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City of Yuma, Arizona

Housing Market Assessment

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SECTION I.

DEMOGRAPHIC AND ECONOMIC PROFILE

SECTION I.

Demographic and Economic Profile

This section provides an overview of the Yuma County demographic and economic environment to set the context for the housing market analysis. The discussion is organized around population levels and trends, household diversity, and economic indicators.

Top Demographic Trends

Notable demographic trends include:

- Since 2000, San Luis and Somerton have grown at a significantly faster pace than the city of Yuma, and now together account for over 20 percent of Yuma County's population. Demographic trends and growth in these heavily Hispanic jurisdictions have led to an increase in the share of the Hispanic population in the county, from 50 percent in 2000 to 65 percent in 2019.
- Yuma County experienced a decrease in the number of children under 17, and an increase in the number of residents ages 10 to 35, and ages 75 years and older over the last decade. These trends are reflected in changes in household types: The county has experienced a decrease in the share of married couples and increase in the share of non-family households, driven by an increase in residents over 65 living alone.
- Growth in renters far outpaced the increase in owners. The increase in renters was particularly high among households with annual income between \$75,000 to \$100,000, whose share of total renter households increased from 5 to 15 percent.
- Although the number of unemployed workers seems to have decreased to pre-pandemic levels, this is likely driven by a reduction in the labor force. Compared to December 2019, the Yuma County labor force contracted by around 3,500 workers, the largest drop in the past 20 years.
- Yuma County residents rely heavily on their cars, and transportation costs make up a significant share of their household incomes: 93 percent of households in the city of Yuma have at least one vehicle per household and 85 percent travel to work by driving alone. The typical city of Yuma resident spends another 32 percent of their household income on housing, meaning the total housing and transportation costs for a typical city of Yuma household is 63 percent of income.

Population. Yuma County’s 2019 population estimate was 213,787. The county has added over 50,000 residents since 2000, an increase of 34 percent.

Figure I-1 shows population trends for Yuma County, the city of Yuma, three surrounding cities (San Luis, Somerton, and Wellton), and the State of Arizona. The city of Yuma has grown at a slower pace than all comparison jurisdictions and Yuma County overall, while San Luis and Somerton have more than doubled in size since 2000. Most of the city of Yuma’s population growth occurred between 2000 and 2010; the city has experienced much slower growth since 2010.

Figure I-1.
Population Trends, by Jurisdiction, 2000-2019

	Total Population by Year				2000-2019 Change	
	2000	2010	2015	2019	Number	Percent
City of Yuma	77,545	93,064	97,950	98,296	20,751	27%
San Luis	15,322	25,505	34,001	37,990	22,668	148%
Somerton	7,266	14,287	15,759	17,698	10,432	144%
Wellton	1,829	2,882	3,101	3,254	1,425	78%
Yuma County	160,026	195,751	214,991	213,787	53,761	34%
State of Arizona	5,130,632	6,392,017	6,758,251	7,278,717	2,148,085	42%

Note: Arizona Office of Economic Opportunity data used for San Luis, Somerton, and Wellton.

Source: : 2000 and 2010 Decennial Census, 2019 1-year ACS, and Arizona Office of Economic Opportunity (OEO).

Rapid growth can complicate a jurisdiction’s eligibility for housing programs. Both single family home loans and multifamily loan guarantees provided through USDA Rural Development are targeted to cities with fewer than 35,000 people—a threshold that San Luis crossed between 2015 and 2019 . USDA Rural Development preservation grants are targeted at cities with fewer than 20,000, which Somerton will soon surpass if its rapid growth continues.

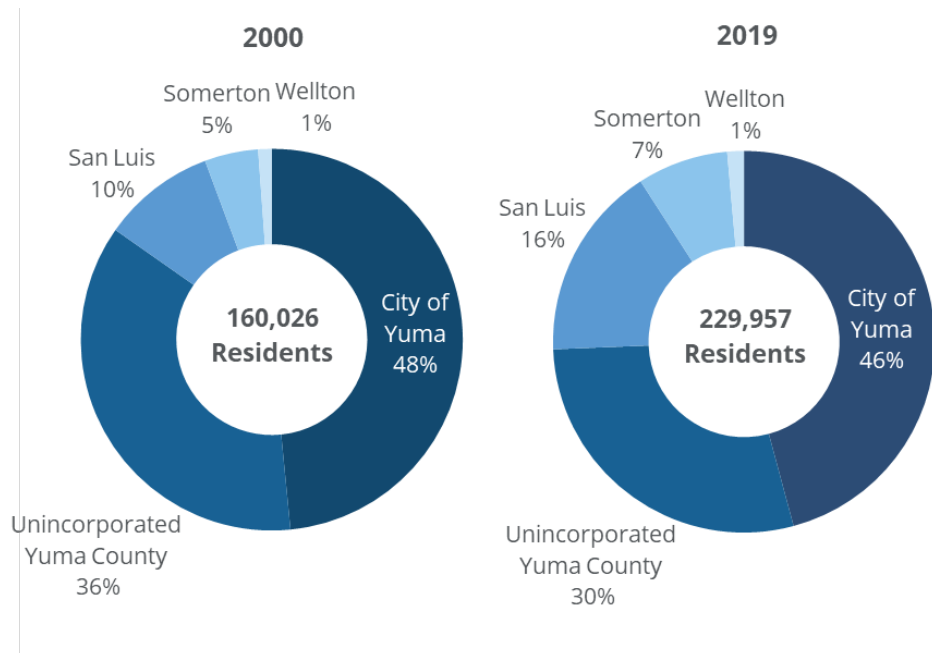
Figure I-2 shows the distribution of population in the county in 2000 and 2019. As the figure demonstrates, the most significant change was in the share of the county population living in San Luis, increasing from 10 percent to 16 percent. The share of the county’s population living in the city of Yuma and the unincorporated county declined, most significantly for the unincorporated county.

**Figure I-2.
Distribution of
Yuma County
Population,
2000 and 2019**

Note:

Data are different from previous table due to data source. OEO data used for comparisons across jurisdictions.

Source: 2000 Decennial Census, Arizona Office of Economic Opportunity (OEO)



Unique demographics. Yuma County and the city of Yuma have many unique demographic aspects that affect housing and community development needs, as well as the local economy. These include:

- Seasonal agricultural workers, some of whom live in the county and others who commute from Mexico;
- “Winter Visitors”—retirees who own second homes in Yuma and/or occupy recreational vehicle communities and parks during winter months and are permanent residents elsewhere; and
- Temporary and permanent residents employed by the Marine Corps at the Aviation Station/Training Facility (MCAS) and the Army Yuma Proving Ground;
- Students at public institutions of higher education including Arizona Western College, Northern Arizona University—Yuma and the University of Arizona—Yuma cooperative programs.

It is challenging to find data which accurately describe the effects of these demographic groups. The U.S. Census data from the region only includes residents who report their home as the city of Yuma or areas within Yuma County. As such, Census data will underrepresent the above groups and fail to account for population fluctuations related to growing operations, vacations, college enrollment and activities of military personnel (deployments, training operations).

Therefore, the Census data need to be paired with additional data for a complete picture of demographics in Yuma. Altogether, as demonstrated below, Yuma's population increases by more than 20 percent during winter months primarily due to winter visitors and military training. Students may add another 10 percent.

Agricultural workers. Countywide, the Census reports that there are about 74,000 county residents employed, with more than 10 percent of these individuals, or 8,600, working in the agricultural industry. According to the 2017 USDA Census of Agriculture, there were 1,410 total migrant workers in Yuma County. These estimates are conservative and likely represent a lower bound. According to the Yuma Fresh Vegetable Association upwards of 20,000 field workers provide daily labor for the vegetable industry with many workers crossing the border from Mexico on a daily basis to work in the fields.

Winter Visitors. The Yuma Visitors Bureau reports that there are approximately 23,000 spots in RV parks and resorts. The vast majority of these spots are filled by part-time visitors, whose occupation generally peaks in January and February. Assuming 95 percent of the parks are occupied by part-time visitors, the city's population could swell by as many as 22,000 people during these winter months.

Students. Arizona Western College (AWC) enrolls about 11,000¹ students. The college has on-campus housing, which can house about 300 students. As such, more than 10,500 students live off campus and commute. Recently, the AWC Housing Department had to take a building offline due to disrepair, that combined with COVID restrictions means AWC is currently only able to house around 100 students. Northern Arizona University—Yuma is an extension of the main campus in Flagstaff and is a small facility on the AWC campus, offering online as well as in-person courses.

Military personnel. According to the Yuma Visitors Bureau, about 14,000 come to Yuma at various times during the year for training exercises with the MCAS. Yuma Proving Grounds employs 3,000 people.

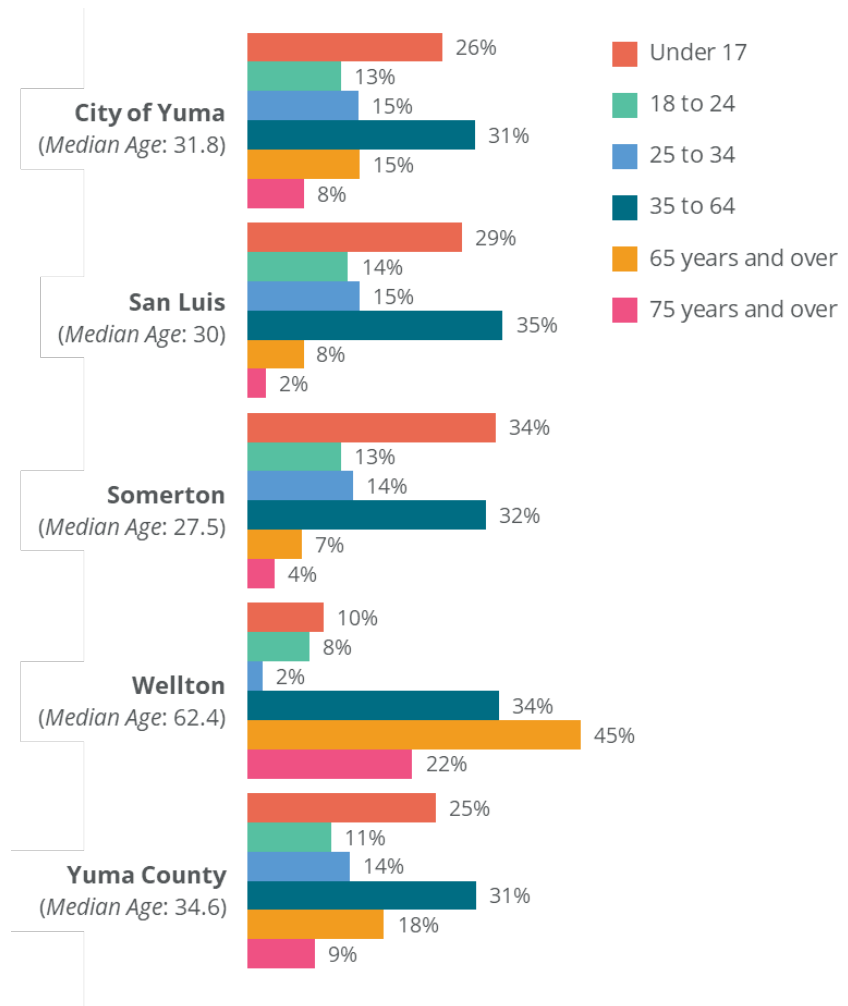
Age. Figure I-3 shows the age distribution of residents in the county and cities for primary age cohorts: children, Millennials (college age and young adults), middle-age adults, seniors and older seniors.

San Luis and Somerton have the youngest populations, and Wellton, the oldest. The city of Yuma's resident age distribution resembles that of the county overall, with a slightly higher proportion of young adults and a lower proportion of seniors.

¹ <https://www.azwestern.edu/sites/default/files/awc/institutional-research/2018-2019%20Fact%20Book-Final%20Complete.pdf>

**Figure I-3.
Age Distribution,
Yuma County and
Cities, 2019**

Source:
2019 5-year ACS, and Root Policy
Research.



As shown in Figure I-4, which presents the age distribution of Yuma County residents for 2010 and 2019, most age cohorts increased during that period of time, with the exception of school aged children between 5 and 17 years of age. Most age groups still account for roughly the same proportion of the population overall as they did in 2010. The groups with the fastest annual rate of growth are adults 65 and older (3.2%), followed by young adults aged 24 to 34 (2.4%).

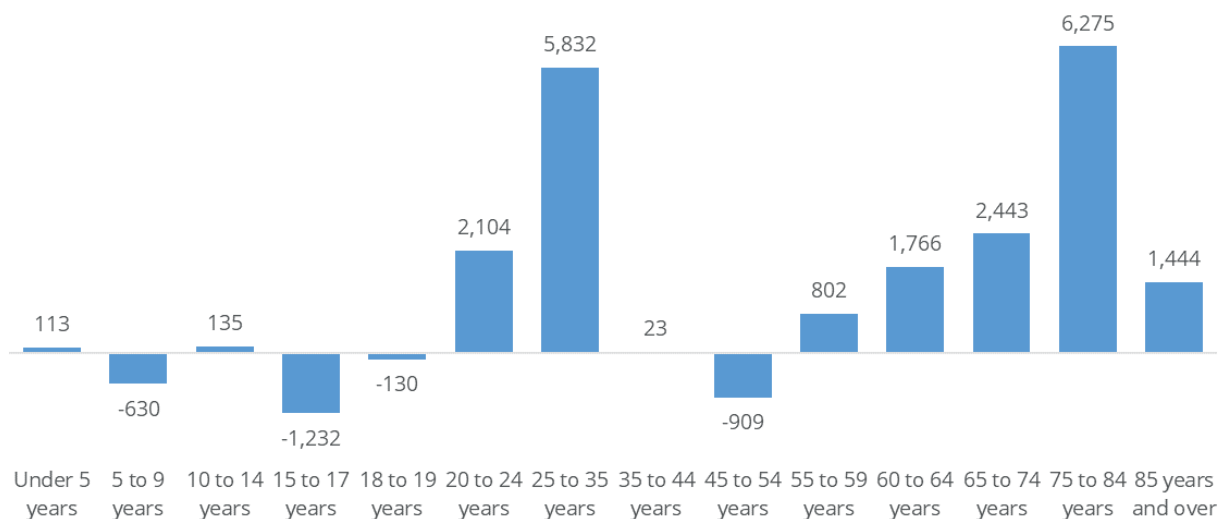
Figure I-4.
Age Trends, Yuma County, 2010 and 2019

Age Cohort	2010		2019		Annual Growth Rate 2010-2019
	Number	Percent	Number	Percent	
Under 5 years	14,986	8%	15,099	7%	0.1%
5 to 17 years	40,199	21%	38,472	18%	-0.5%
18 to 24 years	21,155	11%	23,129	11%	1.0%
25 to 34 years	24,195	12%	30,027	14%	2.4%
35 to 44 years	22,944	12%	22,967	11%	0.0%
45 to 64 years	41,626	21%	43,285	20%	0.4%
65 and over	30,646	16%	40,808	19%	3.2%
Total	195,751	100%	213,787	100%	1.0%

Source: 2010 Census, 2019 1-year ACS, and Root Policy Research.

Figure I-5 presents the numerical change in residents by age group from 2010 to 2019. As shown, the largest numerical increase in population occurred in residents aged 75 to 84, followed by residents aged 25 to 35. The number of residents aged 5 to 9 and 15 to 19 as well as the number of adults aged 45 to 54 contracted since 2010.

Figure I-5.
Change in Population by Age, Yuma County, 2010 to 2019



Source: 2010 U.S. Census, 2019 1-year ACS, and Root Policy Research.

Migration patterns. According to the 2020 United Van Lines Movers Study, Arizona continues to be among the top inbound states in the country. The top reason people moved to Arizona in 2020 was for a job, followed by family reasons. Almost two thirds of inbound movers make over \$100,000 and half are 55 and older.

Figure I-6 shows the distribution of in-migrants to Yuma County by age compared to the age distribution of current residents. According to estimates, around 16,000 people moved to the county in 2019. Persons moving to Yuma County are much more likely to be 75 years and older, slightly less likely to be between 25 and 34 years of age, and much less likely to be under 17 years of age. In recent years, the top places from which in-migrants originate include Maricopa County (AZ), Pima County (AZ), San Diego County (CA), and Central America.

Figure I-6.
Residents by Age Moving into Yuma County, 2019

Note:
Population 1 year and over.

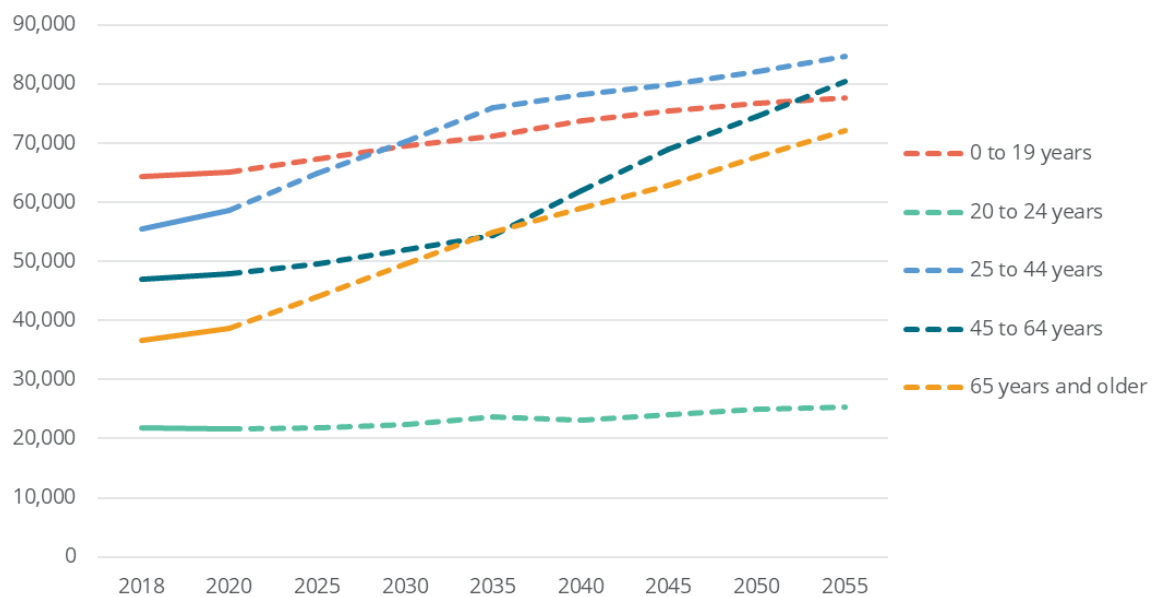
Source:
2019 1-year ACS, and Root Policy Research.

Age Cohort	Current Distribution	In-migrant Distribution
Under 17 years	25%	20%
18 to 24 years	11%	15%
25 to 34 years	14%	11%
35 to 64 years	31%	30%
65 years and over	18%	24%
75 years and over	9%	13%

Projections. The Arizona Office of Economic Opportunity provides population projections for Yuma County over the next 35 years. In 2055, the county is projected to have over 340,000 people, representing a 50 percent population increase from 2019.

Figure I-7 depicts population projections by age. The age group with the largest projected growth is adults over 65, who are expected to double. The age group with the smallest projected growth is adults between 20 to 24, who are expected to grow by less than 20 percent by 2055.

Figure I-7.
Population Projection by Age, Yuma County, 2018 to 2055



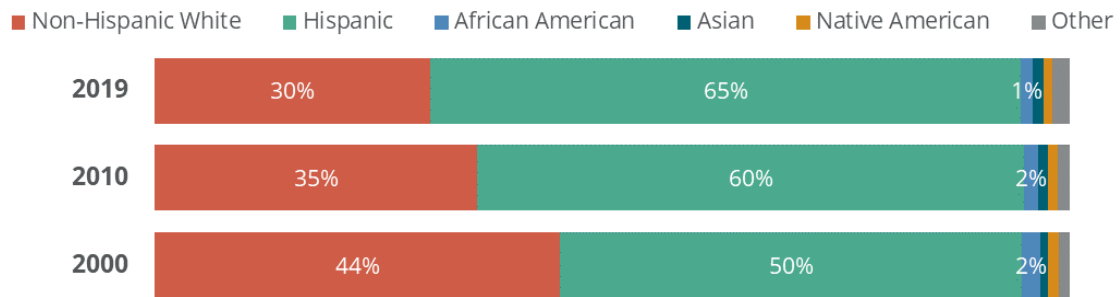
Source: Arizona Office of Economic Opportunity and Root Policy Research.

As the older resident population grows, accessible housing demand and needs will increase as age and disability are correlated. Seniors often require assistance with home maintenance and transportation to ensure they maintain a high quality of life while aging in place.

Race and ethnicity. Sixty-five percent of Yuma County residents identify as Hispanic; another 30 percent identify as non-Hispanic White, 1 percent as African American, 1 percent as Asian, and the remaining 2 percent belong to other minority groups. Figure I-8 presents the racial and ethnic composition of county residents and how the composition has changed since 2000.

The share of the population that identifies as non-Hispanic White has decreased since 2000 (44% compared to 30%). This decline has been offset by increases in the share of Hispanic residents (50% to 65%). The share of other racial groups has remained fairly stable.

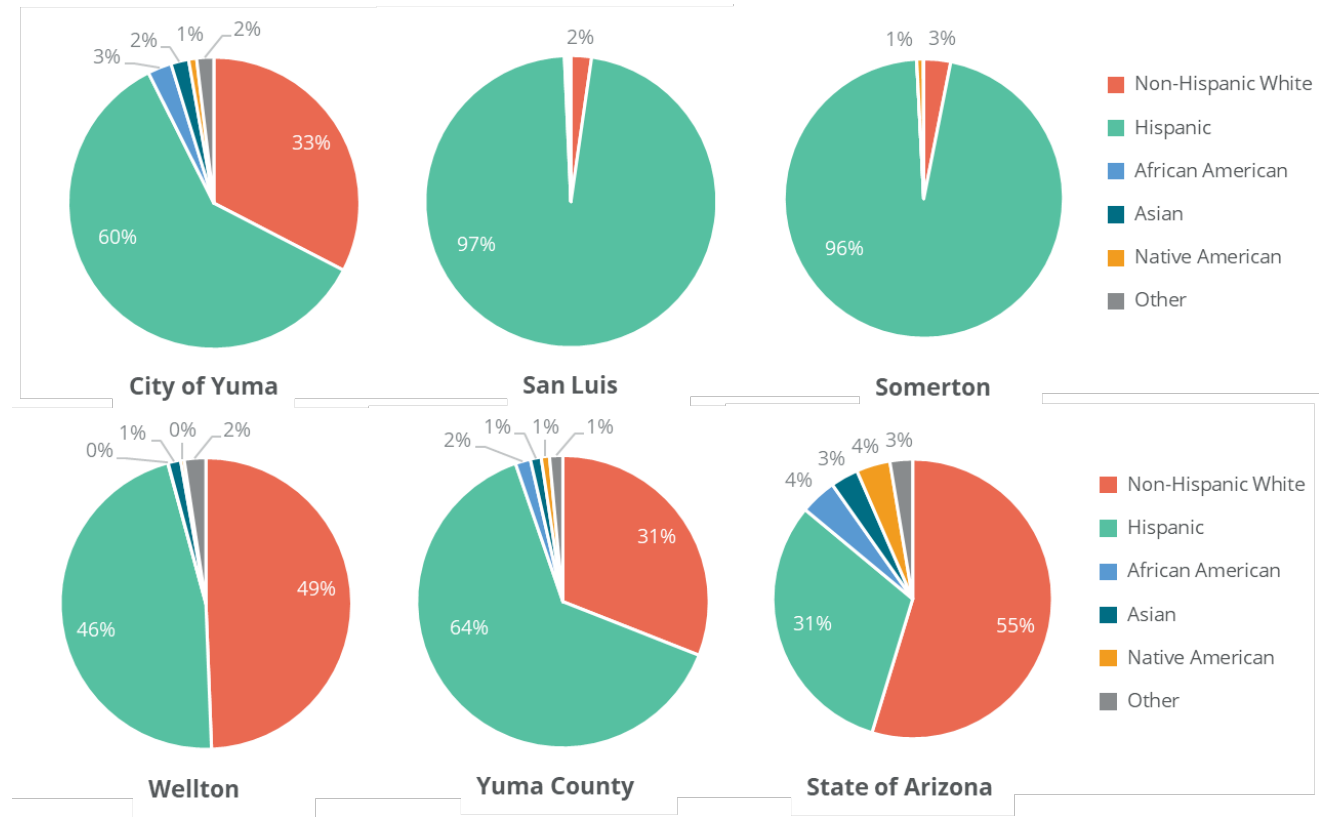
Figure I-8.
Race and Ethnicity, Yuma County, 2000, 2010, and 2019



Source: 2000 and 2010 U.S. Census, 2019 1-year ACS, and Root Policy Research.

As shown in Figure I-9 below, communities in Yuma County skew heavily Hispanic compared to the State, this is particularly the case for agricultural communities San Luis and Somerton and less so for communities popular among retirees such as Wellton.

Figure I-9.
Race/Ethnicity Distribution, by Jurisdiction, 2019



Source: 2019 5-year ACS, and Root Policy Research.

Household composition. Mirroring age distribution changes, Yuma County's household composition has somewhat changed since 2010, as shown in Figure I-10. The most notable changes include a decrease in the share of households with children, which fell from 35 to 24 percent, and of married couples, which decreased from 56 to 49 percent. The share of single person households over the age of 65 increased significantly, from 7 to 14 percent.

