

# 2021-2025 Consolidated Plan & 2021 Action Plan

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City of Yuma and  
Yuma County HOME Consortium



Neighborhood Services

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# Executive Summary

## ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

As a recipient of the Community Development Block Grant (CDBG) Program and HOME Investment Partnership funds (HOME), every five years the City of Yuma and partner jurisdictions within the Yuma County HOME Consortium (YCHC) are required to prepare a five-year Strategic Plan, along with an Annual Action Plan (AAP), under Federal Regulations at 24 CFR Part 91.

These plans:

- Identify housing and community development needs of low to moderate income households and persons experiencing homelessness;
- Establish fund allocation priorities and an investment strategy; and
- Stipulate how funds will be allocated among housing and community development activities during the 2021 program year.

The purpose of the Annual Action Plan is to describe the goals and objectives for the year and outcomes expected to be achieved. Annually, recipients of these HUD funds must prepare an Action Plan that details how funds will be spent in the current program year.

This is the new five-year Plan for the City of Yuma (City) and the HOME Consortium and the first Action Plan of the 2021-2025 planning period.

As a CDBG entitlement community, the City will receive \$930,497 in CDBG funds from the Department of Housing and Urban Development (HUD) for Program Year (PY) 2021. These funds will be used to meet the goals and objectives established in the new Consolidated Plan. The primary objective for the use of CDBG funds is to improve the living conditions for low- and moderate-income (LMI) people. These funds can only be used within the City of Yuma boundaries.

The newly formed Yuma County HOME Consortium (YCHC) was approved by HUD as a participating jurisdiction to begin receiving HOME Investment Partnership funds in 2017 and each subsequent year. Previously, these dollars were only available through the State of Arizona in a competitive process. The City of Yuma is the lead entity for the YCHC. The consortium includes the City of Yuma, Yuma County, City of Somerton, City of San Luis and the Town of Wellton. The consortium will receive \$753,444 in HOME Investment Partnership funds. The primary objective for the use of HOME funds is to create affordable housing for LMI people. These funds can be used throughout Yuma County.

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment**

The following goals were developed for the 2021-2025 Consolidated Plan, with input from residents and stakeholders on the needs of low income people in Yuma:

### **Goals for 2021-2025 Five-year Plan**

**Goal 1.** Increase affordable rental housing options through the creation of new units and tenant based rental assistance.

**Goal 2.** Improve the quality of existing affordable rental and owner-occupied housing stock, including home accessibility modifications.

**Goal 3.** Facilitate homeownership options through downpayment assistance, financial counseling, and/or supporting the creation of more diverse and affordable housing products.

**Goal 4.** Support low and moderate income families through public services including, but not limited to, child care and afterschool programming, nutrition and food assistance, and public facility improvements.

**Goal 5.** Provide supportive services to low income households, people with special needs, and the homeless.

**Goal 6.** Improve community infrastructure in qualified neighborhoods to support community revitalization and housing affordability.

**Goal 7.** Continue to improve the quality of neighborhoods with low income concentrations.

With HOME funding, the YCHC plans to accomplish the following during Program Year 2021 (first year of the new Consolidated Plan) throughout Yuma County:

- Provide tenant based rental assistance to low income renters to mitigate their risk of displacement and homelessness;
- Assist low and moderate income households with rehabilitation;
- Support the development of affordable rental housing.

Using CDBG, the City of Yuma and its subrecipients plan to accomplish the following within the city:

- Assist low and moderate income households with rehabilitation;
- Support child care provision;
- Provide housing counseling;
- Improve parks in low income neighborhoods;

- Conduct Fair Housing tests and enforcement; provide Fair Housing Counseling; hold Fair Housing clinics in the community; and release print or video public service announcements;
- Continue Mesa Heights Neighborhood Revitalization, including: code enforcement; neighborhood clean-up; façade improvements; park improvements and rental inspections. These activities will benefit all of the nearly 4,800 people who reside in Mesa Heights.

### **3. Evaluation of past performance**

At the end of each program year, the City is required to submit a Consolidated Annual Performance and Evaluation Performance Report (CAPER). The CAPER summarizes the accomplishments made that specific year and the progress made towards the goals established in the Consolidated Plan. The most recent CAPER submitted was for PY 2019-2020.

It is important to note that in March of 2020, former President Trump, declared a national emergency due to the Coronavirus pandemic. The pandemic made it difficult to achieve the goals outlined in the 2019 Action Plan. Because of the need to socially distance, several projects were put on hold for several months for the safety of residents, City and subrecipient staff, and construction workers. Projects funded in PY 2020/2021 will also be affected by the pandemic.

