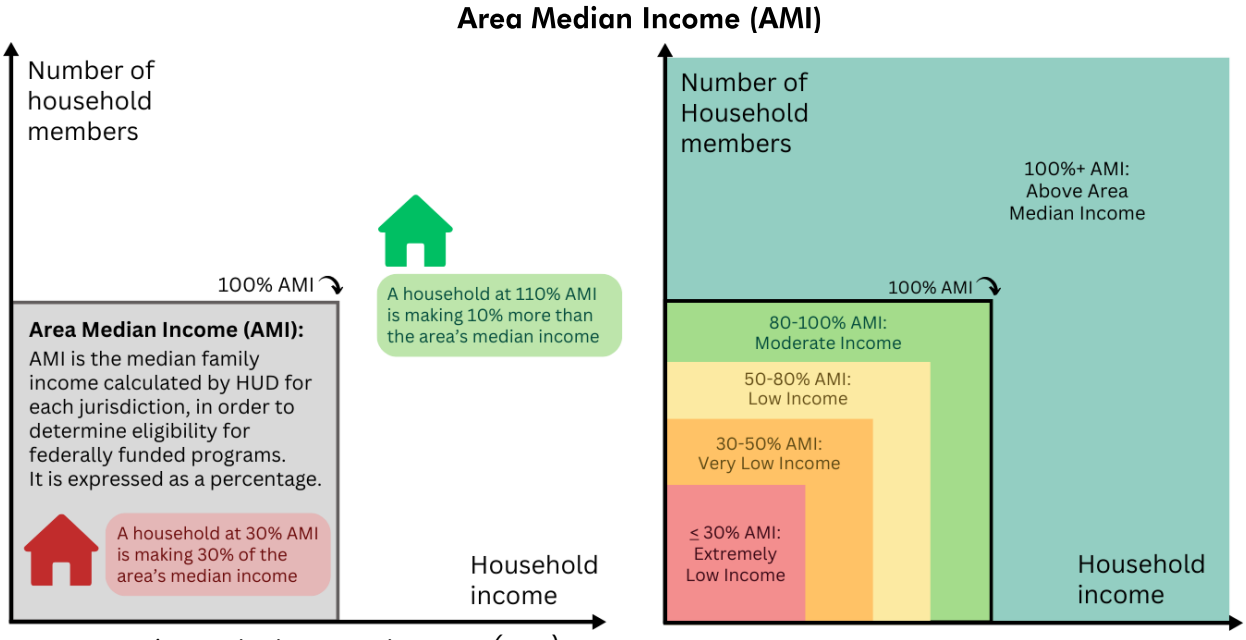


Source: U.S. Census Bureau, 2023 ACS 5-Year Estimates, Table S1702

Low-Income Population Groups

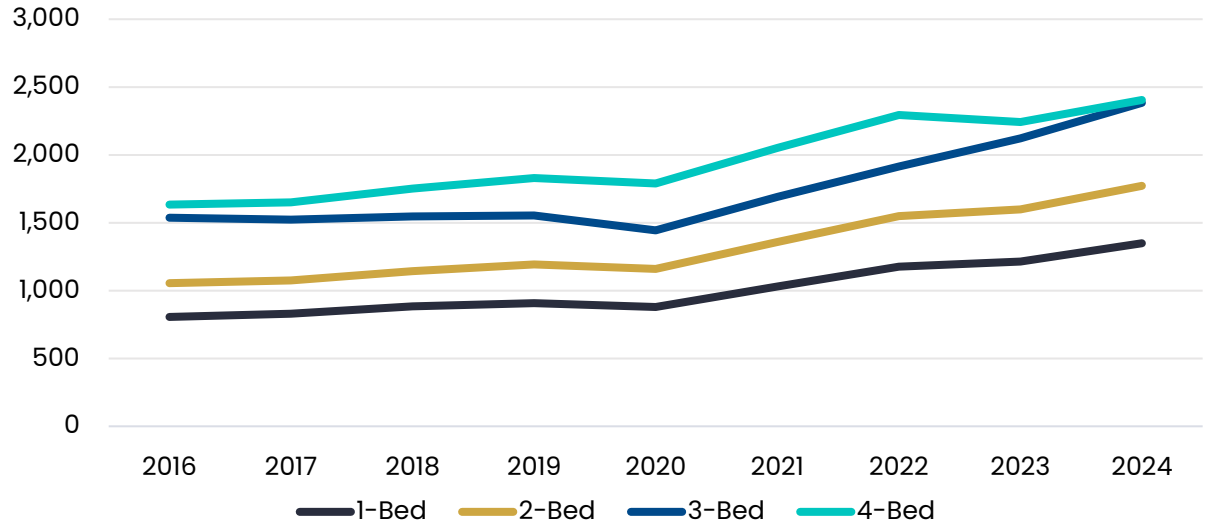
A household's level of income is typically determined by the Area Median Income (AMI), developed by the U.S. Department of Housing and Urban Development (HUD). AMI is used to set Fair Market Rents (FMRs) and establish income limits for HUD programs.

Figure 6.10: Area Median Income



Source: Housing and Urban Development (HUD)

Figure 6.11: Fair Market Rents, 2016–2024



Source: HUD Fair Market Rent Documentation System, 2016-2025

Table 6.6 and Figure 6.12 show low-income owner-occupied households in Fruita by family composition. Among owner-occupied households, Elderly Families represent the

largest share of low-income households (3.4%), followed by Elderly Living Alone families (2.7%) and then Small Families (2.3%).

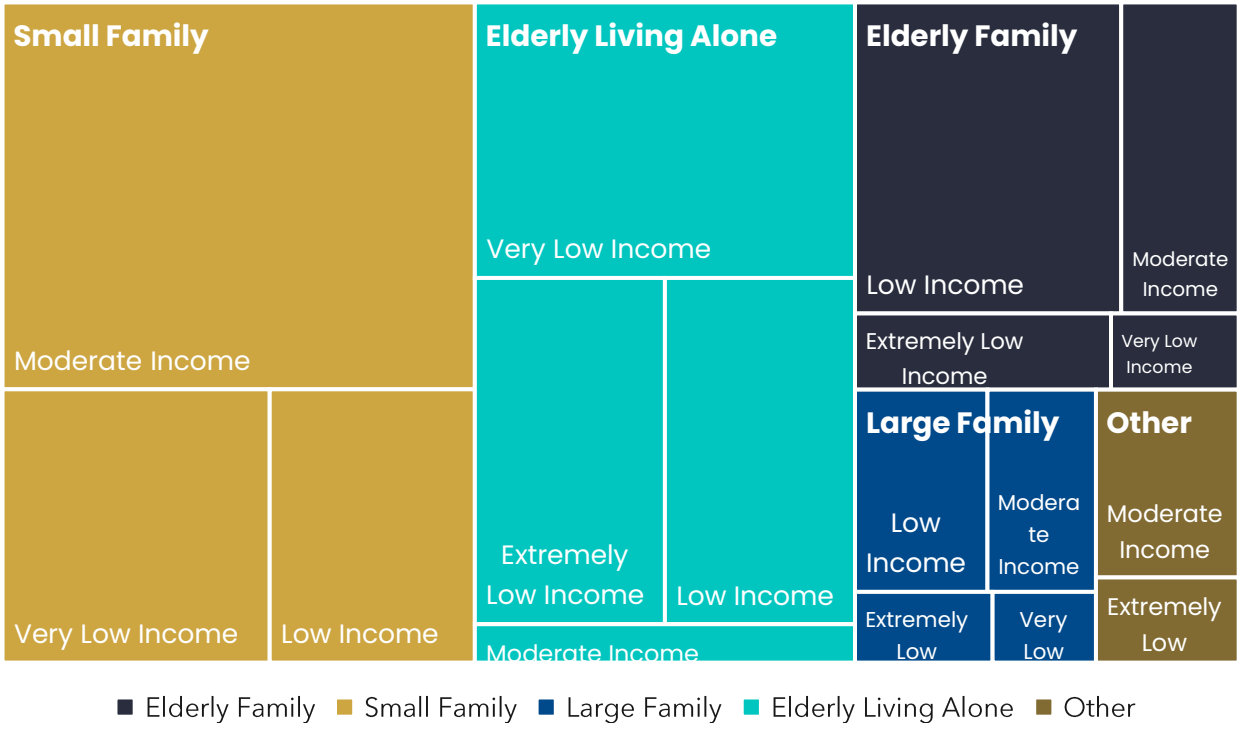
Table 6.7 and Figure 6.13 present low-income renter-occupied households by family composition. Similar to low-income owner-occupied groups, Elderly Families make up the highest share (3.6%), followed by Small Families (2.1%).

Table 6.6: Composition of Low-Income Owner-Occupied Households in Fruita

Family Composition	Income Level	Households	Percent of Total Occupied Housing Units
Elderly Family	Extremely Low Income	40	0.8%
Elderly Family	Very Low Income	20	0.4%
Elderly Family	Low Income	170	3.4%
Elderly Family	Moderate Income	75	1.5%
Small Family	Extremely Low Income	0	0.0%
Small Family	Very Low Income	150	3.0%
Small Family	Low Income	115	2.3%
Small Family	Moderate Income	375	7.5%
Large Family	Extremely Low Income	20	0.4%
Large Family	Very Low Income	15	0.3%
Large Family	Low Income	55	1.1%
Large Family	Moderate Income	45	0.9%
Elderly Living Alone	Extremely Low Income	135	2.7%
Elderly Living Alone	Very Low Income	215	4.3%
Elderly Living Alone	Low Income	135	2.7%
Elderly Living Alone	Moderate Income	30	0.6%
Other	Extremely Low Income	25	0.5%
Other	Very Low Income	0	0.0%
Other	Low Income	0	0.0%
Other	Moderate Income	55	1.1%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2017–2021, County Level

Figure 6.12: Composition of Low-Income Owner-Occupied Households in Fruita



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2017–2021, County Level

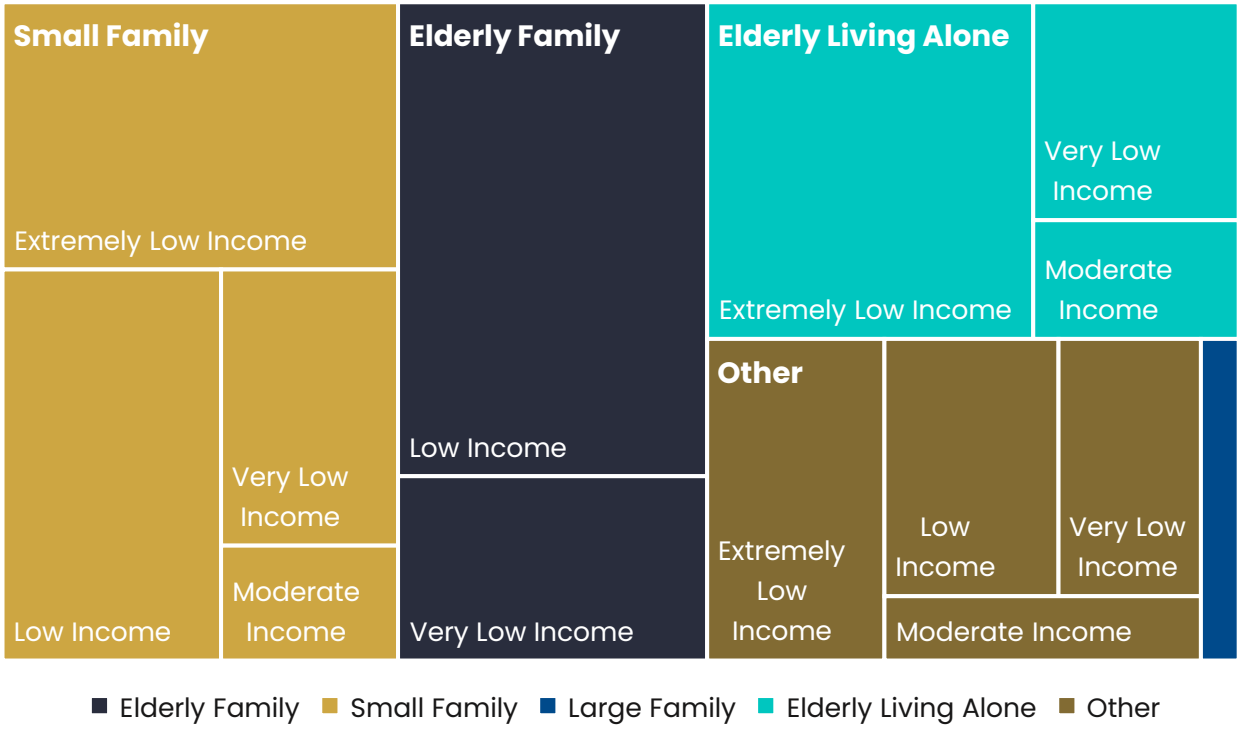
Table 6.7: Composition of Low-Income Renter-Occupied Households in Fruita

Family Composition	Income Level	Households	Percent of Total Occupied Housing Units
Elderly Family	Extremely Low Income	0	0.0%
Elderly Family	Very Low Income	70	1.4%
Elderly Family	Low Income	180	3.6%
Elderly Family	Moderate Income	0	0.0%
Small Family	Extremely Low Income	130	2.6%
Small Family	Very Low Income	60	1.2%
Small Family	Low Income	105	2.1%
Small Family	Moderate Income	25	0.5%
Large Family	Extremely Low Income	0	0.0%
Large Family	Very Low Income	15	0.3%
Large Family	Low Income	0	0.0%
Large Family	Moderate Income	0	0.0%
Elderly Living Alone	Extremely Low Income	135	2.7%
Elderly Living Alone	Very Low Income	55	1.1%
Elderly Living Alone	Low Income	0	0.0%
Elderly Living Alone	Moderate Income	30	0.6%

Other	Extremely Low Income	70	1.4%
Other	Very Low Income	45	0.9%
Other	Low Income	55	1.1%
Other	Moderate Income	25	0.5%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2017-2021, County Level

Figure 6.13: Composition of Low-Income Renter-Occupied Households in Fruita



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2017–2021, County Level

Subsidized Housing

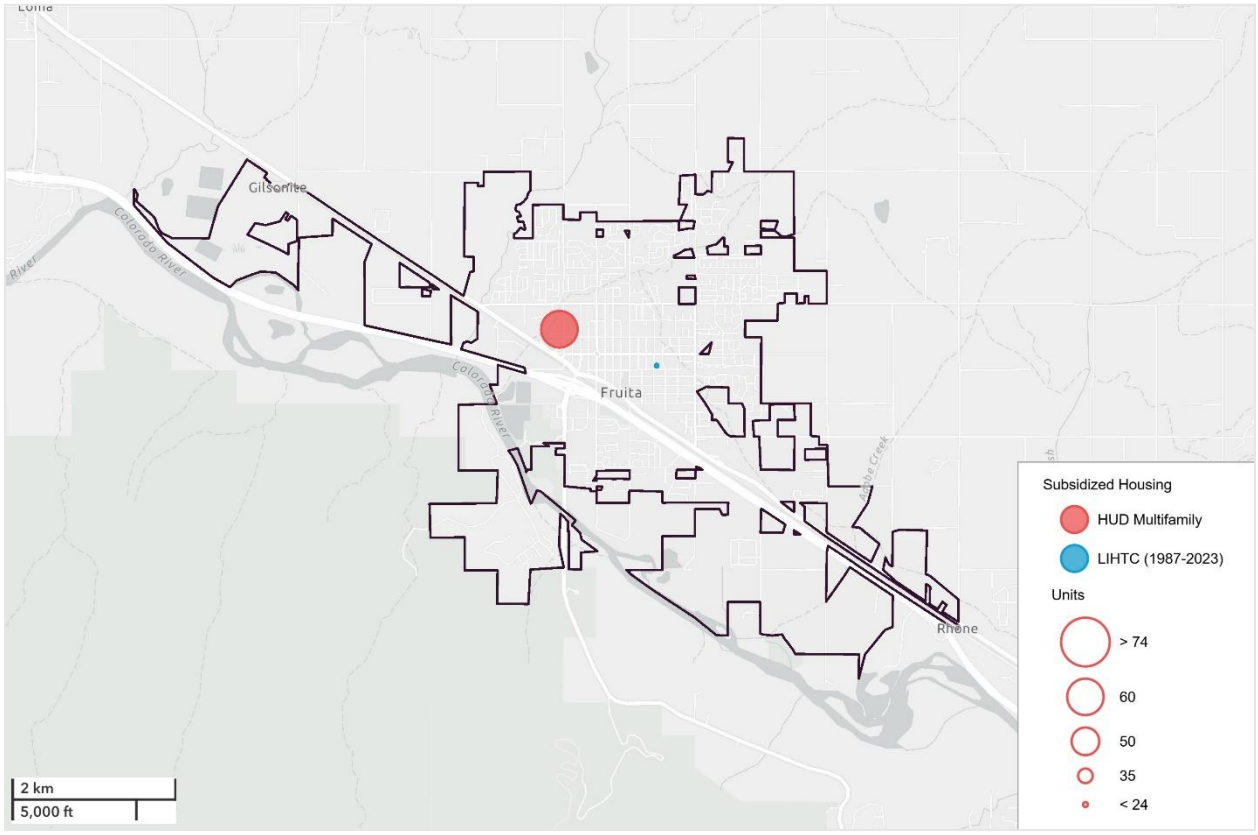
Table 6.8 lists subsidized housing in Fruita by type and number of units, while Figure 6.14 presents this information visually using a heat map.

Table 6.8: Subsidized Housing in Fruita

Property Name	Address	Type	Units
Grand Mesa Apts. of Fruita	150 S Sycamore St., Fruita, CO 81521	LIHTC (1987–2023)	24
Independence Village	225 N Coulson, Fruita, CO 81521	HUD Multifamily	74
Total Units			**98**

Source: PolicyMap based on HUD data

Figure 6.14: Subsidized Housing in Fruita



Source: Esri Business Analyst, 2025

Disabled Population

Since 2018, the number of individuals reporting at least one disability has increased in every region analyzed (Table 6.9). In Fruita, this number rose by 54.1%, the highest percentage increase among all comparison regions. In contrast, Mesa County experienced a 9.4% increase, which is lower than the state's 11.0% increase during the same period.

Table 6.9: Population with Disabilities

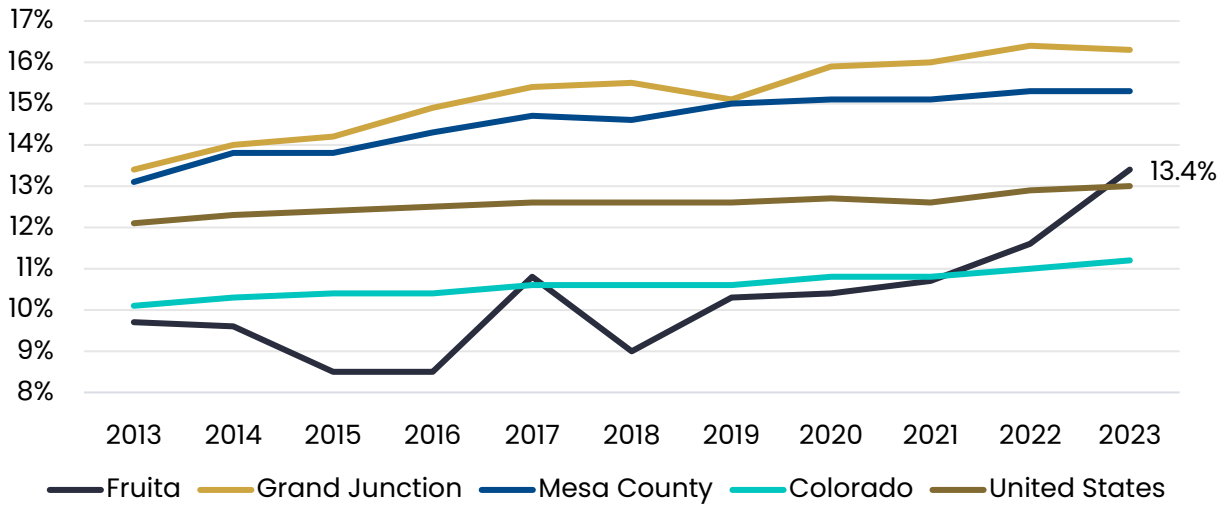
Region	2018	2023	Numeric Change	% Change
Fruita	1,175	1,811	636	54.1%
Grand Junction	9,401	10,738	1,337	14.2%
Mesa County	21,783	23,824	2,041	9.4%
Colorado	575,430	638,686	63,256	11.0%
United States	40M	42.7M	2.6M	6.6%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013-2023, Table S1810

While the number of disabled individuals in Colorado has increased at a higher rate than the nation in recent years, Colorado still has a lower percentage of its total population reporting disabilities than the nation. This trend has persisted over the entire

10-year period shown in Figure 6.15. Fruita's percentage of the population reporting disabilities remained mostly below the state level until 2022, but by 2023 it had surpassed both the state and national levels, reaching 13.4%.

Figure 6.15: Percentage of Population with Disabilities, 2013–2023



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013–2023, Table S1810

Veteran Population

Veterans have faced housing market hardships dating back to the First World War. For some, reintegration into the economy after service can be challenging, leading to higher poverty levels and, consequently, affordability issues. Additionally, health problems related to military service can further complicate economic reintegration. For these reasons, it is important to ensure that satisfactory housing options are available for veterans.

Since 2018, the number of veterans has decreased nationwide and in Colorado. However, Colorado's decrease has been smaller in percentage terms than the national decline. Interestingly, both Fruita and nearby Grand Junction have experienced increases in their veteran populations, with Fruita seeing the largest percentage growth at 20.4% (Table 6.10).

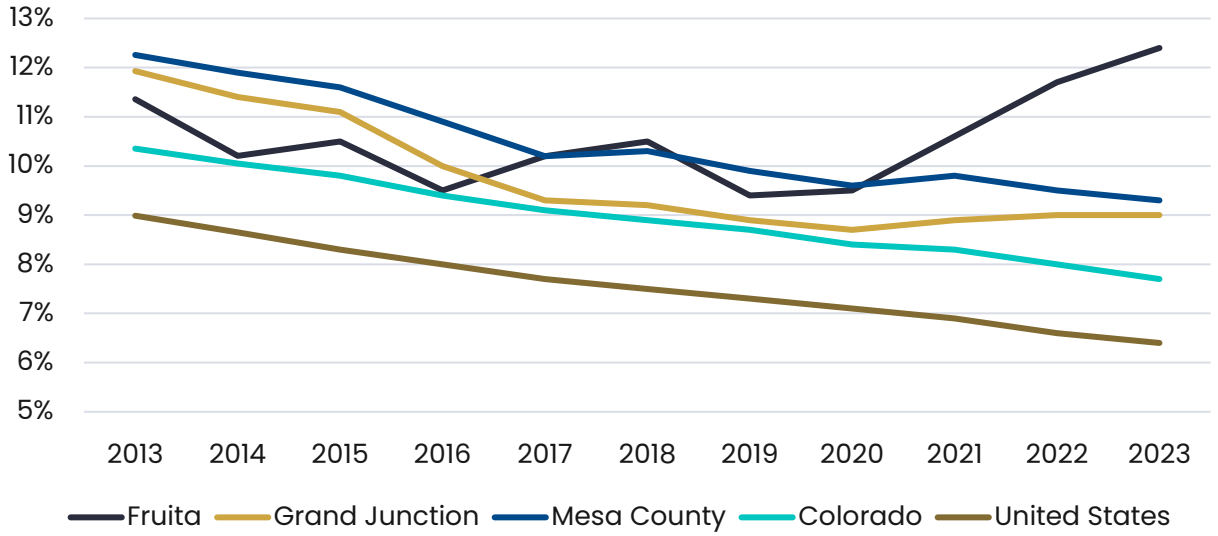
Table 6.10: Veteran Population

Region	2018	2023	Numeric Change	% Change
Fruita	1,016	1,223	207	20.4%
Grand Junction	4,483	4,929	446	9.9%
Mesa County	11,989	11,590	(399)	(3.3%)
Colorado	375,746	348,913	(26,833)	(7.1%)
United States	18.6M	16.6M	(2M)	(11.0%)

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013–2023, Table S2101

The percentage of veterans in Colorado's population is higher than that of the nation, a trend that also applies to Fruita and Mesa County over the 2013–2023 period (Figure 6.16). Between 2021 and 2023 Fruita reported the highest percentage of veterans among comparison regions, reaching a peak of 12.4% in 2023.

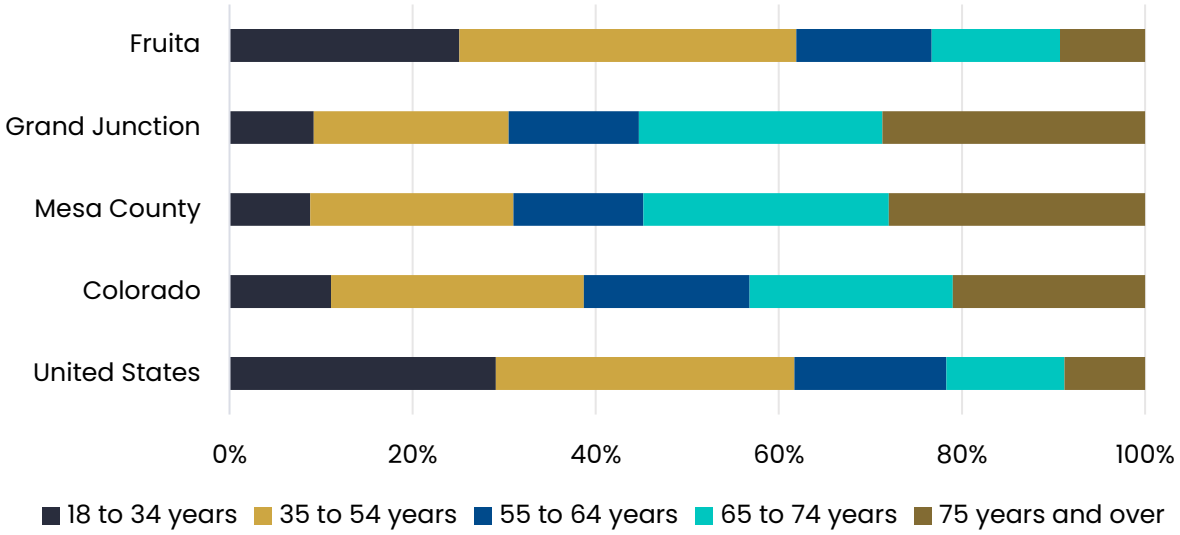
Figure 6.16: Percentage of Population that are Veterans 2013–2023



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013-2023, Table S2101

The percentage of veterans by age in 2023 is displayed in Figure 6.17. Compared to other regions analyzed, Fruita's veteran age distribution closely matches that of the United States. Only 38.1% of Fruita's veterans are aged 55 and older, similar to 38.3% nationally. Colorado and Mesa County report 61.3% and 69.0% in this age group, respectively.