Figure I-10.
Household Composition, Yuma County, 2010 and 2019

	2010		2019	
	Number	% Total Households	Number	% Total Households
Total households	67,750	100%	74,042	100%
Married Couples	37,731	56%	36,214	49%
With children under 18	15,199	22%	11,492	16%
Without children under 18	22,532	33%	24,722	33%
Male householder, no spouse	5,747	8%	4,658	6%
With children under 18	3,302	5%	1,222	2%
Without children under 18	2,445	4%	3,436	5%
Female householder, no spouse	8,312	12%	10,035	14%
With children under 18	5,395	8%	5,273	7%
Without children under 18	2,917	4%	4,762	6%
Non-family households	15,960	24%	23,135	31%
Householder living alone less than 65	6,998	10%	6,639	9%
Householder living alone 65 years and over	5,024	7%	10,009	14%
Other Non-family households	3,938	6%	6,487	9%

Source: 2010, and 2018 1-year ACS, Root Policy Research.

As Shown in Figure I-11, the city of Yuma has a lower share of married couple households than other communities (50% v. 54% in Yuma County); San Luis has a relatively higher share of married families with children (34% v. 21% in Yuma County). Since 2000 the average household size has decreased in all jurisdictions, with the largest decline in San Luis, dropping from 4.31 to 3.79 persons per household, which is still significantly higher than the average household size in the county (2.79).

Figure I-11.
Household Composition, by Jurisdiction, 2019

	City of Yuma	San Luis	Somerton	Wellton	Yuma County
Total Households	34,360	8,235	4,594	1,359	73,098
Married-couple family	50%	65%	58%	59%	54%
With Children	22%	34%	32%	11%	21%
Cohabiting couple household	6%	4%	5%	8%	6%
With Children	3%	3%	3%	0%	3%
Male householder, no partner present	17%	8%	8%	14%	15%
With Children	2%	2%	0%	0%	2%
Female householder, no partner present	27%	23%	28%	19%	24%
With Children	8%	9%	13%	2%	7%
Single Person Households	22%	7%	12%	22%	21%
Single Person Households over 65	10%	2%	6%	15%	11%
Average household size, 2019	2.71	3.79	3.51	2.21	2.79
Average household size, 2000	2.79	4.31	3.98	2.52	2.86

Note: Yuma County numbers vary slightly from previous Figure. This Figure uses 5-year estimates for comparison purposes.
 Source: 2015-2019 5-year American Community Survey (ACS) estimates.

Income and Poverty

This section examines household and family income in Yuma County, as well as the prevalence of poverty among the county's residents.

Household income. In 2019, the median household income in Yuma County was \$46,419, and the median income for families was \$51,480. Married-couples had the highest median income (\$59,489) while single mothers had the lowest median income (\$16,284—just 35% of the overall median income).

In the city of Yuma, the median household income was a slightly higher \$47,249 and the median income for families was \$54,543. Married-couples also had the highest median income (\$75,207) while single mothers had the lowest median income (\$17,383).

Median household income has increased at a much slower pace in the city of Yuma, which has seen an increase of 3 percent since 2010, compared to a 10 percent increase at the county level.

Figure I-12 shows income trends for the county since 2010 for both owners and renters. In Yuma County, the increase in renters far outpaced the increase in owners. The number of owner households increased from 48,719 to 49,099 while the number of renter households increased from 19,031 to 24,943.

The income distribution has changed for both. The share of owners with income above \$100,000 increased by 4 percentage points and was offset by a decline in lower and moderate income owners: The share of owners with incomes between \$25,000 and \$75,000 decreased by 6 percentage points. The share of owners with income below \$25,000 remained stable.

The share of renters earning over \$75,000 increased by 12 percentage points, and this increase was offset by the reduction in the share of lower income renters. Despite this shift, in 2019, Yuma County homeowners had household incomes around one third higher than renters (\$53,586 compared to \$32,499).

Figure I-12.
Income Trends by Tenure, Yuma County, 2010 and 2019

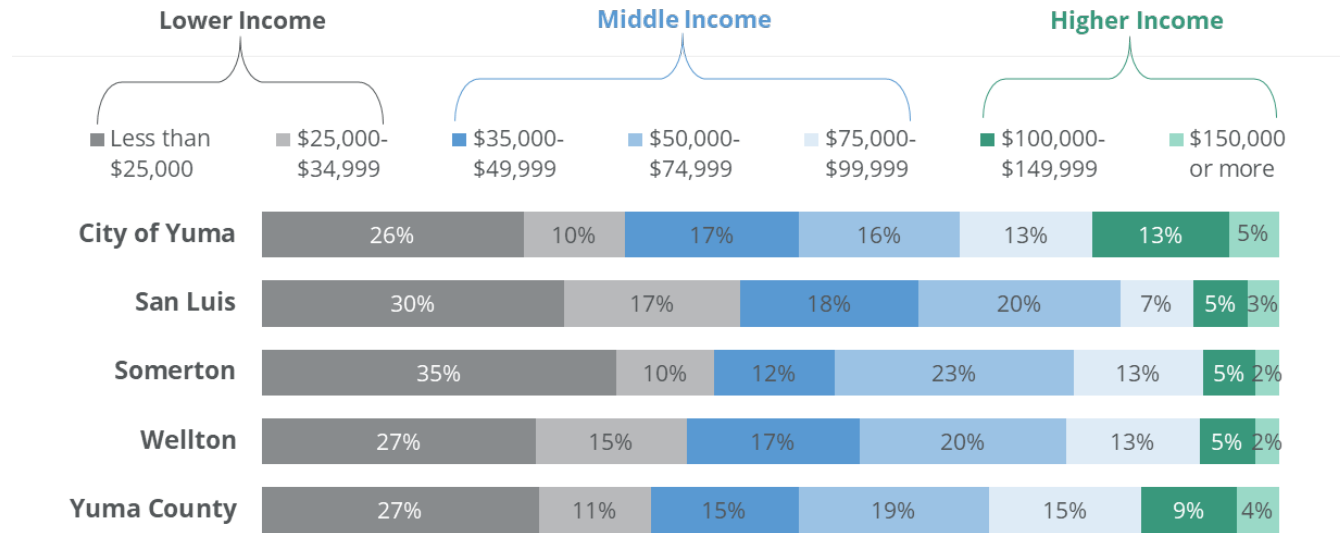
	2010	2019	Change 2010-2019	
			Percentage Point Change	Numerical Change
Owner median income	\$51,436	\$53,586		\$2,150
Income distribution				
Less than \$25,000	21%	23%	1%	706
\$25,000-\$50,000	26%	23%	-3%	-1,292
\$50,000-\$75,000	24%	21%	-3%	-1,343
\$75,000-\$100,000	14%	15%	0%	295
\$100,000+	14%	18%	4%	2,014
Total	100%	100%		380
Renter median income	\$27,111	\$32,499		\$5,388
Income distribution				
Less than \$25,000	45%	36%	-9%	435
\$25,000-\$50,000	34%	30%	-4%	1,091
\$50,000-\$75,000	13%	15%	1%	1,123
\$75,000-\$100,000	5%	15%	10%	2,724
\$100,000+	3%	4%	2%	539
Total	100%	100%		5,912

Source: 2010, and 2019 1-year ACS, Root Policy Research.

Figure I-13 compares the income distribution for all residents across the jurisdictions. Close to half (46%) of the city of Yuma's households earn between \$35,000 and \$100,000 annually, another 18 percent earn over \$100,000, and 36 percent earn less than \$35,000.

Compared to the city of Yuma, San Luis, Somerton, and Wellton have a larger share of lower income residents and smaller share of higher income residents.

Figure I-13.
Income Distribution by Jurisdiction, 2019



Note: 2019 5-year ACS data used for San Luis, Somerton, and Wellton.
 Source: 2019 1-year and 5-year ACS, and Root Policy Research.

Poverty. According to the U.S. Census, as of 2019, there were 18,469 residents living below the poverty level in the city of Yuma and 44,400 in the county. The poverty rate was 19.6 percent for the city and 21.4 percent for the county. This is considerably higher than the US poverty rate of 12.3 percent, and the State of Arizona poverty rate of 13.5 percent.

Figure I-14 shows the poverty rate for 2000, 2010, 2014, and 2019 for the county and cities. Data are based on 5-year averages, which are the only data available at smaller geographic levels. As such, the poverty numbers in this figure differ slightly from those reported for the city and county above (which are a one-year estimate).

The poverty rate in the city of Yuma and Yuma County has remained relatively stable since 2010, hovering around 20 percent. San Luis experienced a significant decrease in its poverty rate, from 35 percent in 2010 to 27 percent in 2019. Somerton's poverty rate increased between 2010 and 2014 but has sharply trended down afterward, while the poverty rate in Wellton shows the opposite pattern. It should be noted that data estimates for small communities such as Wellton have large margins of error.

Figure I-14.
Poverty Rate,
Yuma County
and Cities, 2000,
2010, 2014, and
2019

Note:
 2019 5-year ACS data used for San Luis, Somerton, and Wellton.

Source:
 2000 and 2010 Decennial Census, 2014 5-year ACS, and 2019 1-year and 5-year ACS.

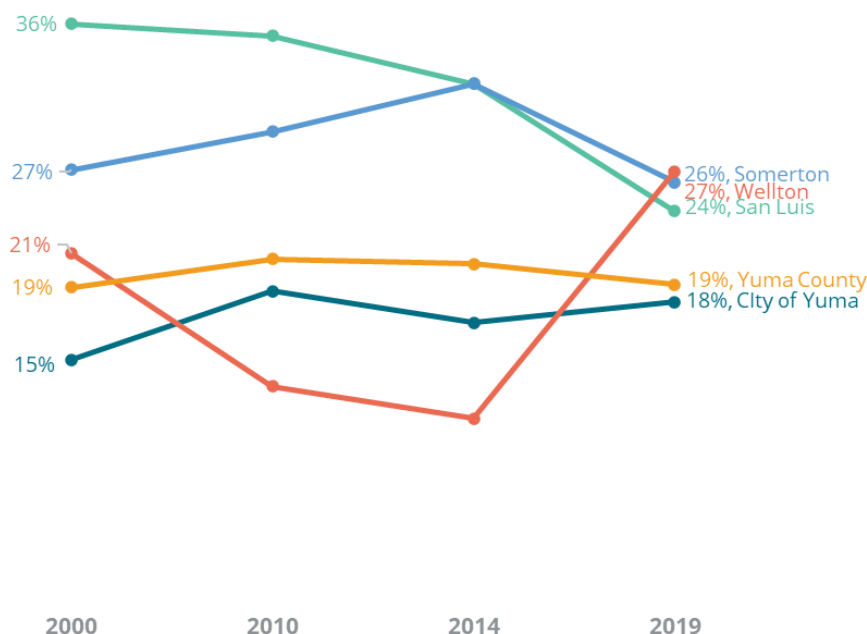
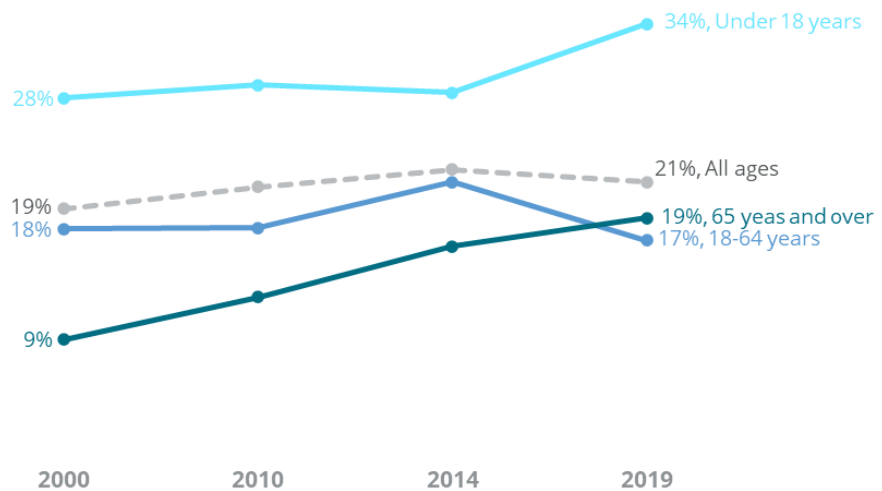


Figure I-15 shows the distribution of poverty by age for Yuma County. Since 2010, the percentage point increase in poverty has been largest for seniors (10 percentage points). The senior poverty rate remains fall below that of children, however: Children under 18 have the highest poverty rate at around one and half times the overall poverty rate.

**Figure I-15.
Poverty Rate by
Age, Yuma
County, 2000,
2010, 2014, and
2019**

Source:
2000 Decennial Census, 2010
1-year ACS, 2014 1-year ACS,
2019 1-year ACS estimates.



Economic Profile

This section discusses key components of the county's economy, which affect the demand for and price of housing.

Job and wages by industry. Figure I-16 compares Yuma County's job composition by industry for 2010 and 2019.²

Yuma County continues to rely on service producing industries for the majority of its employment (73%) compared to goods producing industries (27%). Yuma County experienced growth in most job categories, with the exception of information (lost 95 jobs) and public administration (lost 222 jobs). The trade, transportation and utilities industry gained the most jobs (2,268) followed by education and health services industry (1,429), and leisure and hospitality (944). Growth on a percentage basis was strongest in manufacturing, which represents a small share of total employment, and financial activities, which provide a moderate level of employment.

² The Bureau of Labor Statistics (BLS) does not provide industry employment data by city.

Figure I-16.
Average Employment, Yuma County, 2010 and 2019

	2010		2019		Percent Change 2010-2019
	Number	Percent	Number	Percent	
Goods Producing	16,585	28%	18,179	27%	10%
Natural Resources and Mining	12,396	21%	12,559	19%	1%
Construction	2,471	4%	3,021	5%	22%
Manufacturing	1,718	3%	2,598	4%	51%
Service Providing	43,075	72%	48,625	73%	13%
Trade, Transportation and Utilities	10,537	18%	12,805	19%	22%
Information	548	1%	453	1%	-17%
Financial Activities	1,433	2%	1,942	3%	36%
Professional and Business Services	5,703	10%	6,344	9%	11%
Education and Health Services	11,512	19%	12,941	19%	12%
Leisure and Hospitality	6,629	11%	7,573	11%	14%
Public Administration	5,532	9%	5,310	8%	-4%
Other Services	1,181	2%	1,257	2%	6%
Total Employment	59,660	100%	66,804	100%	12%

Source: Bureau of Labor Statistics, and Root Policy Research.

Figure I-17 below presents wage information by industry for jobs in Yuma County in 2010 and 2019. Public administration jobs pay the highest average wages, followed by education and health care services, and professional and business services. The lowest paid industries are leisure and hospitality and natural resources and mining.

The two lowest paid industries comprise 30 percent of employment in the county, the highest two comprise another 27 percent of employment.

Figure I-17.
Average Wages, Yuma County, 2010 and 2019

	2010		2019		Percent Change 2010-2019
	Weekly Wages	Annual Total	Weekly Wages	Annual Total	
Goods Producing	\$503	\$26,156	\$686	\$35,672	36%
Natural Resources and Mining	\$460	\$23,920	\$634	\$32,968	38%
Construction	\$597	\$31,044	\$768	\$39,936	29%
Manufacturing	\$677	\$35,204	\$844	\$43,888	25%
Service Providing	\$561	\$29,171	\$690	\$35,902	23%
Trade, Transportation and Utilities	\$573	\$29,806	\$695	\$36,154	21%
Information	\$672	\$34,944	\$770	\$40,040	15%
Financial Activities	\$658	\$34,229	\$842	\$43,769	28%
Professional and Business Services	\$726	\$37,769	\$857	\$44,588	18%
Education and Health Services	\$726	\$37,762	\$915	\$47,565	26%
Leisure and Hospitality	\$322	\$16,768	\$403	\$20,967	25%
Public Administration	\$1,164	\$60,505	\$1,360	\$70,736	17%
Other Services	\$479	\$24,908	\$652	\$33,904	36%
Total Employment	\$644	\$33,488	\$796	\$41,376	24%

Source: Bureau of Labor Statistics, and Root Policy Research.

Labor force and unemployment. Unemployment rates in Yuma County are often misinterpreted. The region is commonly reported as having some of the highest unemployment rates in the nation due to the seasonality of agricultural employment.

Figure I-18 reports average levels of employment by month between 2010 and 2019, demonstrating the seasonality of employment in the county. Peak employment occurs in December. The lowest level of employment occurs in July.

Figure I-18.
Average Number
of Workers by
Month, Yuma
County, 2000-
2019

Source:
 Bureau of Labor Statistics,
 Local Area Unemployment
 Statistics.

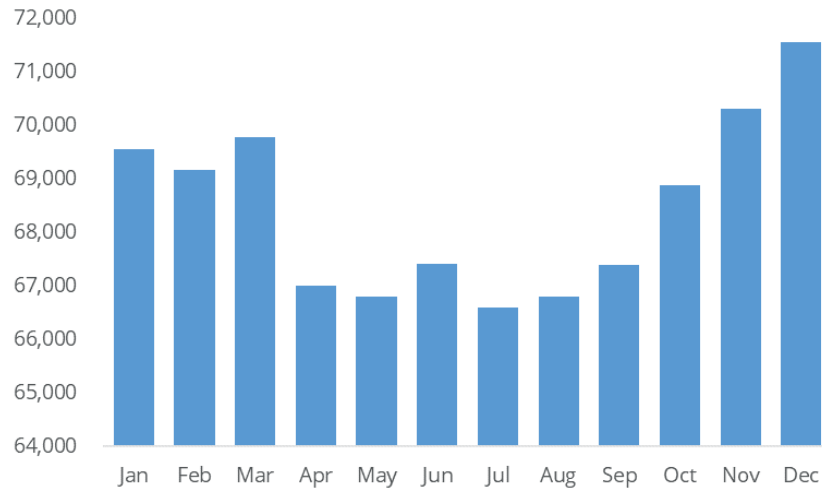
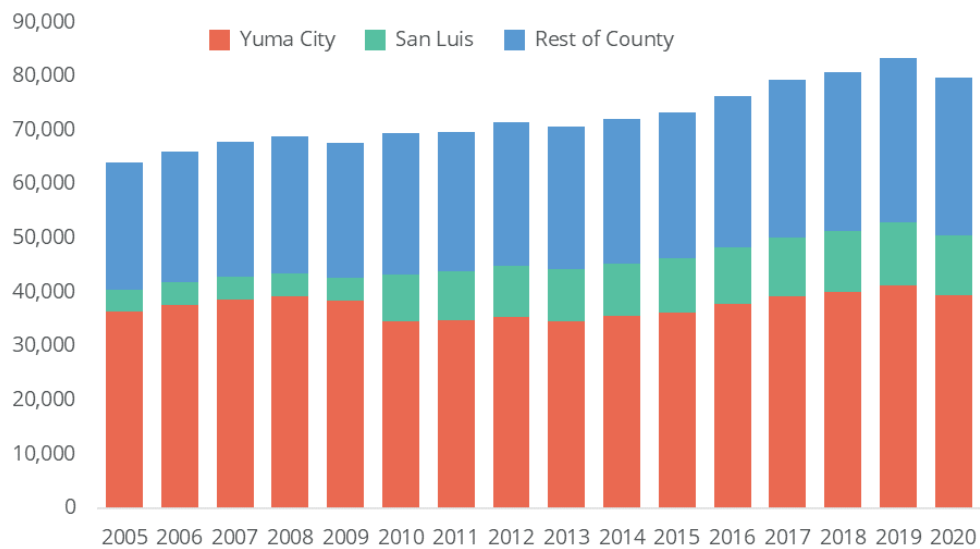


Figure I-19 shows average employment levels by year for Yuma County, the city of Yuma, and San Luis³ from 2005 through 2020. Average annual employment for 2020 was about 79,700 workers, around 3,600 lower than the 2019 average.

Figure I-19.
Average Annual Employment, Yuma County, 2005-2020



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics.

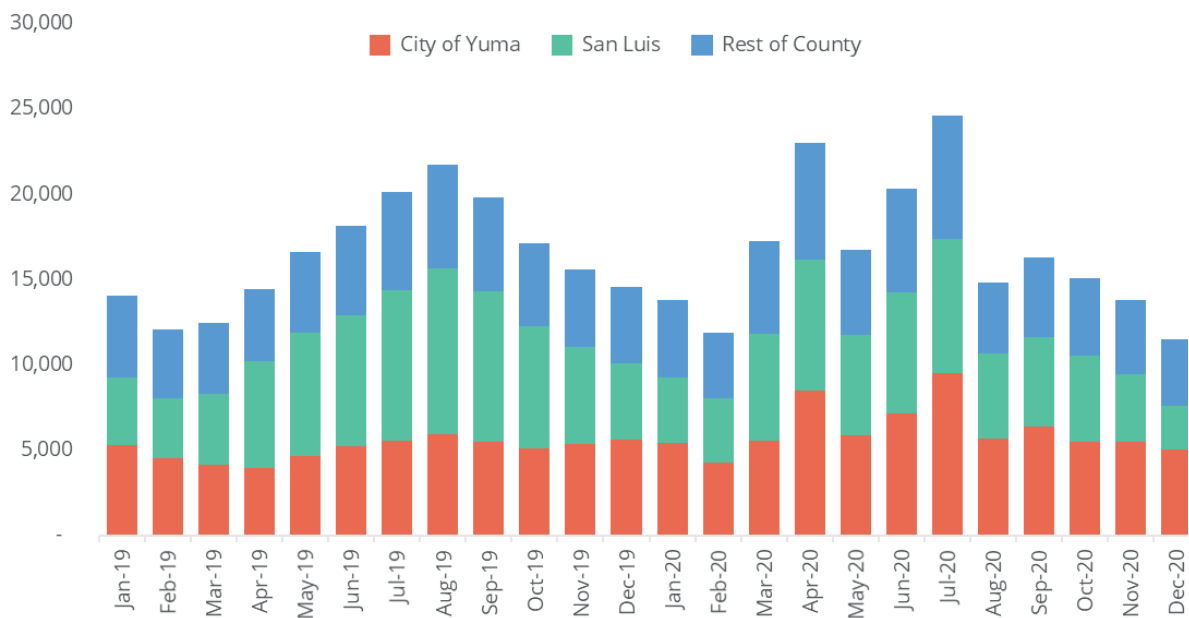
As of December 2020, the unemployment rate for the city of Yuma was 11.1 percent, 12.4 percent for Yuma County, 18.8 for San Luis, 7.5 percent for Arizona and 6.7 percent for the US. As shown in Figure I-18, July is the month with the lowest employment level, yet not all

³ Data for places with population less than 25,000 are unavailable.

workers who draw unemployment at one point in time are chronically unemployed: they may be drawing unemployment after the season ends and be working a few months later. Therefore, it is difficult to extract the pandemic impacts in the labor market from the unemployment rate alone.

Figure I-20 shows the number of unemployed workers by month in 2020 and 2019 for Yuma County, the city of Yuma, and San Luis. As shown, there was a spike in the number of unemployed (compared to the same months last year) starting in March that lasted through July. However, the number unemployed compared to previous year’s months has been lower from August through December.

Figure I-20.
Number of Unemployed, Yuma County, 2019 and 2020



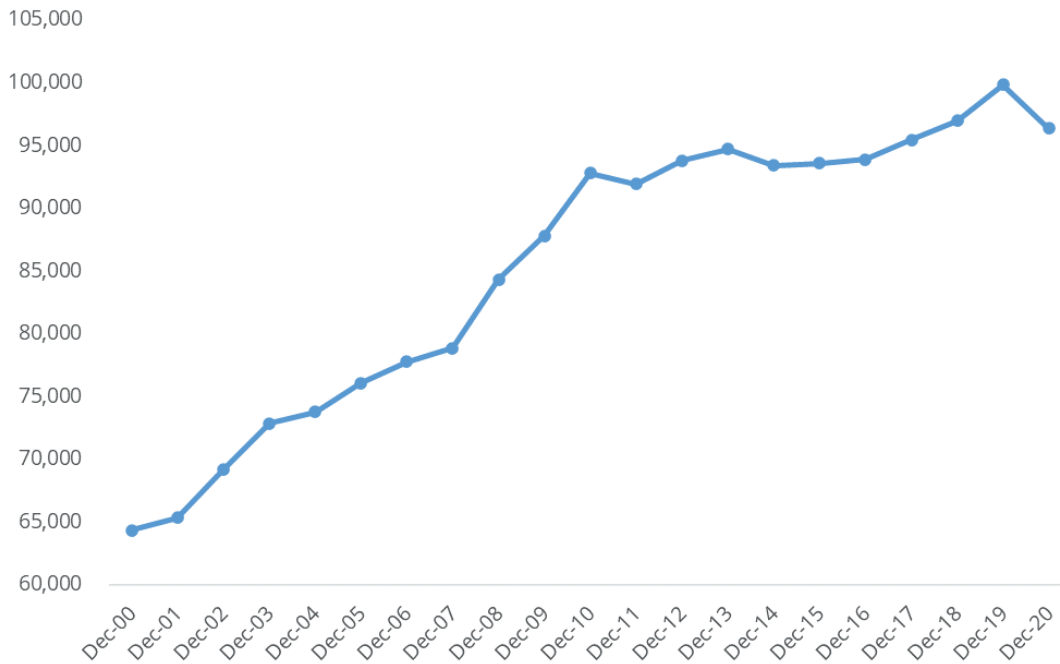
Source: Bureau of Labor Statistics, and Root Policy Research.