A summary of the accomplishments reported in the PY 2019-20 CAPER, include:

Housing Programs and Neighborhood Conservation Activities to improve the quality of life for Low-and Moderate-Income (LMI) people with CDBG funds:

- Citywide - 3 homes were rehabilitated
- Mesa Heights Neighborhood (MHN) - Minor repairs on 21 homes, including 19 on Harvard Street that were assisted with plumbing improvements, connection to a new sewer system, septic tank abandonment, and major rehabilitation on 2 homes
- Installed a new sewer line and replaced the asphalt on Harvard Street, in the Mesa Heights Neighborhood
- Code Enforcement in the MHN, Yuma High Neighborhood (YHN), and the Carver Park Neighborhood (CPN). 889 inspections were completed on 211 properties and 196 were brought into compliance
- Rental Inspection program in the MHN - completed 558 inspections (including initial and re-inspections) on rental units, 137 rental units were brought into compliance
- Demolished two vacant, unsafe structures

Public Service Programs and Activities for LMI people:

- Collaborated with WACOG on a Fair Housing (FH) Program, including: FH counseling to 41 people; presentations at community events and distribution of FH information to approximately 171 people;
- Leased the MLK Neighborhood Center to AZ@Work (aka YPIC) to operate a Youth Career Center to provide education and career services. Employment and higher education services were also provided on site. Other events included, a summer lunch program, a health fair, career fair and many other community events
- Arizona Classical Ballet provided ballet lessons and a summer camp for homeless youth at the Crossroads Family Shelter for 32 youth
- Crossroads Mission provided more nutritious meals at the shelter for 4,388 people
- Catholic Community Services provided Home delivered meals for 652 elderly and disabled people
- Provided Outreach in MHN including: Touch-A-Truck event to provide resource information to residents; Annual McGraw Elementary School Fall Festival, and Door-to-door distribution of information on resources and events
- Assisted 36 families in the MHN with dumpsters and the removal of one inoperable motor vehicle

The Yuma County HOME Consortium and its CHDO and Subrecipient partners accomplished:

- Two single family homes sold to LMI families and 3 rentals are under construction
- Completed major rehabilitation on 3 owner-occupied homes
- Provided Down Payment Assistance to 6 LMI homebuyers
- Provided Tenant Based Rental Assistance to 7 very low income families

**4. Summary of citizen participation process and consultation process**

The community engagement process included:

- A resident survey available in English and Spanish (1,188 total responses, 281 in Spanish);
- Two online community meetings;
- A focus group with residents with serious mental illness;
- A focus group with Spanish-speaking residents of San Luis;
- Two focus groups with affordable and market rate housing developers and providers;

- A focus group with Mission staff and guests;
- A focus group with social service providers;
- A focus group with city of Yuma staff;
- A presentation of the draft plan to City Council on April 7;
- A second presentation of the draft plan for Council adoption on May 5;
- A separate public hearing on April 13.

**5. Summary of public comments**

No public comments were received.

**6. Summary of comments or views not accepted and the reasons for not accepting them**

N/A; all comments received are accepted.

**7. Summary**

This document constitutes the City of Yuma (City) and Yuma County Home Consortium (YCHC) new five year Consolidated Plan for housing and community development, covering program 2021-2025. It also contains the PY2021 Annual Action Plan. The Citizen Participation Plan was followed in development of this plan, and there were many opportunities for the public to provide input. The CDBG Citizen Advisory Committee and members of the YCHC were an integral part of the Citizen Participation process. Findings from the citizen participation and stakeholder consultation processes are appended to this plan.

# The Process

## PR-05 Lead & Responsible Agencies - 91.200(b)

### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	YUMA	Community Development, Neighborhood Services
HOME Administrator	YUMA	Community Development, Neighborhood Services

Table 1 – Responsible Agencies

### Narrative

The City of Yuma, Department of Community Development, Neighborhood Services Division, served as the lead agency to prepare the 2021-2025 Consolidated Plan with the help of a consultant. The division is responsible for the administration of the City’s CDBG Program and the Yuma County HOME Consortium’s HOME Investment Partnership Program.