Figure 6.17: Percentage of Veterans by Age, 2023



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2023, Table S2101

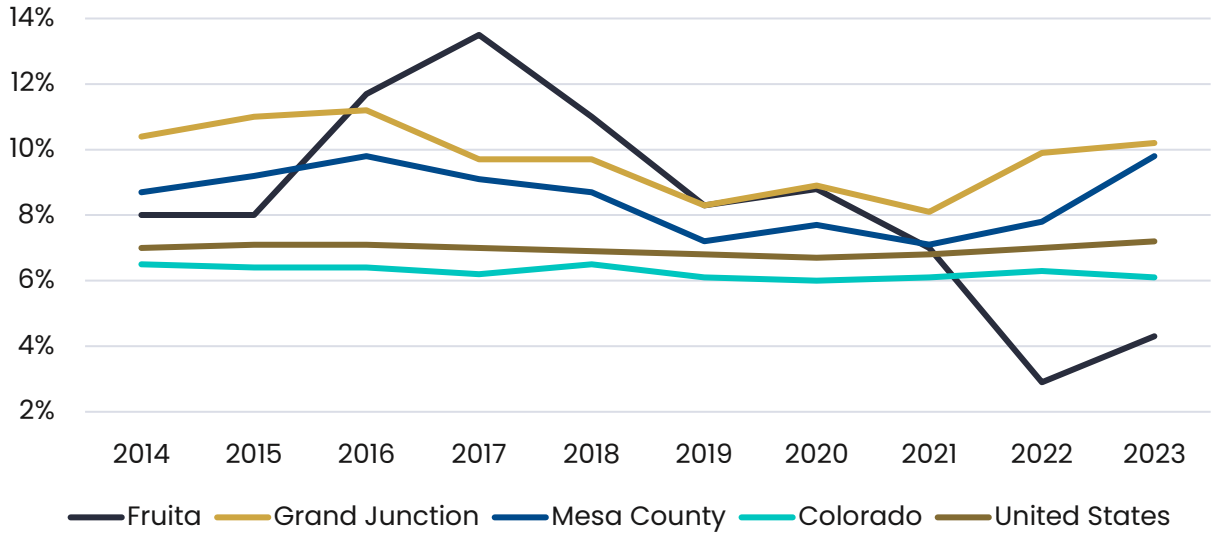
From 2018 to 2023, the number of veterans in poverty decreased in Fruita, as well as statewide and nationally (Table 6.11 and Figure 6.18). However, Mesa County and Grand Junction experienced increases in veteran poverty during this period. Fruita's veteran poverty rate peaked at 13.5% in 2017, followed by a substantial decline to a low of 2.9% in 2022. As of 2023, Fruita's veteran poverty rate stood at 4.3%, nearly two percentage points lower than all comparison regions.

Table 6.11: Number of Veterans in Poverty

Region	2018	2023	Numeric Change	% Change
Fruita	111	52	(59)	(53.2%)
Grand Junction	433	486	53	12.2%
Mesa County	1,039	1,117	78	7.5%
Colorado	23,879	21,138	(2,741)	(11.5%)
United States	1.3M	1.2M	(91,828)	(7.3%)

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2015–2023, Table S2101

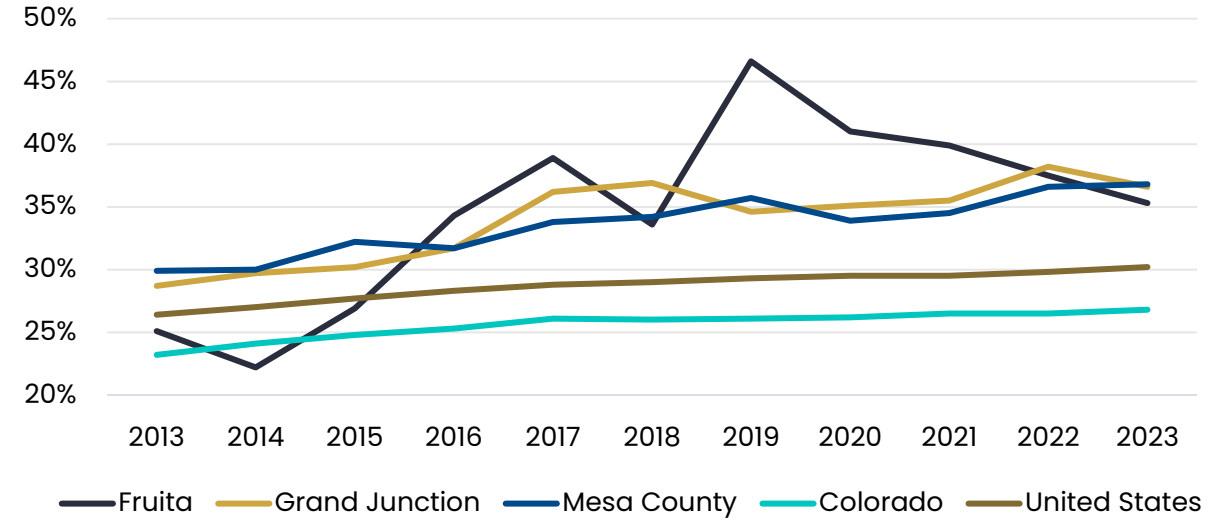
Figure 6.18: Percentage of Veterans in Poverty, 2014–2023



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2014–2023, Table S2101

Service-related health conditions can make it more challenging for veterans to reintegrate into the economy. From 2013 to 2023, rates in the United States and Colorado remained relatively stable, with gradual increases over time (Figure 6.19). Fruita's rate generally increased as well, with a notable spike in 2019 followed by a downward trend. In 2023, Fruita's veteran disability rate was 35.3%. This is five percentage points higher than the national rate and nearly nine points higher than Colorado's.

Figure 6.19: Percentage of Veterans with Disabilities, 2013–2023



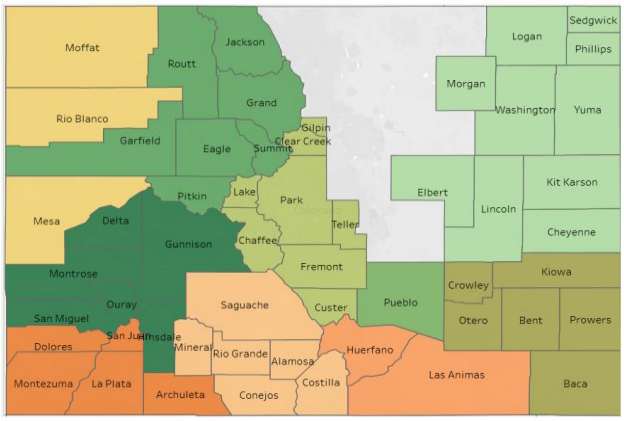
Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013–2023, Table S2101

Homeless Population

Homelessness is often difficult to quantify, particularly in non-metro areas. Individuals experiencing homelessness are often reluctant to disclose their status. Because of this, as in any other region, the true extent of homelessness in Colorado is likely more widespread than statistical analyses suggest.

The primary method for measuring homelessness is the HUD Point-in-Time (PIT) Count. This is an annual one-night count conducted each January. In Colorado, the PIT Count is organized by the Colorado Balance of State Continuum of Care (CoC), which covers the entire state except for the more urban counties of Adams, Arapahoe, Boulder, Broomfield, Denver, El Paso, Jefferson, Larimer, and Weld, each of which has its own CoC. The figure to the right shows the counties (in color) included in the Balance of State CoC, which is further broken down into different regions. While they conduct an annual count of sheltered homeless individuals, the count of unsheltered individuals occurs only every other year. In the off years, HUD provides estimates for unsheltered homelessness.

Figure 6.20: Colorado Balance of State CoC Map



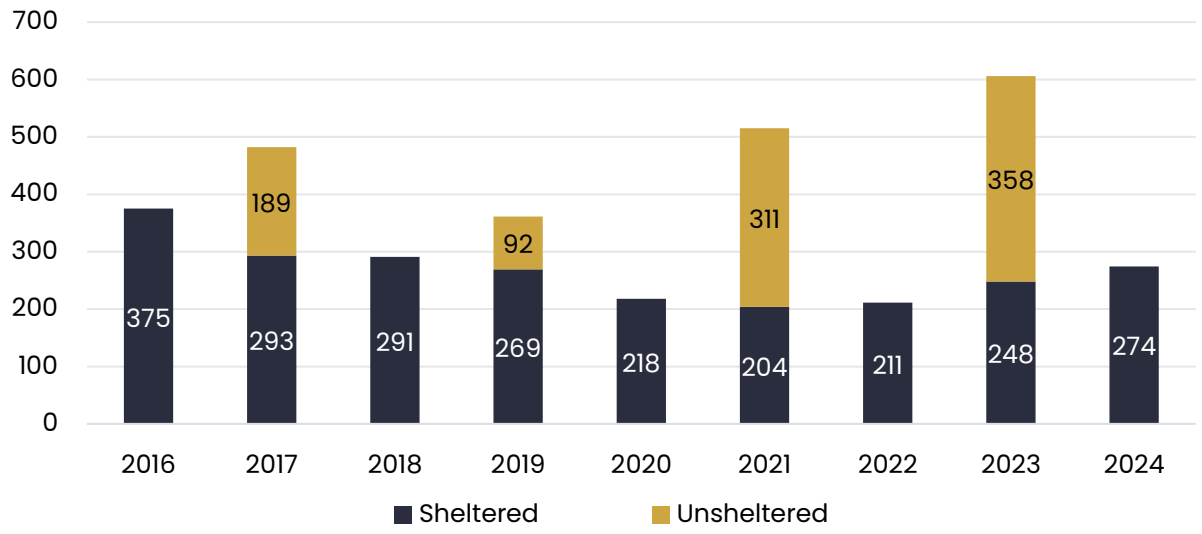
Source: DOLA: https://doh.colorado.gov/about-the-balance-of-state-continuum-of-care

From 2016 to 2024, to CoC provided PIT Counts broken out by county, including Mesa County.[7] In 2023 (the most recent year for which both sheltered and unsheltered homeless counts are available) Mesa County reported 248 sheltered and 358 unsheltered homeless individuals (Figure 6.21). In 2024, when only sheltered individuals were counted, the total was 274. Figure 6.22 illustrates the PIT homeless counts for the entire Colorado Balance of State CoC from 2013-2024.

Because the PIT Count reflects data from a single night, it does not capture the full scope of homelessness over time. Additionally, variations in counting methods, external factors such as COVID-19-related social-distancing, the availability of volunteers, and fluctuations in shelter programs likely affect the reported numbers.

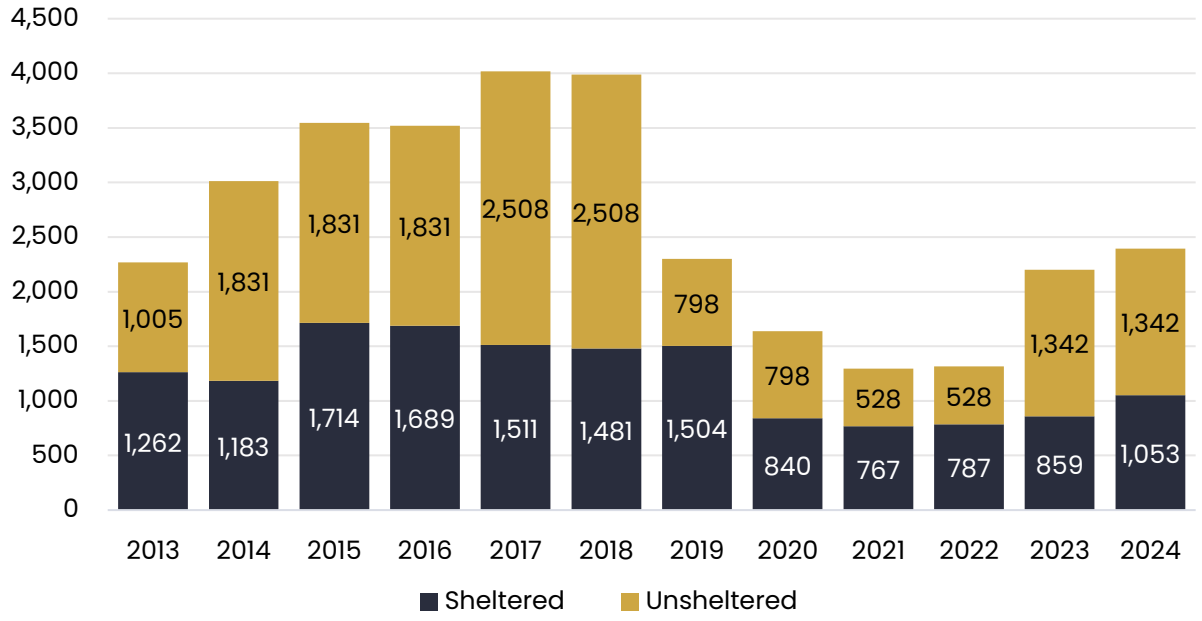
[7] Colorado Balance of State Continuum of Care, "Point-in-Time and Housing Inventory Count," Colorado Department of Local Affairs, accessed February 10, 2025, https://doh.colorado.gov/point-in-time-and-housing-inventory-count.

Figure 6.21: Mesa County PIT Homeless Count, 2016–2024[8]



Source: DOLA PIT Count Reports

Figure 6.22: Colorado Balance of State CoC PIT Homeless County, 2013–2024



Source: HUD 2007–2024 PIT Estimates by CoC

[8] Note that unsheltered individuals are only counted every other year, and it should not be assumed there are zero unsheltered homeless individuals during the off years for which there is no data.

The demographics of homeless individuals are presented in Table 6.12, Figure 6.23, and Figure 6.24 at the full Colorado Balance of State CoC level rather than the county level. This approach protects privacy, as demographic data in the PIT Count are suppressed at the county level when any demographic group includes fewer than 10 individuals.

From 2014 to 2024, the Asian or Asian American and Native Hawaiian or Other Pacific Islander homeless populations remained almost negligible. In contrast, the Black, African American, or African population and the American Indian, Alaska Native, or Indigenous population consistently represented the largest proportions of non-White homeless individuals, along with those identifying as Multiracial.

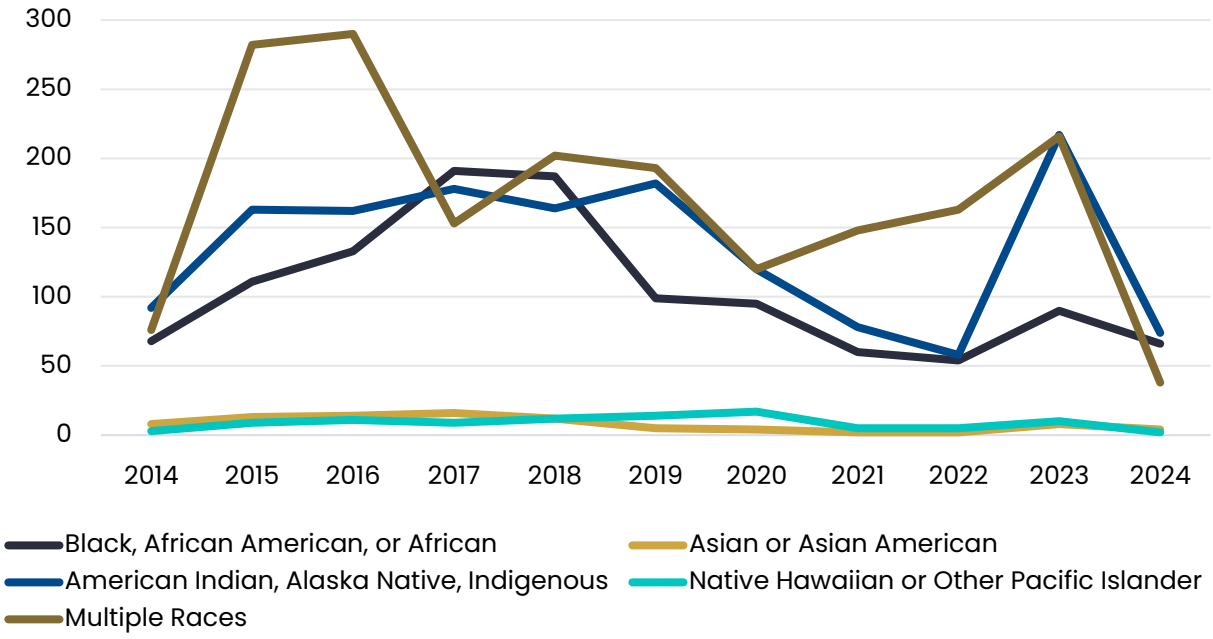
In 2024, the CoC reported that 18.9% of homeless individuals identified as Hispanic/Latino (Figure 6.24).

Table 6.12: Demographics of Homeless in the Colorado Balance of State CoC, 2014–2024

Year	White	Black, African American, or African	Asian or Asian American	American Indian, Alaska Native, or Indigenous	Native Hawaiian or Other Pacific Islander	Multiple Races
2014	936	68	8	92	3	76
2015	2967	111	13	163	9	282
2016	2910	133	14	162	11	290
2017	3472	191	16	178	9	153
2018	3412	187	12	164	12	202
2019	1809	99	5	182	14	193
2020	1282	95	4	120	17	120
2021	1002	60	2	78	5	148
2022	1033	54	2	58	5	163
2023	1660	90	8	217	10	216
2024	708	66	4	74	2	38

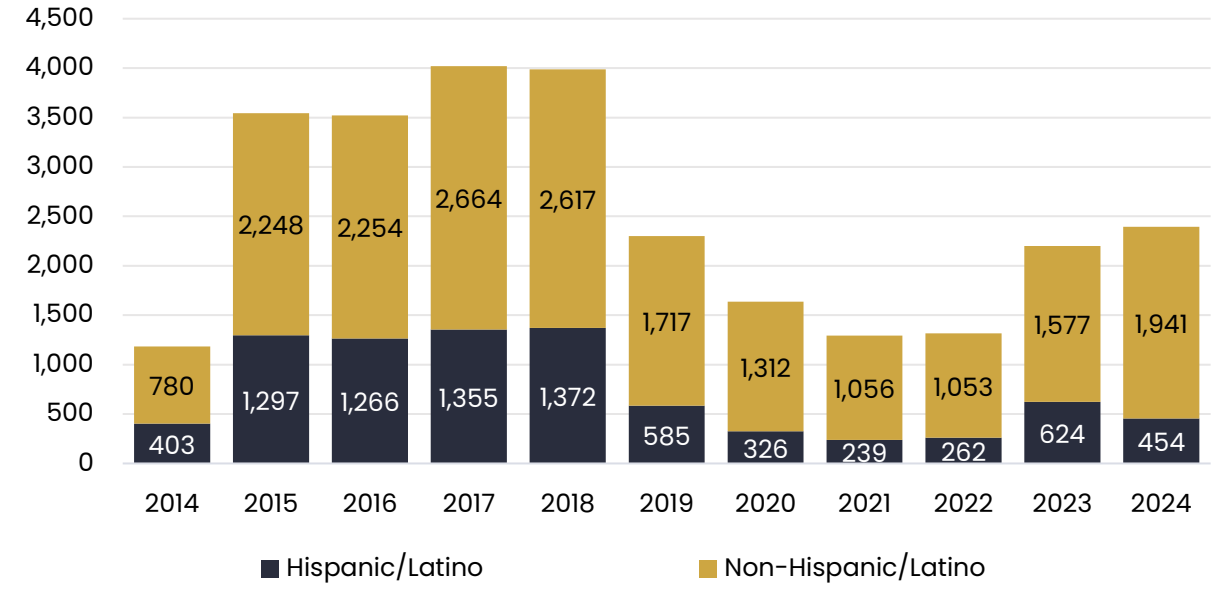
Source: HUD 2007–2024 PIT Estimates by CoC

Figure 6.23: Non-White Demographics of Homeless in the Colorado Balance of State CoC, 2014–2024



Source: HUD 2007–2024 PIT Estimates by CoC

Figure 6.24: Hispanic/Latino Homeless in the Colorado Balance of State CoC, 2014–2024



Source: HUD 2007–2024 PIT Estimates by CoC

Economic Drivers

This section examines key drivers of local economies. Labor force growth and the establishment of new businesses are essential components of economic development. Specific industries with higher levels of employment and wages often serve as powerful economic drivers, partly due to the clustering effect.[9] Clusters form when businesses in the same industry benefit from proximity, which enhances regional competitiveness.

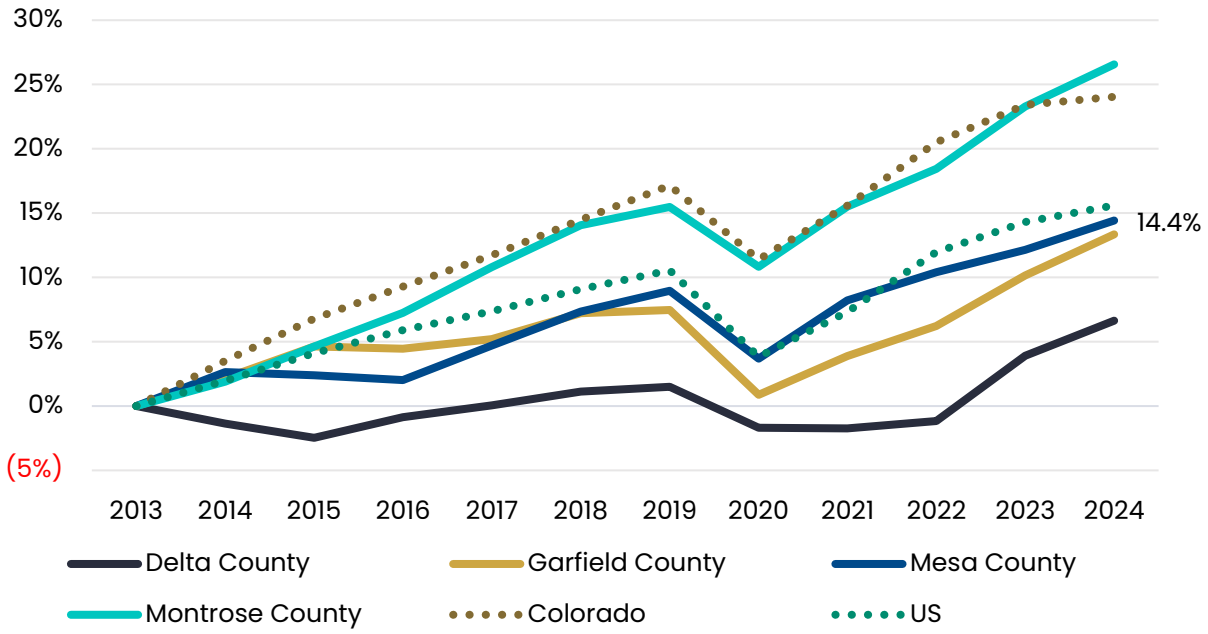
Strong and growing economic drivers also contribute to higher demand for housing. After all, individuals need employment and income to afford housing. Overall employment growth increases demand for housing, while variations in earnings lead to differing needs for housing types.

Labor Force, Earnings, and Establishments

From 2013 to 2024, labor force indicators in the Mesa County area and surrounding counties showed overall increases. With the exception of Delta County, total employment rose steadily over the past 11 years. By the end of the decade, all regions registered positive employment growth. Long-term gains were greatest in Montrose County (26.6%) and Colorado overall (24.0%). The United States and Mesa County followed at 15.6% and 14.4%, respectively. Every region of comparison experienced sharp declines in employment from 2019 to 2020, due to the COVID-19 pandemic. Except for Delta County, however, all rebounded quickly and had regained (or nearly regained) pre-pandemic levels by the following year.

[9] Joseph Cortright, "Making Sense of Clusters: Regional Competitiveness and Economic Development," The Brookings Institute, accessed February 27, 2025, https://www.brookings.edu/articles/making-sense-of-clusters-regional-competitiveness-and-economic-development/#:~:text=The%20foundation%20of%20a%20regional,common%20competitive%20strengths%20and%20needs.

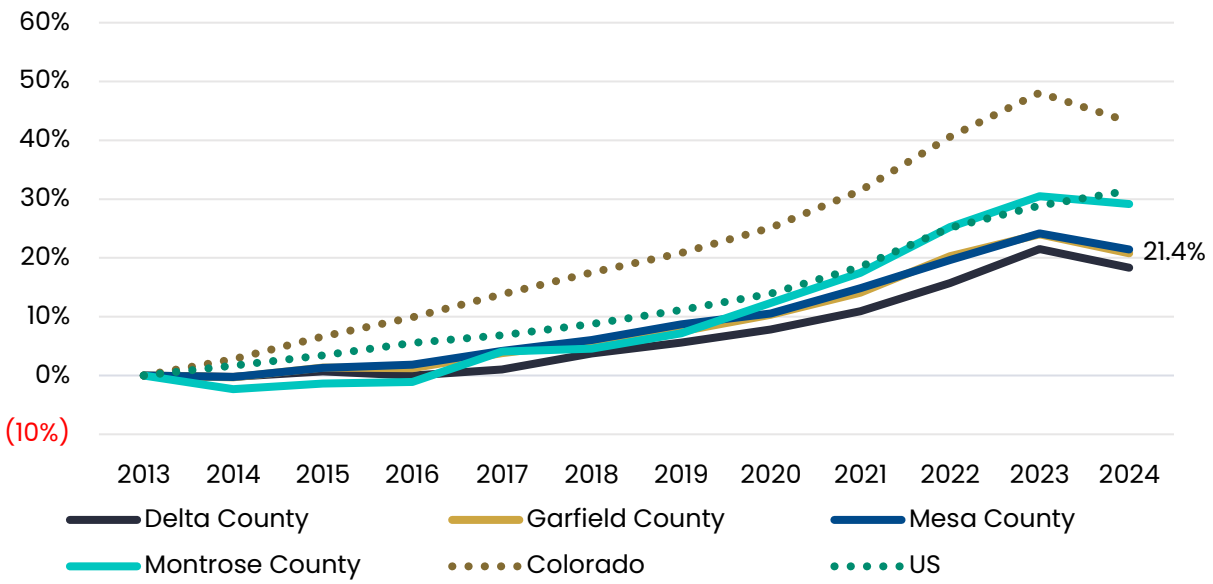
Figure 6.25: Cumulative Annual Employment Growth Rate, 2013–2024



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2013–2024

Like employment, the number of overall establishments operating in the region has grown steadily since 2013 (Figure 6.26). However, growth for the counties has been slower than the Colorado average, and Mesa County specifically has seen slower growth than the U.S. average (31.4%). While growth may be slower than state and national rates, the 21.4% growth of establishments in Mesa County does show that the region exhibits positive traits for economic expansion and job creation.