Another useful labor market indicator is the size of the labor force. Lower unemployment rates can mask changes in the size of the labor force. A smaller labor force can be a sign of workers who have dropped out of the labor force, also known as discouraged workers—these are workers who have stopped looking for a job altogether. A higher number of discouraged workers indicates pessimism around the labor market.

Figure I-21 below shows the size of the labor force in Yuma County in December—the peak employment month—of each year since 2000. As shown, the labor force has grown significantly since 2000, but showed a steep contraction in December 2020 during which it was down by 3,473 workers compared to December 2019. Research at the national level shows that persons impacted by job losses/interruptions due to mobility restrictions are

disproportionately women, renters, and service workers and women are having the most difficulty returning to the labor force.⁴

Figure I-21.
December Labor Force, Yuma County, 2000-2020



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics.

Commuting patterns. The Census' Longitudinal Employer Household Dynamics (LEHD) program tracks commuting flows in/out of communities. In Yuma County there were 59,571 workers whose jobs are located in the county as of 2018, the latest data available. One fifth of those jobs were filled by in-commuters (10,846) and the other 80 percent by County residents (48,725).

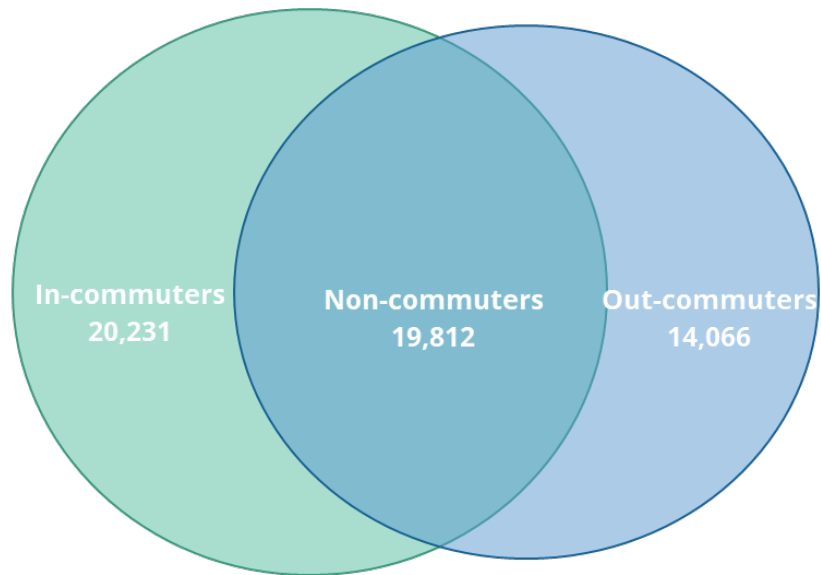
There were 40,043 workers whose jobs are located in the city of Yuma. Around half of those jobs are filled by in-commuters (20,231) and the other half by city of Yuma residents (19,812). Over half (59%) of the workers who live in the city of Yuma are non-commuters while 14,066 city of Yuma residents commute to a job located outside the city of Yuma (41%).

Figure I-22 displays the inflow and outflow of jobs/workers to and from the city of Yuma.

⁴ Mongey, S., Pilossoph, L., & Weinberg, A. (2020). Which workers bear the burden of social distancing policies? (No. w27085). National Bureau of Economic Research. FRED Labor Force Participation Rate – Women (LNS11300002), <https://fred.stlouisfed.org/series/LNS11300002>

Figure I-22.
Inflow and Outflow
of Jobs, City of
Yuma, 2018

Source:
 US Census Bureau's Longitudinal
 Employer-Household Dynamics, and
 Root Policy Research.



The top daily destinations of out-commuters from the city of Yuma are Phoenix (14%), San Luis (8%), and Somerton (4%). In-commuters to the city of Yuma come from San Luis (15%), Fortuna (15%), and Somerton (5%).

Given the commuting patterns of neighboring communities—without-commuters representing between 80 and 90 percent of the local workforce in San Luis (79%), Somerton (91%), and Wellton (89%)— it is clear that the city of Yuma is an important employment hub for the county.

Transportation costs. According to the Center for Neighborhood Technology (CNT) Housing and Transportation (H+T) Affordability Index data, the typical Yuma County household spends 32 percent of their household income on transportation costs. The city of Yuma is similar in that the typical household spends 31 percent of their household income on transportation costs.

About three quarters of those transportation costs are related to auto ownership and the remaining one quarter is related to vehicle miles traveled. According to 2019 ACS data 93 percent of households in the city of Yuma have at least one vehicle per household and 85 percent travel to work by driving alone.

The typical city of Yuma resident spends another 32 percent of their household income on housing, meaning the total housing and transportation costs for a typical city of Yuma household is 63 percent of income.

SECTION II.

HOUSING PROFILE AND AFFORDABILITY

SECTION II.

Housing Profile and Market Analysis

This section examines housing supply and availability, development trends, affordability of rental and ownership housing, and housing demand for the city of Yuma, surrounding jurisdictions, and Yuma County.

The section begins with a definition of affordability and how affordability is typically measured. Then it examines housing needs across income ranges and by tenure, and how these needs have changed with the COVID-19 pandemic. This is followed by a discussion of price trends and affordability in both the rental and ownership markets, including a gaps analysis, which evaluates mismatches in supply and demand in Yuma's housing market. The section concludes with a forecast of future housing needs and an assessment of demand for the programs funded and allowed by HOME block grants.

Key findings

Salient trends in the housing market include:

- The median income of renters in the city of Yuma has slightly outpaced the rate of growth in median rents. However, in San Luis and Wellton median rents have grown significantly faster than median renter incomes since 2010.
- While there has been a meaningful reduction in the share of owner households that are cost burdened between 2010 and 2019, there has been no reduction in cost burden for renters in the city of Yuma—even with the growth in higher income renters. The share of renter households severely cost burdened has increased significantly from 18 in 2010 to 32 percent in 2019. Over 50 percent of renters in the city of Yuma, San Luis, and Wellton are cost burdened.
- One third of renters (about 7,740 households) living in Yuma County earn less than \$20,000 per year. These renters need units that cost less than \$500 per month to avoid being cost burdened. Just 15 percent of rental units (4,000 units) in the city rent for less than \$500/month. This leaves a “gap,” or shortage, of 3,734 units for these low income households.
- The city has seen a significant increase in the rental gaps during the past 9 years. In 2010 there was a 614 unit shortage for households earning less than \$20,000, and the shortage was concentrated among households earning less than \$10,000. In 2019, this gap increased to 2,712 and expanded to include households earning more than \$10,000. This increase was due to units that had been priced between \$375 and \$500

sliding over into higher price brackets combined with an increase in households earning less than \$15,000.

- Contributing factors to housing needs in the region include low wages and the seasonality of employment, combined with rising housing prices, high levels of cost burden, and high utility costs. All of these factors were present before the pandemic and will continue to impact the demand for affordable housing in the Yuma region after the pandemic.
- Homeownership rates across the county have trended down since 2010. The county has many affordable homes, yet renters struggle to buy because of lack of a downpayment, credit challenges, and inability to find a product type to accommodate their family's needs.
- Housing future workforce is possible with an increase in housing unit production and diversification of housing development. Without subsidies, new construction will not reach the affordability levels needed for lower wage workers nor will it close current rental gap. Tenant based rental assistance, downpayment assistance and credit counseling, and development of multifamily units and townhomes and condos, are all needed to address housing affordability challenges.

Defining Housing Affordability

The most common definition of affordability is linked to the idea that households should not be cost burdened by housing. A cost burdened household is one in which housing costs—the rent or mortgage payment, plus taxes and utilities—consumes more than 30 percent of monthly gross income.

Figure II-1. Affordability Definitions

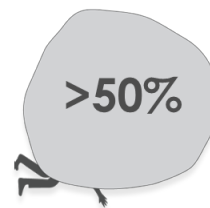
Federal definition of affordability:

- 1) Housing costs are “affordable” if they do not exceed 30% of household’s gross monthly income
- 2) “Costs” include basic utilities, mortgage insurance, HOA fees and property taxes

Households paying >30% for housing are **“cost burdened”**



Households paying >50% for housing are **“severely cost burdened”**



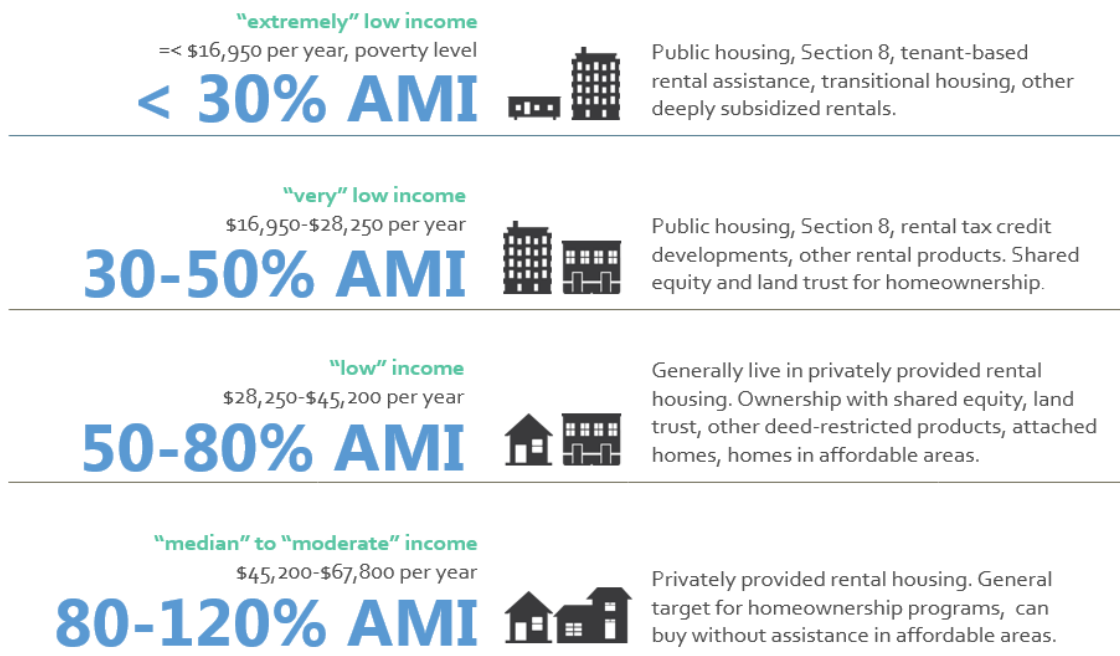
The 30 percent proportion is derived from historically typical mortgage lending requirements.¹ Thirty percent allows flexibility for households to manage other expenses (e.g., child care, health care, food costs, etc.).

Spending more than 50 percent of income on housing costs is characterized as severe cost burden and puts households at high risk of homelessness—it also restricts the extent to which households can contribute to the local economy.

Figure II-2 shows the income thresholds typically used to evaluate income qualifications for various housing programs, based on the area median income (AMI) HUD calculates for the Yuma region. The figure provides AMI ranges and the housing types that serve the households in the AMI range.

¹ Recently, the 30 percent threshold has been questioned as possibly being lower than what a household could reasonably bear. Indeed, the U.S. Department of Housing and Urban Development has considered raising the contribution expected of Housing Choice (“Section 8”) Voucher holders to 35 percent of monthly income. However, most policymakers maintain that the 30 percent threshold is appropriate, especially after taking into account increases in other household expenses such as health care.

Figure II-2.
Income Thresholds and Target Housing



Note: MFI = HUD Median Family Income, 4-person household. Yuma 2020 MFI estimate is \$56,500.

Source: Root Policy Research and HUD 2020 income limits.

Existing Housing Stock

Housing units. The U.S. Census counts approximately 40,600 housing units in the city of Yuma and 94,600 in Yuma County (Figure II-3). Since 2010 the number of housing units in the city of Yuma increased by around 2,000 (5%) while increasing by around 6,800 (8%) in Yuma County. The housing stock in the city of Yuma has expanded at a slower pace than the state and county, and all the surrounding jurisdictions except Wellton, which

experienced the slowest pace of growth in housing units. The share of the county's housing stock (43%) located in the city of Yuma has remained stable since 2010.

Figure II-3.
Housing Units by Jurisdiction, 2010-2019

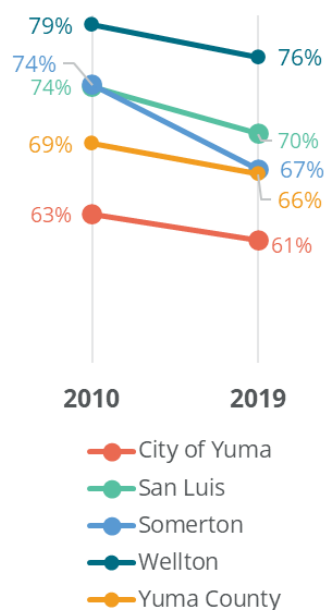
	2010		2019		2010-2019 Change	
	Units	Share of County	Units	Share of County	Units	Percent
City of Yuma	38,626	44%	40,676	43%	2,050	5%
San Luis	6,525	7%	8,737	9%	2,212	34%
Somerton	4,052	5%	4,925	5%	873	22%
Wellton	2,081	2%	2,141	2%	60	3%
Yuma County	87,850	100%	94,648	100%	6,798	8%
Arizona	2,844,526	-	3,076,048	-	231,522	8%

Note: 2019 5-year ACS data used for San Luis, Somerton, and Wellton.

Source: 2010 Census, 2019 1-year and 5-year ACS, and Root Policy Research.

Tenure. Figure II-4 shows homeownership rates and trends for the city of Yuma and surrounding jurisdictions. The city of Yuma has the lowest homeownership rate in the region at 61 percent, down from 2010 (63%). Wellton has the highest homeownership in the region at 76 percent. All cities and the county overall saw homeownership rates decline from 2010. In the state, the homeownership rate has remained flat at 65 percent.

Figure II-4.
Homeownership Rates by Jurisdiction, 2010 and 2019



Note:

2019 5-year ACS data used for San Luis, Somerton, and Wellton.

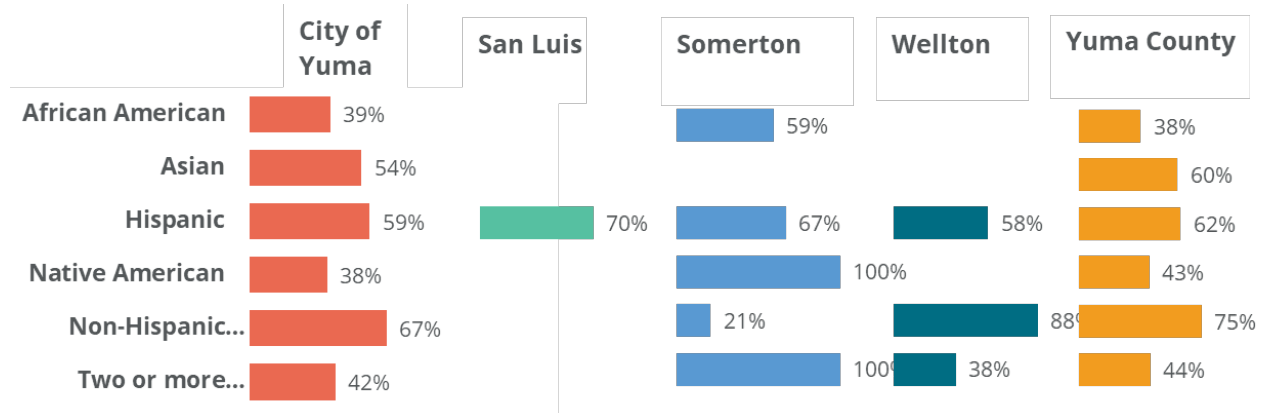
Source:

2010 Census, 2019 1-year and 5-year ACS, and Root Policy Research.

As shown below, the city of Yuma has lower homeownership rates than Yuma County across all race/ethnicity groups. Homeownership rates are particularly low for Native

Americans (29%), followed by African Americans (38%). Non-Hispanic Whites and Hispanics have the highest homeownership rates in both the city and the county.

Figure II-5.
Homeownership by Race/Ethnicity and Jurisdiction, 2019



Source: 2019 5-year ACS, and Root Policy Research.

Housing type. Over half (55%) of the housing stock in Yuma County is comprised of single family homes, followed mobile homes (30%), and apartment units with less than 50 units (6%). Figure II-6 presents the type of housing structure in Yuma County, the city of Yuma, and surrounding jurisdictions. The city of Yuma has a lower share of single family detached homes than San Luis and Somerton, and higher than Yuma County and Wellton (where half of the housing structures are mobile homes). The city of Yuma also has a higher share of apartment units compared to the other jurisdictions. Since 2010, the share of the different housing types has remained stable.

**Figure II-6.
Housing Type by Jurisdiction, 2019**

	City of Yuma	San Luis	Somerton	Wellton	Yuma County
Single family detached	57%	72%	79%	42%	55%
Single family attached (townhomes)	6%	1%	4%	3%	4%
Duplexes/triplexes/fourplexes	6%	3%	5%	1%	3%
Apartments/Condos (5-49 units)	9%	5%	8%	2%	6%
Apartments/Condos (50+ units)	3%	0%	0%	0%	1%
Mobile homes	18%	18%	4%	47%	30%
Boat, RV, van, etc.	0%	0%	0%	5%	2%
Total	100%	100%	100%	100%	100%

Note: 2019 5-year ACS data used for San Luis, Somerton, and Wellton.

Source: 2019 1-year and 5-year ACS, and Root Policy Research.

According to ACS estimates, the number of mobile homes in the city of Yuma has slightly increased since 2010 (from 7,100 units to 7,400) while median mobile home values have significantly decreased from \$50,200 in 2010 to \$37,700 in 2019.

Occupied housing by type and tenure. Figure II-7 displays occupied housing type overall and by tenure for Yuma County. Dominant housing types in the county are single family detached homes and mobile homes, making up more than 80 percent of the housing stock.

Attached homes—townhomes and condominiums, sometimes referred to as “missing middle” housing—make up less than 10 percent of the housing stock, as do apartments.

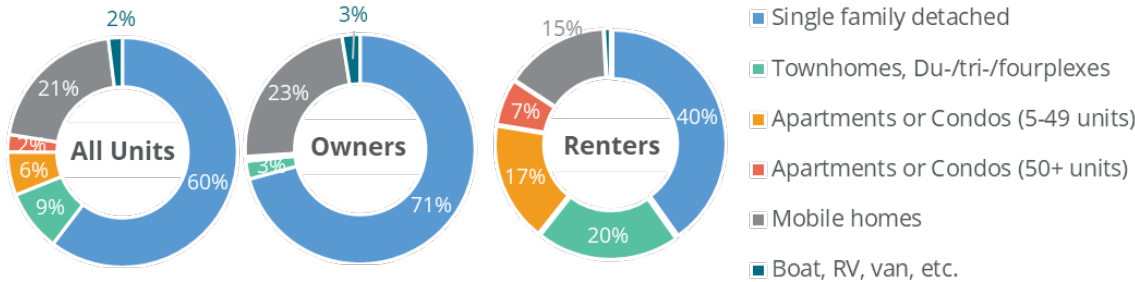
The majority of Yuma’s owners (71%) live in single family detached homes, followed by mobile homes (23%).

The majority of renters live in also live in single family detached homes (40%), followed by attached units—townhomes, du-/tri-/fourplexes (20%)—and apartment buildings with 5 to 49 units in the structure (17%). Five percent live in mobile homes.

Owners in the city of Yuma are more likely than county owners to live in single family detached homes (80%), and less likely to live in mobile homes (15%). Unlike the county, the majority of the city’s renters live in multifamily units (61%), most of which are townhomes, du-/tri-/fourplexes (26%) and apartment buildings with 5 to 49 units in the structure (24%).

Over one-third of renters live in single family detached homes (35%) and 5 percent live in mobile homes.

Figure II-7.
Occupied Housing by Type and Tenure, Yuma County, 2019



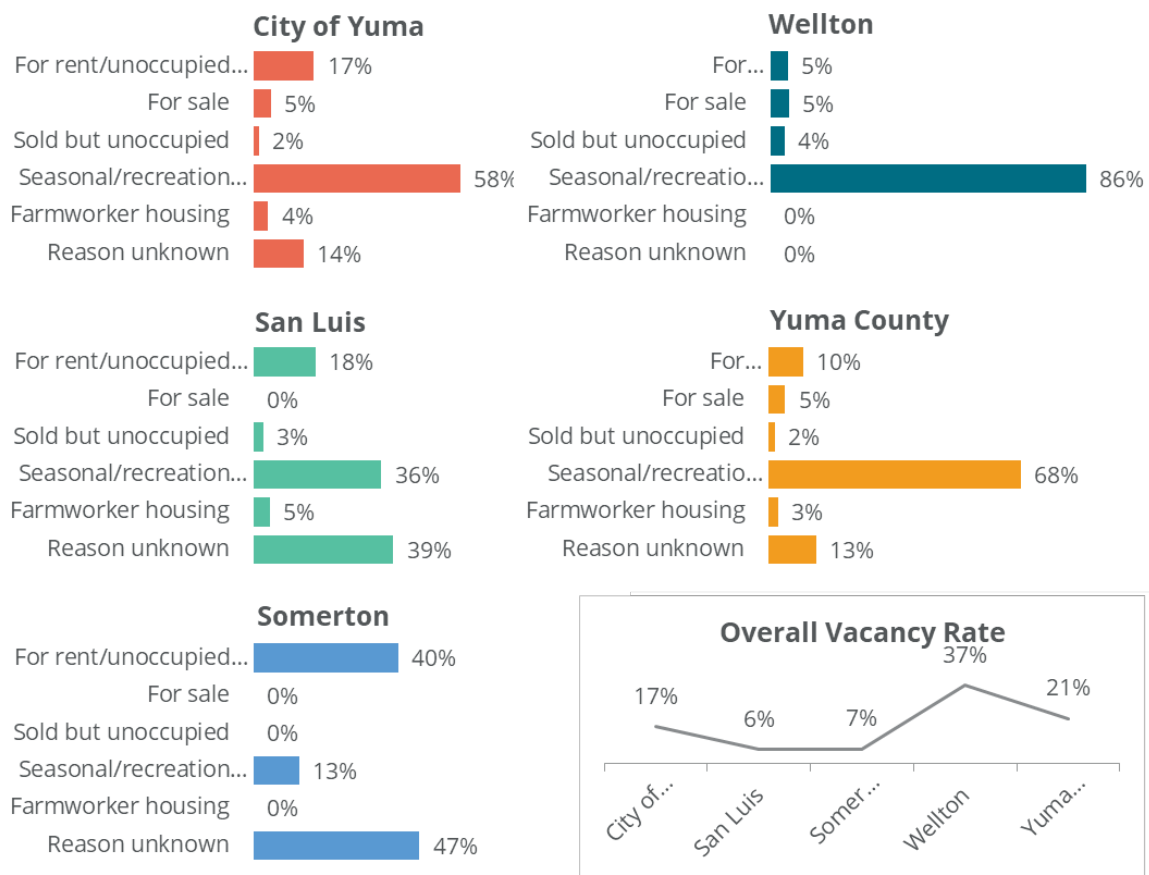
Note: Overall distribution is slightly different than the distribution in Figure II-6 because this figure looks at occupied housing units only.

Source: 2019 1-year ACS.

Vacancies. Figure II-8 below shows average vacancy rate by type for Yuma County, the city of Yuma, and surrounding jurisdictions.² As shown by the figure, the primary reason units are vacant is for seasonal and recreation use, followed by vacant rentals. The proportion of units vacant for recreational use is significant in nearly all communities. Wellton, which has the highest share of seasonal and recreational vacancies also has the highest vacancy rate among the jurisdictions.

² True vacancy rates are difficult to measure, due to the seasonal nature of housing in the county and cities. The best source remains the U.S. Census.

Figure II-8.
Vacant Units by Reason and Jurisdiction, 2019



Source: 2019 5-year ACS.

Household size and bedrooms. The average household size in Yuma County is 2.81 people, and size differs little by tenure: Owner-occupied units have an average household size of 2.82; renters, a lower 2.79. In the city of Yuma the average household size is 2.71, with renters having much smaller sizes: Owner-occupied units have an average size of 2.8 and renter-occupied units an average of 2.58.

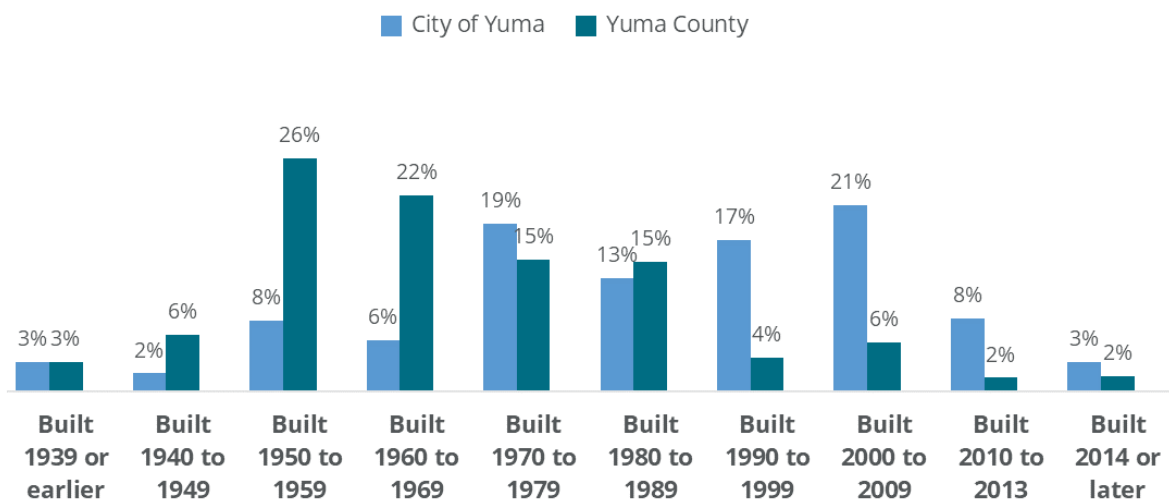
In Yuma County, around one third (37.5%) of housing units have three bedrooms and another 13 percent have four bedrooms. Around one fifth (22%) of units have two bedrooms; and another one fifth (20%) are one-bedroom units. In the city of Yuma, around one third (37.7%) of housing units have three bedrooms and another 18 percent have four bedrooms. Around one fifth (19.3%) of units have two bedrooms; and 16.5 percent are one-bedroom units.