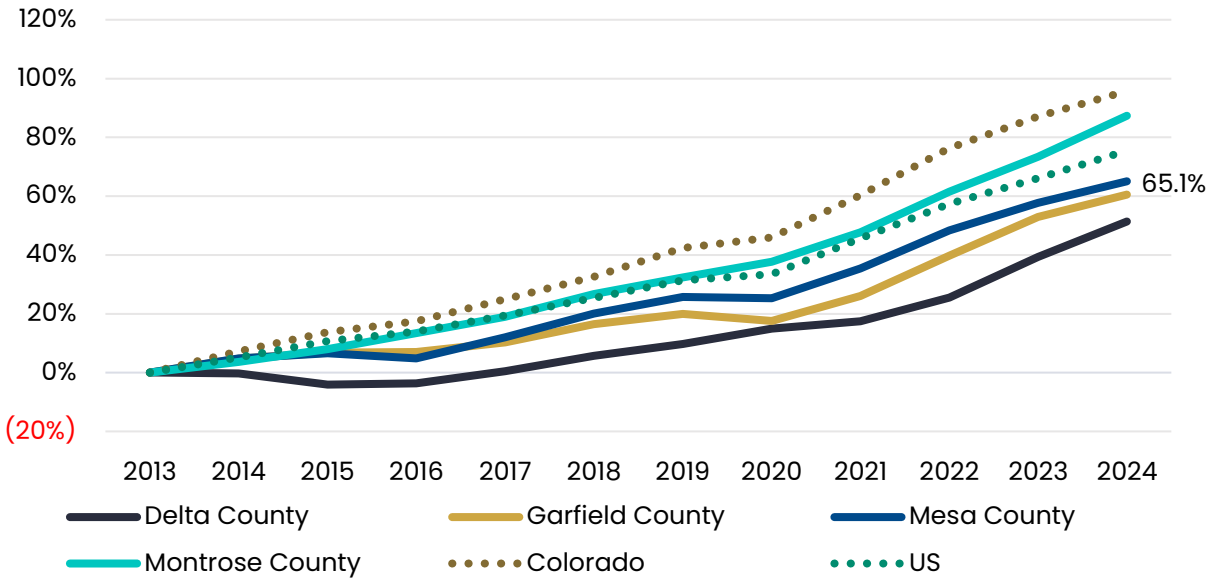
Figure 6.26: Cumulative Annual Establishment Growth Rate, 2013–2024



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2013–2024

Wages in the broader region have grown consistently over the past decade (87.4% in Montrose County), but not as rapidly in Mesa County (65.1%), which remains below state and national wage-growth rates (Figure 6.27). Nonetheless, the combination of rising wages and overall employment growth suggests the County is well-positioned for continued economic expansion.

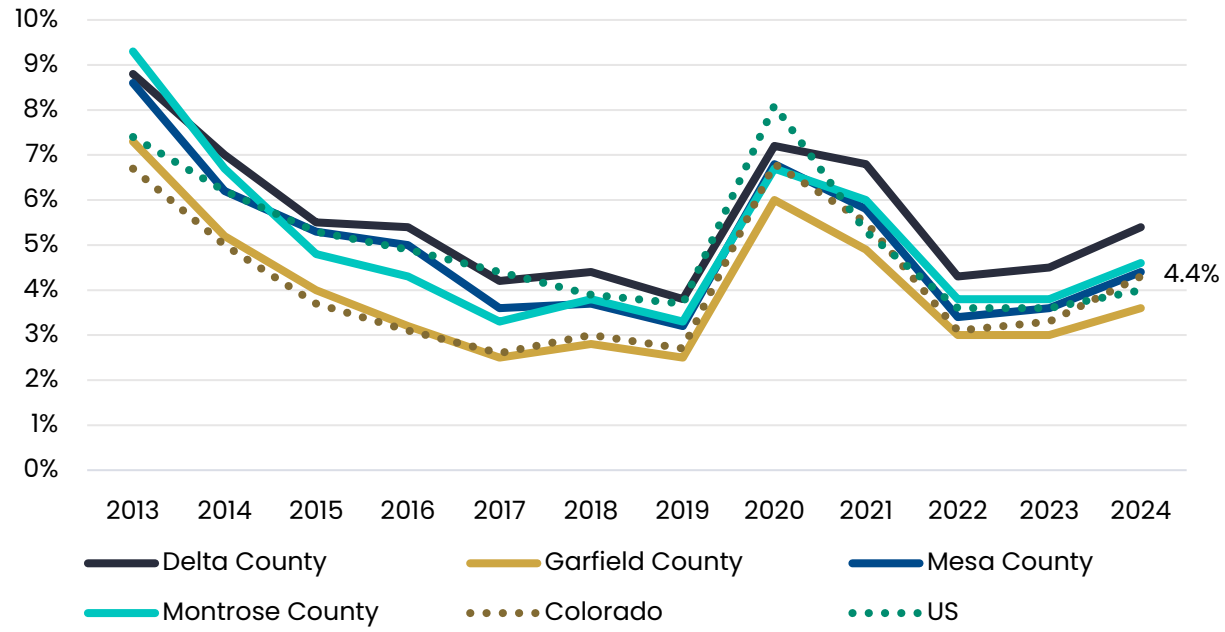
Figure 6.27: Cumulative Annual Wage Growth Rate, 2013–2024



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2013–2024

As shown in Figure 6.28, unemployment fell significantly from 2013 to 2019, then surged sharply in 2020 (due to the pandemic). Returning to near pre-pandemic levels by 2022, unemployment rates across all regions then increased from 2023 to 2024. In Mesa County, the unemployment rate stands at approximately 4.4%, closely aligning with the state average.

Figure 6.28: Annual Rate of Unemployment, 2013–2024



Source: *Bureau of Labor Statistics, Quarterly Census of Employment and Wages*

Employment by Industry

Examining employment data by industry helps identify important employment clusters in Fruita. Clusters often require different types of housing to accommodate workers in particular industries. For instance, many health care workers follow rotating or traveling schedules, spending only a few weeks or months in one location. They may not need a long-term residence. In contrast, local government employees typically prefer to live near their workplace and require permanent housing. Because different industries offer varying income levels, workers in some sectors can generally afford more expensive housing than those in others. Overall, employment by industry contributes to housing demand in Fruita.

The largest industries by employment in Fruita are:

- Health Care/Social Assistance (18.7% of employment)
- Construction (10.6% of employment)
- Retail Trade (10.1% of employment)
- Educational Services (9.2% of employment)

The remaining 16 industries make up approximately 51% of the remaining employment in Fruita (Table 6.13).

Location Quotients (LQs) compare the relative concentration of industries in an area to the national average. For example, Educational Services represents about 9.2% of employment in Fruita and has an LQ of 1.01. This means that the national share of educational workers is just below the share in Fruita.

Despite only making up 1.8% of employment in Fruita, Mining, Quarrying, Oil & Gas has an LQ of 6.00. While overall employment will be low, this industry represents a significant employment cluster compared to the national average. Meanwhile, no other LQ in Fruita surpasses 2. Compared to national average, banking & corporate services industries appear to be lacking in the area. In Fruita, Management of Companies, Information, Finance & Insurance, and Real Estate all have LQs below 0.3.

Table 6.13: Employment by Industry in Fruita, 2024

Industry	% Employment	LQ
Agriculture, Forestry & Fishing	0.4%	0.36
Mining, Quarrying, Oil & Gas	1.8%	6.00
Construction	10.6%	1.54
Manufacturing	6.7%	0.67
Wholesale Trade	3.3%	1.65
Retail Trade	10.1%	0.96
Transportation & Warehousing	7.5%	1.47
Utilities	1.7%	1.89
Information	0.5%	0.25
Finance & Insurance	1.0%	0.21
Real Estate, Rental & Leasing	0.1%	0.06
Professional, Scientific & Tech	4.2%	0.51
Management of Companies	0.0%	0.00
Admin, Support & Waste Management	7.6%	1.77
Educational Services	9.2%	1.01
Health Care & Social Assistance	18.7%	1.33
Arts, Entertainment & Recreation	2.9%	1.26
Accommodation & Food Services	6.3%	0.93
Other Services (Excluding Public)	0.9%	0.20
Public Administration	6.7%	1.34

Source: Esri Business Analyst, 2024

Table 6.14 compares Fruita's employment by industry to that of Mesa County, Colorado, and the United States. In both Fruita and Mesa County more broadly, Health Care & Social Assistance is a leading employer industry.

In both Fruita and Mesa County, Construction and Retail also rank highly, while Education follows close behind. Statewide, Health Care & Social Assistance remains the largest industry (12.5%). Notably, Professional, Scientific & Technical Services comprise just 4.2% of Mesa County's employment. This industry's regional LQ of 0.51 further indicates that Fruita appears behind in this sector relative to national norms.

Table 6.14: Employment by Industry Comparison, 2024

Industry	Fruita	Mesa County	Colorado
Agriculture, Forestry & Fishing	0.4%	1.9%	1.0%
Mining, Quarrying, Oil & Gas	1.8%	1.6%	0.5%
Construction	10.6%	9.7%	8.0%
Manufacturing	6.7%	6.1%	7.5%
Wholesale Trade	3.3%	1.9%	1.7%
Retail Trade	10.1%	11.4%	9.9%
Transportation & Warehousing	7.5%	5.4%	4.6%
Utilities	1.7%	0.9%	0.9%
Information	0.5%	1.8%	2.8%
Finance & Insurance	1.0%	2.9%	4.7%
Real Estate, Rental & Leasing	0.1%	2.3%	2.3%
Professional, Scientific & Tech	4.2%	6.2%	11.6%
Management of Companies	0.0%	0.1%	0.1%
Admin, Support & Waste Management	7.6%	3.9%	4.2%
Educational Services	9.2%	8.3%	8.7%
Health Care & Social Assistance	18.7%	17.0%	12.5%
Arts, Entertainment & Recreation	2.9%	2.0%	2.7%
Accommodation & Food Services	6.3%	7.3%	6.9%
Other Services (Excluding Public)	0.9%	4.9%	4.6%
Public Administration	6.7%	4.5%	4.7%

Source: Esri Business Analyst, 2024

Table 6.15 shows employment by occupation, detailing the types of roles workers hold. The largest occupation by employment in Fruita is Management (13.0%), followed by Transportation & Material Moving (11.4%) and Healthcare Practitioner (10.3%).

Table 6.15: Employment by Occupation Comparison, 2024

Industry	Fruita	Mesa County	Colorado	US
Management	13.0%	13.6%	14.7%	12.1%
Business & Financial	4.0%	4.5%	7.1%	6.3%
Computer & Mathematical	0.4%	1.7%	5.5%	4.1%
Architecture & Engineering	3.5%	2.7%	3.5%	2.4%
Life, Physical & Social Sciences	0.8%	1.2%	1.6%	1.3%
Community & Social Service	0.4%	2.0%	1.9%	1.8%
Legal	0.1%	0.8%	1.2%	1.2%
Education, Training & Library	9.7%	6.1%	5.7%	6.2%
Arts, Design & Entertainment	0.8%	2.0%	2.7%	2.2%
Healthcare Practitioner	10.3%	7.3%	5.9%	6.4%
Sales & Sales Related	3.4%	8.0%	8.6%	8.5%
Office & Administrative Support	9.9%	9.7%	9.2%	10.1%
Farming, Fishing & Forestry	0.2%	0.4%	0.4%	0.5%
Construction & Extraction	6.8%	6.4%	4.9%	4.9%
Installation, Maintenance & Repair	2.0%	4.6%	2.7%	2.9%
Production	4.6%	4.1%	3.4%	5.3%
Transportation & Material Moving	11.4%	7.9%	6.3%	7.5%
Healthcare Support	2.7%	4.0%	2.6%	3.3%
Protective Service	3.0%	1.7%	1.8%	2.1%
Food Preparation & Serving	6.1%	5.3%	5.2%	5.3%
Building Maintenance	4.8%	3.0%	2.7%	3.2%
Personal Care & Service	2.2%	2.9%	2.6%	2.6%

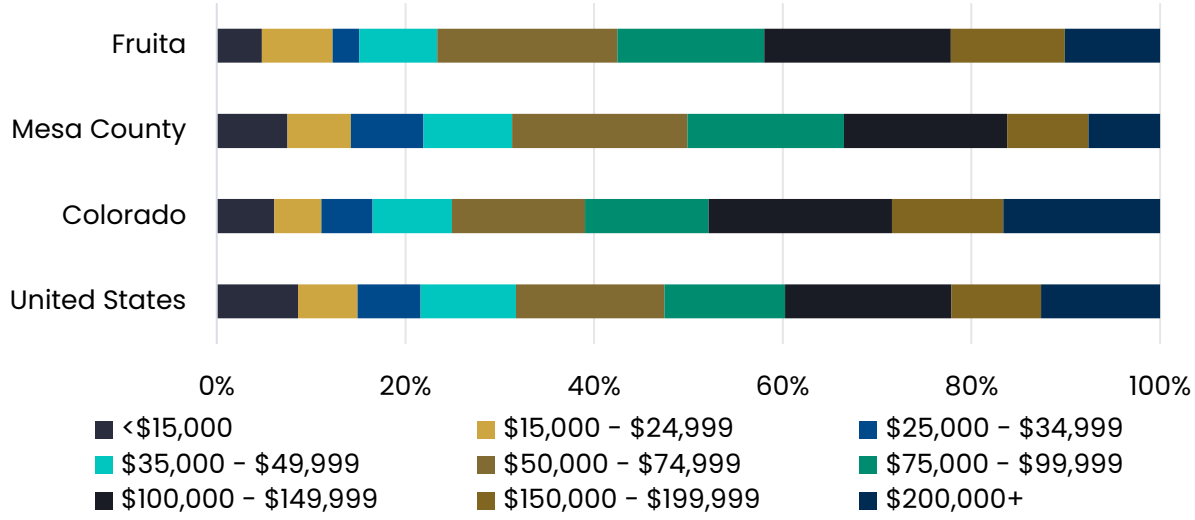
Source: Esri Business Analyst, 2024

Income & Expenditures

Household income is a critical factor in housing demand and plays a major role in affordability. Lower-income households struggle to afford today's high housing costs, while higher-income households have more financial flexibility. As a result, regions with higher income levels tend to experience higher housing costs, and vice versa.

Fruita has a lower percentage of households earning less than $15K per year (4.8%) than the United States (8.6%). In terms of concentration, Fruita has higher proportion of households earning between $50K and $200K than Colorado or the United States, and fewer households outside that range, both at the very high and very low income levels (Figure 6.29).

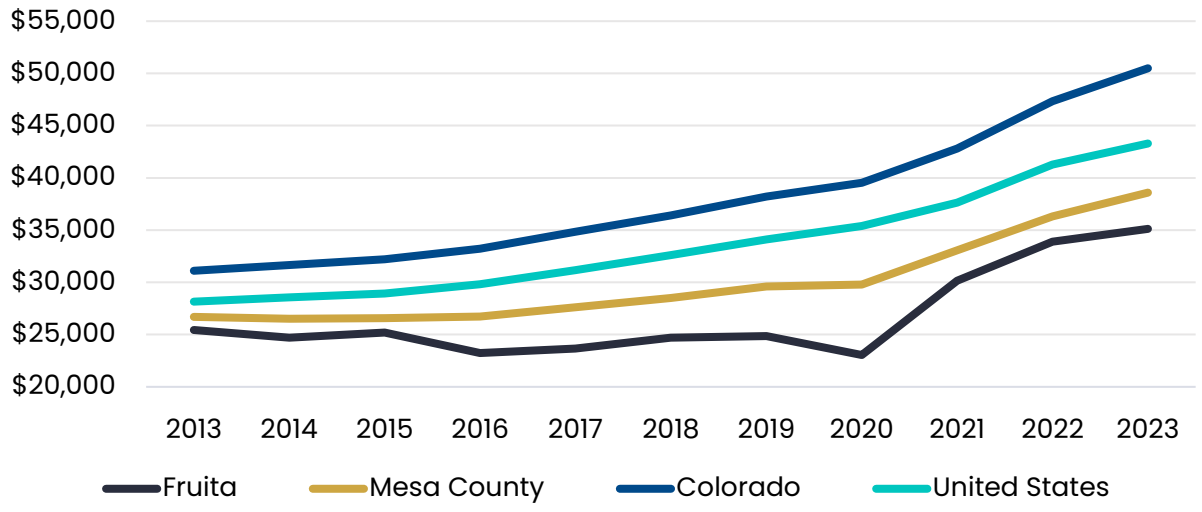
Figure 6.29: Distribution of Household Income, 2024



Source: Esri Business Analyst, 2024

Per capita income over time measures the average income per person within a given region. This metric is useful for comparing wealth and assessing economic well-being. Figure 6.30 displays per capita income by region from 2013 to 2023. Overall, all regions have experienced growth over the past decade; however, Fruita has the lowest per capita income compared to the other regions and saw declines in 2016 and 2020, in contrast to fairly consistent growth in other regions.

Figure 6.30: Per Capita Income, 2013–2023

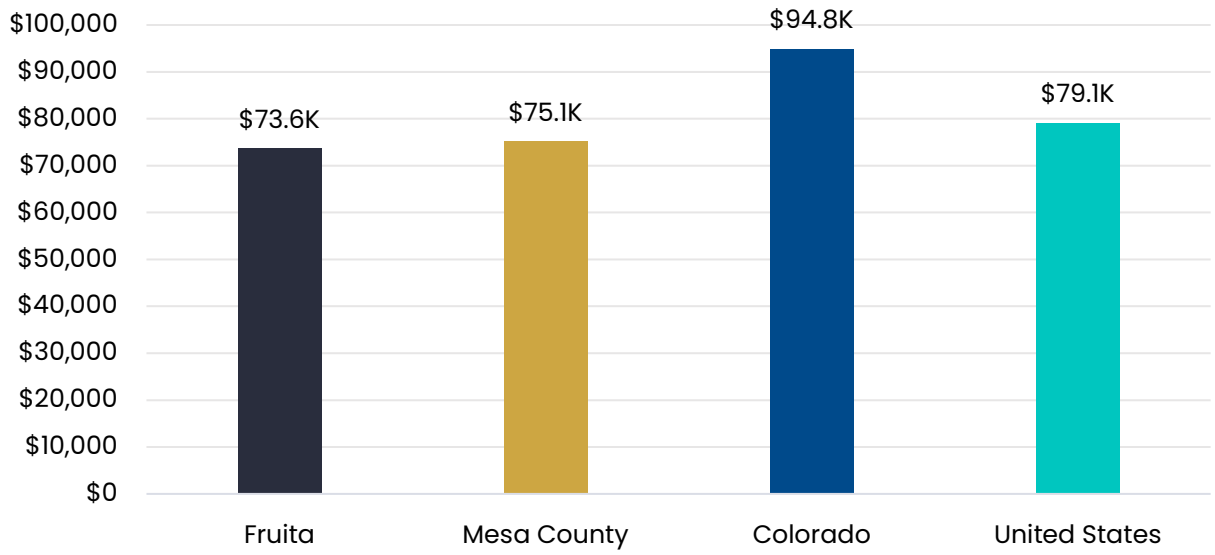


Source: U.S. Census Bureau, 2013-2023 5-Year Estimates, Table B19301

While a region's income distribution provides insight into the full range of income levels, and per capita income reflects overall economic growth or decline, median household income offers a snapshot of how the typical household compares to those in other regions.

In Fruita, the median household income is $73.6K per year, which is lower than in all other regions and over $20L less than the median in Colorado. Lower household incomes often indicate reduced overall demand within a region.

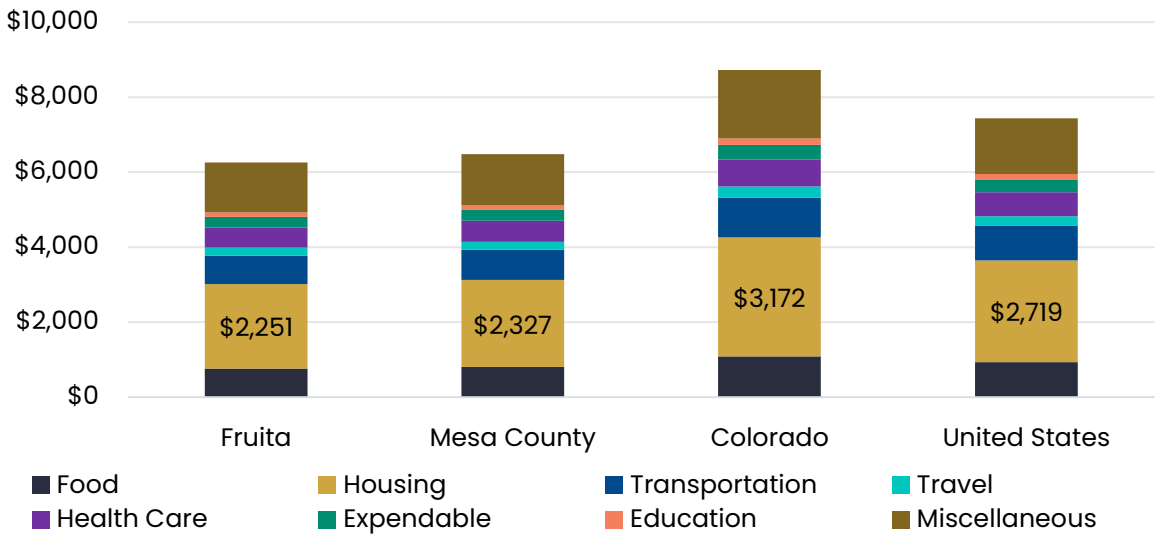
Figure 6.31: Median Household Income, 2024



Source: Esri Business Analyst, 2024

Figure 6.32 presents the monthly household budget for Fruita, as well as Mesa County, Colorado, and the United States. Monthly expenses in every category are lower in Fruita than in other regions, reflecting its lower median household income. Housing costs are also lower (by about $100 compared to Mesa County and nearly $1,000 compared to Colorado).

Figure 6.32: Monthly Budget Expenditures, 2024[10]



Source: Esri Business Analyst, 2024

While overall expenditures are lower in Fruita, the percentage of the monthly budget spent in each category is relatively similar across all regions (Table 6.16). Households in Fruita allocate slightly smaller shares of their budget to transportation and housing but slightly more to other miscellaneous household expenditures.

Table 6.16: Monthly Household Budget Shares, 2024

Category	Fruita	Mesa County	Colorado	United States
Food	12.3%	12.4%	12.5%	12.5%
Housing	36.0%	35.9%	36.4%	36.6%
Transportation	12.1%	12.3%	12.1%	12.4%
Travel	3.4%	3.4%	3.4%	3.4%
Health Care	8.5%	8.7%	8.3%	8.6%
Expendable	4.6%	4.6%	4.5%	4.6%
Education	1.9%	1.9%	1.9%	1.9%
Miscellaneous	21.2%	20.8%	20.9%	19.9%

Source: Esri Business Analyst, 2024

[10] Miscellaneous household expenditures include apparel and services, personal care products, funeral expenses, legal fees, banking service charges, accounting fees, credit card membership fees, shopping club membership fees, support payments, life insurance, and pensions and social security.

Commuter and Transportation Data

According to the Census Bureau's OnTheMap database, 69.3% of Fruita workers live outside the City (Table 6.17). Nearly a quarter (23.6%) of Fruita's workforce lives in Grand Junction and many others live in CDPs near Grand Junction. In addition, more than half (55%) of Fruita residents work in Grand Junction, while only 15.7% work in Fruita.

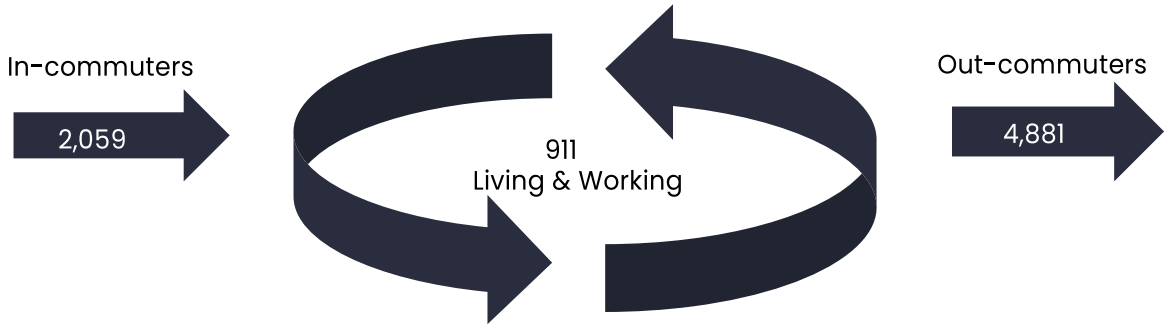
Table 6.17: Commuting Patterns, 2022

Where Fruita Residents Work		Where Fruita Workers Live	
Location	Percentage	Location	Percentage
Grand Junction	55.0%	Fruita	30.7%
Fruita	15.7%	Grand Junction	23.6%
Denver	3.1%	Clifton CDP	4.7%
Clifton CDP	1.5%	Redlands CDP	4.3%
Aurora	1.0%	Fruitvale CDP	2.7%
Montrose	0.9%	Loma CDP	1.9%
Fruitvale CDP	0.8%	Orchard Mesa CDP	1.6%
Colorado Springs	0.7%	Montrose	1.0%
Commerce City	0.6%	Palisade	0.6%
Lakewood	0.6%	Rifle	0.5%
All Other Locations	20.0%	All Other Locations	28.4%

Source: U.S. Census Bureau, OnTheMap, 2022

Overall, approximately 3,000 workers are employed in Fruita (Figure 6.33). Over two-thirds of these are in-commuters, representing potential opportunities for Fruita's housing market. In contrast, about 4,881 residents are employed elsewhere which reflects employment leakage for Fruita. Additionally, 911 workers both live and work in the City.