Age of housing stock. Figure II-9 shows the distribution of the city of Yuma’s and Yuma County housing stock by age. Nearly all of Yuma’s housing stock was built after 1940, therefore reducing the risk of lead-based paint. Age of homes can be an important

indicator of housing condition: older houses tend to have more condition problems and are more likely to contain materials such as lead based paint. Just 2 percent of the housing units in Yuma were built before 1940 and 62 percent were built after 1980.

Yuma county has an older housing stock that will have more needs for repairs. Over half of the County’s housing stock (58%) was built before 1970 and is now over 50 years old.

Figure II-9.
Age of Housing Stock, City of Yuma, 2019



Source: 2019 1-year ACS.

Overcrowding. Other key factors to examine when evaluating housing condition are overcrowding and substandard units. Overcrowding in housing can threaten public health, strain public infrastructure, and points to an increasing need of affordable housing. This study uses HUD’s definition of having more than one person per room to identify overcrowded units and more than 1.5 persons per room to identify severely overcrowded units. Seven percent of the city’s households—or about 2,400 households—are overcrowded.

As shown in Figure II-10 below, overcrowding is a challenge for many renters. Renters have a higher likelihood than owners of being overcrowded and severely overcrowded in all jurisdictions. City of Yuma renters are less likely to be overcrowded than in other jurisdictions. San Luis has a relatively high proportion of overcrowded owners.

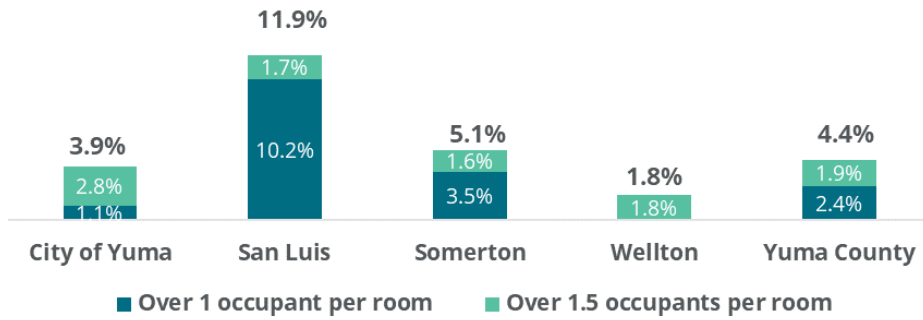
**Figure II-10.
Overcrowding by
Jurisdiction, 2019**

Note:
2019 5-year ACS data used for
San Luis, Somerton, and
Wellton.

Source:
2019 1-year and 5-year ACS, and
Root Policy Research.

	City of Yuma	San Luis	Somerton	Wellton	Yuma County
Percent Overcrowded					
Owners	4%	12%	5%	2%	4%
Renters	11%	28%	20%	15%	16%
Overall	7%	17%	10%	5%	8%
Percent Severely Overcrowded					
Owners	3%	2%	2%	2%	2%
Renters	9%	17%	6%	4%	9%
Overall	5%	6%	3%	2%	4%

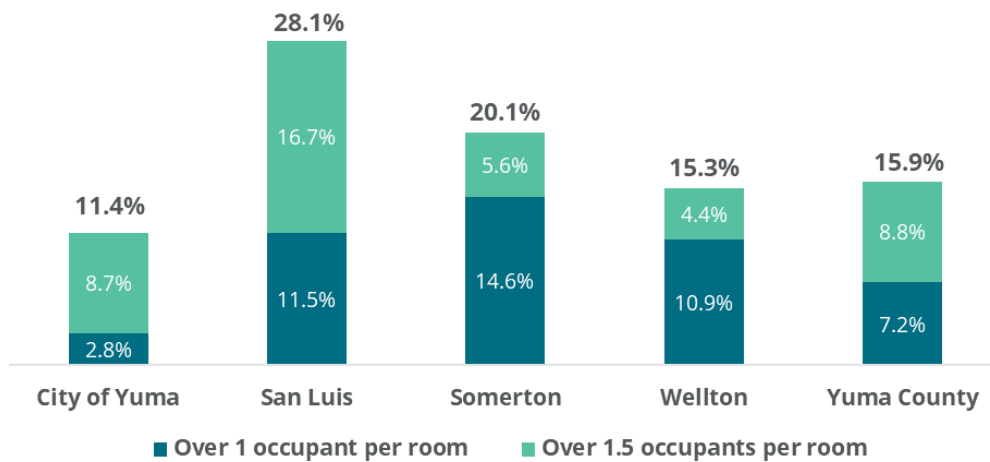
**Figure II-10a.
Percent Overcrowded, Owners, 2019**



Note: 2019 5-year ACS data used for San Luis, Somerton, and Wellton.

Source: 2019 1-year and 5-year ACS.

Figure II-10b.
Percent Overcrowded, Renters, 2019

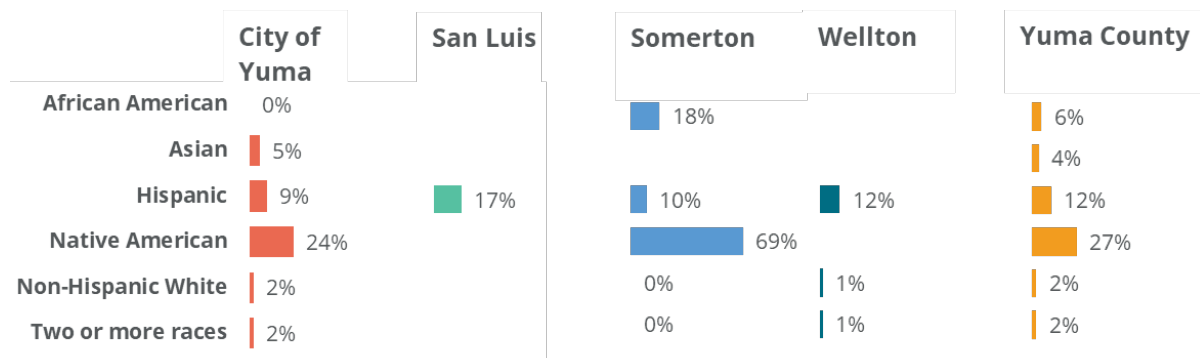


Note: 2019 5-year ACS data used for San Luis, Somerton, and Wellton.

Source: 2019 1-year and 5-year ACS.

The share of overcrowded households also varies by race and ethnicity. In the city of Yuma and Yuma County Hispanic and Native American households are more likely to be overcrowded than non-Hispanic Whites, as shown in Figure II-11.

Figure II-11.
Percent Overcrowded by Race/Ethnicity and Jurisdiction, 2019



Source: 2019 5-year ACS.

Housing condition. The 2019 1-year ACS reported that no occupied units in the city lacked complete plumbing facilities and 243 occupied housing units lacked complete kitchen facilities. These are considered substandard units and represent less than one percent of the city's total occupied housing units.

According to the 2020 Yuma County Resident Housing Choice Survey, the majority (80%) of survey respondents consider their home to be in good or excellent condition. The balance, 20 percent, report condition problems.

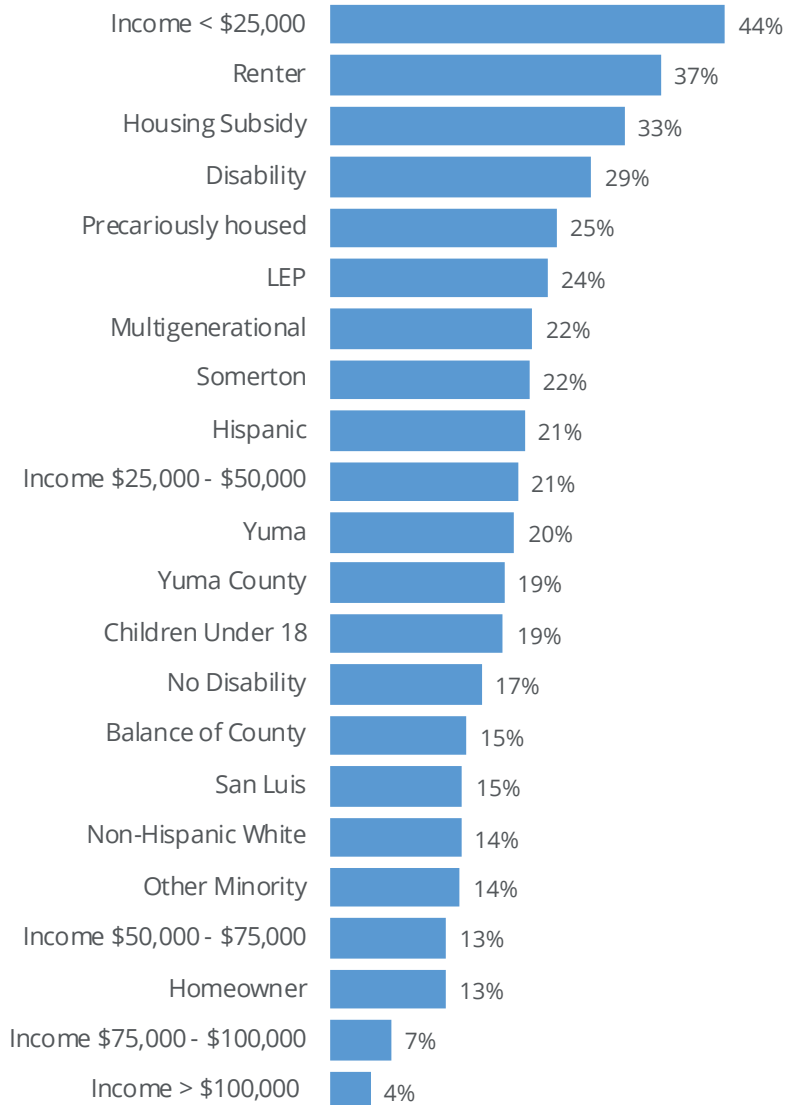
Figure II-12 presents the proportion of respondents who rate their home's condition as "fair" or "poor."

- More than two in five (44%) low income households and 37 percent of renters deem their home to be in fair/poor condition.
- One in three (33%) housing subsidy recipients live in fair/poor condition homes, as do 29 percent of households that include a member with a disability.
- Homeowners and higher income households are least likely to identify their home's condition as being fair or poor.

About 70 percent of respondents with homes they consider to be in fair or poor condition have repairs that need to be made. The most common needed repairs are to the roof, bathroom plumbing, flooring, kitchen appliances, kitchen plumbing, and to cooling systems. In most cases, the repairs have not been made because the homeowner "can't afford to make them" or because the landlord "refuses to make repairs."

Figure II-12.
How would you rate
the condition of your
home? (% Fair/Poor)

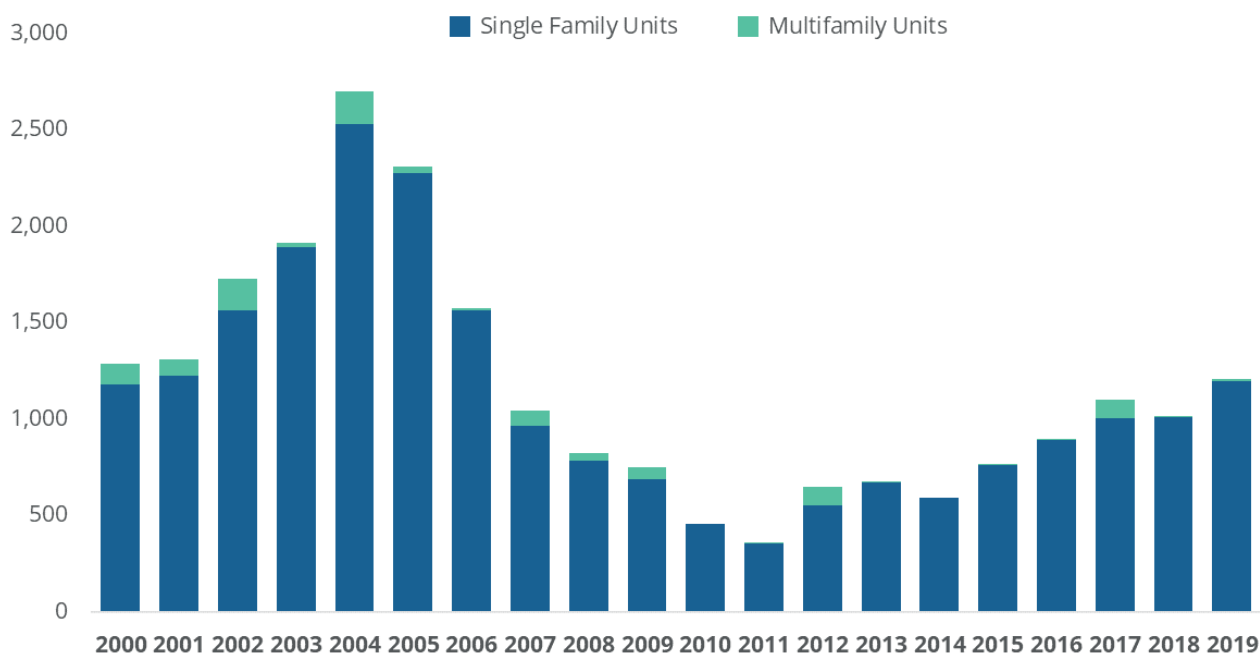
Source:
 Root Policy Research from the 2020
 Yuma County Resident Housing
 Choice Survey.



Similar to survey respondents, many of the renters who participated in focus groups described living in housing in fair or poor condition, including those with housing vouchers. It was not uncommon for participants in the focus group with residents with disabilities to share that landlords refuse to make repairs. These residents described feeling uncomfortable asking for repairs, and this was especially true of participants transitioning out of homelessness. Some landlords charge for repairs and there are waitlists for repairs as well. A participant noted that after living under substandard conditions she contacted Achieve and they handled the situation and helped her find a better place. Most participants just put up with the lack of maintenance and repairs, thinking that they should be grateful for having a place to live, or worry that if they ask for repairs their rent will increase.

Development activity. Over the past 2 decades, building permits have been dominated by single family units, the peak for multifamily units was in 2004 with 167 multifamily units permitted and all multifamily units were in multifamily structures of 5 or more units. As shown in Figure II-13 below, development activity drastically dropped during the financial recession and has just recently recovered to early 2000's levels.

Figure II-13.
Residential Building Permits, Yuma County, 2000-2019



Source: Census Building Permits Survey.

Over the last five years, around half of Yuma County residential permits were in the city of Yuma, one fourth in San Luis, one tenth in Somerton and 2 percent in Wellton. Over the same time period, 116 multi-family units were permitted in Yuma County, 92 percent of those were permitted in the city of Yuma, 4 percent in Somerton, and 2 percent in Wellton.

In the city of Yuma, according to City provided data, 3,565 residential permits have been issued since 2013. The vast majority, 88 percent were for new residential structures, 7 percent for manufactured homes, 3 percent for park model homes, 1 percent for multifamily units, and another one percent for farm worker housing.






















Profile of Renters and Owners

Figure II-14 summarizes characteristics of renters and owners in Yuma County. The figure displays the number and distribution of renter and owner households by demographic characteristics and also provides the homeownership rate by income, age group, household type and race/ethnicity.

- Owners tend to be older and earn higher incomes than renters (median income for renters is 61 percent of the median income for owners).
- Renters are more likely than owners to have children living in the home—41 percent of renters and 24 percent of owners are households with children.
- Renters are more likely than owners to be living in non-family households (e.g., living alone, living with roommates, or unmarried partners).
- Owners are more likely to be non-Hispanic White. Homeowners are particularly underrepresented among the African American community, although the small size of the African American population leads to large margins of error.

**Figure II-14.
Profile of Renters
and Owners,
Yuma County,
2019**

Source:
2019 1-year ACS.

	Renters		Owners		Ownership	
	Number	Percent	Number	Percent	Rate	Ownership Rate Charted
Total Households	24,943	100%	49,099	100%	66%	 66%
Median Income	\$32,499		\$53,586			
Income Distribution						
Less than \$25,000	9,069	36%	11,111	23%	55%	 55%
\$25,000 - \$50,000	7,482	30%	11,398	23%	60%	 60%
\$50,000 - \$75,000	3,658	15%	10,251	21%	74%	 74%
\$75,000 - \$100,000	3,672	15%	7,334	15%	67%	 67%
\$100000+	1,062	4%	9,005	18%	89%	 89%
Age of Householder						
Young millennials (15-24)	2,444	10%	545	1%	18%	 18%
All householders 25 and over	22,499	90%	48,554	99%	68%	 68%
Ages 25-34	6,399	26%	6,109	12%	49%	 49%
Ages 35-44	5,391	22%	5,962	12%	53%	 53%
Ages 45-64	5,800	23%	16,577	34%	74%	 74%
Ages 65 and older	4,909	20%	19,906	41%	80%	 80%
Household Type						
Family household without children	6,618	27%	25,294	52%	79%	 79%
Family household with children	10,163	41%	11,564	24%	53%	 53%
Nonfamily household - living alone	6,850	27%	9,798	20%	59%	 59%
Other nonfamily household	1,312	5%	2,443	5%	65%	 65%
Race/Ethnicity of Householder						
Non-Hispanic White	7,993	32%	23,261	47%	74%	 74%
Hispanic	15,045	60%	23,972	49%	61%	 61%
African American	907	4%	434	1%	32%	 32%
Asian	237	1%	631	1%	73%	 73%
Other minority	1,461	6%	2,339	5%	62%	 62%

Rental Market Trends and Affordability

Figure II-15 shows the median contract and gross (including utilities) rents in Yuma County, the city of Yuma, and surrounding jurisdictions for 2010 and 2019. Annual growth ranges from less than 1 percent (City of Yuma, Yuma County) to 4 percent (San Luis).

The city of Yuma has experienced slower growth in median rents than other jurisdictions since 2010. Yuma County overall has also experienced relatively slow growth in rents compared to the other jurisdictions.

Figure II-15.
Median Rent by
Jurisdiction, 2010
and 2019

Note:
2019 5-year ACS data used for San Luis, Somerton, and Wellton.

Source:
2019 1-year and 5-year ACS, and Root Policy Research.

	2010	2019	Compound Annual Growth Rate
Median gross rent			
City of Yuma	\$872	\$924	0.6%
San Luis	\$488	\$671	4.1%
Somerton	\$624	\$750	2.3%
Wellton	\$540	\$682	3.0%
Yuma County	\$781	\$829	0.7%
Median contract rent			
City of Yuma	\$671	\$712	0.7%
San Luis	\$383	\$519	3.9%
Somerton	\$462	\$596	3.2%
Wellton	\$451	\$565	2.9%
Yuma County	\$630	\$665	0.6%

Figure II-16 shows the median income by tenure and jurisdictions for 2010 and 2019. Overall median income in the city of Yuma has grown at a slower pace than all the jurisdictions and Yuma County since 2010.

The median income of renters in the city of Yuma has slightly outpaced the rate of growth in median rents. In San Luis and Wellton, median rents have grown significantly faster than median renter incomes since 2010.

**Figure II-16.
Median Income by Tenure
and Jurisdiction, 2010 and
2019**

Note:

2019 5-year ACS data used for San Luis,
Somerton, and Wellton.

Source:

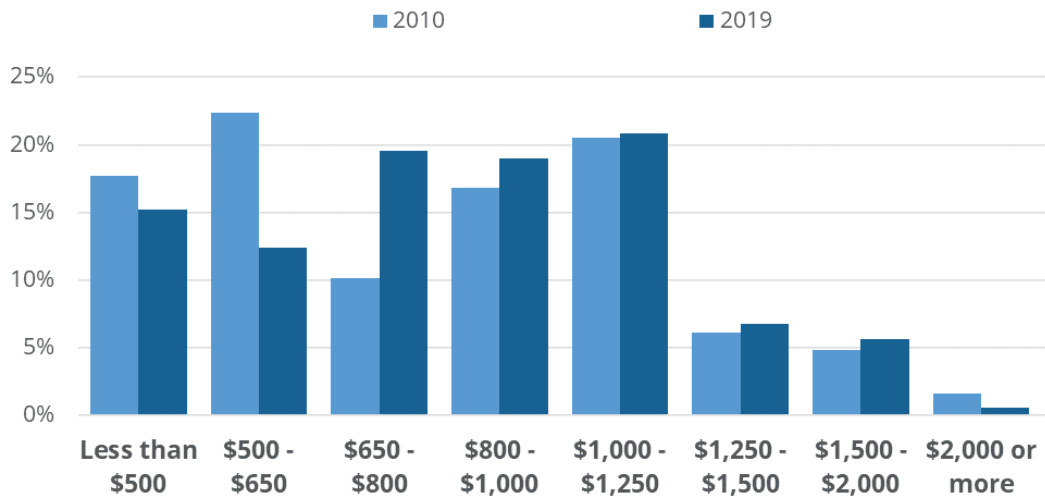
2010 1-year, 2019 1-year and 5-year ACS, and
Root Policy Research.

	2010	2019	Compound Annual Growth Rate
Owner Median Income			
City of Yuma	\$58,524	\$62,303	0.7%
San Luis	\$31,468	\$43,204	3.6%
Somerton	\$38,590	\$46,914	2.2%
Wellton	\$43,662	\$50,273	1.6%
Yuma County	\$51,436	\$53,586	0.5%
Renter Median Income			
City of Yuma	\$29,509	\$32,055	0.9%
San Luis	\$20,915	\$24,419	1.7%
Somerton	\$13,877	\$23,085	5.8%
Wellton	\$33,472	\$25,286	-3.1%
Yuma County	\$27,111	\$32,499	2.0%
Overall Median Income			
City of Yuma	\$45,789	\$47,249	0.3%
San Luis	\$25,622	\$37,255	4.2%
Somerton	\$28,996	\$38,315	3.1%
Wellton	\$42,564	\$43,342	0.2%
Yuma County	\$42,240	\$46,419	1.1%

The Yuma County's rental price distribution has changed since 2010. As shown in Figure II-17, in 2010 the distribution of rentals was skewed toward rentals priced below \$650, which represented 40 percent of rentals in 2010—in 2019, this share is down to 28 percent.

In the city of Yuma, in 2010 the distribution of rentals was skewed toward rentals priced below \$800, which represented 52 percent of rentals in 2010—in 2019, this share is down to 41 percent.

Figure II-17.
Rent Distribution, Yuma County, 2010 and 2019



Source: 2019 and 2010 1-year ACS.

Renter affordability. Figure II-18 shows the median gross rent in Yuma County and the City Yuma by number of bedrooms and the minimum income required to avoid being cost burdened. The median gross rent (including utilities) for a two bedroom apartment in the city of Yuma is \$913; it is \$819 in the county. To afford this rent without being cost burdened, households need to earn between \$32,760 and \$36,500 per year. More than half (54% and 53%) of renters in the city of Yuma and Yuma County renters earn less than \$35,000.