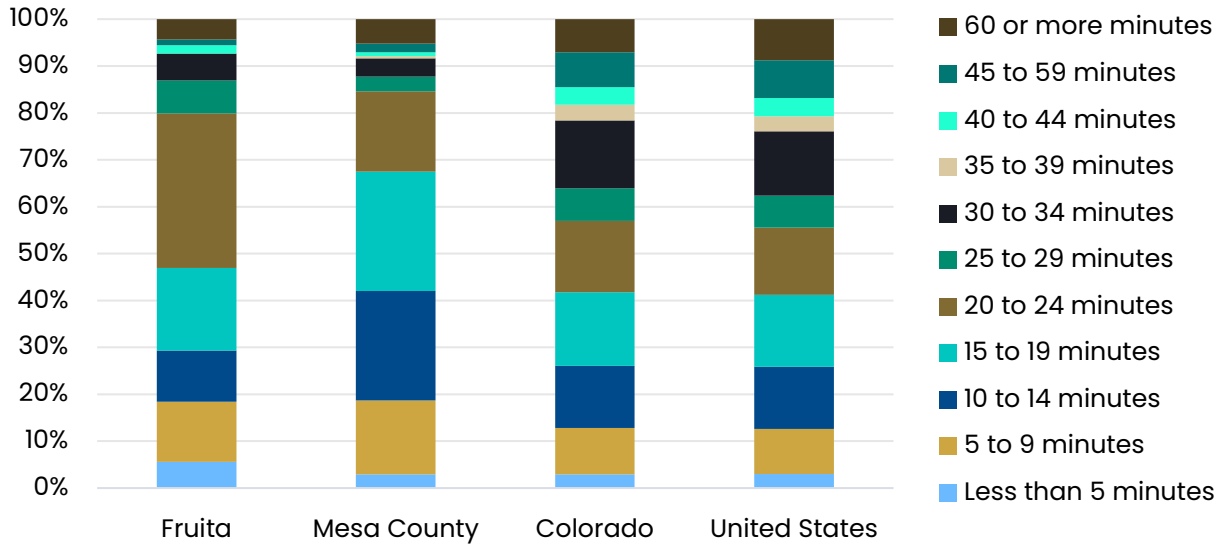
Figure 6.33: Commuter Inflow and Outflow from Fruita, 2022



Source: U.S. Census Bureau, OnTheMap, 2022

As shown in Figure 6.34, Fruita has a notably high concentration of residents commuting 20 to 24 minutes (33.0% of its workforce). This is likely due to the large number of residents working in Grand Junction, located about 20 minutes east of Fruita.

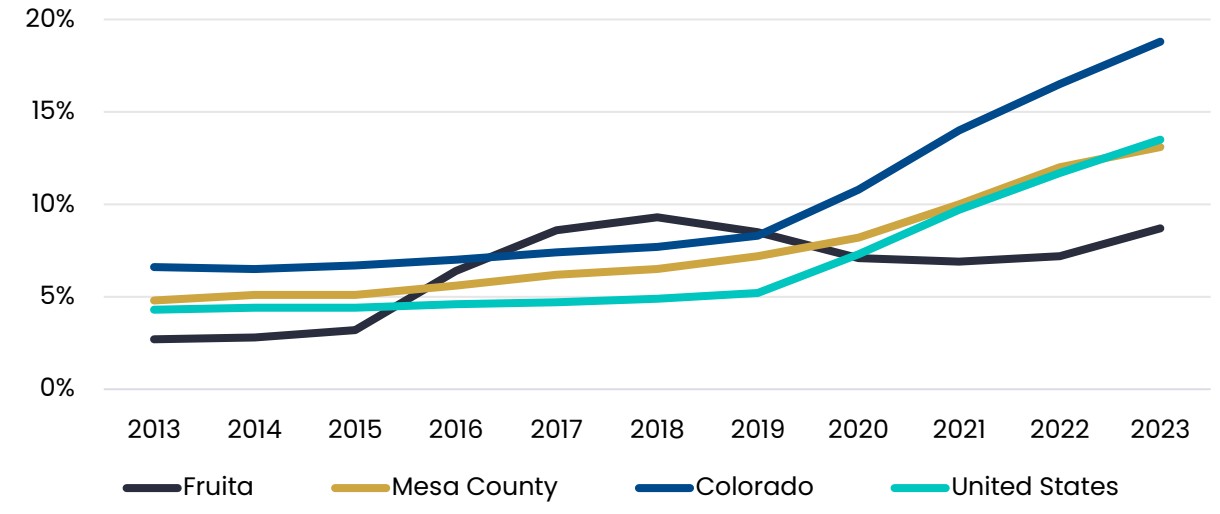
Figure 6.34: Travel Time to Work by Region, 2023



Source: U.S. Census Bureau, 2023 5-Year Estimates, Table B08012

A different commuting trend has emerged in the United States over the past five years: not commuting at all. Working from home (WFH) became a popular option in 2020 due to COVID lockdowns, as companies sought to maintain productivity. Figure 6.35 displays this trend from 2013 to 2023 for Mesa County, Colorado, and the United States. However, it appears that in Fruita, the pattern was different. The share of residents working from home rose significantly from 2015 to 2018, then declined heading into the COVID years of 2019 and 2020. Unlike other regions, Fruita did not see an increase until 2023, and even then, the percentage remained below the 2018 peak.

Figure 6.35: Work From Home Trends, 2013–2023



Source: U.S. Census Bureau, 2013–2023 5-Year Estimates, Table S0801

Financial Health Metrics

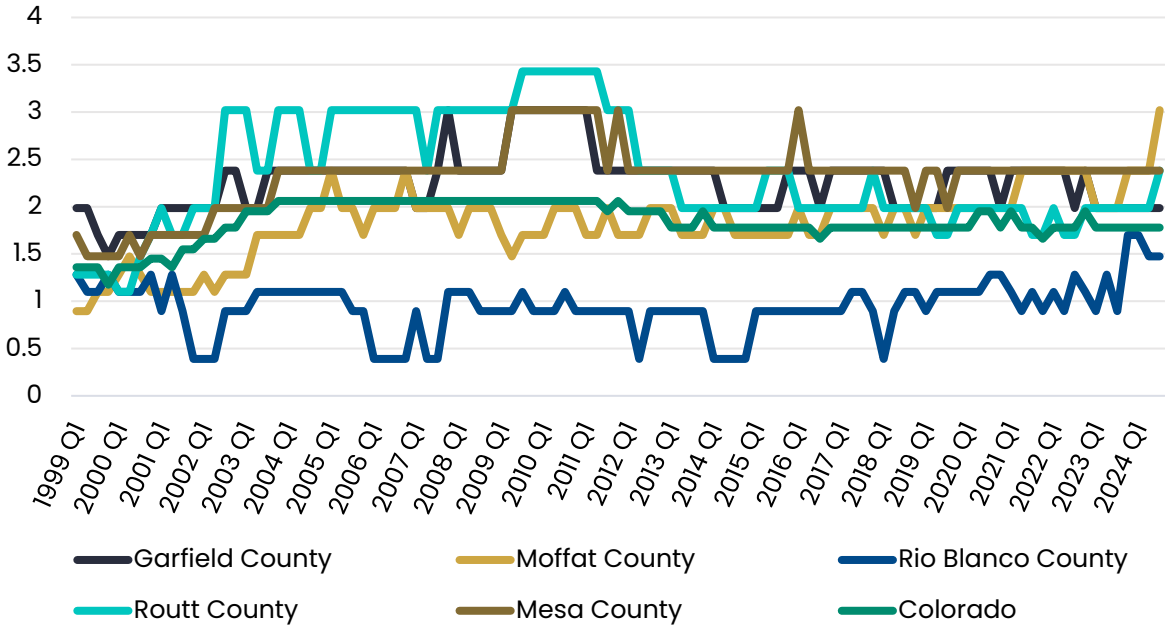
Household debt-to-income (DTI) is a key indicator of financial health. Monthly debt obligations can limit a household's discretionary spending for extended periods. When debt payments become difficult to manage for a household with a given income, the family may choose to delay, substitute, or cancel spending on certain non-discretionary items. In short, households with high DTI ratios are more financially constrained and may need lower housing costs to stay afloat. They may also be restricted from purchasing a home for an extended period.

One study found that households with higher DTI ratios before the 2008 Financial Crisis experienced steeper reductions in consumption and employment during the slow recovery that followed. Thus, a higher average DTI indicates potential extended hardship should another financial crisis occur.

The Federal Reserve Board publishes historical household DTI ratios for every state and county, as well as major core-based statistical areas (SBSAs), using aggregated data from Equifax, the New York Federal Reserve's Consumer Credit Panel, and the Bureau of Labor Statistics. The data reveal that regions and counties across the nation experienced varying magnitudes and paces of change in DTI ratios over the years, though the average DTI in Colorado has been mostly consistent since 2003.

Figure 6.36 displays the DTI ratios for Colorado and the Region 11 counties. Notably, Mesa County's average DTI has been slightly on the higher end of Region 11 but has remained mostly constant just below 2.5 since around 2012. Given to relatively stable DTI ratio over a decade, it is likely not a significant barrier for households in Fruita seeking financing for new homes.

Figure 6.36: Quarterly Debt-to-Income Ratios, 1999–2024

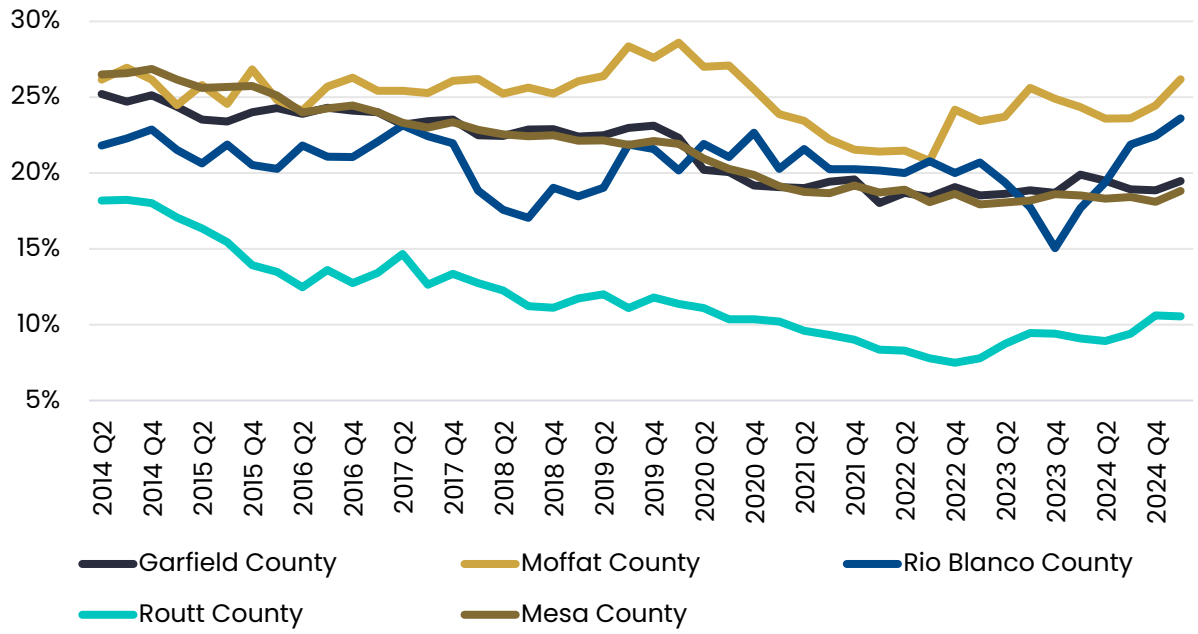


Source: Federal Reserve Board of New York Credit Panel/Equifax, June 2025

Access to credit plays a key role in measuring financial health and is often measured by credit scores. A "subprime" borrower is someone with a credit score between 580 and 619. Lenders typically offer subprime borrowers less favorable terms for revolving credit or loans. Equifax, one of the major consumer credit rating agencies, partners with the Federal Reserve to provide county-level data on the subprime portion of the population.

Over the past 10 years, the percentage of the population with a subprime credit score has slowly declined in Mesa, Garfield, and Routt Counties. However, in Moffat and Rio Blanco Counties, the subprime credit population has begun to increase. By this measure, Mesa County has performed well, comparatively, with 18.8% of the population categorized as subprime as of Q1 2025 (Figure 6.37). The data here paint a relatively positive picture for potential borrowers in Mesa County, as less than one-fifth of the population has a subprime credit score.

Figure 6.37: Quarterly Subprime Credit Population, 2014–2024



Source: Federal Reserve Economic Data (FRED), Federal Reserve Bank of St. Louis

Data presented in Table 6.18 come from a 2022 study conducted by the Urban Institute, which reviewed the financial health of regions across the country. A few metrics included in the study are:

- Residents with delinquent debt
- Mortgage holders with a foreclosure in the past few years
- Median credit score

By 2022, the median credit score for the Central Mesa County PUMA region (encompassing the cities of Grand Junction and Fruita) was 726, above the national average. Additionally, 22.0% of residents in the region had delinquent debts at the time of the study (lower than the United States as a whole). Less than 1.0% of mortgage holders had a foreclosure in recent years as well. These data indicate that, in general, households in the region are financially stable. However, the study was conducted three years ago and may be out of date. available At the time of PC's analysis, it remains the most current information available.

Table 6.18: Delinquent Debt, Past Foreclosures, and Median Credit Score, 2022

Region	Residents with delinquent debt	Mortgage holders with a foreclosure in past years	Median credit score
Mesa County (Central): Greater Grand Junction & Fruita Cities	22.0%	<0.1%	726
Colorado	23.2%	0.1%	729
U.S.	31.5%	0.1%	692

Source: Urban Institute, Financial Health and Wealth Dashboard, 2022

Displacement Risks

Displacement risks highlight which communities are more vulnerable to being displaced due to factors like rising costs, uneven wealth distribution, and racial and ethnic disparities. These disparities are a critical aspect in assessing displacement risk as they disproportionately affect minority groups (largely due to a history of discrimination and systemic oppression in the United States). This pattern becomes especially pronounced when communities face natural disasters, such as wildfire or flooding.[11] Overall, identifying which areas are at a higher risk of displacement helps policymakers and planners proactively design strategies that protect communities and ensure that growth benefits existing residents rather than displacing them.

To assess displacement risks for homeowners across Mesa County and Fruita, the PC team compiled a variety of statistics for all census tracts in the County. These figures were compared to national and state averages. Following this, PC used a percentile-based scoring methodology. For each variable, we ranked tracts using percentiles which allowed direct comparisons between tracts. We then averaged these percentiles (ranging from 0 to 100) to generate a composite risk score for each tract. A score of 100 would indicate that a tract ranks highest in displacement-related factors among all tracts in Mesa County.

The displacement risk model was created using a combination of these statistics, which are identified as relevant by the Colorado Revised Statutes and DOLA Guidelines:

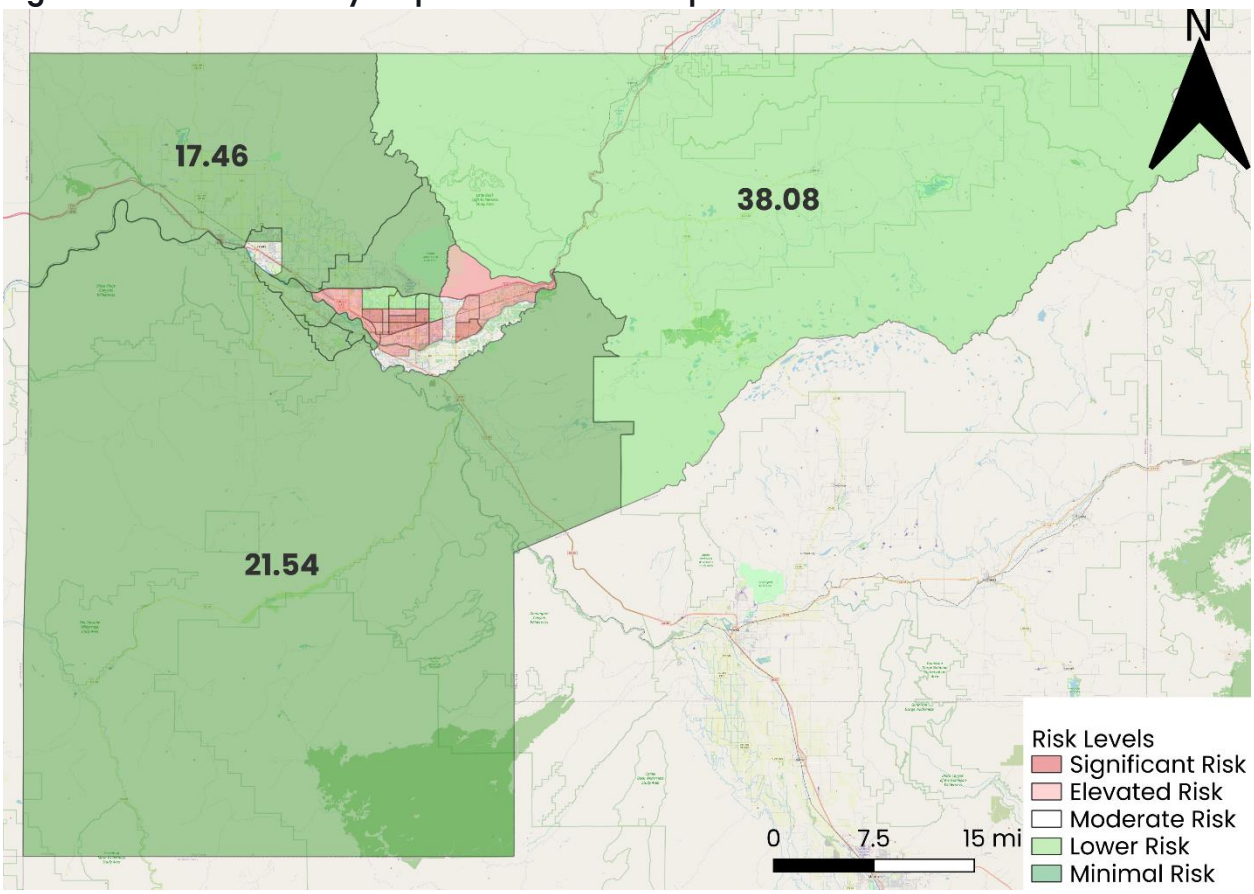
- Population 25+ with no diploma
- Population with disabilities
- Single parents

[11] Ther W. Aung and Ashwini R. Sehgal, "Prevalence, Correlates, and Impacts of Displacement Because of Natural Disasters in the United States from 2022 to 2023," American Journal of Public Health 115 (2025): 55-65, https://doi.org/10.2105/AJPH.2024.307854.

- Age 5+ with limited English
- Racial/Ethnic status
- Occupied units with more people than rooms (overcrowding)
- Housing cost-burdened units with an annual income less than $75K
- Persons below 150% poverty estimate
- % Renter occupied households
- % of housing stock built prior to 1970

Figure 6.38 through Figure 6.40 present Points Consulting's displacement risk study findings, with each census tract's percentile score displayed within its boundaries. Overall, the rural areas of Mesa County show relatively low displacement risk compared to inner-city neighborhoods. Specifically, Census Tracts 15.02, 18, and 19 are highlighted. Tracts 15.02 and 19 rank among the best in the entire County, with the primary concerns being the age of the housing stock and some minor overcrowding. In contrast, the Northeast Tract (18) has a high population disability rate of 16%, placing it in the 65th percentile and negatively impacting its overall displacement risk score.

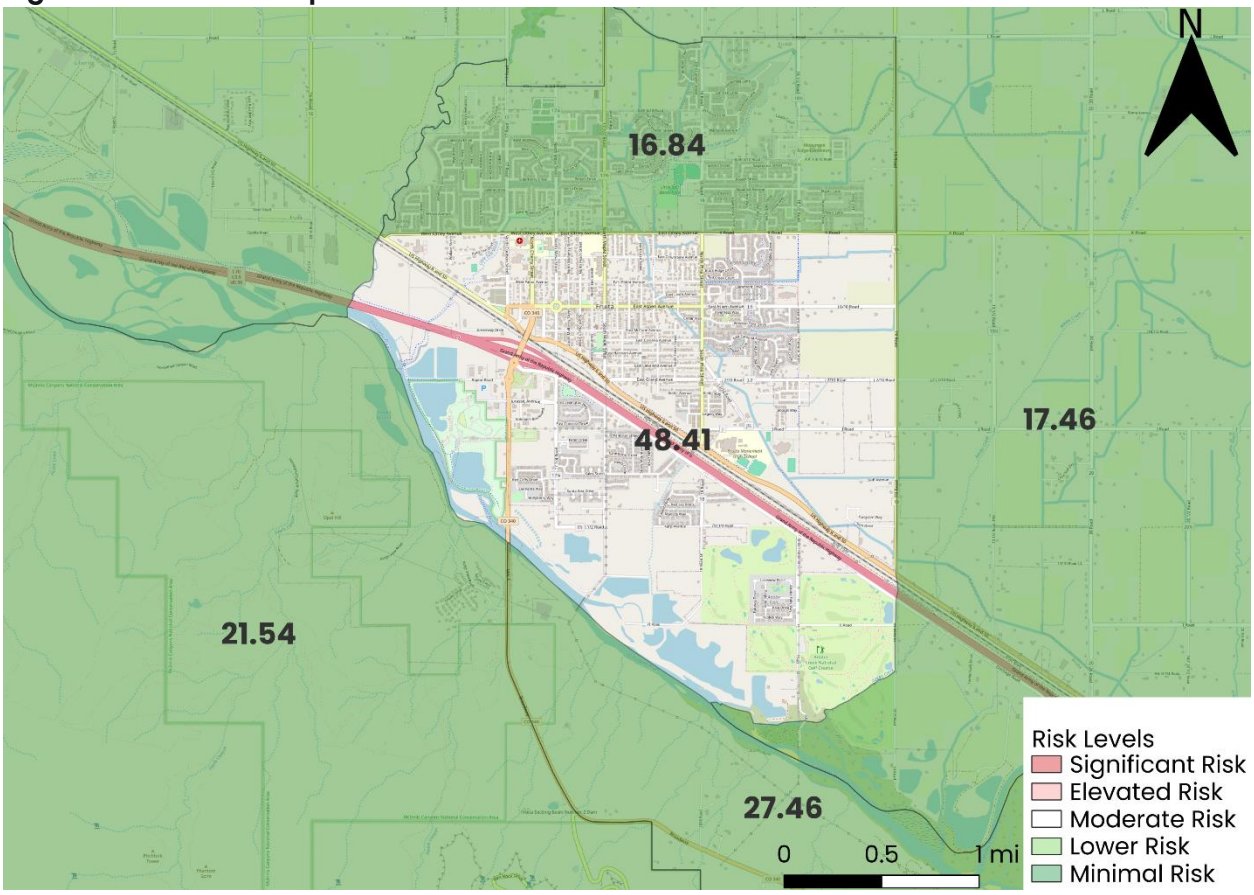
Figure 6.38: Mesa County Displacement Risk Map



Source: Points Consulting, 2025

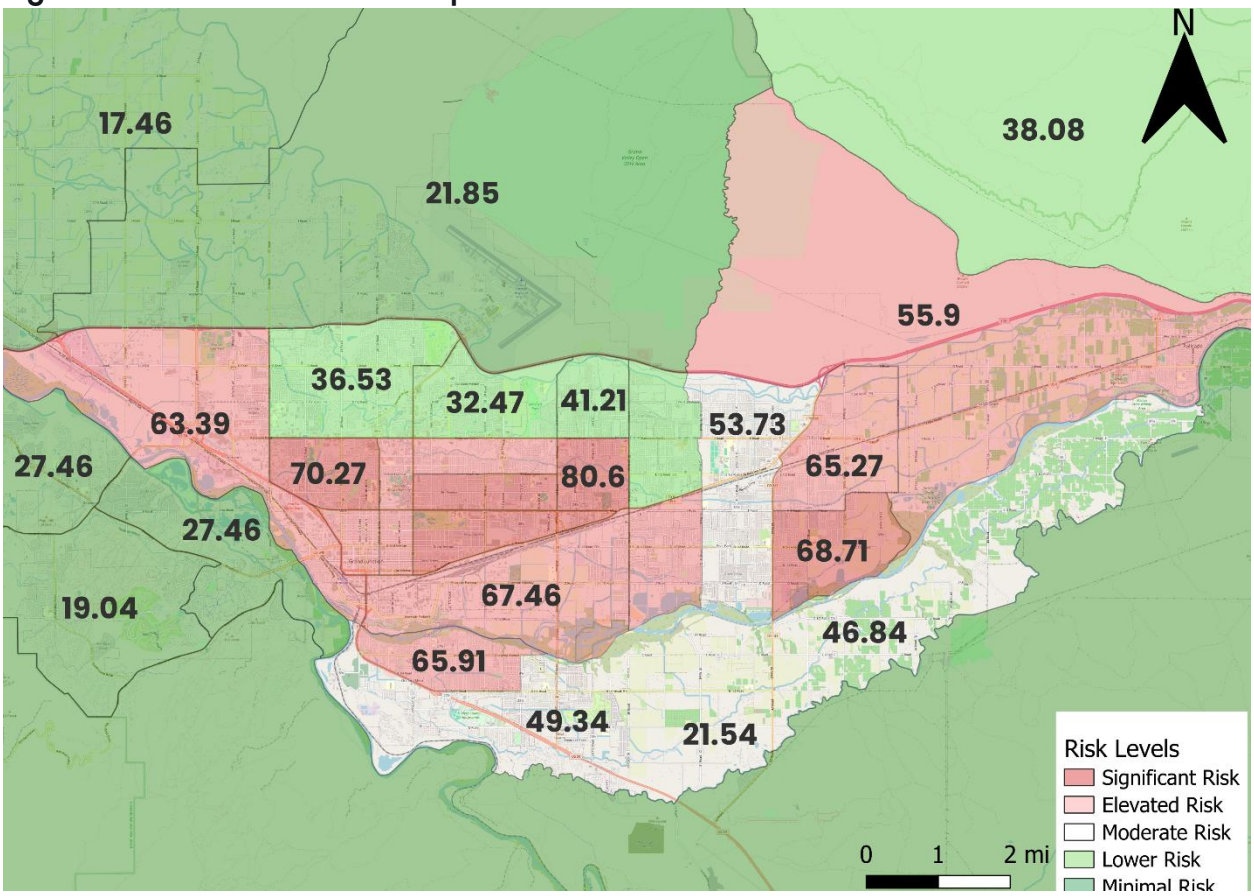
In Fruita, the rural surrounding Census Tracts generally exhibit a low displacement risk. However, the southern portion of the City shows a moderate displacement risk, falling in the 48th percentile. The primary contributor to this is the high rate of single-parent households in southern Fruita, which ranks in the 93rd percentile within the County. This area also experiences higher overcrowding compared to nearby tracts. Despite these challenges, Fruita remains better off than many densely populated towns and cities across the state. For example, Grand Junction (shown in Figure 6.40) illustrates a common pattern in dense areas, where higher concentrations of low-income families face multiple disadvantages that contribute to housing cost burdens and other risks. Census tracts in Grand Junction exhibit the highest displacement rates in the County, with the inner-city areas experiencing the greatest risk.

Figure 6.39: Fruita Displacement Risks



Source: Points Consulting, 2025

Figure 6.40: Grand Junction Displacement Risks



Source: Points Consulting, 2025

7. Housing Trends

Building Types and Tenure

This chapter highlights key trends across various housing topics. Housing supply trends can be measured using multiple metrics, including building permits, home values, and home sales data. These data come from various sources, each offering a different perspective on the area's housing market.

Fruita's housing stock is primarily composed of detached, free-standing homes, with nearly 20 percentage points higher share of single-family detached housing than the state and national averages (Table 7.1). Detached homes are the most common housing type not only in Fruita but also across Mesa County, Colorado, and the United States. After detached homes, both Fruita and Mesa County's next most prevalent housing type is mobile/manufactured or other types. Fruita has a lower share of duplex-style (2-unit) housing compared to the state and national levels. However, it stands out with a higher proportion of 3–4-unit structures than any of the other geographies presented.

Figure 7.1 highlights the disparity in multifamily housing between Fruita and the surrounding geographies. Multifamily units comprise only 9.3% of Fruita's total housing stock, compared to over 25% in both state and national housing stocks.

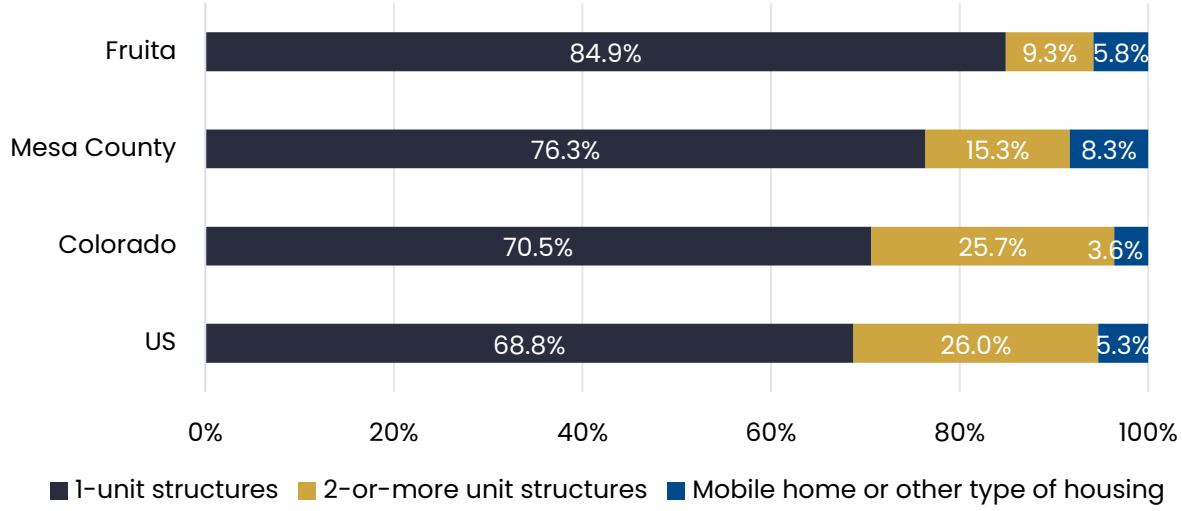
Table 7.1: Housing Stock by Type[12]

Housing Type	Fruita		Mesa County		Colorado	US
	#	%	#	%	%	%
Occupied housing units	5,146	5,146	64,559	64,559	2.3M	127.48M
1, detached	4,117	80.0%	46,223	71.6%	62.9%	62.5%
1, attached	253	4.9%	3,046	4.7%	7.6%	6.3%
2 units	19	0.4%	1,233	1.9%	1.4%	3.3%
3 or 4 units	287	5.6%	3,056	4.7%	3.1%	4.2%
5 to 9 units	0	0.0%	1,615	2.5%	4.3%	4.5%
10 or more units	172	3.3%	4,023	6.2%	16.9%	14.0%
Mobile home or other type of housing	298	5.8%	5,363	8.3%	3.6%	5.3%

Source: US Census Bureau, 2023 ACS 5-Year Estimates, S2504

[12] The housing types are defined in accordance with the Census Bureau's "units in structure." This means data are presented in terms of the number of occupied housing units in structures of the specific size.

Figure 7.1: Percent Housing by Type



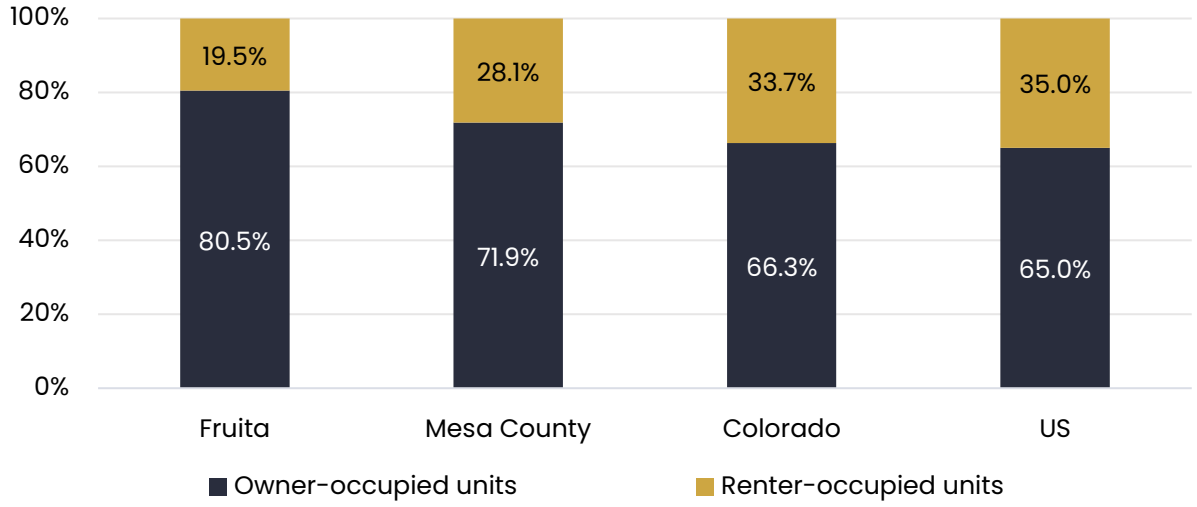
Source: US Census Bureau, 2023 ACS 5-Year Estimates, S2504

Housing needs vary across age and income groups. Another way to analyze the housing supply is by examining owner-versus renter-occupancy (Figure 7.2). Nationally, homeownership and rental rates follow a roughly 65% to 35% split, a trend that Colorado generally mirrors. Mesa County exhibits slightly higher homeownership rates, but Fruita stands out over 15 percentage points higher than the national average. Only 19.5% of occupied homes in Fruita are rented, which is drastically different than most areas in the United States.

Fruita's high share of single-family detached homes, combined with its elevated homeownership rate, reflects a lack of housing diversity. This imbalance affects both affordability and accessibility, particularly for those who need smaller units or cannot afford to buy a home. A less varied housing supply may impact housing affordability through lower levels of competition as well. In general, communities with limited housing mix tend to exhibit higher home prices and foreclosure rates, as buyers overextend themselves in the absence of alternative options.[13]

[13] Chakraborty, A. & McMillan, A. "Is housing Diversity Good for Community Stability? Evidence from the Housing Crisis," Journal of Planning Education and Research 24, no. 2 (2018), https://doi.org/10.1177/0739456X18810787.

Figure 7.2: Owner-Occupied and Renter-Occupied Homes



Source: US Census Bureau, 2023 ACS 5-Year Estimates, S2504

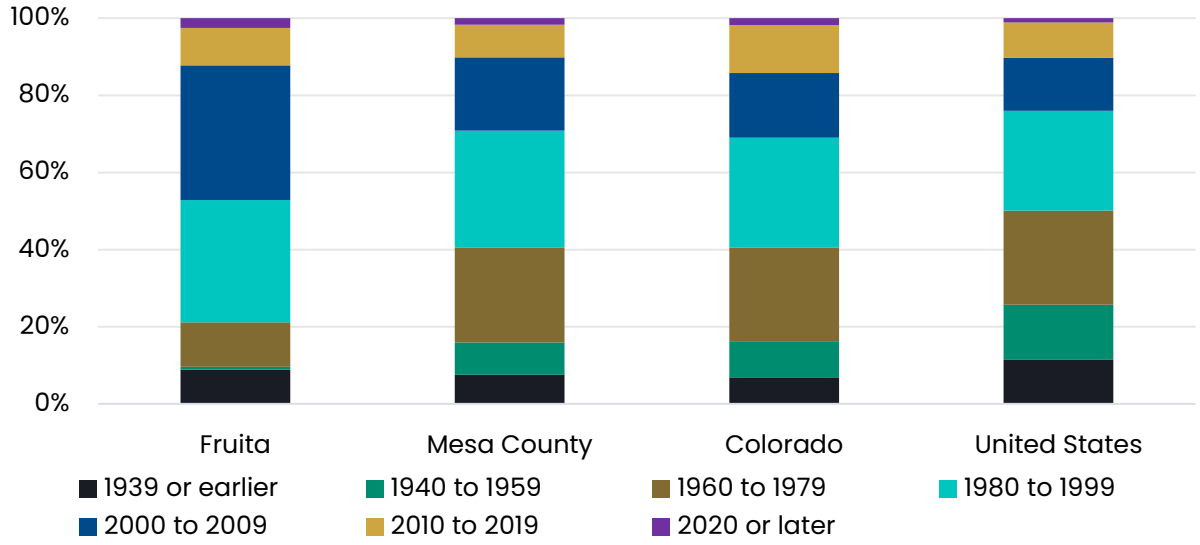
Housing Stock & Occupancy Rates

The age of a region's housing stock reveals both the physical condition of homes and their maintenance needs. Older homes require more upkeep, making housing age a key factor in long-term sustainability. As Figure 7.3 shows, these data also tell a broader story of past economic and development cycles.

Nationally, about half of all homes (49.9%) were built after 1980. Colorado and Mesa County skew slightly newer, and Fruita skews much newer with over three-quarters (78.9%) of the housing stock built after 1980. Regarding the oldest housing stock (built before 1939), Fruita's share is comparable to other regions, exceeding the percentages for Mesa County and Colorado but remaining lower than the national level.

However, Fruita has almost no housing stock built between 1940 and 1959 (only 0.7%) and less than half the concentration of homes built between 1960 and 1979 compared to other regions. The majority of Fruita's housing was constructed between 2000 and 2009, accounting for 35.0% of the stock. This is more than double Colorado's 16.7% and the national 9.1% for that period.

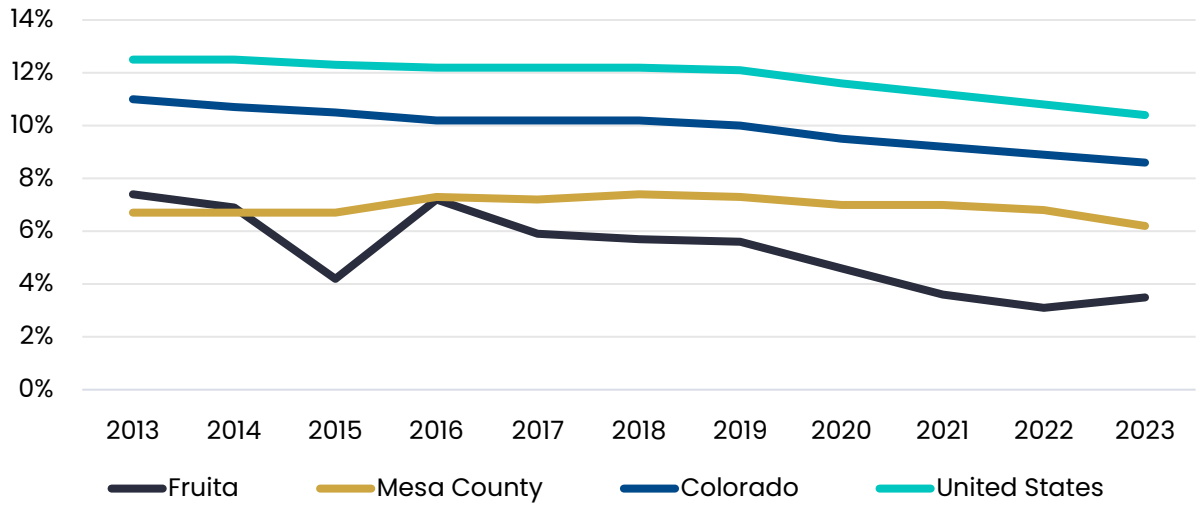
Figure 7.3: Age of Housing Stock, 2023



Source: U.S. Census Bureau, 2023 5-Year Estimates, Table S2504

Vacancy rates reflect the balance between housing supply and demand. As shown in Figure 7.4, vacancy rates in both Fruita and Mesa County have consistently been more than two percentage points lower than the state and national levels. This gap is especially pronounced in Fruita, where vacancy rates have steadily declined from 2016 to 2022.

Figure 7.4: Vacancy Rates Over Time, 2013–2023

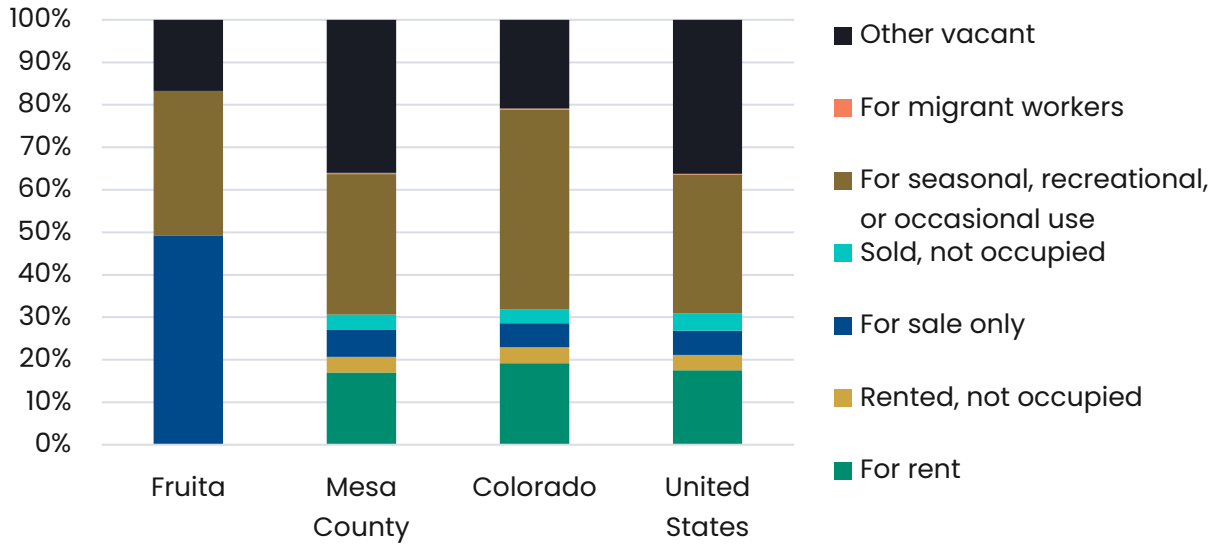


Source: U.S. Census Bureau, 5-Year Estimates 2013-2023, Table DP04

Different reasons for residential vacancies also impact the housing market. Figure 7.5 compares vacancy status across Fruita, Mesa County, Colorado, and the United States.

In Fruita, two of the most common reasons for vacancies are “For sale only” and “For seasonal, recreational, or occasional use.”

Figure 7.5: Vacancy Status, 2023



Source: U.S. Census Bureau, 2023 5-Year Estimates, B25004

Residential Density and Overcrowding

Table 7.2 presents residential occupancy trends in Fruita for 2022 and 2023. Most residents live in homes with at least one more room than the number of occupants. However, renter-occupied units saw a significant decrease in households with 0.51 to 1.00 occupants per room, along with a smaller decline in those with 0.50 or fewer occupants per room. At the same time, there was a significant increase in the number of households with 1.01 to 1.50 occupants per room. Owner-occupied units also saw substantial growth in households with more than one occupant per room, as well as an overall increase in occupancy. In contrast, renter-occupied units experienced an 8.3% decrease in total occupancy.

For comparison, Table 7.3 presents the same data for owners and renters in Mesa County.

Table 7.2: Residence by Occupants per Room in Fruita, 2022–2023

Occupancy	2022	2023	Change	% Change
Total Occupied Housing Units	**5018**	**5146**	**128**	**2.6%**
Owner occupied	**3924**	**4143**	**219**	**5.6%**
0.50 or less occupants per room	2783	2935	152	5.5%
0.51 to 1.00 occupants per room	1104	1147	43	3.9%
1.01 to 1.50 occupants per room	37	44	7	18.9%
1.51 to 2.00 occupants per room	0	17	17	100.0%

2.01 or more occupants per room	0	0	0	N/A
Renter occupied	1094	1003	(91)	(8.3%)
0.50 or less occupants per room	651	627	(24)	(3.7%)
0.51 to 1.00 occupants per room	359	277	(82)	(22.8%)
1.01 to 1.50 occupants per room	84	99	15	17.9%
1.51 to 2.00 occupants per room	0	0	0	N/A
2.01 or more occupants per room	0	0	0	N/A

Source: U.S. Census Bureau, 2022 and 2023 5-Year Estimates, Table B25014

Table 7.3: Residence by Occupants per Room in Mesa County, 2022–2023

Occupancy	2022	2023	Change	% Change
Total Occupied Housing Units	63,098	64,559	1,461	2.3%
Owner occupied	45,317	46,413	1,096	2.4%
0.50 or less occupants per room	35,711	36,589	878	2.5%
0.51 to 1.00 occupants per room	8,774	8,849	75	0.9%
1.01 to 1.50 occupants per room	742	879	137	18.5%
1.51 to 2.00 occupants per room	75	81	6	8.0%
2.01 or more occupants per room	15	15	0	0.0%
Renter occupied	17,781	18,146	365	2.1%
0.50 or less occupants per room	12,312	12,802	490	4.0%
0.51 to 1.00 occupants per room	4,987	4,950	(37)	(0.7%)
1.01 to 1.50 occupants per room	290	316	26	9.0%
1.51 to 2.00 occupants per room	174	72	(102)	(58.6%)
2.01 or more occupants per room	18	6	(12)	(66.7%)

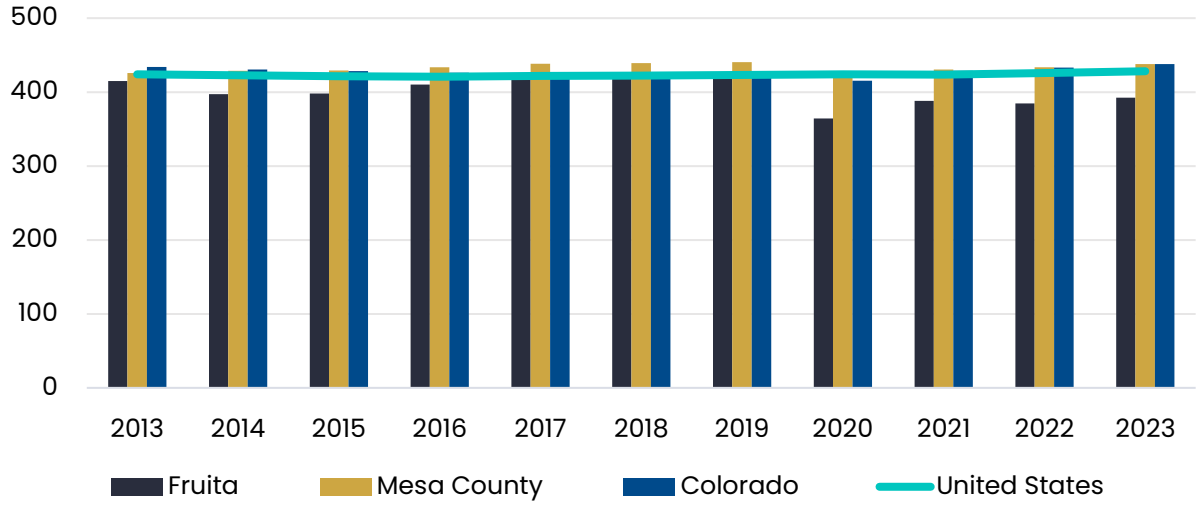
Source: U.S. Census Bureau, 2022 and 2023 5-Year Estimates, Table B25014

Residences to Employment Metrics

Housing units per 1,000 residents is a useful measure of housing supply and availability. In Fruita, this metric remained relatively stable from 2013 to 2019, with a slight dip in 2014, followed by a more significant drop in 2020. It then steadily increased over the following years and currently stands just under 400 units per 1,000 residents. Mesa County and Colorado showed similar trends but consistently maintained higher rates than Fruita throughout the period. The United States overall has remained relatively stable over the past decade.

As shown in Figure 7.6, Fruita's housing units per 1,000 residents are lower not only compared to the county, state and nation but also in absolute terms. A lower value typically signals a housing shortage. One factor contributing to Fruita's low rate (390 units per 1,000 residents) is its recent population growth. According to Table 6.1, Fruita's population has grown faster than the national population, and if housing production does not keep pace, the City may face increased housing shortages and affordability challenges.

Figure 7.6: Housing Units per 1,000 Residents, 2013–2023

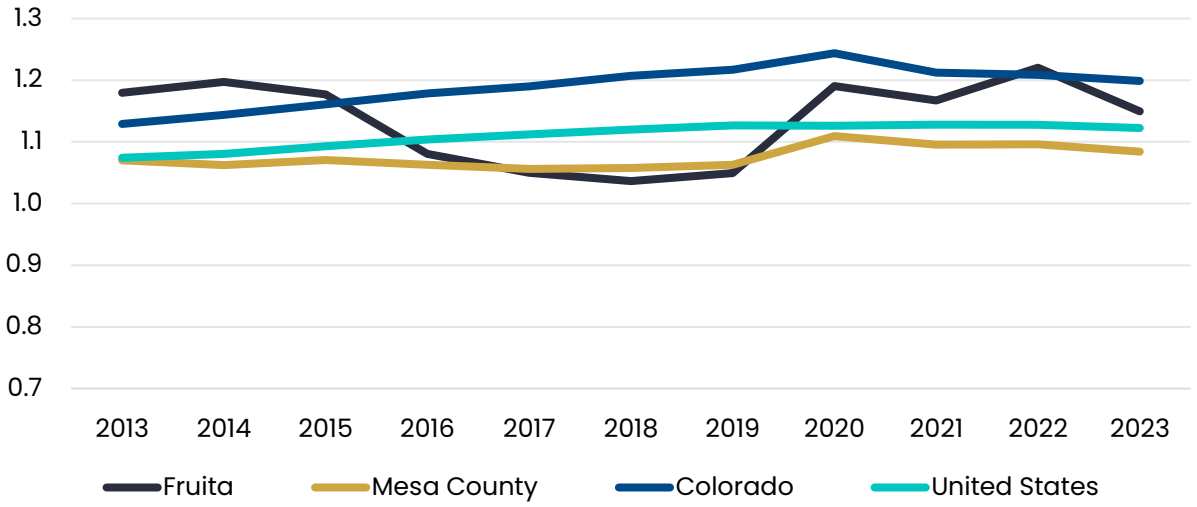


Source: U.S. Census Bureau, 2013-2023 5-Year Estimates, Tables B25001 and DP05

The jobs-to-housing ratio is another key metric for assessing housing availability (Figure 7.7). In Colorado and the United States, this ratio has remained above 1.0 since at least 2013, indicating that the number of jobs exceeds the number of housing units, This is often a sign of a housing shortage. Notably, the ratios in both Fruita and Mesa County have also been above 1.0 since at least 2013.

Fruita's ratio experienced a pronounced decline from 2016 to 2019 due to lower employment numbers but has since rebounded to exceed those of Mesa County and the nation. As population growth continues, employment typically increases as well, particularly in a growing city like Fruita. If this growth trend persists, housing production will need to accelerate to prevent further challenges related to availability and affordability.