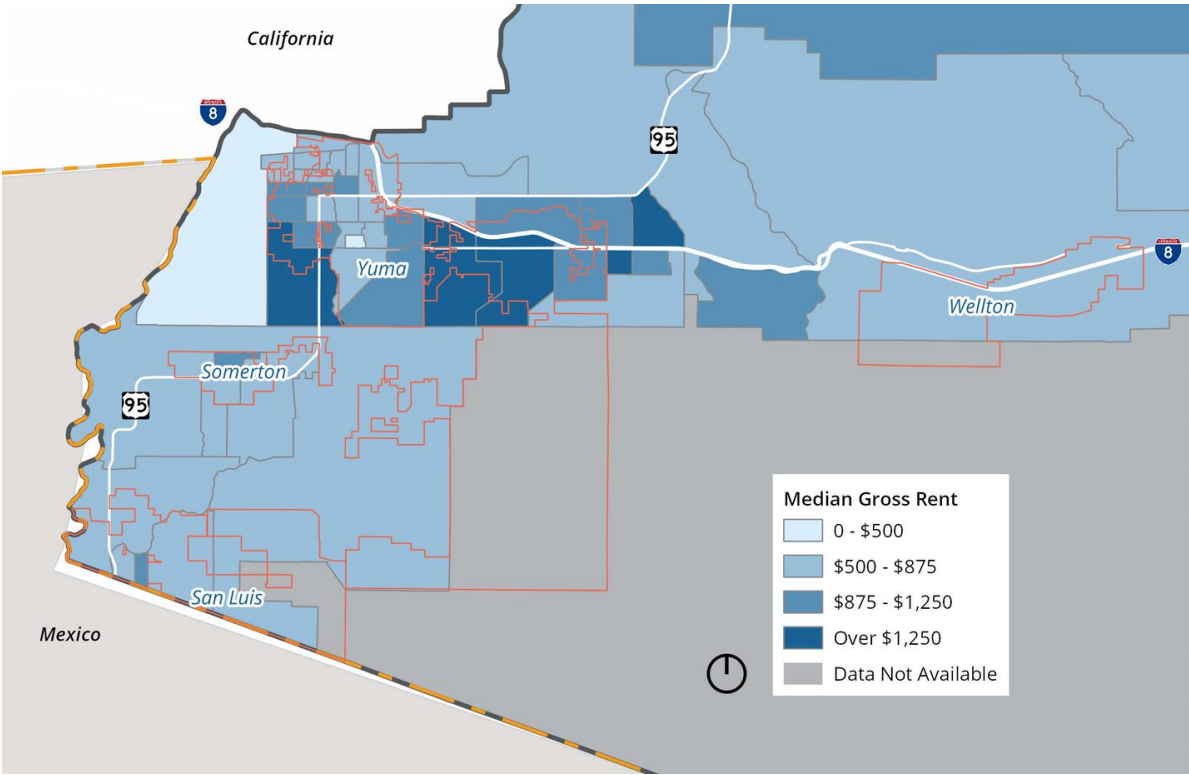
Figure II-18.
Median Rent (including utilities) and Income to Afford, Yuma County and City of Yuma, 2019

Source:
 2019 1-year ACS, and Root Policy Research

Rental Size	Median Rent	Income Required
City of Yuma		
Studio	\$701	\$28,040
1 bedroom	\$675	\$27,000
2 bedrooms	\$913	\$36,520
3 bedrooms	\$1,124	\$44,960
4 bedrooms	\$1,389	\$55,560
Yuma County		
Studio	\$571	\$22,840
1 bedroom	\$661	\$26,440
2 bedrooms	\$819	\$32,760
3 bedrooms	\$1,039	\$41,560
4 bedrooms	\$1,336	\$53,440

Figure II-19 displays the median gross rent (from the ACS) by census tract. The lowest rents tend to be located in the western part of Yuma County and central Yuma. Other areas with median rents between \$500 to \$875 are located in Wellton, Somerton, the San Luis, and the central and northern parts of the city of Yuma.

Figure II-19.
Median Rent, by Census Tract, Yuma County, 2019



Source: 2019 5-year ACS, and Root Policy Research.

Housing costs. Figures II-21 and II-22 compare median housing costs using data from the 2020 Yuma County Resident Housing Choice Survey. As shown, median rent and mortgage vary by jurisdiction, but utilities and Internet costs are fairly similar; utility costs range from \$300 per month in the Balance of County to \$350 per month among San Luis and Somerton respondents.

**Figure II-21.
Median Monthly
Housing Costs
by Jurisdiction,
Tenure, and
Household
Income, 2021**

Note:
n/a = not applicable. -
Sample size too small to
report.

Source:
Root Policy Research from
the 2020 Yuma County
Resident Housing Choice
Survey.

	Median Rent	Median Mortgage	Median Utilities	Median Internet
Jurisdiction				
San Luis	\$600	\$800	\$350	\$75
Somerton	\$550	\$830	\$350	\$70
Yuma	\$750	\$980	\$320	\$70
Balance of County	\$900	\$900	\$300	\$70
Yuma County	\$700	\$950	\$325	\$71
Tenure				
Homeowner	n/a	\$950	\$350	\$75
Renter	\$700	n/a	\$300	\$70
Precariously Housed	\$500	n/a	\$300	\$70
Income				
Income < \$25,000	\$600	\$744	\$292	\$65
Income \$25,000 up to \$50,000	\$705	\$800	\$350	\$75
Income \$50,000 up to \$75,000	-	\$900	\$325	\$75
Income \$75,000 up to \$100,000	-	\$1,013	\$320	\$75
Income > \$100,000	-	\$1,351	\$360	\$75

**Figure II-22.
Median Monthly
Housing Costs by
Selected
Characteristics**

Note:

n/a = not applicable. – Sample size too small to report. Samples sizes too small (<40) to report any housing costs data for Other Minority and Housing Subsidy respondents.

Source:

Root Policy Research from the 2020 Yuma County Resident Housing Choice Survey.

	Median Rent	Median Mortgage	Median Utilities	Median Internet
Ethnicity				
Hispanic	\$680	\$900	\$350	\$75
Non-Hispanic White	\$800	\$1,000	\$325	\$71
Limited English Proficient				
LEP	\$600	\$800	\$340	\$70
Not LEP	\$750	\$978	\$325	\$71
Disability				
Disability	-	\$954	\$350	\$75
No Disability	\$725	\$956	\$325	\$70
Household Composition				
Multigenerational	\$652	\$956	\$400	\$71
Children	\$700	\$962	\$350	\$75

HUD Fair Market Rents. Figure II-23 below shows the 2020 and 2021 Fair Market Rents (FMRs) for Yuma County. As shown, FMRs for 2020 for efficiency, 1 and 2 bedroom rentals are lower than the median gross rents in the city of Yuma in 2019 (Figure II-18)—and likely significantly lower for 2021. In addition, FMRs for 2021 for efficiency, 1 and 2 bedroom rentals are lower than the median gross rent (rent plus utilities in Figures II-21 and II-22 above) reported by residents surveyed. Removing the utilities payment from the FMR as reported by residents would leave a rent payment of around \$575 per month, and only about one-quarter of rental units rent at this level.

Given that according to 2019 ACS estimates 56 percent of renters in Yuma County and 60 percent of city of Yuma renters occupy housing units with less than 3 bedrooms, FMRs for Yuma County appear to be too low for the area.

**Figure II-23.
Fair Market Rents,
Yuma County, 2020
and 2021**

Source:

HUD USER.

Rental Size	2020	2021
Efficiency	\$572	\$665
1 bedroom	\$621	\$705
2 bedrooms	\$816	\$927
3 bedrooms	\$1,177	\$1,321
4 bedrooms	\$1,433	\$1,605

Lower-than-market FMRs have the effect of limiting the power of choice in the Housing Choice Voucher program by reducing the neighborhoods in which vouchers can be used.

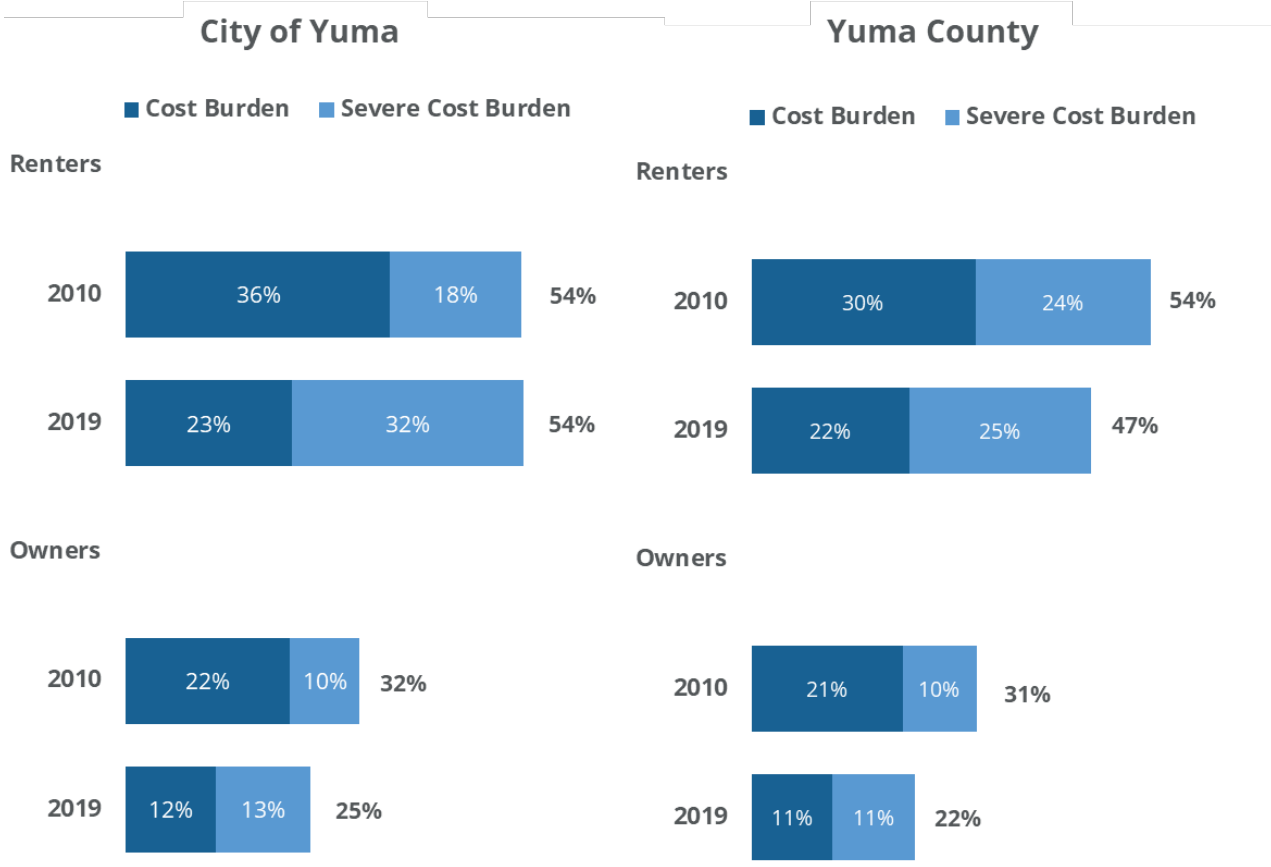
This typically leads to segregation of lower income households in the most affordable neighborhoods, many of which have low access to economic opportunity.

Cost burden. In the city of Yuma and Yuma County renters are more likely to be cost burdened than homeowners—and renter cost burden is very high. There has been a meaningful reduction in the share of owner households that are cost burdened between 2010 and 2019 but no reduction for renters in the city of Yuma, as shown in Figure II-24. Yuma County has seen a reduction in cost burden for both owners and renters.

In the city of Yuma the reduction in owner cost burden is concentrated among cost burdened households paying over 30 percent but less than 50 percent in housing costs, while the share severely cost burdened of owner households increased slightly during that same period. For renters, the share of households severely cost burdened increased significantly from 18 to 32 percent since 2010.

In the city of Yuma altogether, over half (54%) percent of all renters, more than 7,000 renter households, are cost burdened, spending 30 percent or more of their income on housing costs. Of these, over 4,100 households are severely cost burdened, paying more than 50 percent of their income on housing costs. Owners face lower rates of cost burden.

Figure II-24.
Cost Burdened Owners and Renters, 2010 and 2019



Source: 2010 and 2019 1-year ACS.

Figure II-25 below shows rates of cost burden by jurisdiction and tenure. Owners are most likely to be cost burdened in Somerton (39%), and renters are most likely to be cost burdened in the city of Yuma (54%), although San Luis and Wellton also have renter cost burdened rates of more than 50 percent.

Figure II-25.
Cost Burden, by Jurisdiction and Tenure, 2019

	Owners			Renters		
	% Cost Burden	% Severe Cost Burden	% Total Cost Burden	% Cost Burden	% Severe Cost Burden	% Total Cost Burden
City of Yuma	12%	13%	25%	23%	32%	54%
San Luis	20%	9%	29%	22%	29%	51%
Somerton	22%	17%	39%	27%	18%	45%
Wellton	15%	5%	21%	15%	37%	52%
Yuma County	11%	11%	22%	22%	25%	46%

Note: 5-year estimates used for San Luis, Somerton, and Wellton.

Source: 2019 1-year and 5-year ACS, and Root Policy Research.

Gaps in the rental market. To examine how well the Yuma County’s current housing market meets the needs of its residents Root Policy Research conducted a modeling effort called a “gaps analysis.” The analysis compares the supply of housing at various price points to the number of households who can afford such housing. If there are more housing units than households, the market is “oversupplying” housing at that price range. Conversely, if there are too few units, the market is “undersupplying” housing. The gaps analysis conducted for renters in Yuma County addresses both rental affordability and ownership opportunities for renters who want to buy.

Figure II-26 compares the number of renter households in Yuma County in 2019, their income levels, the maximum monthly rent they could afford without being cost burdened, and the number of units in the market that were affordable to them. The “Gap” column shows the difference between the number of renter households and the number of affordable rental units. Negative numbers indicate a shortage of units at the specific income level; positive units indicate an excess of units.

**Figure II-26.
Mismatch in Rental Market, Yuma County, 2019**

Renter Incomes	Maximum Affordable Gross Rent	Rental Demand (Current Renters)		Rental Supply (Current Units)		Gap
		Number	Percent	Number	Percent	
Less than \$5,000	\$125	2,182	9%	0	0%	(2,182)
\$5,000 to \$9,999	\$250	1,860	7%	974	4%	(886)
\$10,000 to \$14,999	\$375	2,122	9%	1,362	5%	(760)
\$15,000 to \$19,999	\$500	1,576	6%	1,671	6%	95
\$20,000 to \$24,999	\$625	1,329	5%	2,720	10%	1,391
\$25,000 to \$34,999	\$875	4,040	16%	7,631	29%	3,591
\$35,000 to \$49,999	\$1,250	3,442	14%	8,520	32%	5,078
\$50,000 to \$74,999	\$1,875	3,658	15%	2,886	11%	(772)
\$75,000 to \$99,999	\$2,500	3,672	15%	523	2%	(3,149)
\$100,000 to \$149,999	\$3,750	1,027	4%	0	0%	(1,027)
\$150,000 +	\$3750+	35	0%	0	0%	(35)
Total/Low Income Gap		24,943	100%	26,286	100%	(3,734)

Note: Low Income Gap refers to the total gap for households with income below \$20,000.

Source: 2019 1-year ACS, and Root Policy Research.

The gaps analysis in Figure II-26 shows that:

- One third of renters (about 7,740 households) living in Yuma County earn less than \$20,000 per year and need rental units of \$500/month and less. These renters need units that cost less than \$500 per month to avoid being cost burdened. Just 15 percent of rental units (4,000 units) in the city rent for less than \$500/month. This leaves a “gap,” or shortage, of 3,734 units for these low income households.
- Most rental units in Yuma rent for between \$875 and \$1,875 per month—nearly 60 percent of rental units fall within this range. There are approximately 7,500 renter households who can afford rents in this range and over 16,000 units priced appropriately for them, leaving a surplus of 8,500 units.

The “shortage” shown in for higher income renters (earning more than \$50,000 per year) suggests those renters are spending less than 30 percent of their income on housing—perhaps in order to save for a down payment on a home.

Figure II-27 below, shows the same analysis for the city of Yuma.

**Figure II-27.
Mismatch in Rental Market, City of Yuma, 2019**

Renter Incomes	Maximum Affordable Gross Rent	Rental Demand (Current Renters)		Rental Supply (Current Units)		Gap
		Number	Percent	Number	Percent	
Less than \$5,000	\$125	1,713	12%	10	0%	(1,703)
\$5,000 to \$9,999	\$250	838	6%	489	3%	(349)
\$10,000 to \$14,999	\$375	1,091	8%	503	3%	(588)
\$15,000 to \$19,999	\$500	833	6%	761	5%	(72)
\$20,000 to \$24,999	\$625	500	4%	1,100	8%	600
\$25,000 to \$34,999	\$875	2,416	18%	4,114	29%	1,698
\$35,000 to \$49,999	\$1,250	2,357	17%	5,308	37%	2,951
\$50,000 to \$74,999	\$1,875	1,717	12%	1,752	12%	35
\$75,000 to \$99,999	\$2,500	1,645	12%	367	3%	(1,278)
\$100,000 to \$149,999	\$3,750	637	5%	6	0%	(631)
\$150,000 +	\$3750+	35	0%	0	0%	(35)
Total/Low Income Gap		13,782	100%	14,411	100%	(2,712)

Note: Low Income Gap refers to the total gap for households with income below \$20,000.

Source: 2019 1-year and 5-year ACS, and Root Policy Research.

In the city of Yuma:

- One third of renters (about 4,400 households) living in Yuma earn less than \$20,000 per year. These renters need units that cost less than \$500 per month to avoid being cost burdened. Just 12 percent of rental units (1,700 units) in the city rent for less than \$500/month. This leaves a “gap,” or shortage, of 2,712 units for these low income households.
- Similar to the county, the market is over supplying units in the \$875 to \$1,875/month rent range. There are fewer than 5,000 renters who can afford rents priced in this range compared to a supply of nearly 9,500 units, leaving a surplus of around 4,500 units.

It is important to note that renters in the income brackets where gaps exist are not homeless. Those renters who cannot find affordably priced rentals are living in units that cost more than they can afford. These households are “cost burdened.” Who are the

renters who struggle to pay their rent? Some of these renters are students.³ These households are also working residents earning low wages, residents who are unemployed and residents who are disabled and cannot work.

Change in the rental gaps and reason for increase. Figure II-28 shows rental gaps for Yuma County in both 2010 and 2019 to evaluate changes in market trends and needs. Rental gaps have significantly changed during the past 9 years. In 2010 there was a 2,856 unit shortage for households earning less than \$20,000. In 2019, this gap increased to 3,734 units.

This increase was due to units that had been priced below \$500 sliding over into higher price brackets combined with an increase in households earning less than \$5,000.

³ Data limitations make it difficult to separate out renters who are students and may receive assistance paying rent from parents, student loans and/or other non-income sources.

Figure II-28.
Gaps in Rental Market, Yuma County, 2010 and 2019

Renter Incomes	Maximum Affordable Gross Rent	2010					2019					2010-2019 Change	
		Rental Demand (Current Renters)		Rental Supply (Current Units)			Rental Demand (Current Renters)		Rental Supply (Current Units)			Renters	Units
		Number	Percent	Number	Percent	Gap	Number	Percent	Number	Percent	Gap		
Less than \$5,000	\$125	991	5%	245	1%	(746)	2,182	9%	0	0%	(2,182)	1,191	(245)
\$5,000 to \$9,999	\$250	1,931	10%	648	3%	(1,283)	1,860	7%	974	4%	(886)	(71)	326
\$10,000 to \$14,999	\$375	1,366	7%	760	4%	(606)	2,122	9%	1,362	5%	(760)	756	601
\$15,000 to \$19,999	\$500	2,325	12%	2,104	10%	(221)	1,576	6%	1,671	6%	95	(749)	(433)
\$20,000 to \$24,999	\$625	2,021	11%	3,759	18%	1,738	1,329	5%	2,720	10%	1,391	(692)	(1,039)
\$25,000 to \$34,999	\$875	3,604	19%	4,437	21%	833	4,040	16%	7,631	29%	3,591	436	3,195
\$35,000 to \$49,999	\$1,250	2,787	15%	6,636	31%	3,849	3,442	14%	8,520	32%	5,078	655	1,884
\$50,000 to \$74,999	\$1,875	2,535	13%	2,057	10%	(478)	3,658	15%	2,886	11%	(772)	1,123	829
\$75,000 to \$99,999	\$2,500	948	5%	590	3%	(358)	3,672	15%	523	2%	(3,149)	2,724	(67)
\$100,000 to \$149,999	\$3,750	477	3%	1,590	7%	1,113	1,027	4%	0	0%	(1,027)	550	(1,590)
\$150,000 +	\$3750+	46	0%	0	0%	(46)	35	0%	0	0%	(35)	(11)	0
Total/Low Income Gap		19,031	100%	21,236	100%	(2,856)	24,943	100%	26,286	100%	(3,734)	5,912	5,050

Note: Low Income Gap refers to the total gap for households with income below \$20,000.

Source: 2010 and 2019 1-year ACS, and Root Policy Research.

Figure II-29 shows rental gaps in both 2010 and 2019 for the city of Yuma. In 2010 there was a 614 unit shortage for households earning less than \$20,000, and the shortage was concentrated among households earning less than \$10,000. In 2019, this gap increased to 2,712 and expanded to include households earning more than \$10,000.

This increase was due to units that had been priced between \$375 and \$500 sliding over into higher price brackets combined with an increase in households earning less than \$15,000.

Figure II-29.
Gaps in Rental Market, City of Yuma, 2010 and 2019

Renter Incomes	Maximum Affordable Gross Rent	2010					2019					2010-2019 Change	
		Rental Demand (Current Renters)		Rental Supply (Current Units)			Rental Demand (Current Renters)		Rental Supply (Current Units)				
		Number	Percent	Number	Percent	Gap	Number	Percent	Number	Percent	Gap	Renters	Units
Less than \$5,000	\$125	745	6%	86	1%	(659)	1,713	12%	10	0%	(1,703)	968	(75)
\$5,000 to \$9,999	\$250	547	5%	359	3%	(188)	838	6%	489	3%	(349)	291	129
\$10,000 to \$14,999	\$375	693	6%	948	7%	255	1,091	8%	503	3%	(588)	398	(444)
\$15,000 to \$19,999	\$500	1,333	12%	1,311	9%	(22)	833	6%	761	5%	(72)	(500)	(550)
\$20,000 to \$24,999	\$625	1,092	9%	1,720	12%	628	500	4%	1,100	8%	600	(592)	(620)
\$25,000 to \$34,999	\$875	2,599	23%	4,198	29%	1,599	2,416	18%	4,114	29%	1,698	(183)	(84)
\$35,000 to \$49,999	\$1,250	1,732	15%	3,909	27%	2,177	2,357	17%	5,308	37%	2,951	625	1,399
\$50,000 to \$74,999	\$1,875	1,783	15%	1,432	10%	(351)	1,717	12%	1,752	12%	35	(66)	320
\$75,000 to \$99,999	\$2,500	633	5%	392	3%	(241)	1,645	12%	367	3%	(1,278)	1,012	(25)
\$100,000 to \$149,999	\$3,750	321	3%	0	0%	(321)	637	5%	6	0%	(631)	316	6
\$150,000 +	\$3750+	46	0%	0	0%	(46)	35	0%	0	0%	(35)	(11)	0
Total/Low Income Gap		11,524	100%	14,355	100%	(614)	13,782	100%	14,355	100%	(2,712)	2,258	56

Note: Low Income Gap refers to the total gap for households with income below \$20,000.

Source: 2019 1-year ACS and 5-year ACS, 2010 1-year and 5-year ACS, and Root Policy Research.

Ownership Market Trends and Affordability

This section discusses ownership market trends and affordability in Yuma County, the city of Yuma, and surrounding jurisdictions.

Median home values. Figure II-30 shows the median home values for the city of Yuma, Yuma County and surrounding jurisdictions for 2010 and 2019. During this period, the city of Yuma, Yuma County, and Wellton experienced modest home value appreciation, while San Luis and Somerton home values show a decrease in price—however, data from these smaller jurisdictions are composed of 5-year averages, therefore pick up variation in prices during the financial recession and recovery.

Figure II-30.
Median Home Value by
Jurisdiction, 2010 and 2019

Note:

2019 5-year ACS data used for San Luis, Somerton, and Wellton.

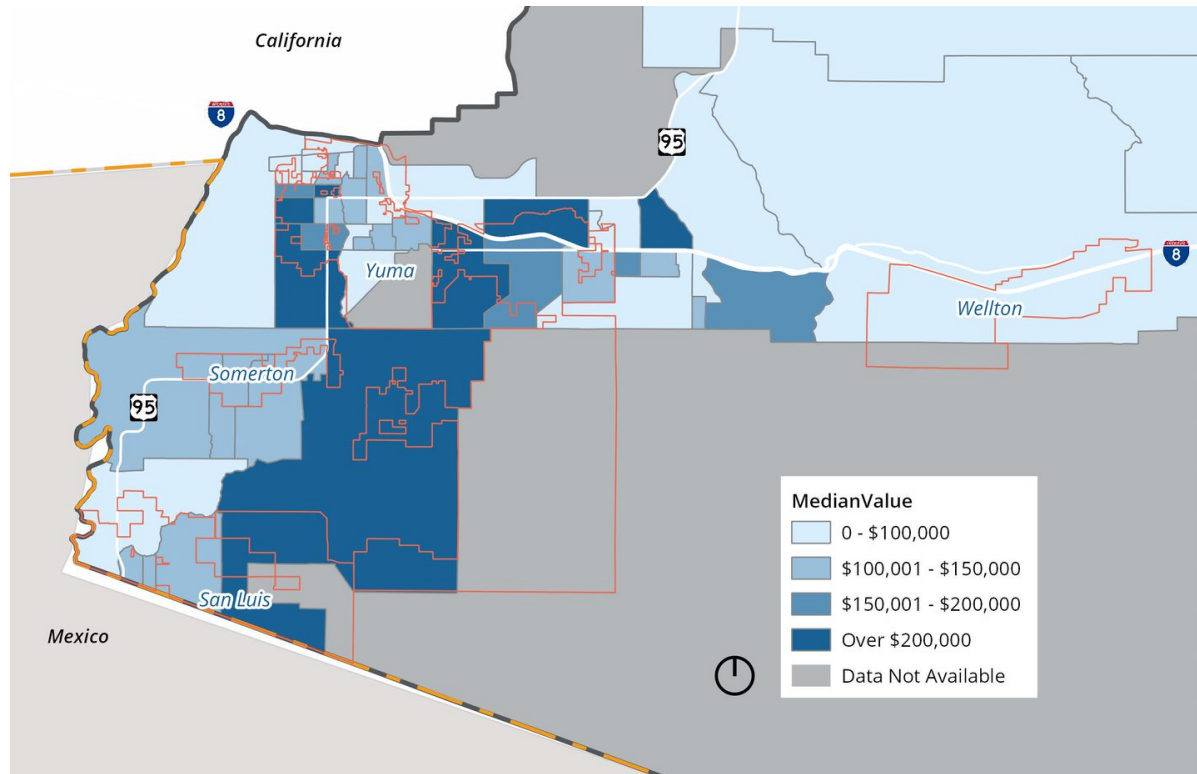
Source:

2010 and 2019 1-year and 5-year ACS, and Root Policy Research.

	2010	2019	Annual Growth Rate
City of Yuma	\$146,900	\$163,900	1.2%
San Luis	\$120,900	\$117,400	-0.4%
Somerton	\$143,600	\$127,000	-1.5%
Wellton	\$65,000	\$79,600	2.6%
Yuma County	\$131,800	\$139,100	0.6%

Figure II-31 presents a map of median home values in Yuma County by Census tract. Pockets of affordable home values are located in Wellton, Somerton, the western part of San Luis, and the central and northern parts of the city of Yuma.

Figure II-31.
Median Home Value by Census Tract, Yuma County, 2019



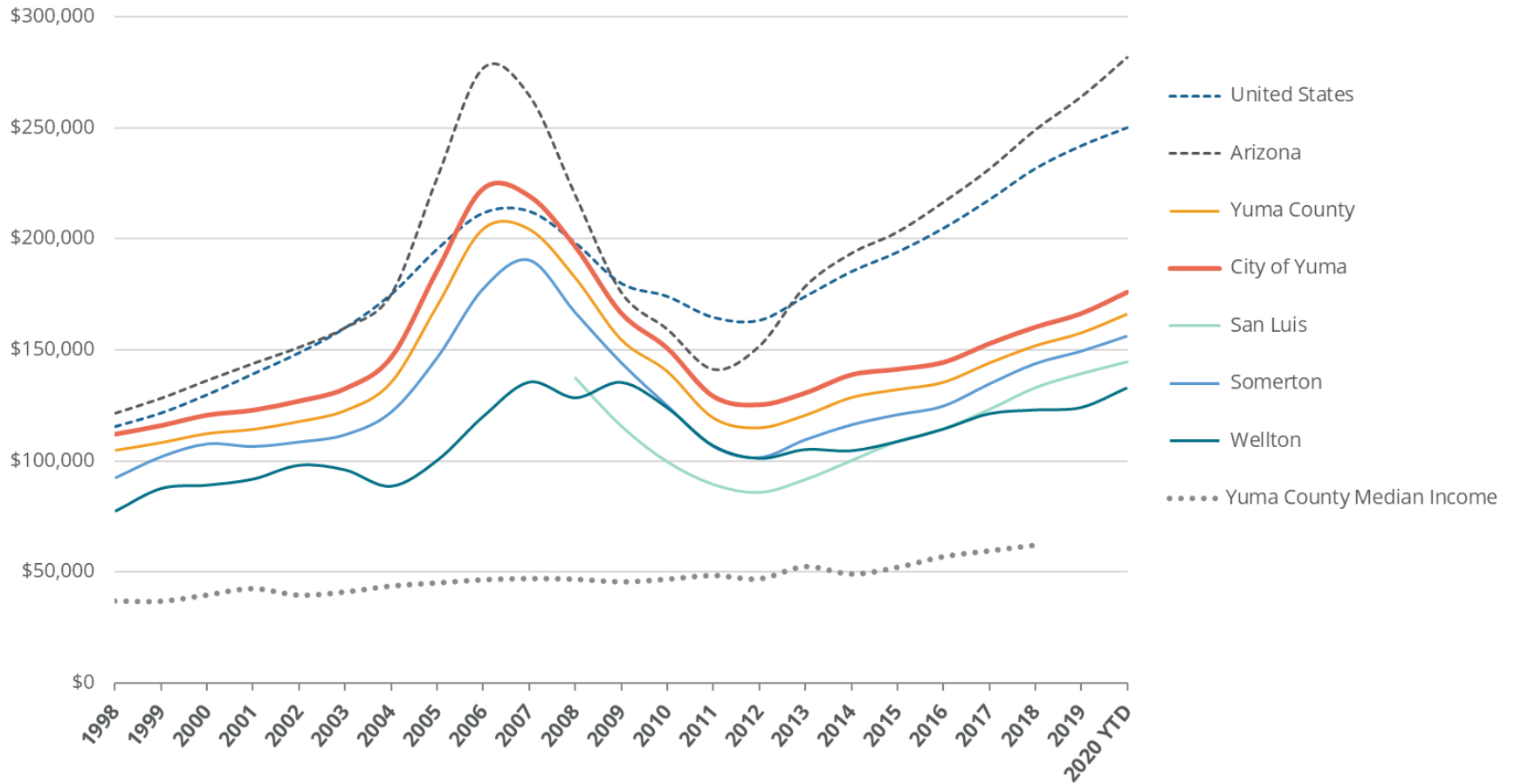
Source: 2019 5-year ACS and Root Policy Research.

Price trends. Figure II-32 shows the city of Yuma and Yuma County’s median home price trends from 1998 through 2020. Other communities, the State of Arizona, and U.S. home values are included for comparison. Trends in Yuma County’s median income are also presented in the graphic to compare home price shifts to income shifts.

As shown in the figure, price trends in the city of Yuma closely followed Arizona’s trends up until 2010. The housing bubble was more severe in Arizona than in the U.S. Beginning in 2011, home prices in Arizona began to accelerate at a faster pace than Yuma and surrounding communities. By 2014 Arizona had surpassed national home prices and has now reached the recession peak. In contrast, home price appreciation has been more modest in the city of Yuma and surrounding communities. At the peak of the housing bubble the median home value in the city of Yuma was \$222,600, still \$46,000 higher than the year to date median value of \$176,000.

Figure II-32.

Median Zillow Home Price Index of All Homes, City of Yuma and Surrounding Communities, 1997 to 2020YTD



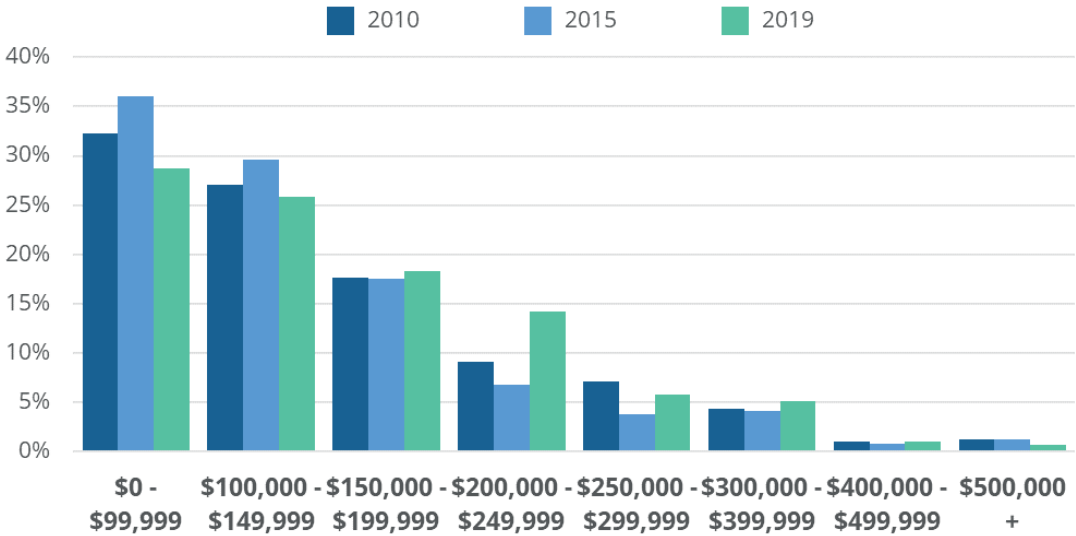
Note: Includes both single family detached and condo units, data for 2020 YTD include January through July.

Source: Zillow Home Value Index and Root Policy Research.

Price distribution. Figures II-33 and II-34 show the price distribution of home values in 2010, 2015, and 2019 for the city of Yuma and Yuma County. In 2015, the area had higher levels of affordability than in 2010 and 2019, which is to be expected given that prices were still correcting in 2010 after the housing bubble.

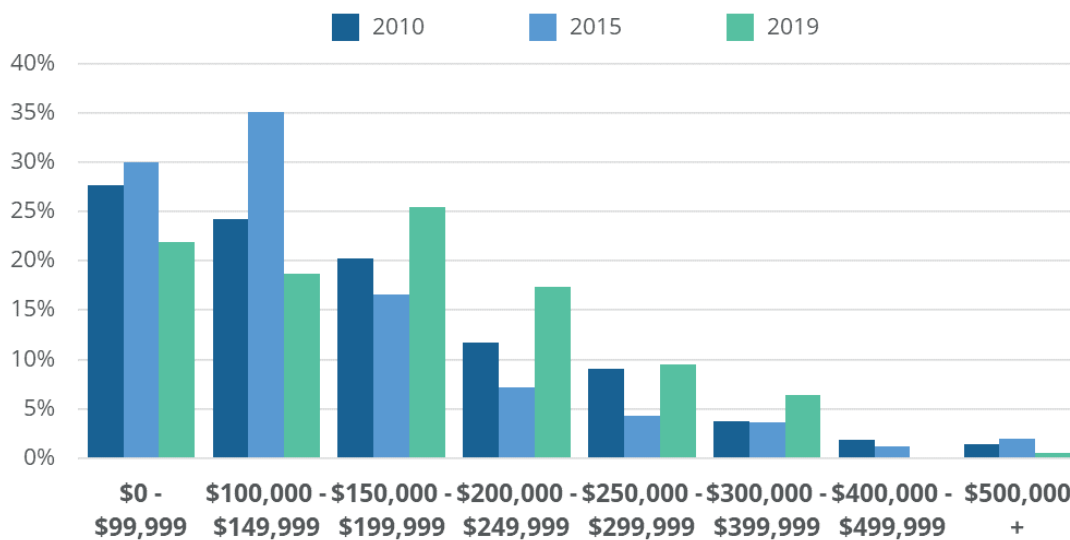
The price distribution in 2019 for the city of Yuma and Yuma County has seen an increase in homes valued above \$150,000, more so in the city of Yuma. In 2015, 35 percent of homes were valued above \$150,000 and in 2019 the share has increased to 59 percent, while the share of homes valued below \$150,000 has decreased from 65 to 41 percent.

Figure II-33.
Home Value Distribution, Yuma County, 2010, 2015, and 2019



Source: 2019 1-year ACS.

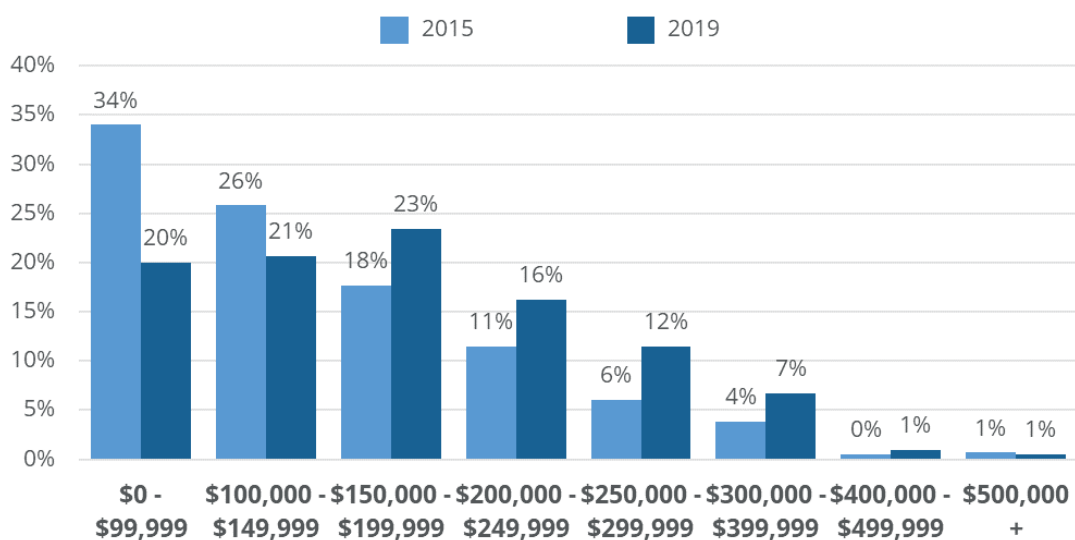
Figure II-34
Home Value Distribution, City of Yuma, 2010, 2015, and 2019



Source: 2019 1-year ACS.

For sale product types. Figure II-35 below shows the distribution of homes sold during 2015 and in 2019 through July of 2020 in Yuma County according to MLS data. The median sold price in 2019/20 was \$166,750, up 28 percent from the median sold price of \$130,000 in 2015. The share of homes priced below \$150,000 decreased from 60 percent in 2015 to 41 percent in 2019/20.

Figure II-35.
Sold Price Distribution, Yuma County, 2015 and 2019/20



Note: Data for 2020 cover home sales from January through July.

Source: MLS, and Root Policy Research.

Figure II-36 below shows the characteristics of homes sold in 2019/20 in Yuma County. Most of the sold homes, 71 percent, were located in the city of Yuma, with 80 percent of newly constructed sold homes in the city.

Among product types, condos/townhomes and mobile homes are considerably more affordable than single family homes and new construction: 62 percent of condos/townhomes and 95 percent of mobile homes were sold below \$150,000, compared to 17 percent of single family and just 2 percent of new construction homes. On average, sold homes were around 1,500 square feet and had 3 bedroom and 2 bathrooms, with mobile homes on the smaller size (average of 1,000 square feet, 2 bedrooms and 1 1/2 bathrooms). The average year built of sold homes was 1995, and the average number of days on market was around 100 days. Condos/townhomes stayed on the market for 87 days on average, potentially indicating slightly higher demand for these more affordable alternative unit types.

Figure II-36.
Sold Home Characteristics, Yuma County, 2019/20

	Single Family	Condo/ Townhome	Mobile Home	New Construction	Total
Total Homes					
Number	1,992	279	872	159	3,302
City of Yuma	73%	68%	68%	80%	71%
Rest of County	27%	32%	32%	20%	29%
Sale Price					
\$0 - \$99,999	2%	18%	65%	0%	20%
\$100,000 - \$149,999	15%	45%	30%	2%	21%
\$150,000 - \$199,999	30%	26%	5%	33%	23%
\$200,000 - \$249,999	23%	9%	1%	31%	16%
\$250,000 +	30%	2%	0%	35%	20%
Average Characteristics					
Square Feet	1,733	1,335	1,010	1,687	1,514
Number of Bedrooms	3.3	2.5	2.0	3.5	2.9
Number of Baths	2.0	1.9	1.6	1.9	1.9
Year Built	1995	1991	1992	2019	1995
Days on Market	94	87	110	209	103

Note: Data for 2020 cover home sales from January through July.

Source: MLS, and Root Policy Research.

Figure II-37 below shows the characteristics of homes sold in 2019/20 by AMI (see AMI definition and thresholds in Figure II-2) affordability level. Around one third (36%) of sold homes were affordable for households earning between 51 and 80 percent AMI. Seventy

percent of these homes were in the city of Yuma. These homes average close 1,500 square feet and have 3 bedrooms and two bathrooms. Homes affordable for households earning less than 50 percent AMI are less likely to be located in the city of Yuma, and are smaller, and older.

Figure II-37.
Sold Homes by AMI Affordability, Yuma County, 2019-2020

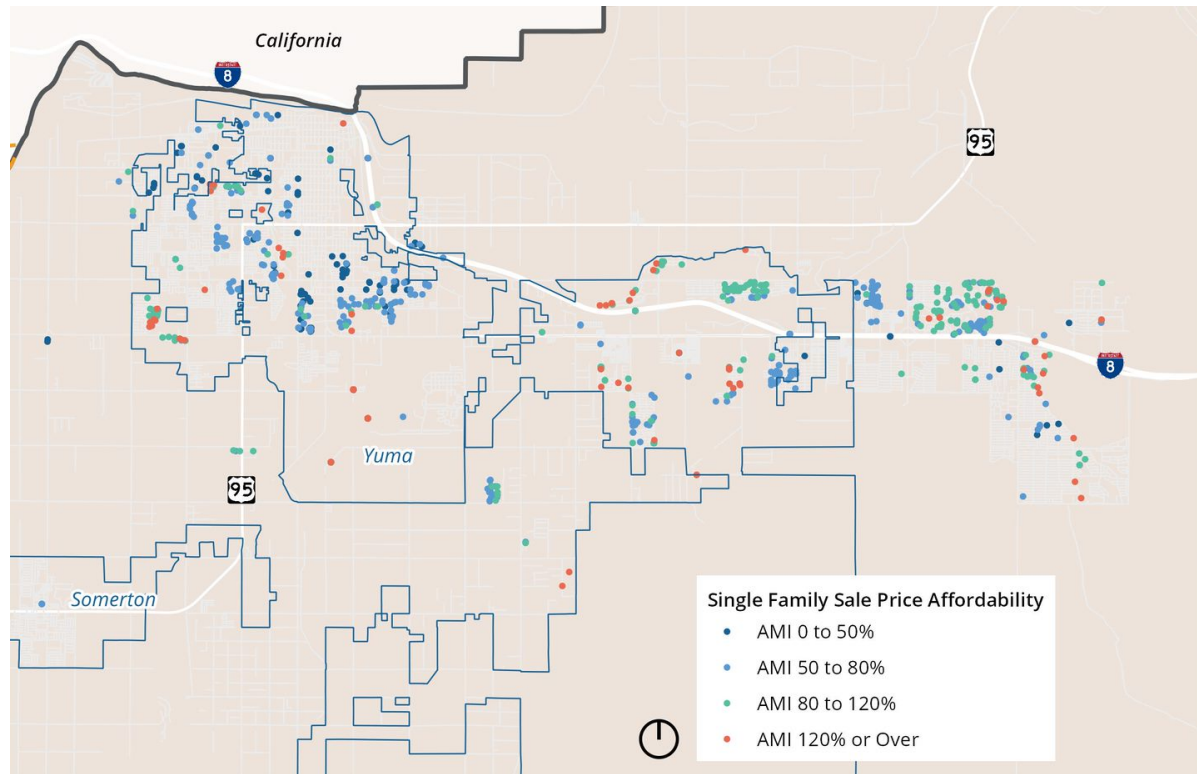
	0-30% AMI	31-50% AMI	51-80% AMI	81-100% AMI	101-120% AMI	120% + AMI
Total Homes						
Number	456	677	1,195	535	271	168
Percent of Homes	14%	21%	36%	16%	8%	5%
Location						
City of Yuma	66%	70%	71%	76%	71%	79%
Rest of County	34%	30%	29%	24%	29%	21%
Average Characteristics						
Square Feet	778	1,174	1,484	1,868	2,182	2,679
Number of Bedrooms	1.7	2.4	3.0	3.4	3.7	3.8
Number of Baths	1.3	1.7	1.9	2.0	2.3	2.7
Year Built	1984	1985	1997	2005	2003	2007
Days on Market	111	92	91	117	123	140

Note: Data for 2020 cover home sales from January through July.

Source: MLS, and Root Policy Research.

Figure II-38 displays the geographic distribution of single family homes sold in 2019/20 by AMI affordability level in Yuma County. Single family homes affordable to households earning less than 80 percent AMI are largely located in the eastern part of the County and in the northwest and central parts of the city of Yuma.

Figure II-38.
Single Family Homes for Sale by AMI, City of Yuma, 2020



Note: Data for 2020 cover home sales from January through July.

Source: MLS, and Root Policy Research.

Among homes sold in 2019/20, 279 number of condos/townhomes were sold, 872 numbers of mobile homes were sold and combined represented around one third (35%) of sold homes. These were mostly located in the eastern portion of the city.

Gaps in the For-Sale Market. The gap between interest in buying and available product is demonstrated by the for-sale gaps analysis shown in Figure II-39 on the following page. The for-sale gaps analysis was conducted to evaluate the market options affordable to renters who may wish to purchase a home in Yuma County. Similar to the rental gaps analysis, the model compares renters, renter income levels, the maximum monthly housing payment they could afford, and the proportion of units in the market that were affordable to them.

The maximum affordable home prices shown in Figure II-39 assume a 30-year mortgage with a 10 percent down payment and an interest rate of 3.11⁴ percent. The estimates also incorporate property taxes, insurance, HOA payments and utilities (assumed to collectively account for 25% of the monthly payment).

The “Renter Purchase Gap” column shows the difference between the proportion of renter households and the proportion of homes listed or sold in 2019/20 that were affordable to them. Negative numbers indicate a shortage of units at the specific income level; positive units indicate an excess of units. It is important to note that the gaps column accounts only for units that fall precisely within the affordability range of the household.

The “cumulative gap”—which is a better measure of need—allows buyers to purchase homes that are priced at less than their affordability range.

The for-sale gaps analysis shows the Yuma market to be affordable for renters earning more than \$35,000 per year. At that level, the proportion of homes for sale exceeds the proportion of renters who may be in the market to purchase.

Renters earning less than \$35,000 per year can afford a maximum home price of about \$168,831; they represent 53 percent of all renters. Cumulatively, about half of Yuma County’s for sale homes were affordable to them (1,675 homes). This difference is not large, and, overall, Yuma County’s for sale market is fairly balanced. As discussed below, however, there are other barriers to homeownership than supply.

It is important to note that home size, condition and housing preferences are not considered in the affordability model. The model also assumes that renters are able to save for a 10 percent down payment (up to \$16,800 for a household earning less than \$35,000 annually).

⁴ This rate is the Freddie Mac average for 2020 and it is a close representation of the prevailing rate when the model was completed.

Figure II-39.
Market Options for Renters Wanting to Buy, Yuma County, 2019/2020

Income Range	Max Affordable Home Price	Potential Demand among 1st Time Buyers (Current Renters)		For-Sale Supply (Homes Sold 2019-2020)		Renter Purchase Gap	Cumulative Gap
		Number	Percent	Number	Percent		
Less than \$5,000	\$24,119	2,182	9%	6	0%	-9%	-9%
\$5,000 to \$9,999	\$48,234	1,860	7%	111	3%	-4%	-13%
\$10,000 to \$14,999	\$72,353	2,122	9%	227	7%	-2%	-14%
\$15,000 to \$19,999	\$96,473	1,576	6%	282	9%	2%	-12%
\$20,000 to \$24,999	\$120,592	1,329	5%	287	9%	3%	-9%
\$25,000 to \$34,999	\$168,831	4,040	16%	762	23%	7%	-2%
\$35,000 to \$49,999	\$241,190	3,442	14%	889	27%	13%	11%
\$50,000 to \$74,999	\$361,787	3,658	15%	634	19%	5%	16%
\$75,000 to \$99,999	\$482,384	3,672	15%	87	3%	-12%	4%
\$100,000 to \$149,999	\$723,578	1,027	4%	14	0%	-4%	0%
\$150,000 or more	\$723,578+	35	0%	3	0%	0%	0%

Note: Maximum affordable home price is based on a 30 year mortgage with a 10 percent down payment and an interest rate of 3.11%. Property taxes, insurance, HOA and utilities are assumed to collectively account for 25% of the monthly payment. Data for 2020 home sales cover January through July.

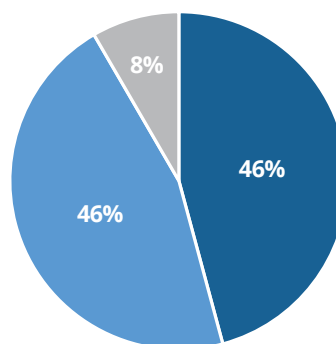
Source: 2019 1-year ACS, MLS data, and Root Policy Research.

Desire to own. Among renters who participated in the 2020 Yuma County Resident Housing Choice Survey, nearly half (46%) plan to buy a home in the next five years and 46 percent want to buy in the next five years but are not sure if they will be able to. As shown in Figure II-40, the greatest share of renters who want to buy have not yet done so because they have too much debt, do not have a down payment, or their credit score is too low. Lack of housing to buy that they can afford is also an issue for nearly one in five future homeowners.

Figure II-40.
Desire to Buy and the Top Two Reasons Why Renters Who Want to Buy Continue to Rent

Which of the following is most true for you?

- Plan to buy
- Want to buy
- Do not want to buy



Top Two Reasons Why Renters Who Want to Buy Have Not Yet Bought		
I have too much debt (credit cards, car loans, school loans) to qualify for a mortgage	35%	
Can't come up with a down payment	32%	
Bad credit/low credit score	21%	
Housing is not affordable to buy where I want to live	17%	
There is no affordable housing I want to buy	12%	
Don't want to buy until I'm done with school/graduate	9%	
No credit history	9%	
The type of home I want to buy is not available in the area of Yuma County I want to live	9%	
I don't want to buy anywhere in Yuma County	7%	
I have been told by lenders that I won't qualify for a loan	6%	
Affordable housing isn't available at all—I would live anywhere in Yuma County	4%	
Cash and above-market offers by other buyers	4%	
I prefer to keep renting/do not want to buy	3%	
Multiple/seasonal jobs don't allow me to qualify for a mortgage	3%	
Tried to get a mortgage and couldn't qualify	2%	
Can't afford homeowner association/condo dues on top of a mortgage	1%	

Note: Data for all Yuma County renters are shown. Sample sizes are too small to report findings by resident characteristics.

Source: Root Policy Research from the 2020 Yuma County Resident Housing Choice Survey.

Lack of homes to buy, particularly affordable homes. In focus groups, stakeholders shared similar sentiments to survey respondents, describing the tight housing market and the lack of supply of homes affordable to low and moderate income buyers. Affordable homes are purchased as quickly as they can be built.