Figure 7.7: Jobs-to-Housing Ratio, 2013–2023



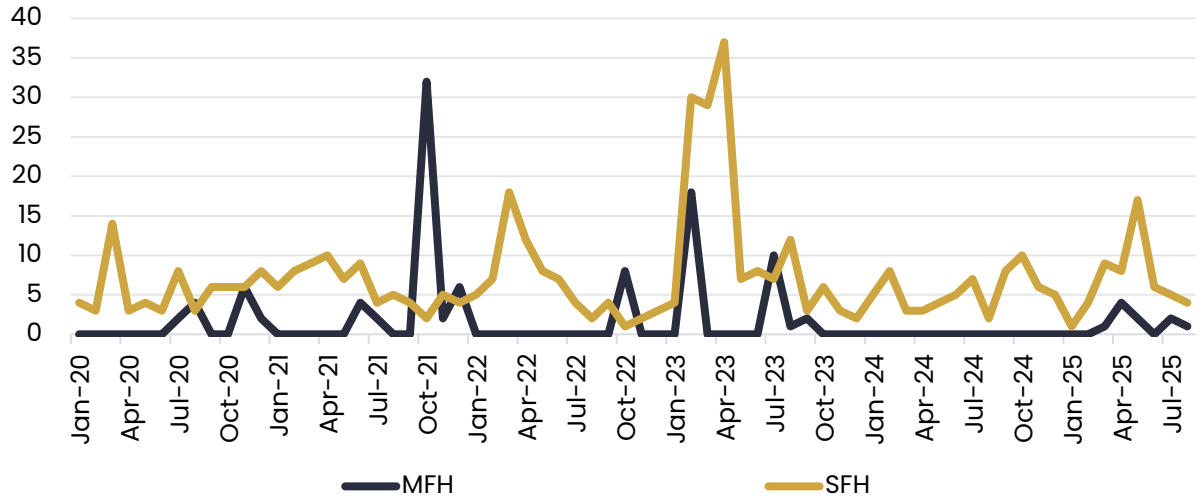
Source: U.S. Census Bureau, 2013–2023 5-Year Estimates, Tables B25001 and DP03

New Housing Production

Housing market outcomes depend on the interaction between housing supply and demand, with building trends and production serving as key drivers of supply. When supply fails to keep pace with growing demand, housing prices inevitably rise. Additionally, housing production in both Fruita and the broader Mesa County region influences affordability within the City.

Figure 7.8 shows housing permits in Fruita from the previous five years. Overall, newly issued permits have heavily favored single-family homes (SFH) with at least one new permit being issued per month, but often many more. Meanwhile, multi-family home (MFH) permitting has remained relatively low during the same period. MFH received a boost near the end of 2021 with the addition of over 30 new apartment units. In the beginning of 2023, both MFH and SFH permitting spiked up to 18 and 37 permits, respectively. This trend did not last though, with production of both returning to previous levels by July 2023. From October 2023 to April 2025, no new MFH were permitted.

Figure 7.8: New Residential Housing Permits in Fruita, 2020-2025



Source: City of Fruita, 2025

Table 7.4 displays the permitted housing units by unit type and count. As also shown above, single-family dwellings are the dominant housing type in Fruita, outpacing other units by a significant margin each year. Duplex units have been the most consistent other style of build, but production slowed in 2021, falling from 14 units in a single year to zero by 2023. New apartment complexes were built in 2021 and 2023, although each complex built was relatively small compared to many apartment complexes across the nation. The largest complex built in Fruita was 18 units in 2023.

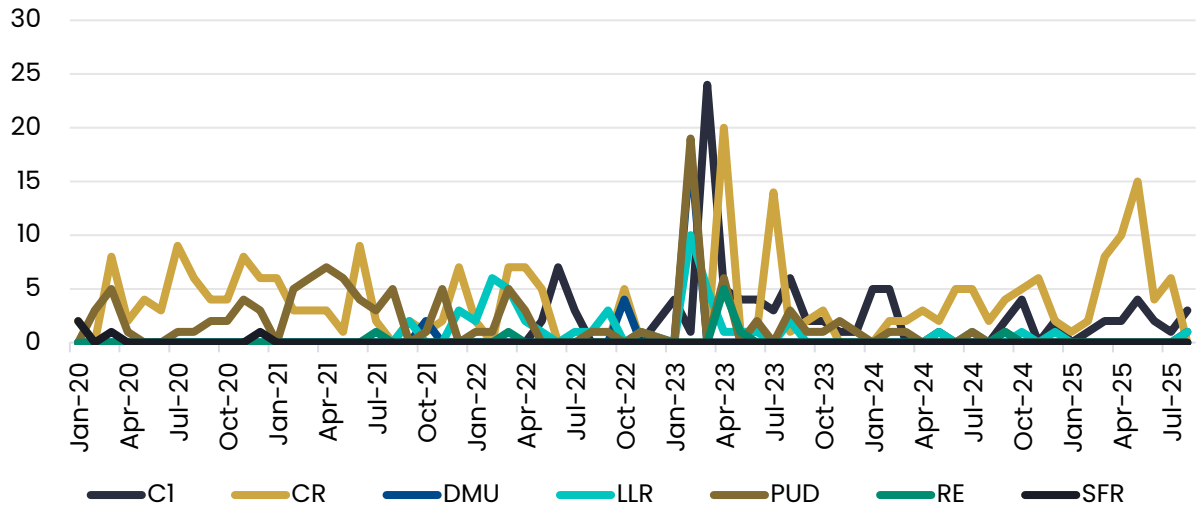
Table 7.4: New Permits by Unit Type, 2020-2025

	2020	2021	2022	2023	2024	2025
Single-family dwelling	67	57	66	121	62	46
Duplex	14	14	4	0	0	8
Townhouse	0	0	0	21	0	6
Additional dwelling unit	0	0	0	3	0	1
Mobile Home	1	1	0	6	3	1
Modular home	0	0	0	0	1	1
Multiple dwelling	0	0	0	10	0	1
Quadplex	0	0	4	0	0	0
Apartment Building	0	32	0	18	0	0
Manufactured Home	0	15	4	0	0	0

Source: City of Fruita, 2025

New residential permits by zone in Fruita since 2020 are shown in Figure 7.9. Permitting in Fruita's residential zones has varied greatly over the last five years. Commercial Mixed Use (C1) and Community Residential (CR) have taken many new housing permits, specifically in the early 2020s, although the Planned Unit Development zone (PUD) also saw a high number of permits in that period. Production across all zones peaked in early 2023, which was also observed in the total permit counts shown earlier in this section. Overall, housing permitting in Fruita's residential zones has favored many different zones at one time or another, and the distribution across zones has been fairly even outside of the early 2020s.

Figure 7.9: Housing Permits by Zone, 2020-2025

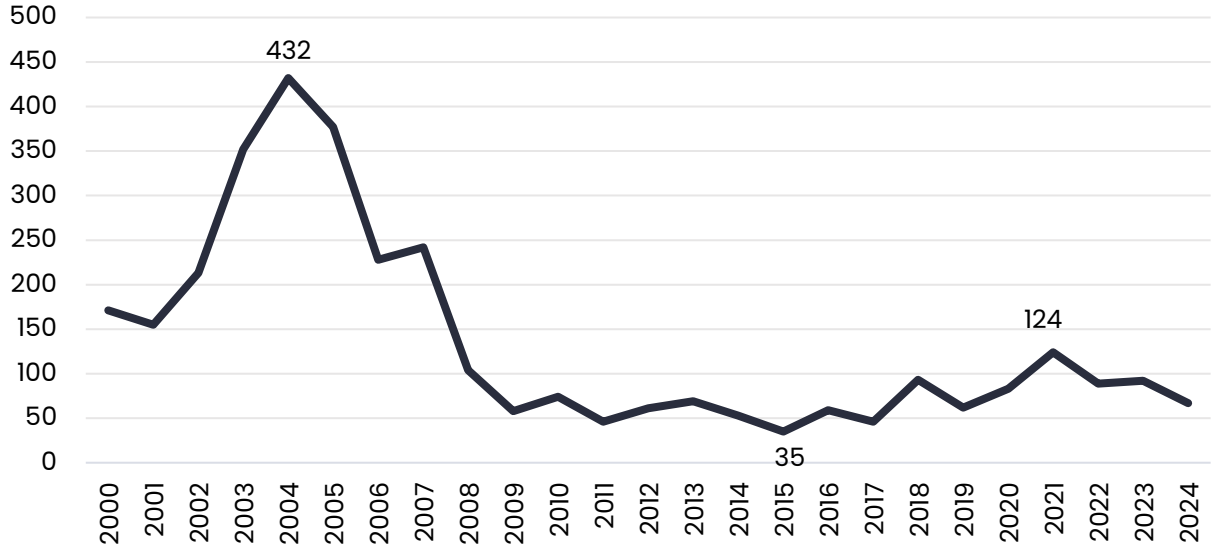


Source: City of Fruita, 2025

Figure 7.10 shows long-term housing production in Fruita.[14] Figure 7.11 displays the 10-year trend, which is notably lower in production than in the preceding decade. Production was at its highest in the 2000s, with three consecutive years climbing to over 300 units. The rate of production slipped in 2007, decreasing more than 50% in 2008, which could possibly be attributed to the recession. However, production never rebounded, and in the last 10 years, production peaked in 2021 with 124 new dwellings in the City.

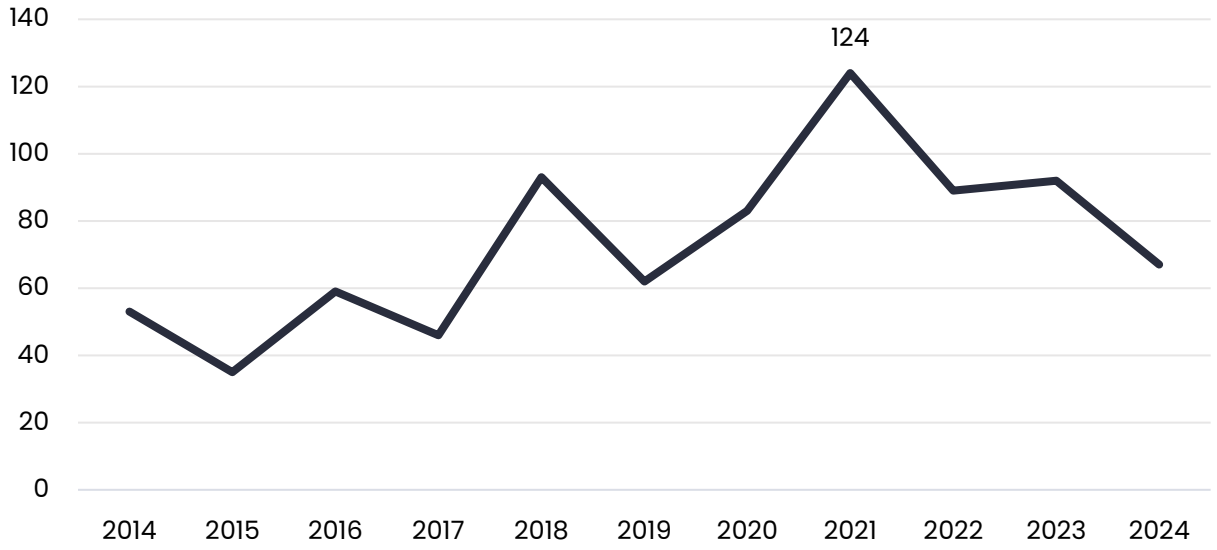
[14] Figure 7.10 and Figure 7.11 show physical production totals in Fruita. These homes have started and/or finished production. Permits do not necessarily correlate 1:1 with housing production. Also, manual tabulation between production and permit data has increased the likelihood of data errors.

Figure 7.10: New Residential Dwelling Unit Production by Year, 2000 - 2024



Source: City of Fruita, 2025

Figure 7.11:New Residential Dwelling Unit Production by Year, 2014 – 2024



Source: City of Fruita, 2025

Cost of Construction

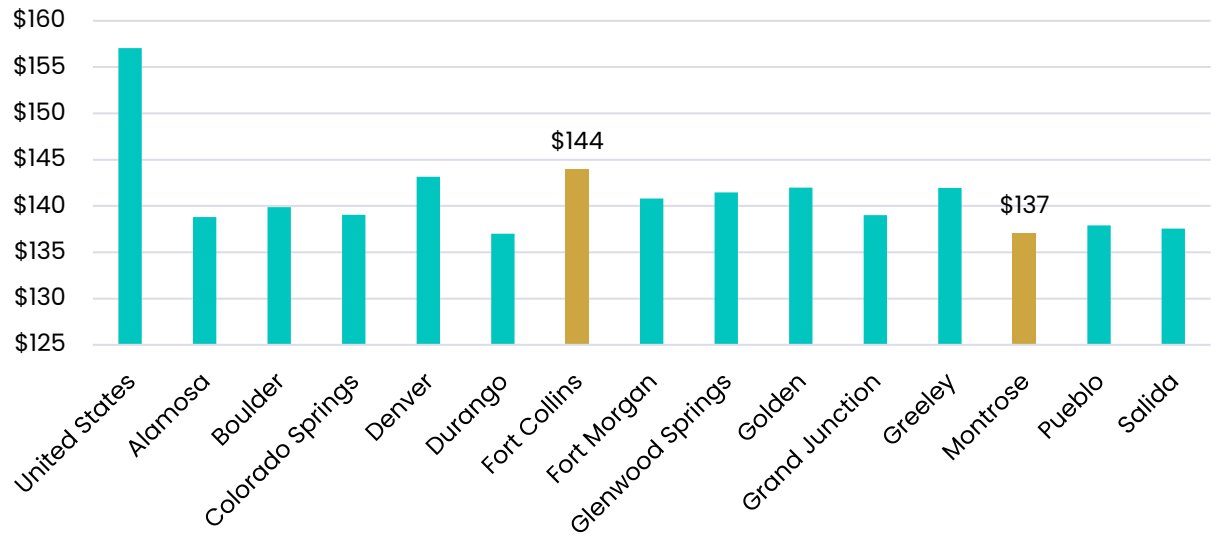
Construction costs are a key factor in assessing the housing landscape. However, data on building costs for different housing types are limited. To address this, the project team used RSMeans data to compare square foot cost estimates for an average 1.5 story single-family home, as shown in Figure 7.12.

We analyzed RSMeans data for 1,800 square-foot, 1.5 story single-family homes with wood siding and frame construction, built by non-union contractors. These cost

comparisons include locations across Colorado. The RSMeans database is updated quarterly, tracking both the City Cost Index (CCI) and key building material costs. The Historical Cost Index (HCI) applies CCI updated to a historical benchmark, allowing for location-based cost indexing over time. This tool helps forecast construction costs, compare costs across regions, and update estimates nationwide.

Unfortunately, RSMeans does not provide data for Fruita due to its small size and lack of available data. To estimate potential construction costs in Fruita, we examined data from several Colorado cities. In Montrose, the average cost per square foot is approximately $137. Colorado's highest rate is $144 per square foot in Fort Collins. The rates in Colorado remain well below the national average of $157 per square foot.

Figure 7.12: Cost per Square Foot for an Average Quality, 1.5 Story Home, 2025



Source: RS Means, Square Footage Estimator, 2025 Quarter 2

Table 7.5: Cost to Build Comparison, 2025

Region	Building Cost	Cost per Square Foot
United States	$282,687	$157
Alamosa	$249,842	$139
Boulder	$251,754	$140
Colorado Springs	$250,297	$139
Denver	$257,704	$143
Durango	$246,587	$137
Fort Collins	$259,069	$144
Fort Morgan	$253,425	$141
Glenwood Springs	$254,610	$141
Golden	$255,544	$142
Grand Junction	$250,233	$139

Greeley	$255,503	$142
Montrose	$246,628	$137
Pueblo	$248,213	$138
Salida	$247,597	$138

Source: RS Means, Square Footage Estimator, 2025 Quarter 2

Home Value Trends

Housing discussions often focus on central estimates like averages and medians, which can obscure the full distribution of housing values and lead to missed insights. To provide a clearer picture, the following section highlights key real estate market metrics for Fruita in comparison to other regions over recent years.

In Fruita, the two largest shares of owner-occupied homes fall within the $300K–$400K range and the $400K–$500K range (each representing roughly 30% of the total). These ranges are lower than the state level, where 35.3% of homes are valued between $500K and $750K. Mesa County shows a less concentrated distribution but still has $300K-$400K and $400K-$500K as its most common value ranges (Table 7.6).

Table 7.6: Owner-Occupied Housing Units by Value and Median Home Values, 2024

Home Value	Fruita	Mesa County	Colorado	United States
<$50K	1.9%	3.6%	2.5%	4.7%
$50K–$100K	0.4%	1.9%	1.6%	5.4%
$100K–$150K	1.3%	1.7%	1.2%	5.9%
$150K–$200K	1.9%	4.5%	1.8%	8.0%
$200K–$250K	8.5%	8.9%	2.5%	8.6%
$250K–$300K	9.6%	10.8%	3.2%	8.6%
$300K–$400K	30.6%	21.9%	10.0%	16.1%
$400K–$500K	30.0%	17.5%	15.5%	12.0%
$500K–$750K	11.3%	16.7%	35.3%	16.6%
$750K–$1M	1.4%	7.4%	15.1%	7.3%
$1M–$1.5M	1.8%	3.3%	7.0%	3.8%
$1.5M–$2M	0.1%	0.4%	2.1%	1.5%
$2M+	1.2%	1.3%	2.2%	1.7%
Median Home Value	**$386,475**	**$384,305**	**$582,777**	**$355,577**
Average Home Value	**$428,570**	**$463,149**	**$651,480**	**$459,105**

Source: Esri Business Analyst, 2024

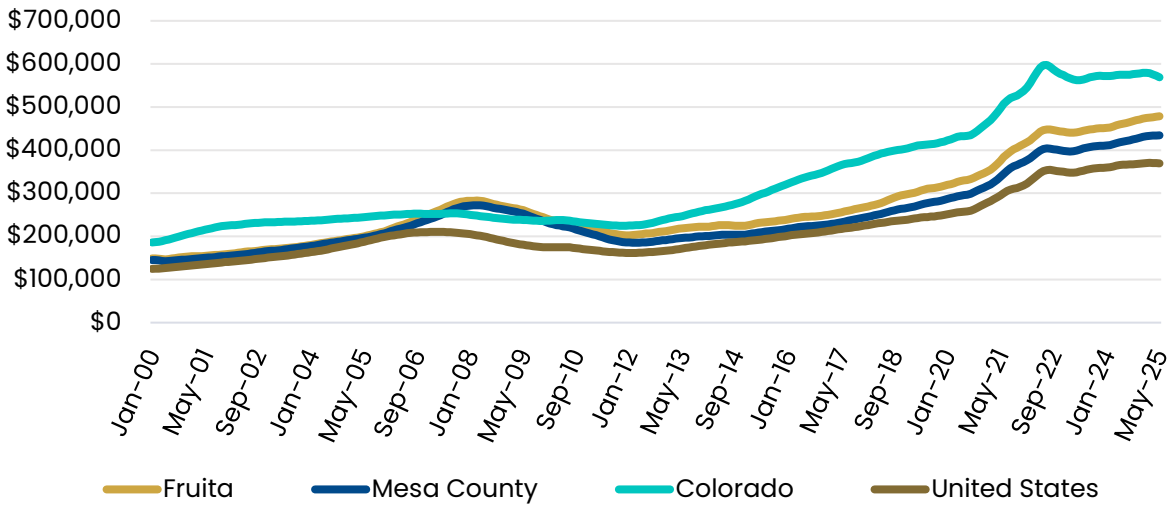
Single-Family Home Value Trends

Figure 7.13 and Table 7.7 present the Zillow Home Value Index (ZHVI) and its changes over time. Unlike median and average home values reported by the Census Bureau, the ZHVI represents the value of a "typical" home. Specifically, it represents homes within the 35th to 65th percentile range. This distinction makes the ZHVI particularly useful, as it accounts for home values beyond just those currently being bought and sold.

PC compared home values in Fruita to those in Mesa County, Colorado, and the United States. Following the Great Recession, home values declined from roughly 2009 to 2012. Since then, Fruita's home values have risen, with the sharpest increase occurring from 2020 to 2022, and continuing upward to reach $477K in 2025.

Although homes in Fruita are valued almost $100K less than the state average, they remain about $100K higher than the national average.

Figure 7.13: Single-Family Home Zillow Home Value Index, 2000–2025



Source: Zillow ZHVI, 2025

Table 7.7 presents dollar growth rates over the past 12 months (using May 2025 as the reference point), along with compound annual growth rates (CAGR) over the last three, five, and 10 years.

In dollar terms, Fruita's home values have grown much faster than the County, state, and nation, increasing by $19K in the past year alone. In percentage terms, Fruita has also outpaced the state and nation, though the gap is smaller when viewed over the three-, five- and 10-year periods.

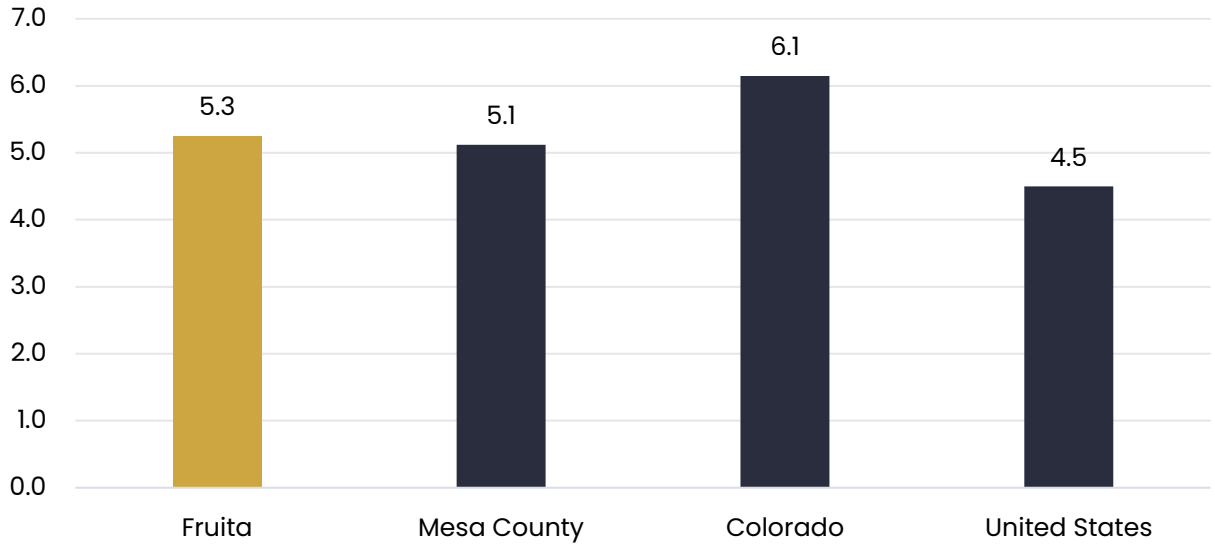
Table 7.7: Home Value Growth, 2015–2025

Region	ZHVI	Dollar Growth Past 12 Months	10-Yr CAGR	5-Yr CAGR	3-Yr CAGR
Fruita	$478,636	$19,023	7.5%	7.8%	2.7%
Mesa County	$434,390	$16,131	7.5%	8.1%	2.9%
Colorado	$569,282	($5,786)	6.7%	5.7%	(1.3%)
United States	$369,282	$3,588	6.7%	7.5%	2.1%

Source: Zillow ZHVI, 2025

The ratio of median home value to median household income is a key indicator of housing affordability, revealing the relative cost of living in different markets. Figure 7.14 indicates that Fruita's ratio is higher than the United States, meaning that homes in Fruita are less affordable than those in the United States overall. This ratio helps illustrate how many years of income an average family would need to purchase a median-priced home if paying in cash with no financing. In Fruita, that figure is over five times the median income, compared to about four and a half times for the median U.S. household. The higher the ratio, the less affordable the housing market.

Figure 7.14: Median Home Value to Median Household Income Ratio, 2024



Source: Esri Business Analyst, 2024

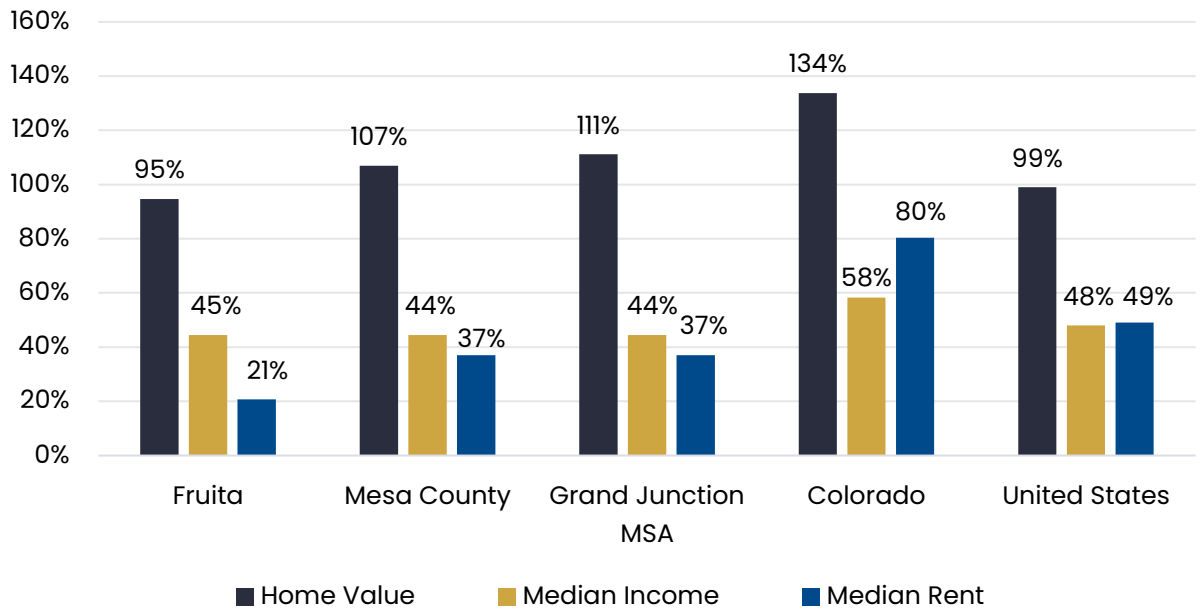
Figure 7.15 illustrates the varying rates of change in median incomes, home values, and rents between 2013 and 2023. The Federal Housing Finance Agency (FHFA) House Price Index (HPI) provides a comprehensive measure of home value trends. Based on mortgage data from Fannie Mae and Freddie Mac since the 1970s, the index tracks changes in sales prices and refinance values for the same homes over time.

This comparative analysis offers valuable insights into the impact of home price inflation across different regions. In Fruita, home values have appreciated 50 percentage points more than median income over the past decade. This gap is comparable to the national average, where home values have outpaced incomes by 51 percentage points. Colorado has seen the largest disparity among the comparison regions, with a 76-point difference.