- *“They couldn’t find one home to buy. At one point there were no houses on the market in Somerton.” (South County stakeholder focus group participant)*
- *“For single family homes, what we’ve been tracking for the last few years, is the number of legal resident aliens in the U.S. who live in Mexico because they can’t find a home in the U.S. that they can afford to buy. If they’re low income, they’ve become accustomed to living on credit, so they can never see homeownership as an option. They are left to USDA or HUD. Only Comite, and Housing America offer those programs. We can’t serve everyone who comes through the door. We don’t have the capacity.” (South County stakeholder focus group participant)*
- *“Next year, we’re finishing 169 unit subdivision, and now have 100 applications for people who couldn’t get in because there is not room. All lots already spoken for. It’s the availability for affordable housing.” (South County stakeholder focus group participant)*

In the focus group with San Luis residents, several participants describe how, as single women, being able to become homeowners seems impossible with only one income. Those working as teachers or other roles in education do not earn enough to qualify for a conventional loan but earn too much to get any assistance. They feel this is “demoralizing.” They have been working in the community for more than 10 years and work for the service of their community but cannot afford to buy in their communities despite having good credit scores. High rents also make it difficult to save. Participants in this focus group described that the floor plans available from local builders are not necessarily suited to their family’s needs, which requires spending more time looking for a suitable home, while at the same time, prices rise.

Future Workforce Housing Needs

Figure II-41 displays affordable rental and ownership options for workers earning the average wage by industry in Yuma County.

Most industries have average wages high enough to afford the median rent of \$829 per month in Yuma County. However, workers employed in the Natural Resources and Mining; and Leisure and Hospitality cannot afford the median rent based on average wages. These workers account for 30 percent of total employment. In addition, workers in the Trade, Transportation, and Utilities; and Other Services are barely able to afford the median rent.

Figure II-41.
Worker Affordability, Yuma County, 2019

Industry	Average Annual Wage	Max Affordable Rent	Can Afford Median Rent?	Max Affordable Home Price	Can Afford Median Home Price?	Can Afford Median Home Price with 1.5 Earners per Household?
Goods Producing	\$35,672	\$892	yes	\$172,078	yes	yes
Natural Resources and Mining	\$32,968	\$824	no	\$159,034	no	yes
Construction	\$39,936	\$998	yes	\$192,647	yes	yes
Manufacturing	\$43,888	\$1,097	yes	\$211,711	yes	yes
Service Producing	\$35,902	\$898	yes	\$173,185	yes	yes
Trade, Transportation, and Utilities	\$36,154	\$904	yes	\$174,405	yes	yes
Information	\$40,040	\$1,001	yes	\$193,148	yes	yes
Financial Activities	\$43,769	\$1,094	yes	\$211,135	yes	yes
Professional and Business Services	\$44,588	\$1,115	yes	\$215,090	yes	yes
Education and Health Services	\$47,565	\$1,189	yes	\$229,446	yes	yes
Leisure and Hospitality	\$20,967	\$524	no	\$101,141	no	no
Public Administration	\$70,736	\$1,768	yes	\$341,223	yes	yes
Other Services	\$33,904	\$848	yes	\$163,549	no	yes
Total Employment	\$41,376	\$1,034	yes	\$199,591	yes	yes

Note: Maximum affordable home price is based on a 30-year mortgage with a 10 percent down payment and an interest rate of 3.11%. Property taxes, insurance, HOA and utilities are assumed to collectively account for 25% of the monthly payment.

Source: Bureau of Labor Statistics, 2019 1-year ACS, MLS data, and Root Policy Research.

Housing the future workforce. According to the latest Bureau of Labor Statistics employment projections, industries that are forecasted to experience the fastest growth over the next decade are at the bottom of the income distribution in Yuma County. This is in part due to the educational levels in the region—of individuals 25 to 64 in Yuma County, 16 percent have a bachelor’s degree or higher, compared to 33 percent in the nation. Although occupations requiring a bachelor’s degree or higher are expected to grow at a faster pace than other occupations, the industry concentrations are clustered in natural resources and other service occupations and these are projected to account for the majority of added jobs.

Figure II-42 presents the number of workers that will be added to the Yuma County economy according to employment growth predictions. The Education and Health Services, and Natural and Resources and Mining industries are projected add close to 3,000 workers by 2030.

Figure II-42.
Projection of Workers
Added by Industry, 2030

Source:
 Bureau of Labor Statistics, and Root Policy
 Research.

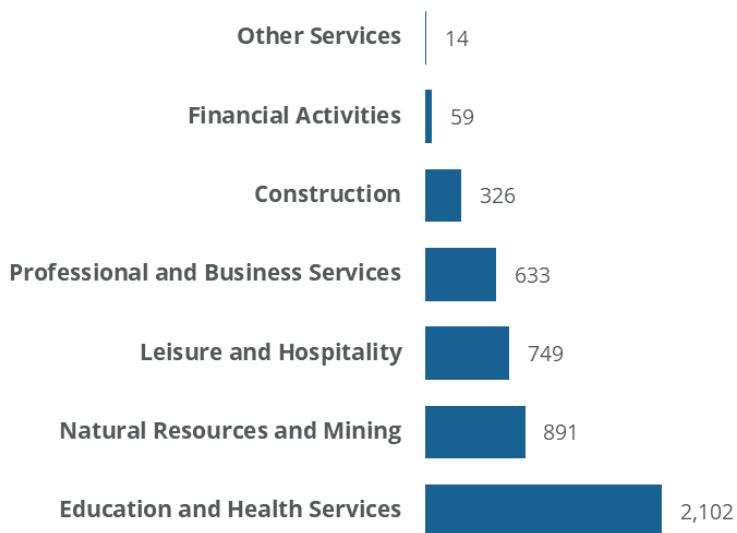


Figure II-43 shows the number of housing units Yuma County would have to add in order to house additional workers in 2025 and 2030. The estimates assume that homeownership rates by income brackets are the same as 2019, that each worker represents a household, and that lending conditions stay the same. Furthermore, these estimates assume rental gaps and ownership gaps are held constant—in other words, the estimates only address needs created by workforce growth. According to these estimates:

By 2025, Yuma County will need to add 106 rental units priced below \$625/month and 294 owner units priced below \$120,000 to house the increase in workers with earnings below \$25,000. By 2030 Yuma County will need to add 520 rental units priced between \$625 and \$875 a month and 229 owner units priced between \$120,000 and \$170,000 to house the increase in workers with earnings between \$25,000 and \$35,000.

Workers earning \$35,000 and more should be accommodated by the private market.

Current levels of rental unit production should accommodate needs. However, new rentals will not reach the level of affordability needed for low wage workers, nor will it close the existing rental gap. Additional rental subsidies are needed to lower cost burden.

Figure II-43.
Projected Workforce Housing Need, 2025 and 2030

Worker Income	Maximum Affordable Home Price in 2019	Maximum Affordable Gross Rent in 2019	2025				2030			
			Workers Added		Housing Units Needed		Workers Added		Housing Units Needed	
			Number	Percent	Renter Units	Owner Units	Number	Percent	Renter Units	Owner Units
Less than \$25,000	\$120,592	\$625	400	17%	106	294	0	0%	0	0
\$25,000 to \$34,999	\$168,831	\$875	0	0%	0	0	749	17%	520	229
\$35,000 to \$49,999	\$241,190	\$1,250	998	42%	393	606	905	20%	356	549
\$50,000 to \$74,999	\$361,787	\$1,875	1,059	44%	329	731	2,977	66%	923	2,054
\$75,000 to \$99,999	\$482,384	\$2,500	-62	-3%	-22	-40	-113	-3%	-41	-73
\$100,000 to \$149,999	\$723,578	\$3,750	0	0%	0	0	0	0%	0	0
\$150,000 or more	\$723,578+	\$3,750+	0	0%	0	0	0	0%	0	0

Note: Estimates hold ownership rates at income bracket fixed at 2019 levels. Maximum affordable home price is based on a 30-year mortgage with a 10 percent down payment and an interest rate of 3.94%. Property taxes, insurance, HOA and utilities are assumed to collectively account for 25% of the monthly payment.

Source: Bureau of Labor Statistics, 2019 1-year ACS, and Root Policy Research.

Product Demand Analysis

This section evaluates potential demand for housing products and services based on residents' preferences, geographic location, and characteristics. It also provides findings regarding demand for City funded programs.

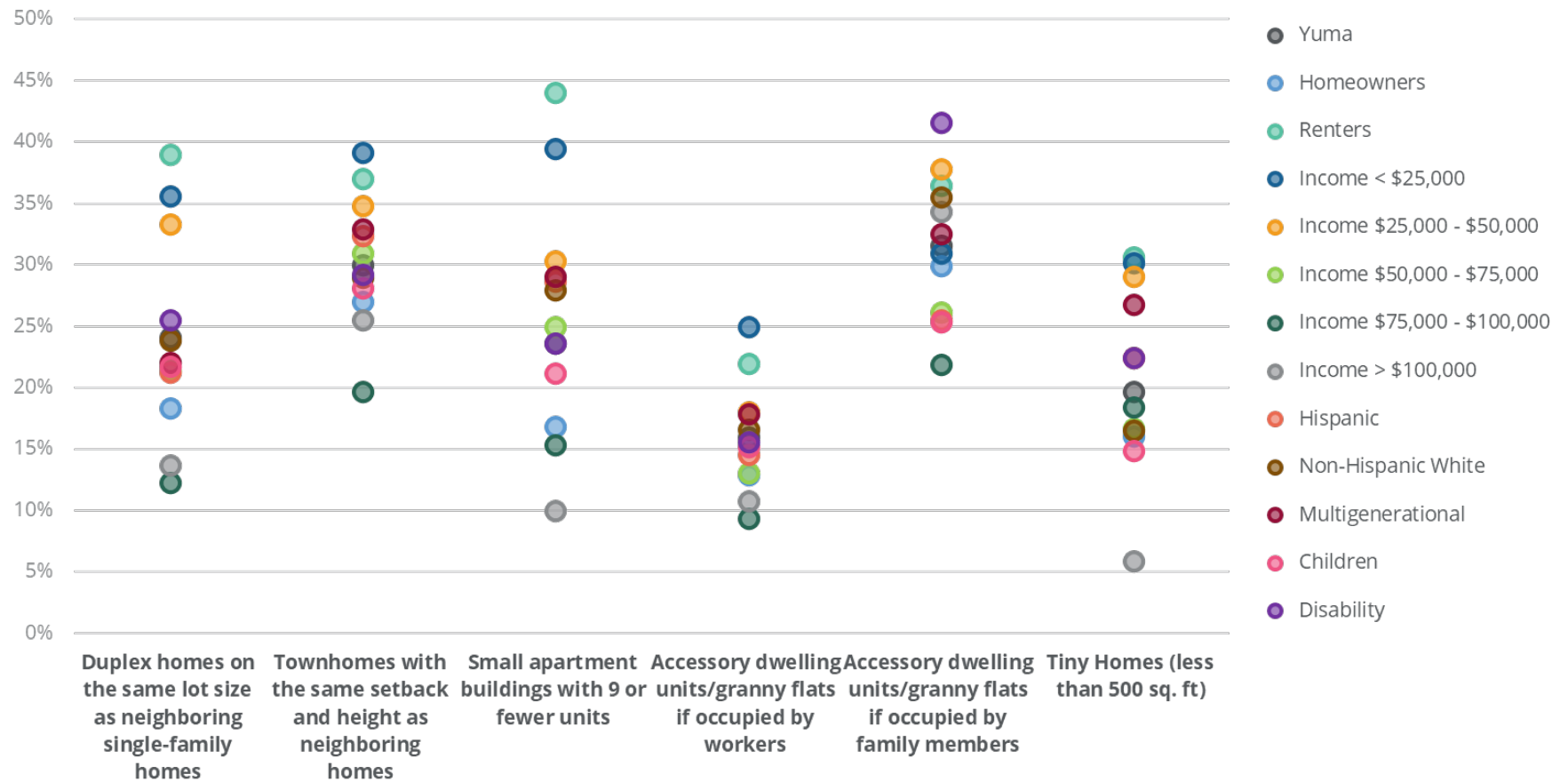
Housing type preferences. Overall, according to the Yuma County Resident Housing Choice Survey, residents believe it is important that the housing market includes a diversity of housing types. Starter homes to buy, starter apartments to rent, and housing for middle income families are among the most important housing types rated by renters and those who are currently precariously housed. Larger homes suitable for large families or multigenerational living are considered to be in short supply, based on the survey and resident focus groups.

Within the city of Yuma, residents are generally supportive of gentle infill products like duplexes, townhomes, small apartment buildings (less than 9 units), and small homes on small lots, but less so "in my neighborhood."

Figure II-44 presents city of Yuma residents' appetite for gentle density housing types in their neighborhood by tenure, income, and respondent characteristics. As shown, support for the different forms of gentle density varies demographically and socioeconomically.

- In general, higher income households are less likely than other city of Yuma households to consider the different types of gentle density to be appropriate in their neighborhood. In contrast, renters and lower income households are more likely to support these housing types.
- Households that include a member with a disability are most likely to be supportive of accessory dwelling units if occupied by a family member.
- While not particularly supportive, homeowners are most likely to be supportive of accessory dwelling units if occupied by Yuma workers.
- Renters and low and moderate income households are most likely to consider duplex homes and townhomes to be appropriate in their neighborhood.

Figure II-44.
Appetite for Gentle Density Housing Types *in My Neighborhood*, Yuma Residents

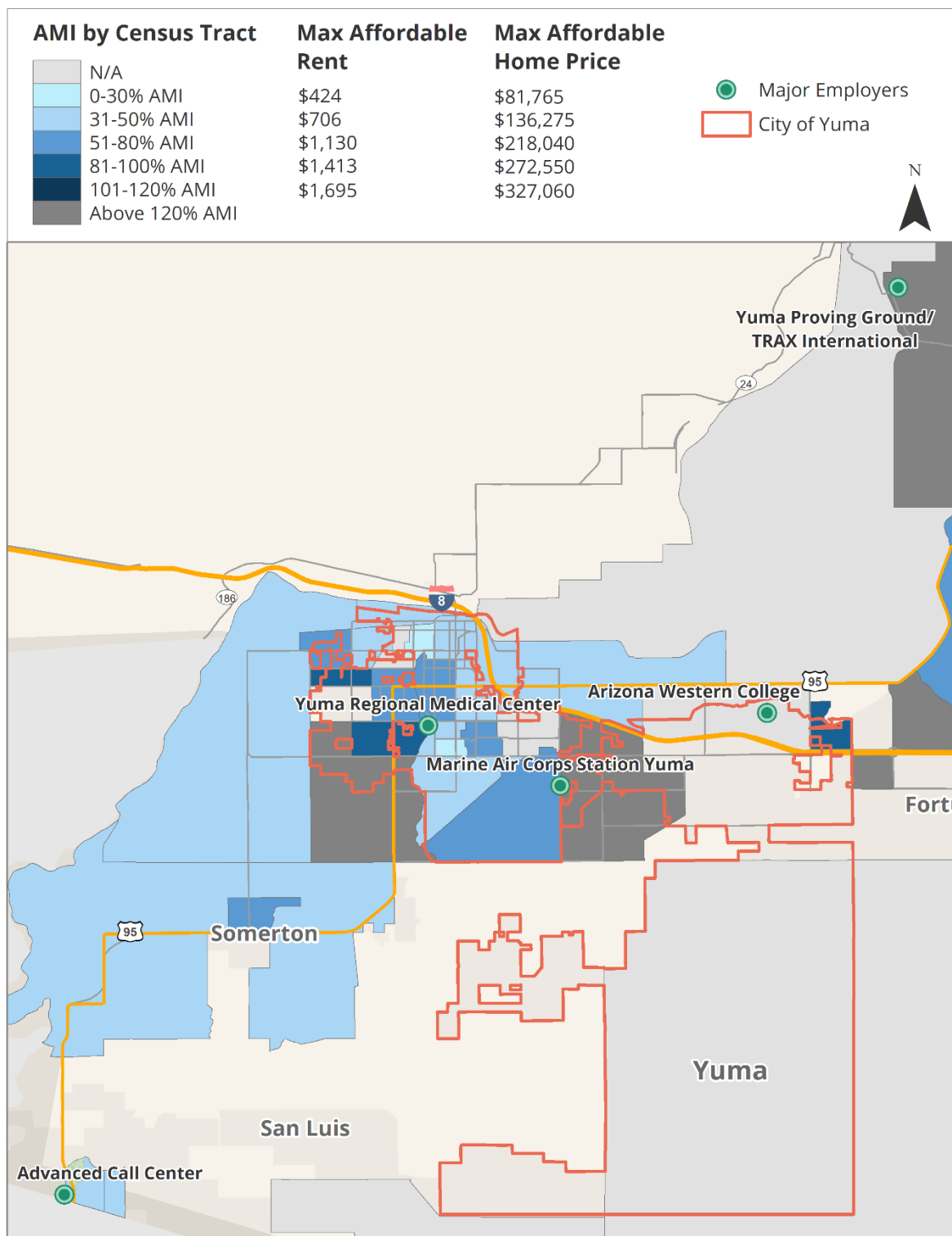


Note: Data are restricted to residents of Yuma. Figure shows the percentage of each respondent group who indicated that the type of gentle density shown is “appropriate in my neighborhood.”

Source: Root Policy Research from the 2020 Yuma County Resident Housing Choice Survey.

Geographic location. Figure II-45 shows the median income of renters by AMI levels for each Census Tract as well as the maximum affordable monthly gross rent and maximum affordable home value. As shown, renters in Somerton, San Luis, Wellton, and Central Yuma have median incomes below 50 percent AMI and need rental units priced below \$700 a month and homes priced below \$140,000. In some pockets in the city of Yuma and Fortuna Foothills renters have median incomes that can afford rents over \$1,000 and home value over \$200,000; these areas are more likely to attract private investment in housing.

Figure II-45.
Renter Median Income and Housing Affordability by AMI, 2019



Source: 2019 1-year ACS, and Root Policy Research.

Characteristics. According to the Yuma County Resident Housing Choice Survey, most renters (92%) want to own. Furthermore, nearly two in five (37%) renters want to buy a home but can't afford the downpayment, and 27 percent can't qualify for a mortgage loan.

Applying these estimates to the overall population means that there could be close to 22,900 renter households who currently rent but wish to own in the county, and around 2,000 renter households who wish to keep renting. If 37 percent of renters who want to buy cannot afford the downpayment and 27 percent can't qualify for a mortgage loan, this translates to around 8,400 renter households who would benefit from downpayment assistance, and around 6,200 renter households who would benefit from employment training or other programs to help increase earnings and/or financial counseling to help with the loan approval process.

Given the characteristics of renters in Yuma County, these households need more diversity in housing types. Renters have on average slightly smaller households than owners (2.79 v. 2.82) but are more likely to have children living in the home (42% of renters) and are more likely to be living in non-family households (27%) (e.g., living alone, living with roommates, or unmarried partners).

Demand for City funded programs. According to stakeholder and resident engagement efforts conducted for this study, demand for housing and other types of assistance in the area is high and programs are in short supply. Stakeholder and resident focus group participants characterized Yuma County's housing market as lacking both affordable housing to buy and to rent. In particular, the described a significant deficit in the number of rental units affordable to low income households.

- *"I get calls weekly looking for emergency housing units. Unfortunately, we don't have any of those. We review the waitlist for all multifamily complexes every three or four months, and the waiting lists are ridiculous. Every two years, we have to purge but we have 2 to 3 years on the waitlist for families, especially in Somerton." (South County stakeholder focus group participant)*

Among the respondents with some type of housing subsidy, half (52%) participate in the Section 8 voucher program. Among these residents, most describe their experience trying to find a landlord to accept their voucher as "somewhat difficult" or "difficult."

- Nearly all attributed their difficulty to "not enough properties available" and half reported that the "voucher is not enough to cover the rent for places I want to live."
- About two in five "have a hard time finding information about landlords that accept Section 8" and three in 10 say there is "not enough time to find a place to live before the voucher expires."

- About one in five report “landlords have policies of not renting to voucher holders,” and that the “condition of housing does not pass Housing Quality Standards (HQS).”

In a focus group with residents with disabilities, participants explained that their voucher requires them to rent units with utilities included in the rent. The purpose of the policy is to promote housing stability, as utility bills can be unaffordable, especially to extremely low income households. In their experience, only smaller landlords that own old apartment buildings offer utilities included with the rent, and these units are clustered in the older part of town, limiting the neighborhoods where these voucher program participants can live. As such, participants expressed a desire for more rentals in better neighborhoods or more modern buildings to include utilities.

From the perspective of social service providers, a lack of senior housing is a big issue. There are not enough low income options for independent living for seniors on a fixed income. There are not enough senior-centered options or options with age-appropriate accommodations. Other concerns about senior housing include:

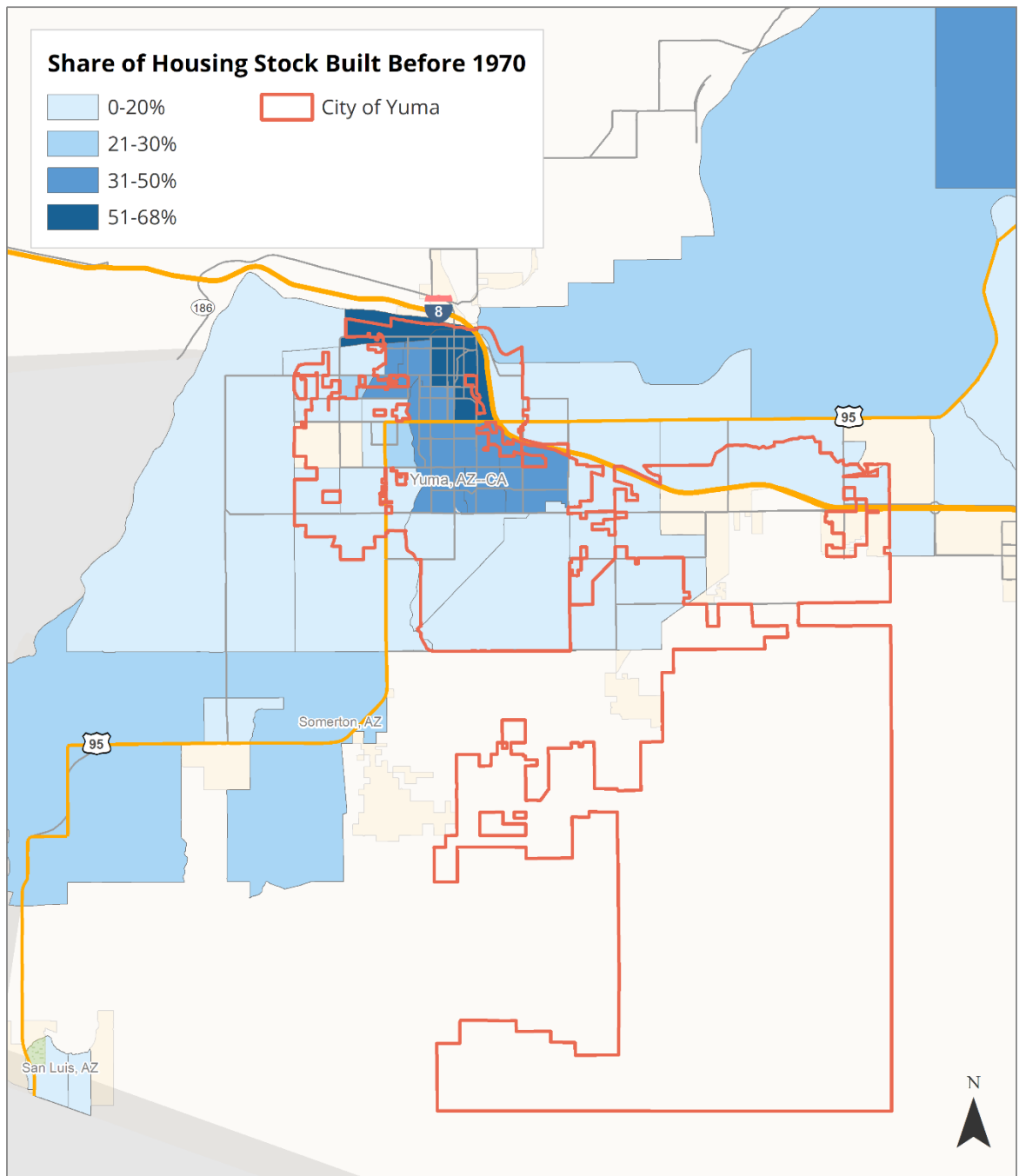
- Hard to find housing in the areas that seniors want to be in. (e.g., Foothills);
- Long waitlists for senior housing—about 18 months in South County and 24 months in the city of Yuma;
- Need for more independent living options

According to the “Affordable Multifamily Housing Market Study” conducted on March 2020 for the San Luis Area,⁵ the area is feasible for a 100 units LIHTC new construction multifamily complex. All of the units will target households with incomes at 50 percent AMI. The feasibility of the project was based on the low vacancies of affordable rental properties in the market area, high population and household growth, and long waitlists for affordable housing.

The map in Figure II-46 below shows the share of housing units that are older than 50 years (built before 1970). These units are more likely to be in need of repair and more likely to require utility assistance. These units represent over half of the housing stock in the northern part of the city of Yuma, south of Interstate 8. These housing units also represent the naturally occurring affordable housing (NOAH) inventory. As shown in map in Figure II-45, the median income for households in this area is below 50 percent AMI and households can afford a maximum rent of \$706 to avoid cost burden. Between one third and half of the housing stock in much of the central part of the city of Yuma is older than 50 years.

⁵ Study was prepared for Comité de Bien Estar, by Laurin and Associates and Raney Planning and Management.

Figure II-46.
Share of Housing Stock Built Before 1970, Yuma County



Source: 2019 5-year ACS, and Root Policy Research.

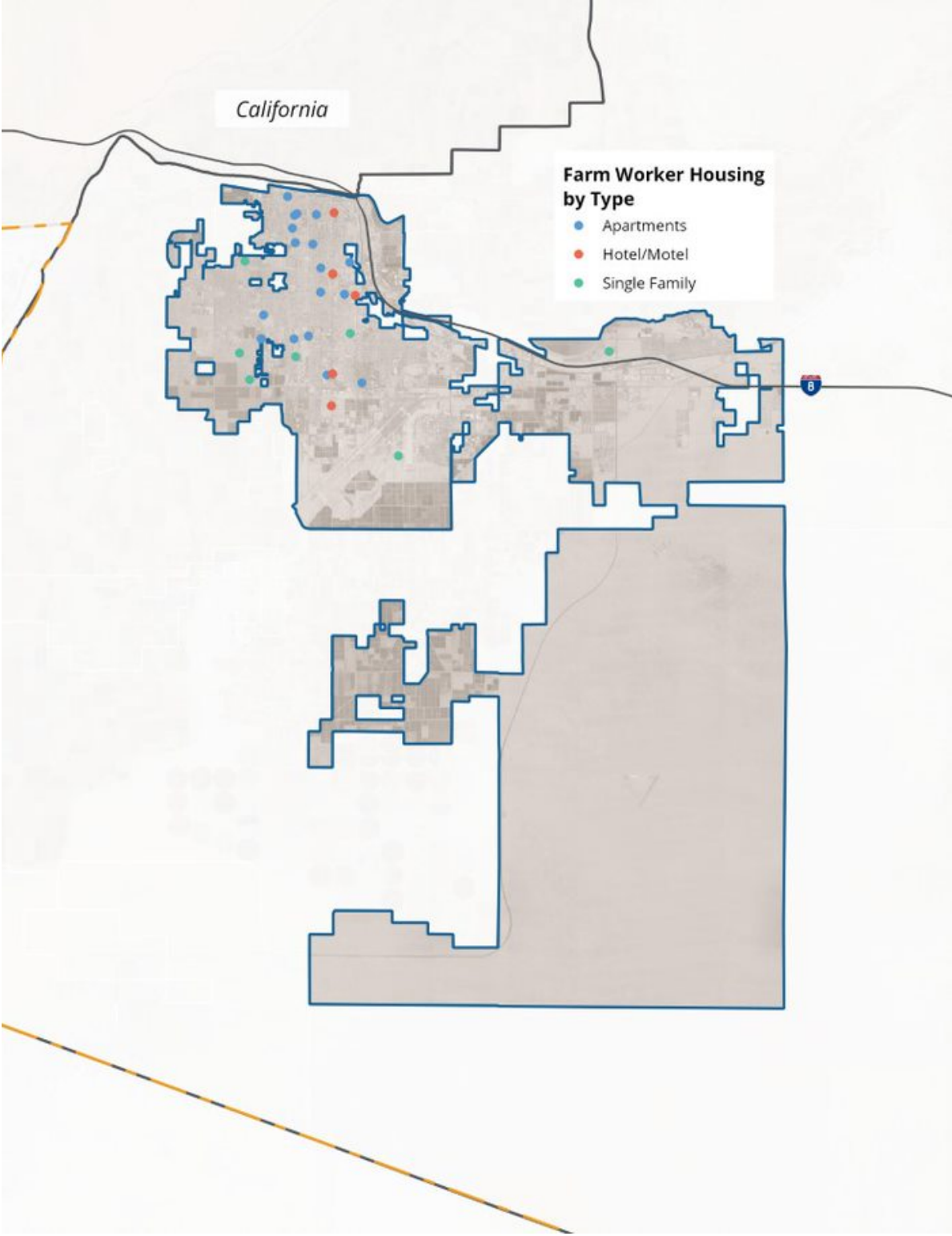
Housing Needs Among Special Populations

Yuma County and the city of Yuma have many unique demographic aspects that affect housing needs. The following discussion centers on the housing needs among these special demographic groups.

Seasonal farmworkers. Conservative estimates from the Census report that there are about 74,000 county residents employed, with more than 10 percent of these individuals, or 8,600, working in the agricultural industry. According to the 2017 USDA Census of Agriculture, there were 1,410 total migrant workers in Yuma County. According to the Yuma Fresh Vegetable Association, upwards of 20,000 field workers provide daily labor for the vegetable industry with many workers crossing the border from Mexico on a daily basis to work in the fields.

Figure II-47 below, shows the location of farmworker housing, according to data provided by the City of Yuma on permits for farmworker housing construction and conversions since 2017. Most of the building structures are apartments and are located in the north and central parts of the city. Farmworkers have low wages and generally need housing subsidies in order to avoid excessive cost burden.

Figure II-47.
Farm Worker Housing Permits, City of Yuma, 2017-2020



Source: City of Yuma, Community Development, Neighborhood Services.

In South Yuma County, when discussing employment, focus group participants discussed the need for continued employment growth in Yuma County, especially employment opportunities in the summer season. Participants living and working in South County emphasized the economic difference between agricultural workers who live in South County year round versus those working in other industries.

- *“In the summer, the off season, we get unemployment rates of 48 to 78 percent in Somerton. That is how bad it is. Seven out of 10 farmworkers will be unemployed in the summer. The state and the country screams when they have a 10 percent unemployment rate, but they can’t imagine what we have. They count and compare to city of Yuma economic opportunities. Somerton is really different.” (South County stakeholder focus group participant)*
- In addition, participants described new challenges brought on by the pandemic. There was a shortage of farmworkers, as many got sick and restrictions for workers coming from Mexico made things worse. The lack of precautionary measures by agricultural employers made the spread very pervasive. Farm workers got sick and then return after work to crowded living conditions that worsen the spread. Even with the shortage of workers, wages in the area are very low compared to surrounding communities.

Military personnel. According to the Yuma County Arizona Multi-Family Housing Market Analysis⁶ conducted in 2020, Yuma is home to two military installations: Marine Corps Air Station Yuma and Yuma Army Proving Ground. These installations conduct extensive aviation and defense testing and attract talent from all over the world.

The study finds that:

- There is a disconnect in how the Department of Defense calculates the Basic Allowance for Housing (BAH), given the context of Yuma County. According to the study:

“To determine allowance rates, the U.S. Department of Defense (DoD) BAH formula only considers current, local rental prices of multi-family units, such as condominiums, townhomes, and apartments. These types of residences, specifically those suitable for military housing, are not widely available in Yuma County within the distance ratios allowed. The formula excludes single family homes...The result is that the real costs of the Yuma rental market are not expressed in the calculated allowances.”

⁶ The study was conducted by The Yuma Association of REALTORS® [YAR] in order to fulfill a Housing Opportunity Grant awarded by the National Association of REALTORS® [NAR]. YAR partnered with Yuma 50, the Greater Yuma Economic Development Corporation, and Marine Corps Air Station to realize this study.

- In addition, military base housing is not an option for many families—demand far exceeded the limited supply (Martinez, 2020) and most of the limited military housing opportunities in the county have occupancy wait times of a minimum of one year. In September of 2020 there were a total of 102 potential occupants on the waiting list for base housing.
- The BAH miscalculation and limited military housing supply leads many military personnel come to live in Yuma without their family since the required housing is simply not available or their housing allowance does not cover the cost to live away from the military base and financially provide for additional family members.
- The lack of housing will be exacerbated in the near future. Over the next five years, incoming groups of Marines and their families are expected to arrive to Yuma County. At least 1,000 Marines and their families will require affordable and adequate housing opportunities.

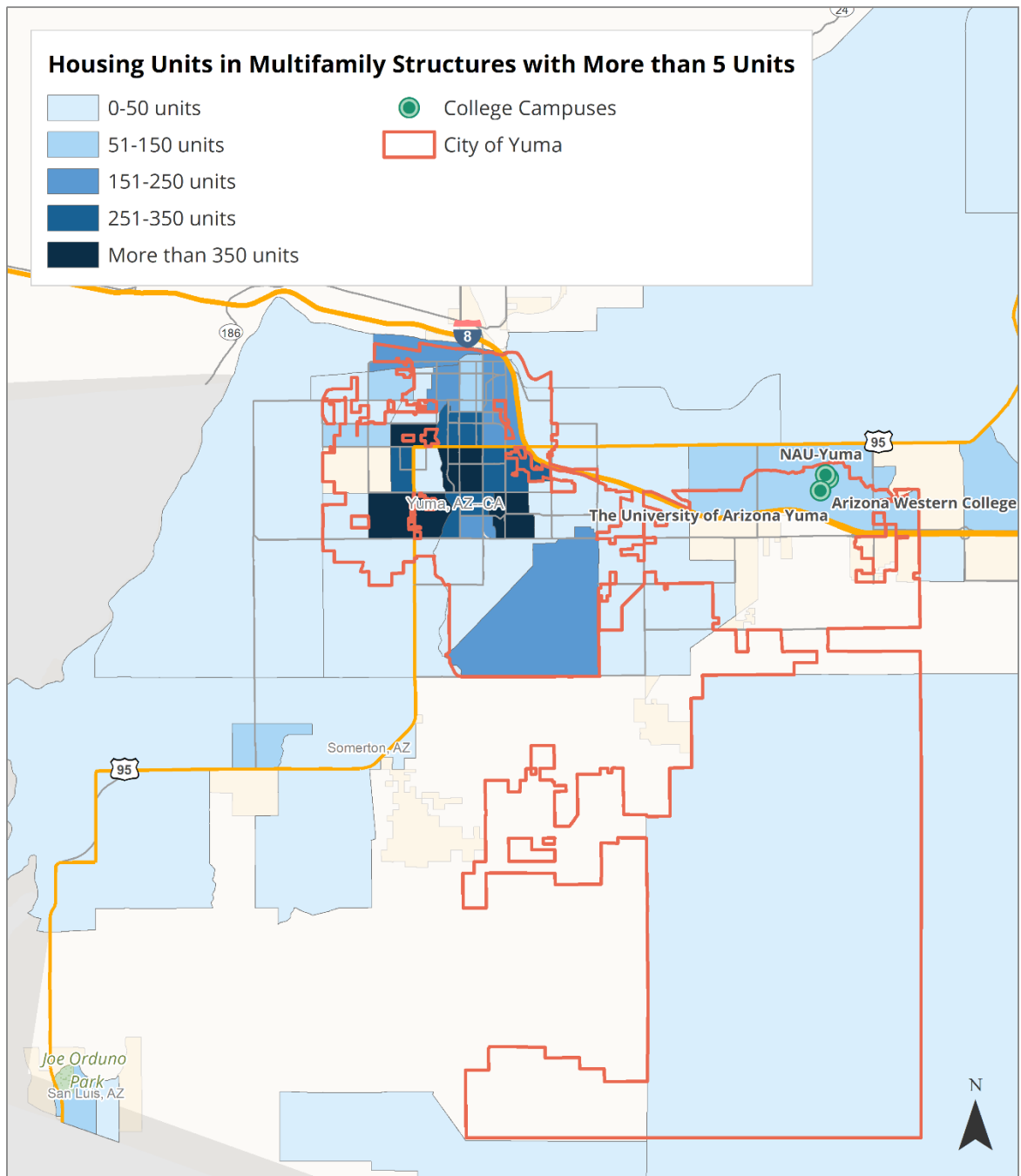
Added to this, is the fact that Yuma County’s inventory in multifamily housing is extremely limited and rental rates associated with Yuma County’s current multifamily housing inventory, due to its age, have deterred investment in and development of new, multi-family and multi-unit housing developments.

The study argues that most of Yuma County’s multifamily housing rental market serves low income and elderly communities. As a result, the low income and elderly housing rental rates determine the DoD housing allowances for Yuma County. These allowances are lower in amount, as these rates align with the lower, subsidized rates given to low income and elderly communities. Ultimately, military families are unable to afford other rental properties (single-family homes) and compounded by the fact that they do not qualify for any low income and elderly housing opportunities; this makes it difficult for military families to purchase homes in the area and further connect with their new communities. A comment from the Yuma County Resident Housing Choice Survey echoes this sentiment:

“We want to live out in town, versus on the Military base, but the cost of housing (purchasing or renting) is ridiculously high.” (Resident survey respondent)

Housing for students. Figure II-48 below shows a map of housing units in multifamily structures relative to location of colleges. As shown, there are few options for multifamily housing around the colleges. Multifamily units are clustered in the central part of the city, diminishing housing choice among students who would like to live closer to campus.

Figure II-48.
Housing Units in Multifamily Structures with More than 5 Units, City of Yuma



Source: 2019 5-year ACS, and Root Policy Research.

Small and single person households. According to the 2019 ACS, there are 15,351 single person households in Yuma County. Of those, 18 percent or 2,711 households experienced housing needs. By 2024, single person households in need of housing assistance is projected to grow to 2,948 households.

The types of single person households that may be in need of housing assistance include the following:

- Roughly half (53% or 8,200 households) of single person households are elderly and may require accessibility improvements or other health services as they age in place.
- Single person households in Yuma County have a median income of \$ 24,599, compared to \$ 45,243 for all households. As such, single person households may have more trouble paying rent or property tax bills.
- Among single person households the poverty rate was 24 percent in 2019.
- Among resident survey respondents, one in 10 (11%) single person households report “I need help taking care of myself/my home and can’t find or afford to hire someone” and one in four (24%) consider their home to be in fair or poor condition.

Low income households with children. Based on the resident survey, households with incomes less than \$25,000 per year who have children under age 18 living in the home are more likely than other Yuma County households with children to:

- Have one of more housing problems (82% v. 49% of all families with children)
- Have had their housing situation impacted by the COVID pandemic (61% v. 42%);
- Consider their home to be in fair or poor condition (42% v. 19%);
- Struggle to pay their utilities (23% v. 13%);
- Live in a home that is overcrowded or too small for their household (21% v. 13%);
- Struggle to pay their rent or mortgage (17% v. 11%); and
- Be doubled up or couch surfing with family or friends (16% v. 9%).

Lack of affordable housing to rent or buy are the primary reasons why the greatest proportion of low income families with children are doubled up or couch surfing. About one in three doubled up families report that they can afford to pay rent, but cannot afford the deposits required to rent a home. More than one in 10 (13%) live with family due to difficulties associated with the COVID pandemic.

Housing impacts caused by the COVID pandemic that low income families experience include:

- To pay for our housing costs, we have skipped payment(s) on some bills (24%);
- We have taken on debt to pay housing costs (e.g., credit cards, payday loans, loans from family/friends) (18%);
- To pay for our housing costs, we have paid less than the minimum amount due on some bills (17%);
- We accepted assistance to pay my utilities (16%); and
- We accepted assistance to pay my rent or mortgage (13%).

One in 20 (5%) low income families with children continued to live in an unsafe family situation due to the social, health, and economic impacts of COVID, compared to 2 percent of all families with children.

Households with disabilities. According to HUD’s Comprehensive Housing Affordability Strategy (CHAS) data, 26 percent of Yuma County households include a person with one or more disabilities, similar to the state overall (26%). According to ACS data, disability rates are higher among seniors: 33 percent for residents aged 65 and older has some type of disability.

CHAS data indicate that about 35 percent of all households containing a resident with a disability have 1 or more housing problems (e.g. cost burden, overcrowding, substandard housing). In other words, among the estimated 18,455 households with a disability in Yuma County, roughly 6,500 have some type of housing need. If current population growth trends continue, in the next 5 years, households in need of housing assistance containing persons with hearing, vision, cognitive, ambulatory, self-care, and/or independent living difficulty is projected to grow to roughly 7,000, a 9 percent increase from today.

Of the resident survey respondents whose household includes a member with a disability:

- Nearly all (92%) have accessibility needs in the home or to access the home. More than one in four (28%) live in a home that does not meet the accessibility needs of their household member with a disability;
- Three in 10 (29%) rate their home to be in fair or poor condition;
- One in four (24%) struggle to pay their utilities;
- One in six (17%) live in a home that is not big enough for their family (overcrowded); and
- More than one in seven (15%) struggle to pay their rent or mortgage.

The most common suggestions for what is needed to help the person with a disability in the respondents’ household live or continue to live in their preferred housing situation include:

- Accessibility modifications to the home;
- Affordable housing;
- Access to needed therapies, behavioral health services, medical care, and affordable in-home care;
- Neighborhood accessibility improvements—sidewalks, street lighting, accessible crossing signals, traffic enforcement;
- Activities, sports, and park play spaces accessible to children with disabilities; and
- Improved access to transit and improvements to bus stops, such as shade and seating.

Victims of domestic violence. National incidence rates indicate that 37 percent of women and 34 percent of men aged 18 or older have experienced contact sexual violence, physical violence, or stalking by an intimate partner in their lifetime. Annual incidence rates—meaning the proportion of people who have experienced contact sexual violence, physical violence, or stalking by an intimate partner in the previous year—are 5.5 percent for women and 5.2 percent for men.

Applying these rates to the Yuma County population of women and men over 18 indicates that 8,351 residents are likely to have experienced some type of domestic violence, dating violence, sexual assault and/or stalking by an intimate partner in the previous year. National statistics show that 3.6 percent of women and 1.0 percent of men experiencing intimate partner violence are in need of housing services. In Yuma County, these statistics suggest that 191 victims of domestic violence, or 2 percent, require housing services each year.

Although the supportive and housing services needed by intimate partner violence (IPV) victims vary, generally, all need health care and counseling immediately following the event and continued mental health support to assist with the traumatic stress disorder related to the event. Victims may also require assistance with substance abuse and mental health services, both of which are common among IPV victims. Affordable housing is also critical: The National Alliance to End Homelessness argues that a “strong investment in housing is crucial [to victims of domestic violence] ...so that the family or woman is able to leave the shelter system as quickly as possible without returning to the abuse.” The Alliance also reports that studies on homelessness have shown a correlation between domestic violence and homelessness (http://www.endhomelessness.org/pages/domestic_violence).

Persons with severe and persistent mental illness. In a focus group with residents with mental illness, including those in recovery from substance use disorders, participants described being very happy to live on their own—most were formerly homeless. They describe feeling safer living in secure apartment buildings and, if available, they like having extra security such as neighborhood watch, having a dog, and being able to have locked gates to their building’s property. For these residents, housing choice is a misnomer—most

took the first available apartment that would accept their housing voucher, which requires utilities to be included in the rent.

Persons at risk of homelessness. Throughout Yuma County, but especially in South County, many families are homeless, but do not meet HUD’s definition of homelessness. These are the families who are couch surfing, staying with different friends or relatives each day or week. From the perspective of stakeholders, these “hidden homeless” households are predominantly Hispanic.

- “There are some people who live with other families—a lot of families that live two or three families in one home. A lot of times they don’t report that they have family with them because they have county support. There’s a lot of homelessness of that nature.” (South County stakeholder focus group participant)
- “We have 12 units for homeless, but they’re not ‘registered’ in HMIS. We know they are homeless, but since they live with a family and move from family to family, they don’t qualify for the guidelines. Since we have the units, we struggle to get a ‘homeless person’ in one of the units, because they aren’t meeting the requirements. Live with one family one day and the next or cross the border.” (South County stakeholder focus group participant)

Annually, the State of Arizona conducts a Point-in-Time survey of persons experiencing homelessness in Arizona balance of state areas including Yuma County. In the 2020 survey of the Yuma County area, 91 persons interviewed representing 115 homeless individuals including household members. Of the total, 61 or 53 percent meet the criteria for chronic homelessness.

- First time being homeless (34%), 0 times homeless in last 3 years.
- Male (68%)
- Ages 18 to 24 (7%), ages 24 to 44 (30%), ages 45 to 64 (53%), ages 65 or older (9%)
- White (66%), Hispanic (24%), Native American (10%), Black (4%), Asian (0%), Multi-racial (20%)
- Served in the armed forces (14%)
- Physical disability (21%), mental disability (16%)

About one in five (20%) respondents to the homeless survey acknowledged having issues with substance abuse. This is likely a higher proportion than would have been found had some respondents not been drawn from the Mission’s residential treatment program. Job loss impacted one in five and family issues contributed to the homelessness episode of 13 percent of participants, followed by depression/mental illness (12%), and jail/prison (9%).

Figure II-49 presents the proportion of respondents who experienced housing instability in the past five years, according to the 2020 Yuma County Resident Housing Choice Survey. Indicators of housing instability included having to move in with someone else temporarily/"couch surf," sleeping in a vehicle, temporary stays in hotels or motels or camping, staying in a homeless shelter or domestic violence shelter, or living in transitional or other temporary housing. Overall, 7 percent of respondents indicated that they had experienced some form of housing instability in the past five years, most commonly having to "couch surf." Non-Hispanic, non-White residents (Other Minority), low income households, households that include a member with a disability, and renters in general all are more likely to have experienced housing instability than the typical Yuma County resident.

Figure II-49.
Experienced
Housing Instability
in the Past Five
Years

Note:

Respondent identified experiencing one or more types of housing instability in the past five years, including temporarily "couch surfing", living in a hotel or motel, vehicle, camping, homeless shelter, domestic violence shelter, or other temporary or transitional housing situation.

Source:

Root Policy Research from the 2020 Yuma County Resident Housing Choice Survey.

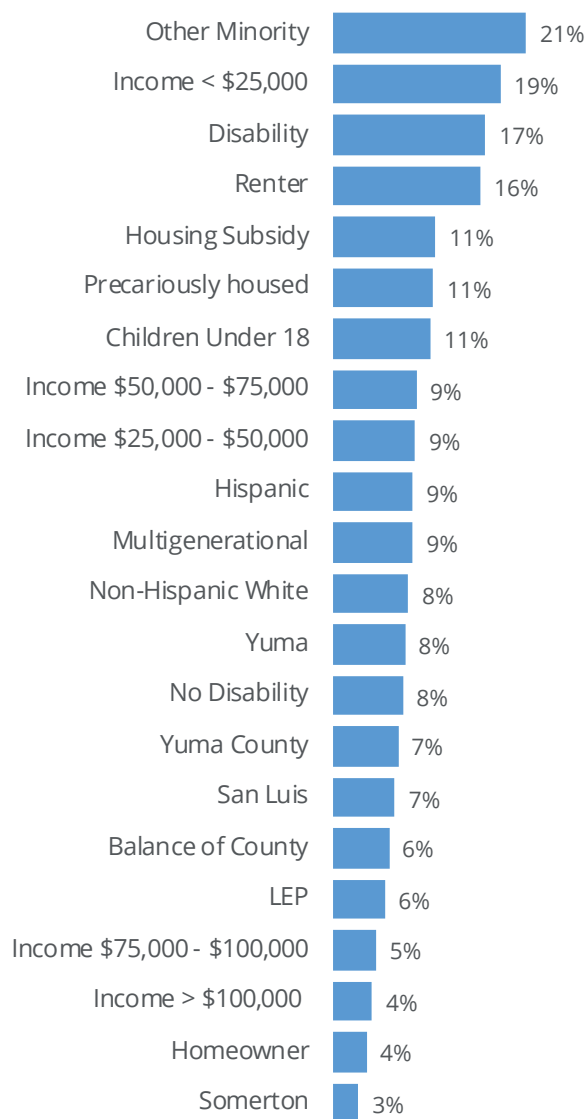


Figure II-50 displays existing and projected housing needs for special needs populations in Yuma County. These categories of special populations align with "non-homeless special

needs populations” in HUD’s Consolidated Plan requirements. Existing needs are based on HUD’s "CHAS" data (Comprehensive Housing Affordability Strategy) which identifies housing problems of the population overall and of special populations.

Figure II-50.
Housing Needs Among Special Populations, Yuma County

	Total Households	Current Housing Need		Projected Housing Need in 5 Years	Housing needs description
		Number	Percent	Number	
Extremely low income families	6,995	5,005	72%	5,443	<30% AMI households with a housing problem
Low income families	7,745	5,285	68%	5,747	30-50% AMI households with a housing problem
Moderate income families	12,270	6,430	52%	6,992	50-80% AMI households with a housing problem
Middle income families	6,600	2,125	32%	2,311	80-100% AMI households with a housing problem
Renters	23,290	10,335	44%	11,238	Renters with 1 or more housing problems
Owners	48,380	12,815	26%	13,935	Owners with 1 or more housing problems
Elderly Households	27,840	7,105	26%	7,726	Elderly households (member 62+) that are cost burdened
Single person households	15,351	2,711	18%	2,948	Single person households living in poverty
Large families	10,700	5,130	48%	5,578	Large families that are cost burdened
LEP households	7,321	1,387	19%	1,508	Limited English Proficiency Households in poverty
Households containing persons with disability	18,455	6,486	35%	7,053	Households with at least one member with a disability and or more housing problems
Hearing or vision impairment	8,675	2,490	29%	2,708	Hearing or vision impairment and 1 or more housing problems
Ambulatory limitation	11,285	4,030	36%	4,382	Ambulatory limitation and 1 or more housing problems
Cognitive limitation	5,925	2,465	42%	2,680	Cognitive limitation and 1 or more housing problems
Self-care or independent living limitation	6,680	2,460	37%	2,675	Self-care or independent living limitation and 1 or more housing problems
Victims of domestic violence	8,351	191	2%	208	Applies CDC estimate of % of victims annually with housing needs

Note: Needs are not additive as a single household may appear in more than one category. Five-year projections apply compound annual population growth to current estimates.

Source: 2011-2015 HUD Comprehensive Housing Affordability Strategy data, and Root Policy Research.