A larger gap between home price appreciation and income growth indicates a rising barrier to homeownership. In Fruita and the surrounding region, this trend has made it increasingly difficult for new buyers to enter the housing market. Additionally,

households that purchased homes when interest rates were lower may now find it challenging to move. This further limits housing mobility.

Figure 7.15: Percent Change in Home Values, Median Income, and Median Rent, 2013–2023

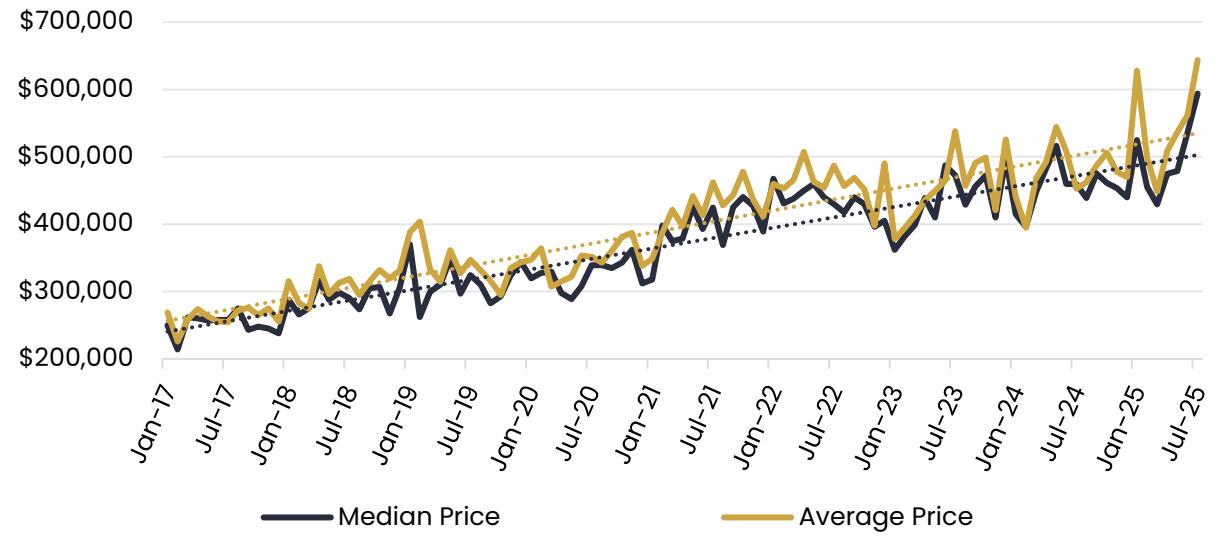


Source: U.S. Census Bureau, 2023 5-Year Estimates, Tables DP03 and DP04, FHFA Home Price Index

Trends of Homes on the Market

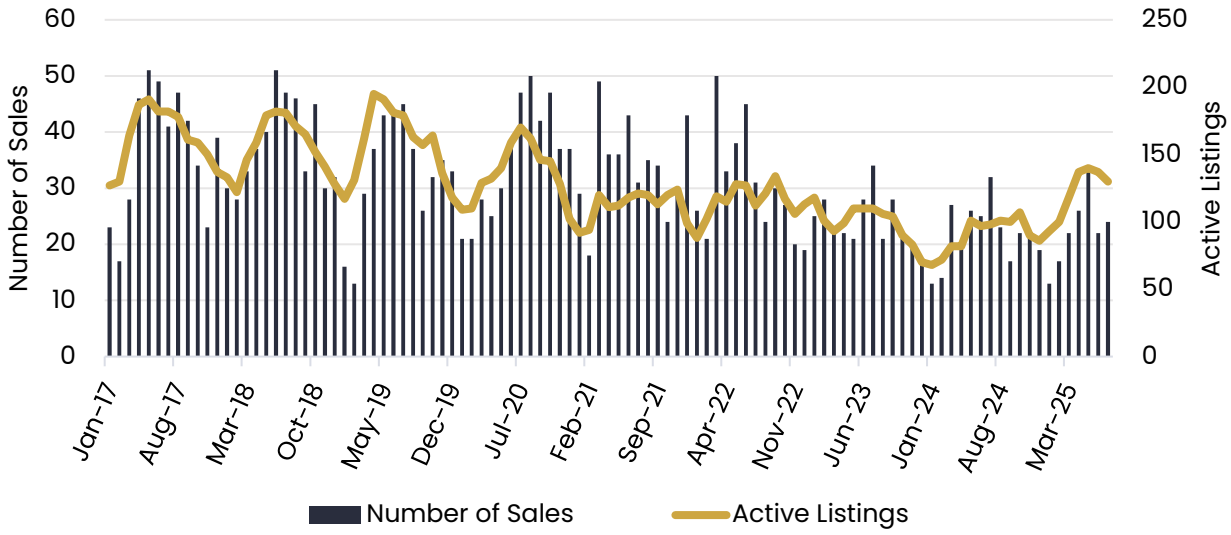
Average and median home price trends of homes sold in Fruita are displayed in Figure 7.16. As of July 2025, the median home in Fruita sold for $594,000. This is a 138% increase over the period from January 2017 to January 2025, and an 86% increase since just January 2020. Both the average and median home values have steadily trended upward over the past eight years, while the number of houses sold has trended downwards. Figure 7.17 also presents the number of sales over time as well as active listings.

Figure 7.16: Monthly Home Sale Price in Fruita, 2017-2025



Source: Grand Junction Area Realtor Association and Realty One Group Western Slope, 2025

Figure 7.17: Active Listings and Total Number of Home Sales in Fruita, 2017-2025



Source: Grand Junction Realtor Association and Realty One Group Western Slope, 2025

Table 7.8 also shows these trends between 2024 and 2025. Both average and median home prices have increased significantly, as well as the supply in the market. Fruita went from 3.2 months of supply of houses on the market to 4.8 months.

Table 7.8: Residential Home Sales in Fruita

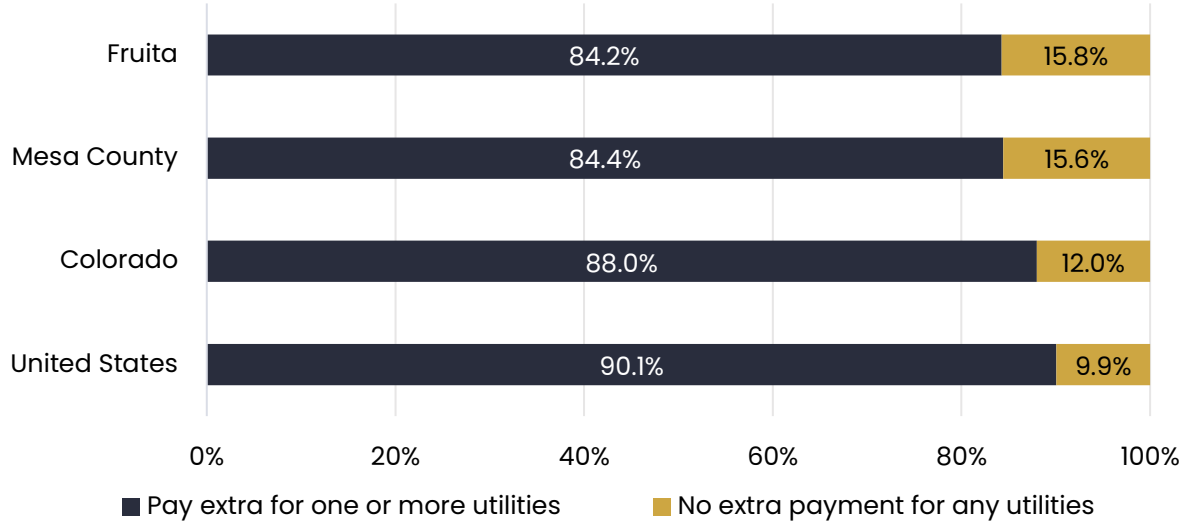
Metric	Feb 2024 3-Month Average	Feb 2025 3-Month Average	Change	% Change
Avg Home Sale Price	$434,551	$524,969	$90,418	20.8%
Median Home Sale Price	$419,650	$469,854	$50,204	12.0%
Active Listings	74	104	30	40.1%
New Listings	21	33	12	54.7%
Months of Supply	3.2	4.8	1.5	47.0%

Source: Grand Junction Area Realtor Association and Realty One Group Western Slope, 2025

Household Utility Burden

Utility costs can be a significant burden for households, whether they rent or own. Many renters pay for one or more utilities separately from their rent. As shown in Figure 7.18, the share of such households in Fruita is slightly lower than the state and national averages. However, even when utilities are included in rent, renters still cover the cost indirectly, which may push the effective burden higher.

Figure 7.18: Renter-Occupied Homes that Pay Extra for Utilities, 2023



Source: U.S. Census Bureau, 2023 5-Year Estimates, Table B25069

Measuring the relationship between income and utility costs provides a more accurate assessment of the financial burden on households. Table 7.9 and Figure 7.19 illustrate household energy and transportation costs in Mesa County, as measured by the National Renewable Energy Laboratory (NREL).

In terms of housing energy burden, Mesa County ranks low compared to the national average. This metric includes the costs of electricity, gas, and other fuels such as oil and wood.

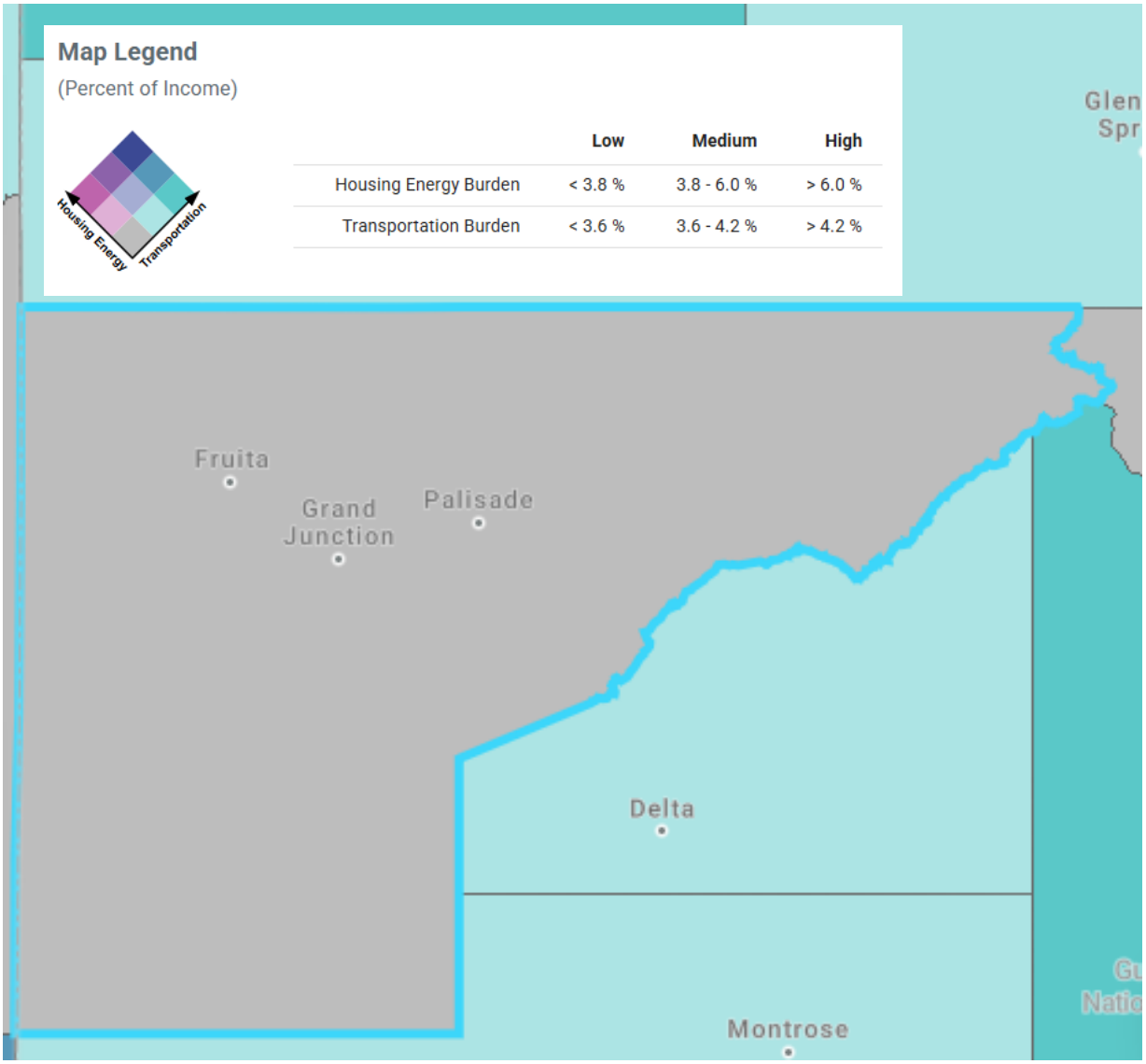
Considering transportation burden, Mesa County also ranks low at 3.24%. This metric accounts for annual household miles traveled, stock-weighted fuel efficiency (miles per gallon), and fuel prices.

Table 7.9: Mesa County Energy and Transportation Burden, 2020

Category	Value	Range
Housing Energy Burden	2.26%	Low
Transportation Burden	3.24%	Low
Total Energy Burden	5.50%	--

Source: National Renewable Energy Laboratory (NREL), State and Local Planning for Energy (SLOPE) Platform, 2020

Figure 7.19: Mesa County Energy and Transportation Burden Map, 2020



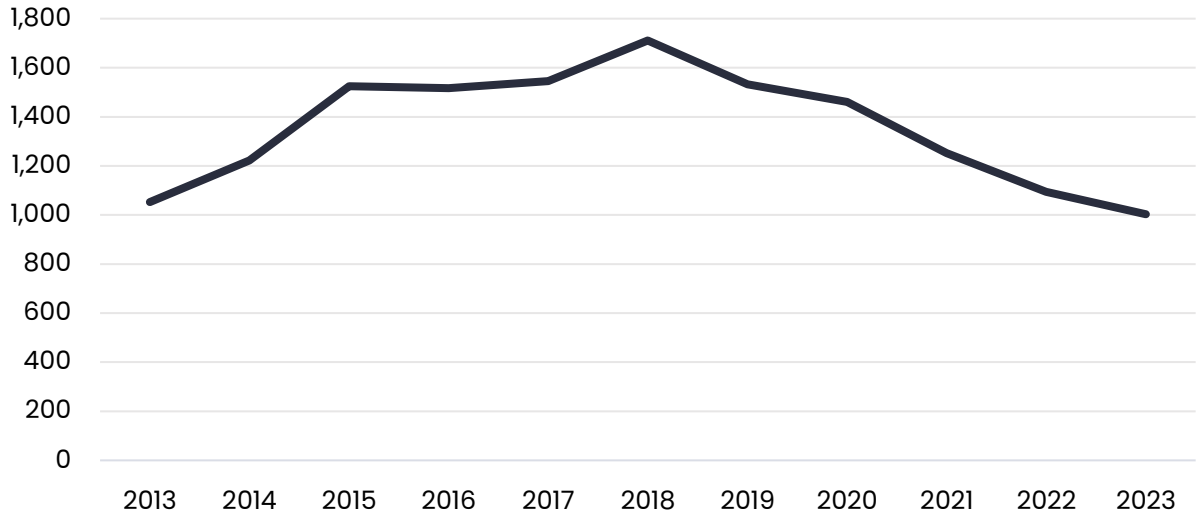
Source: National Renewable Energy Laboratory (NREL), State and Local Planning for Energy (SLOPE) Platform, 2020

Rent Trends

Generally speaking, there are fewer metrics available on rental markets, as it is more difficult for federal agencies to track. For-profit data providers do not have as much incentive to collect and report such information. However, there are several sources that use proprietary methods to produce reports on rental market conditions. Housing and Urban Development (HUD) also tracks rental prices to produce Fair Market Rents (FMRs) that must be used in subsidized housing built with HUD funding.

Figure 7.20 shows the trend in renter-occupied units in Fruita from 2013 to 2023. After increasing from 2013 to 2018, the number has declined to 1,003 in 2023. This reduction in rental housing stock could signal a problem for households in terms of housing affordability, as renting is often an entry point on the housing ladder. Rental options allow households to build savings and transition into homeownership, so a sustained decline could limit opportunities for those seeking to enter the market.

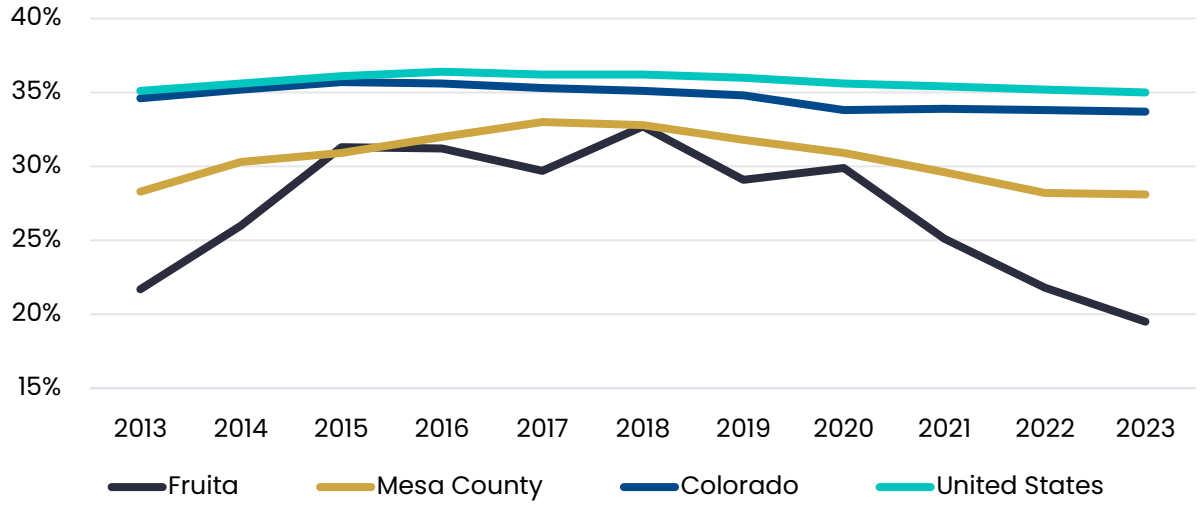
Figure 7.20: Fruita Renter-Occupied Units, 2013–2023



Source: U.S. Census Bureau, 2013–2023 ACS 5-Year Estimates, Table DP04

The share of renter-occupied units is depicted in Figure 7.21. This offers a useful basis for comparing Fruita's rental housing with other regions. This share rose to a peak in 2018 before declining to 19.5% in 2023, mirroring the trend in total rental units. Mesa County has followed a similar but more gradual trajectory, while Colorado and the United States have remained relatively stable, with only a slight decrease over the same period.

Figure 7.21: Renter-Occupied Unit Share of Total Occupied Units, 2013–2023



Source: U.S. Census Bureau, 2013–2023 ACS 5-Year Estimates, Table DP04

Though data are generally limited on rental prices, the HUD Small Area FMRs (SAFMR) generally track the same trends as private market rents, as they represent the 40th-percentile rent for standard-quality units in the FMR area. Table 7.10 shows SAFMR values for the Fruita's 81521 zip code area. Rents for all unit sizes have risen by roughly 30% or more since 2019. One-bedroom units have seen the sharpest increase, up 38.0% over the period.

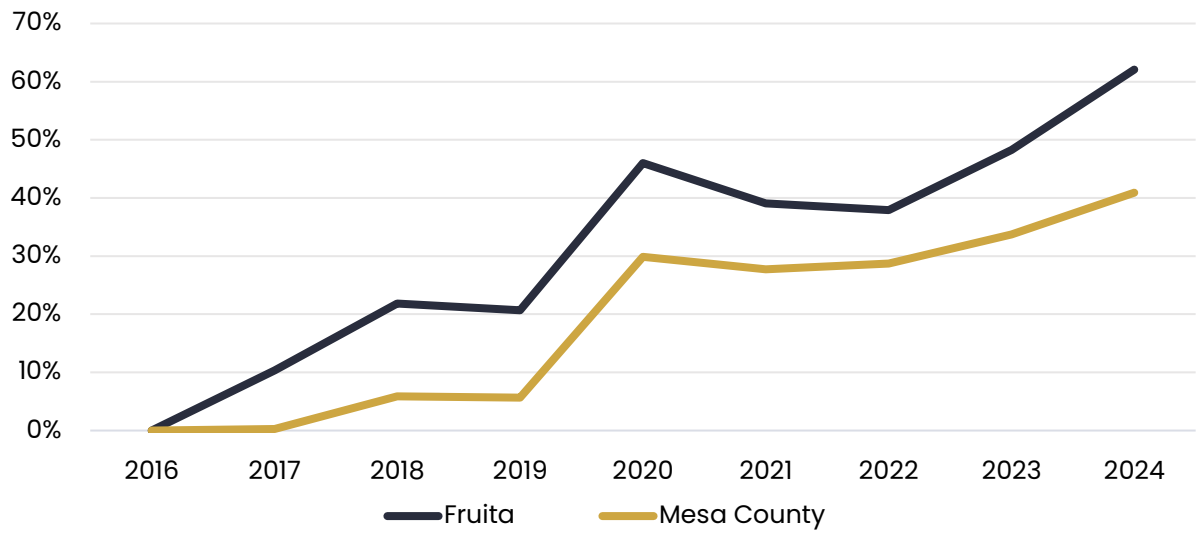
Table 7.10: HUD SAFMR Trends, 2019–2024, Zip Code 81521

Unit Size	2019	2024	Change	% Change
Efficiency/studio	$730	$960	$230	31.5%
1-bedroom	$790	$1,090	$300	38.0%
2-bedroom	$1,050	$1,410	$360	34.3%
3-bedroom	$1,520	$1,990	$470	30.9%
4-bedroom	$1,840	$2,390	$550	29.9%

Source: HUD Small Area Fair Market Rents, FY2019–FY2024

Figure 7.22 illustrates the price trends of two-bedroom units in Fruita and Mesa County according to HUD's FMRs. Since 2016, rates in Fruita have increased 62.1% overall. Mesa County has also experienced an increase (40.9%) over the period.

Figure 7.22: HUD FMR 2-Bedroom Unit Price Trends, 2016–2024

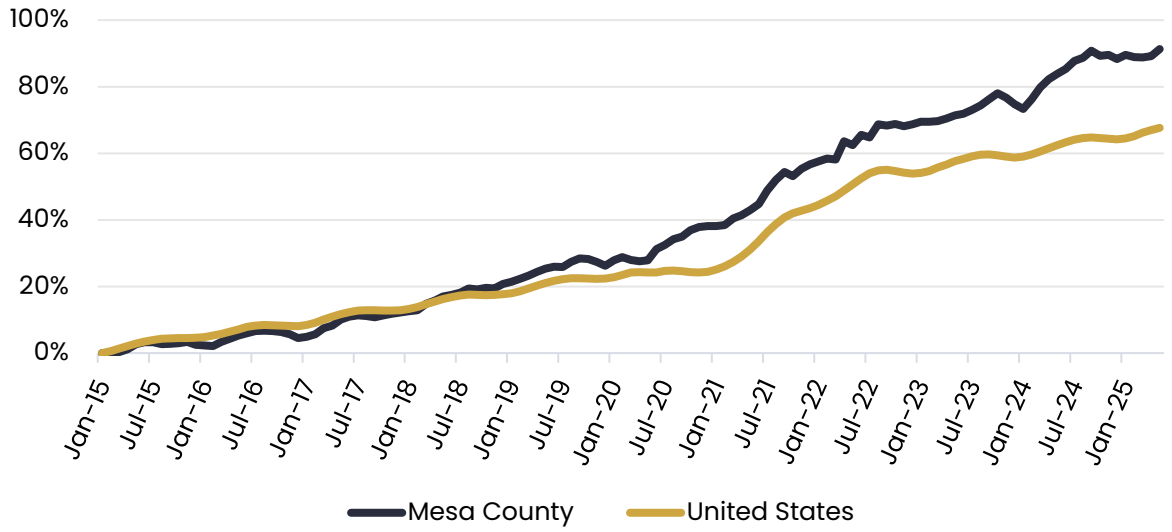


Source: HUD Fair Market Rents and HUD Small Area Fair Market Rents, FY2016–FY2024

The Zillow Observed Rent Index (ZORI) is another measure of changes in rents over time. Unlike a simple market average, ZORI adjusts for rental quality by tracking price changes for the same units over time and aggregating these differences across properties repeatedly listed on Zillow.[15] Figure 7.23 shows ZORI growth rates from 2015 to 2025. In Mesa County, rents rose gradually from 2015 to 2020, then accelerated sharply, resulting in a 91.3% total increase over the decade. For comparison, we have also included the United States as a benchmark.

[15] Clark, Joshua, "Methodology: Zillow Observed Rent Index (Zori)," Zillow, September 19, 2022, https://www.zillow.com/research/methodology-zori-repeat-rent-27092/?msockid=3f046e7c70886710238b7b3071a566c7.

Figure 7.23: ZORI Rent Rates Cumulative Growth Rate, 2015–2025



Source: Zillow Observed Rent Index (ZORI), 2025

Short-Term Rentals

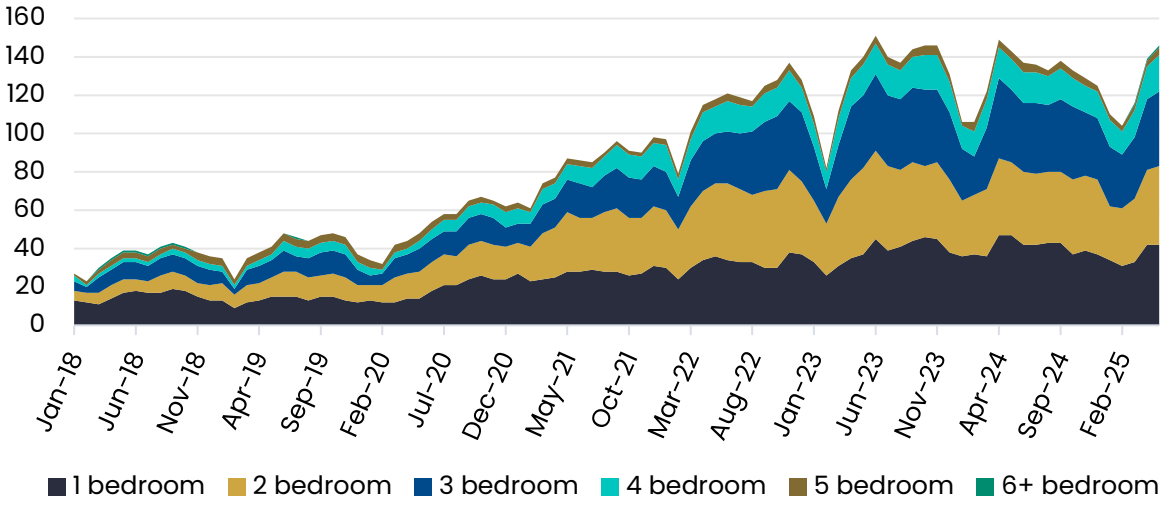
The short-term rental (STR) industry (i.e., Airbnb) plays an increasingly significant role in local housing markets and corresponding trends. This model is a double-edged sword; on one hand, it provides a potential source of "side-hustle" revenue for existing residents. On the other hand, it can inflate home prices, as single family homes may be valued at the same level as commercial real estate in the area.

The City of Fruita caps the number of STRs in the downtown area at fewer than 65. STR owners in this area must obtain a permit and renew it annually with the City. Outside downtown, there are no municipal restrictions. However, many homeowners' associations (HOAs) in Fruita prohibit STRs or impose their own rules and policies.[16]

Figure 7.24 shows the number of active STRs in Fruita from January 2018 to May 2025. Over this period, the total has grown from 30 to nearly 150, with especially rapid expansion between 2020 and 2022. Listings rose from 34 in January 2020 to 109 in January 2023. STR activity does tend to follow a seasonal pattern, with more listings in the summer and a sharp decline in the first quarter of each year.

[16] "Short-Term Rentals," Fruita, CO, accessed June 25, 2025, https://www.fruita.org/625/Short-Term-Rentals.

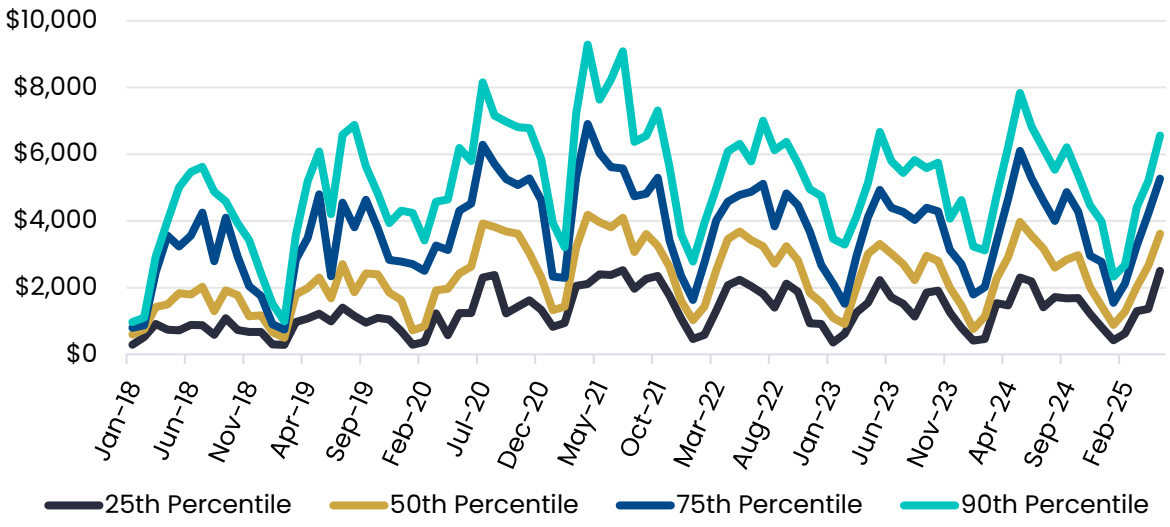
Figure 7.24: Active STR Listings by Bedroom, 2018–2025



Source: AirDNA, 2025

Figure 7.25 shows monthly revenue for STR operators across three levels: the 50th percentile (typical operators), 75th percentile (above average), and 90th percentile (top performers). Most operators earn $1.5K to 3.2K per month, while top performers earn $3.8K to $6.4K. Across all percentiles, revenue trended upward from January 2018 to May 2021, with a seasonal peak in early to mid-summer each year. After reaching a high in 2021, revenues declined but began rising again in 2024.

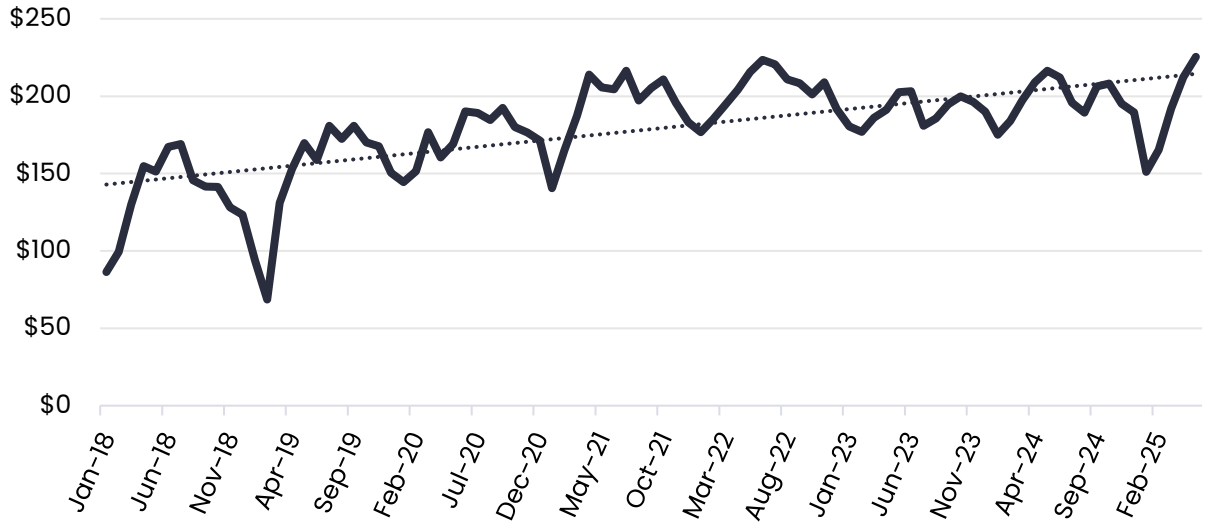
Figure 7.25: STR Monthly Revenue by Percentile, 2018–2025



Source: AirDNA, 2025

Figure 7.26 shows the trend in the average daily rate (ADR) of STRs in Fruita. ADR rose steadily from January 2018 to June 2022, after which it has remained relatively flat.

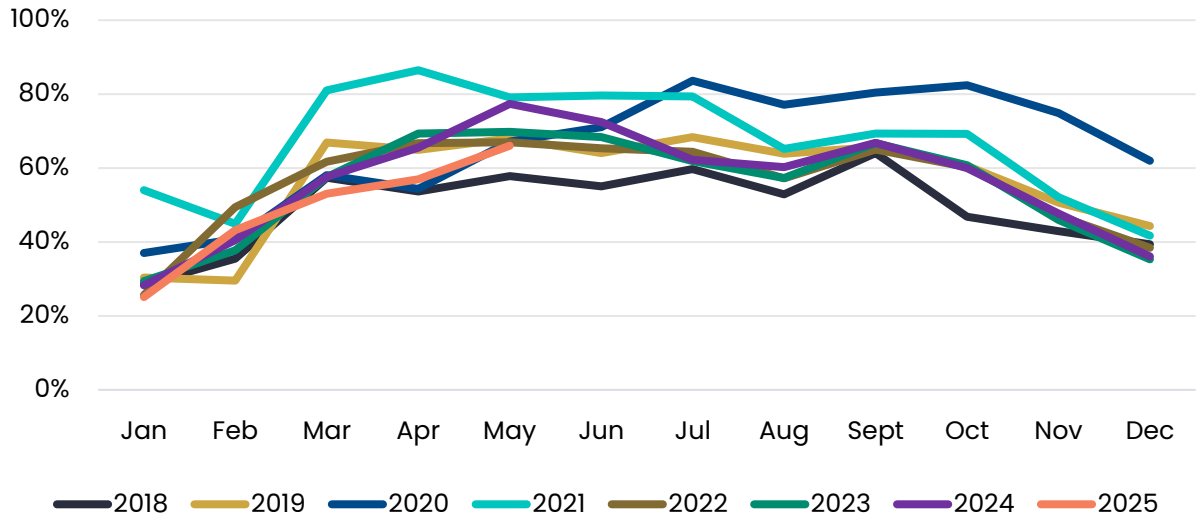
Figure 7.26: STR Average Daily Rate, 2018–2025



Source: AirDNA, 2025

The occupancy rate of a STR indicates how often it is booked each month and can help determine whether to adjust pricing. For example, a property booked 90% of the time for $100 per night might earn more revenue if booked less frequently at $300 per night. Figure 7.27 shows the monthly occupancy rates for Fruita STRs from 2018 to 2025. Rates are generally highest from March through October, dipping mainly during the winter months.

Figure 7.27: STR Occupancy Rate, 2018–2025



Source: AirDNA, 2025

Table 7.11: STR Pattern in Fruita and Peer Communities

Region	Occupied Housing Units	Active Short-Term Rentals	Percentage STR Stock	Median Occupancy Rate	Average Daily Rate
Fruita	5,146	146	2.8%	56%	$200.53

Source: U.S. Census Bureau, 2023 5-Year Estimates, Table S2504, AirDNA, 2025

8. Community Engagement

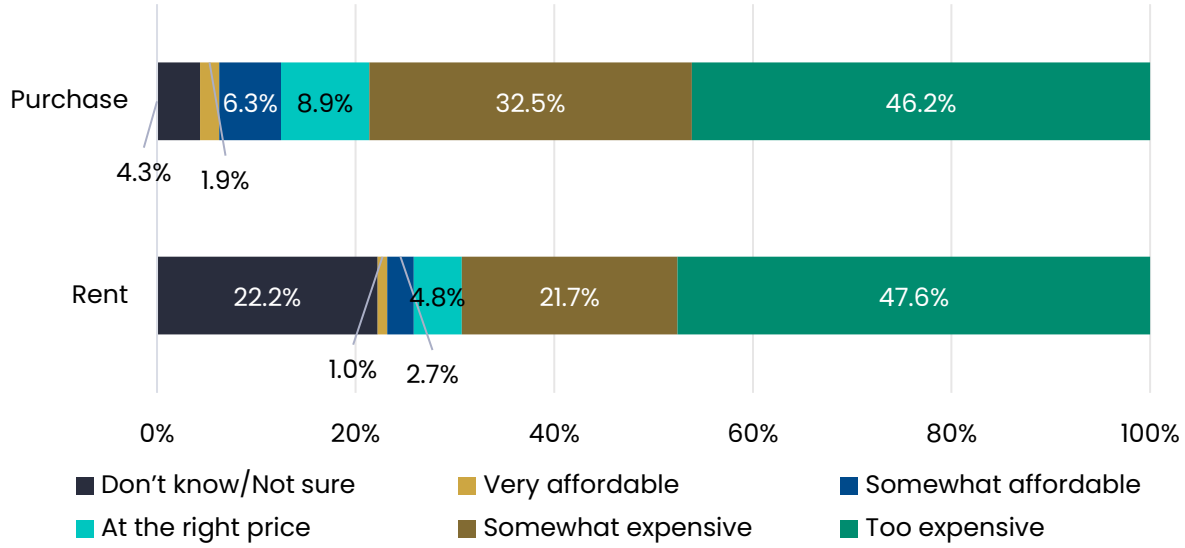
Community Survey

Since its launch on August 11, 2025, the PC community survey has attracted interest from 429 qualified respondents and continues to grow. In this section, we present selected questions and preliminary results from the survey, including:

- Please rate your perceptions of renting/purchasing a home in Fruita
- Would you like to see the housing supply increase in Fruita?
- What should the City of Fruita do in order to manage growth?
- Where would you be in favor of allowing affordable housing at all income levels in the City of Fruita?

As shown in Figure 8.1, the vast majority of survey respondents feel housing in Fruita is expensive. In terms of purchasing, 78.6% of respondents selected "Somewhat expensive" or "Too expensive." As it relates to renting, 69.3% of respondents selected the same responses. However, nearly the same percentage of respondents selected "Too expensive" for both purchasing (46.2%) and renting (47.6%). The difference in the overall "expensive" response may come from the fact that nearly a quarter of respondents (22.2%) aren't sure of the cost of renting in the City.

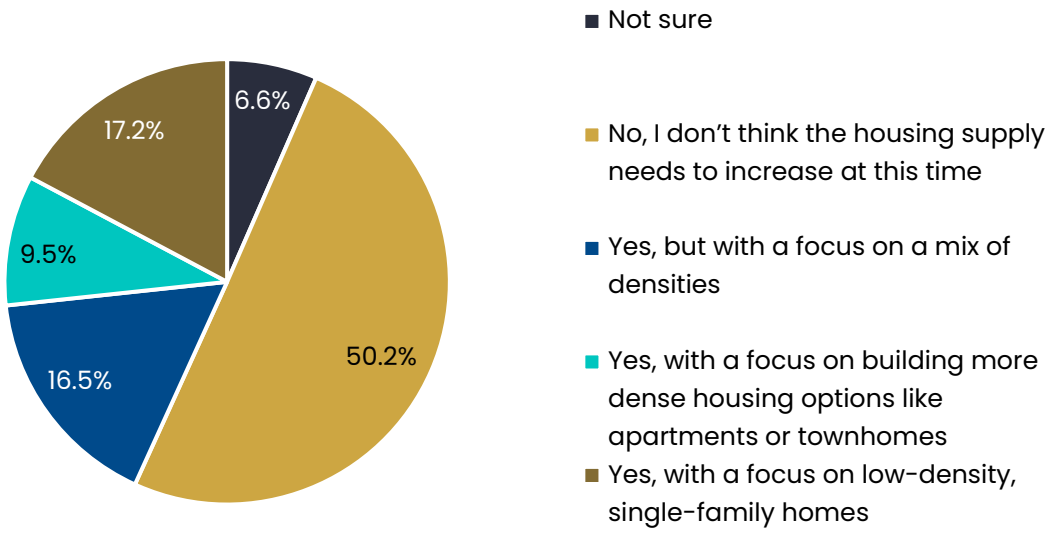
Figure 8.1: Please rate your perceptions of renting/purchasing a home in Fruita, as of 9/19/2025



Even though increasing the housing supply can slow housing price increases, survey results indicate that the majority of respondents do not want to see the housing supply increase in the City (Figure 8.2). However, 43.2% of respondents still support increasing the housing supply in some way shape or form. An increase in housing with a focus on

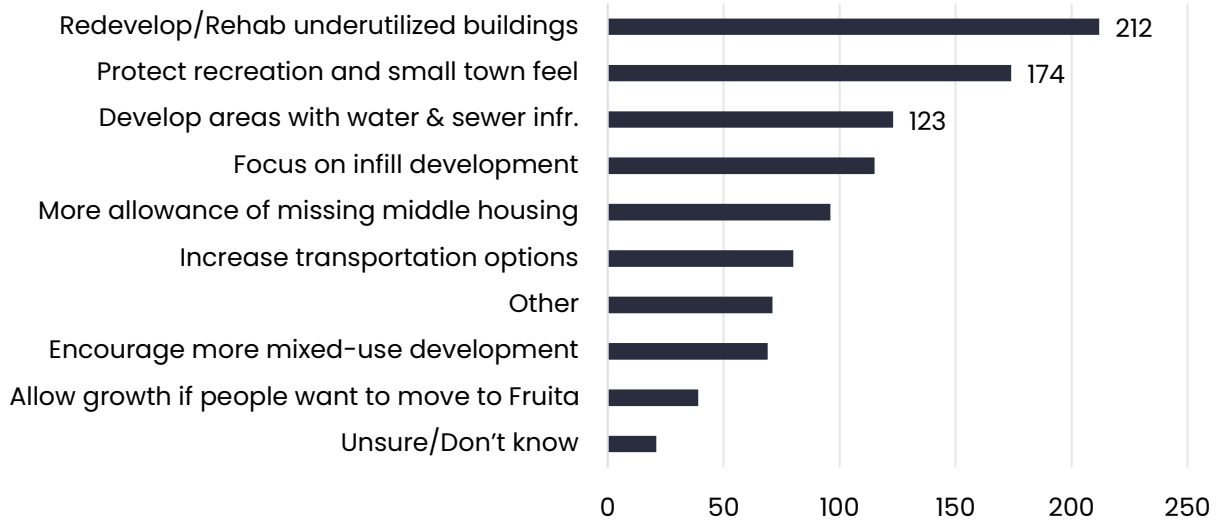
low-density, single-family homes was the largest selected response of the "yes" options at 17.2% of total responses.

Figure 8.2: Would you like to see the housing supply increase in Fruita? As of 9/19/2025



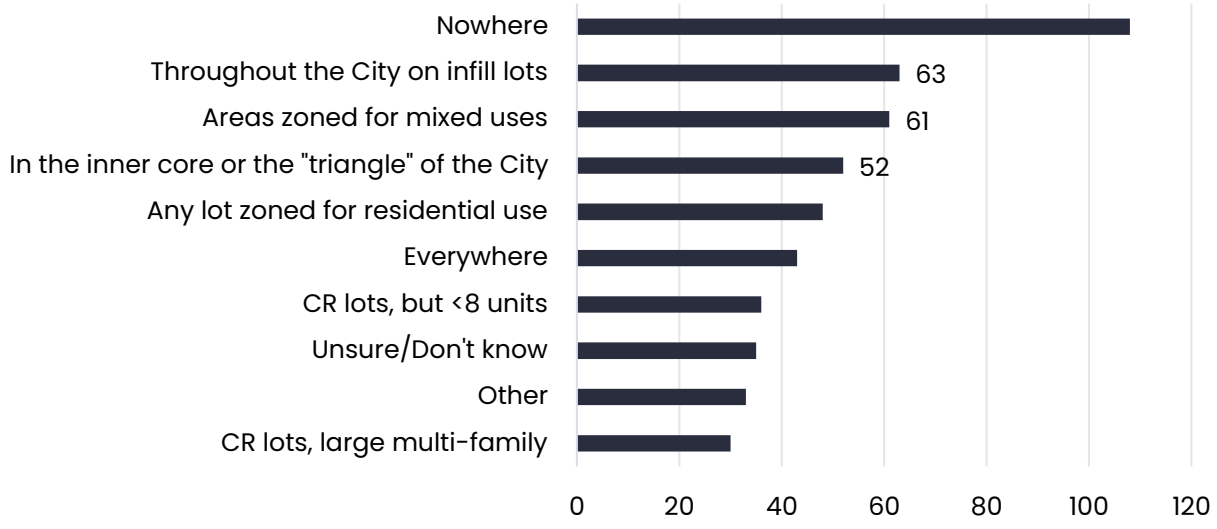
Growth management was seen as a priority for residents as results showed from the recent community survey conducted by City staff. When asking residents what the City should do to manage growth, the top response is to redevelop and rehabilitate underutilized or abandoned buildings at 212 votes (Figure 8.3). The second and third highest response options were to protect outdoor recreation and Fruita's small-town feel and to develop in areas that already have water and sewer infrastructure (174 and 123 votes respectively). The option with the lowest votes was, "Allow growth if people want to move to Fruita."

Figure 8.3: What should the City of Fruita do in order to manage growth? As of 9/19/2025



We also asked survey takers where they might be supportive of affordable housing being developed. To be clear, "affordable housing" does not mean affordable for just low-income households, but in theory for all income levels. Unfortunately, respondents appear unsupportive of affordable housing being developed in Fruita as it was the option receiving the most votes (Figure 8.4). Of the respondents that did indicate areas where they were supportive of affordable housing, infill lots, mixed use areas, and the "triangle" of the City were the top choices.

Figure 8.4: Where would you be in favor of allowing affordable housing at all income levels in the City of Fruita? As of 9/19/2025



9. Literature Review

Past Housing Study

Grand Valley Housing Needs Assessment (2021)[17]

This Housing Needs Assessment conveys demographics and projections for the City of Grand Junction and for Mesa County, which includes Fruita. The region has been a destination for economic development and population growth in recent decades but rising housing prices have outpaced income growth. This trend was exacerbated by the COVID-19 pandemic and continues to be a challenge as housing stock remains low relative to demand. Homeownership in the County has declined from 71% in 2010 to 68%, and there is a shortage of 3,736 units for low-income renters in Mesa County.

In terms of employment, 82% of jobs in the County are in service-producing industries, while only 18% are in goods-producing industries. Projected job growth is expected to be concentrated in mid-income occupations.

Planning Documents

City of Fruita Comprehensive Plan (2020)[18]

The City of Fruita values community, security, appreciation for natural beauty, small business support, farming, innovation, uniqueness, quality, and inclusive housing. The City is strongly influenced by agriculture and biking culture.

The key themes of this comprehensive plan are:

- Efficient development
- Community first, tourism second
- A thriving downtown
- Connectivity
- Strategic economic development

Since 2010, Mesa County has experienced major growth in the health care and manufacturing industries as its reliance on the energy industry has declined. Fruita has higher concentrations of jobs in tourism and leisure industries than Mesa County

[17]Root Policy Research, *Grand Valley Housing Needs Assessment*, June 2021, accessed June 25, 2025, https://www.gjcity.org/DocumentCenter/View/3406/Grand-Valley-Housing-Needs-Assessment-PDF?bidId=.

[18] Fruita, CO, *City of Fruita Comprehensive Plan,* February 2020, accessed June 25, 2025, https://www.fruita.org/679/Fruita-Master-Plans-and-Guiding-Document.

overall, as it serves both as a suburb of Grand Junction and a gateway recreation community.

As of 2019, outside of Community Residential zones, most zone densities were well below their maximum allowed densities. The 2020 Plan identified enough vacant acreage within the City limits and urban growth boundary to accommodate 12,810 new units at a density of five units per acre. This is more than enough to meet growth projections for the coming years. Very few downtown buildings have been constructed since 1970.

Land Use & Growth Goals:

1. Remain a freestanding community with a clear separation from other communities in the Grand Valley
2. Infill Development
3. Improve downtown
4. Diversity of housing
5. Support commercial uses in existing commercial areas
6. Revitalize State Highway 6&50 Corridor
7. Development compatibility with natural landscape

Economic Development Goals

1. Downtown Streetscape Improvements Plan
2. Explore funding options for downtown
3. Expand food and grocery options
4. Collaborate with economic development organizations
5. Proactive marketing and recruiting of businesses
6. Incentives policy for targeted industries
7. Support local business growth
8. Reserve areas for long-term commercial growth.
9. Flexibility in zoning
10. Align budget priorities with values

City of Fruita Strategic Plan 2024-2027[19]

This plan is updated every two years following local elections and outlines goals for the community, economic development, and core service delivery. For economic development and opportunities to live and work in Fruita, the three primary goals are to:

1. Develop economic development models to attract and grow industries

[19] Fruita, CO, *City of Fruita Strategic Plan 2024–2027*, accessed June 25, 2025, https://www.fruita.org/DocumentCenter/View/2811/City-of-Fruita-Strategic-Plan-2024---2027-PDF.

2. Bring more housing options to Fruita
3. Review and consider future growth edges

Associated Governments of Northwest Colorado (AGNC) Comprehensive Economic Development Strategy (CEDS)[20]

Mesa County has the largest population in the region and the most diverse economy, but it also has some of the highest poverty rates and a shortage of affordable and workforce housing.

As of 2020, the region had not yet returned to peak employment levels seen before the 2008 economic recession. Population growth has been slower than Colorado overall. Between 2010 and 2020, Colorado's population grew by 15%, while the AGNC region grew by only 5.9%. The largest concentration of jobs in the region is in Health Services, followed by Retail Trade, Government, and Construction.

The region's economic development priorities are to create a robust and resilient economy, foster vibrant and healthy communities, build a ready and willing workforce, and maintain extraordinary infrastructure.

City of Fruita 2025 Community Survey[21]

The City of Fruita conducts a community survey every four years to ensure that decisions are guided by resident priorities and opinions. Overall, residents report being very satisfied with the City. Over 90% rated their quality of life in Fruita as "good" or "excellent". Additionally, in 13 out of the 14 major city service categories, more than 50% of residents were "satisfied" or "very satisfied."

Survey analysis identified three top priorities for the City, based on importance and satisfaction ratings:

1. Managing growth and development
2. Improving traffic flow and reducing congestion
3. Enhancing the quality of city streets

When asked what influenced their decision to live in Fruita, residents most often cited the small-town atmosphere, neighborhood safety, and housing affordability. However,

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[20] Associated Governments of Northwest Colorado, *Comprehensive Economic Development Strategy*, 2021, accessed June 25, 2025, https://agnc.org/images/uploads/2021-CEDS-Full-Document.pdf.

[21] ETC Institute, *City of Fruita 2025 Community Survey Findings Report,* June 2025, https://www.fruita.org/DocumentCenter/View/3789/2025-Fruita-Community-Survey-Full-Report.

70% expressed concern about rising housing prices, and 53% disagreed with the statement, "Fruita has affordable housing options for all income levels."

Fruita Mews Case Study[22]

The Fruita Mews was the first Housing Tax Credit development in Fruita, built to provide the community with high-quality affordable housing. This 11-building development includes 50 all-electric units. Nine of these are one-bedroom, 31 are two-bedroom, and 11 are three-bedroom units. The development is equipped to accommodate solar power installations in the future. The total development cost was approximately $22.9 million, with an annual per-unit cost of $5,230. This is notably lower than the Mesa County average of $7,419. The Fruita Mews is widely considered a model for delivering high-quality affordable housing. Additionally, the development process was enhanced by effective community engagement and collaborative partnerships.

[22] Colorado Multifamily Affordable Housing Electrification Hub, *Fruita Mews Case Study*, accessed June 25, 2025, https://multifamily-ehub.chfainfo.com/sites/default/files/assets/case/fruita_mews_case_study.pdf.

Appendix A: In-Depth Data & Methodology

Housing Needs Forecast

[Section still in progress.]

Housing Needs by Income Level Methodology

[Section still in progress.]