### Consolidated Plan Public Contact Information

For questions regarding the 2021-2025 Consolidated Plan, 2021-2022 Annual Action Plan, or questions relating to the CDBG or HOME Programs, contact the program administrator. The administrator for the CDBG and HOME Programs is:

Rhonda Lee-James, Assistant Director of Community Development  
Department of Community Development, Neighborhood Services Division  
One City Plaza  
Yuma, AZ 85364



## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)**

### **1. Introduction**

This section describes the consultation efforts undertaken to: 1) Coordinate the development of the annual plan with the efforts of housing providers, social service providers, health care providers and relevant government agencies; 2) Coordinate the development of the annual plan with Continuum of Care efforts; 3) Elicit public input.

#### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

In the development of the Consolidated Plan and Annual Action Plan, Yuma's consultant and members of staff consulted with regional social service providers, affordable housing developers, organizations that serve special needs populations, and city and county staff. Five virtual focus groups were held with stakeholder groups during November and December 2020. Through this process, the participating organizations and agencies identified housing and community development needs as well as emerging challenges that should be prioritized for investment, and recommended solutions for addressing these needs. On an annual basis, City staff encourages participation by these agencies in preparation of the Annual Action Plan.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

Yuma is a member of Arizona Division of Housing's (ADOH) Balance of State Continuum of Care (BOSCO) and city staff participate in the BOSCO's planning processes.

The City of Yuma also provides support to homeless service providers through CDBG and HOME allocations. The City has funded homeless service providers for a variety of activities, including Crossroads Mission and Achieve Human Services, each of which provide programs focused on eliminating chronic homelessness. The City also participates in the Yuma Coalition to End Homelessness, which meets quarterly and the City represents the Yuma area for state homeless planning.

#### **Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

As discussed above, Yuma is a member Arizona's BOSCO and participates in processes to determine funding priorities, projects and procedures. In addition, local providers were consulted in the development of the Consolidated Plan and are regular partners with the city and other local agencies in working to address the needs of Yuma's homeless population as well as those of residents who are at-risk of homelessness.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

Participating organizations included:

- Crossroads Mission;
- Comite de Bien Estar;
- Campesinos Sin Fronteras;
- Housing America;
- Achieve Human Services;
- Catholic Community Services;
- WACOG;
- Greater Yuma Economic Development Corporation;
- AZ@Work;
- Gila Vista Junior High;
- Yuma Elementary School District One;
- Habitat for Humanity; and
- Local developers and contractors.

**Identify any Agency Types not consulted and provide rationale for not consulting**

Stakeholders had the opportunity to participate through interviews, an online stakeholder meeting and public meetings. No relevant agencies were intentionally excluded from the consultation process.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Arizona Department of Housing	Yuma's goals contribute to addressing the needs of persons who are homeless identified in the BOSCO plan
San Luis Market Area study	Comite De Bien Estar	Findings informed the Housing Market Analysis and priority needs for HOME funds
General Plan	City of Yuma	Reviewed Implementation for consistency with Strategic Plan
General Plan	City of San Luis	Reviewed Implementation for consistency with Strategic Plan
General Plan	City of Somerton	Reviewed Implementation for consistency with Strategic Plan
Multifamily Housing Market Analysis	Yuma Association of Realtors	Findings informed the Housing Market Analysis and priority needs for HOME funds
Arizona Housing Coalition	Best Practices Tool Kit	Recommendations were reviewed for consistency with the Strategic Plan goals and methods to address barriers to housing choice
State of Arizona	State Health Assessment	Reviewed for consistency with Strategic Plan and informed Needs Assessment
Greater Yuma EDC Annual Report	Greater Yuma Economic Development Coalition	Informed the Housing Market Analysis and community development strategic goals
Housing Authority of the City of Yuma (HACY)	Administrative Plan	HACY initiatives and goals informed priority needs and were reviewed for consistency with the Strategic Plan goals
Five-year Short Range Transit Plan	YCAT	Reviewed for consistency with Strategic Plan
State of Arizona Point in Time count and survey	Balance of State Continuum of Care	Findings informed the Needs Assessment

**Table 2 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

Staff from the Yuma County Housing Consortium (YCHC) met regularly during development of the Consolidated Plan, reviewed the draft plan and the supporting Housing Market Analysis and community engagement appendix, and participated in goals development. A focus group was held with city and county staff in department of: legal, grants and project administration, public health, community development, zoning and land use, and public safety. Staff from the Greater Yuma Economic Development Corporation reviewed and participated in narrative development for relevant economic development sections of the Consolidated Plan.

## **PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Citizen participation for the Consolidated Plan included a comprehensive resident survey, focus groups with residents and stakeholders, interviews with city and county staff and community leaders, community meetings, a public hearing, and a public comment period. Conducted in Fall 2020, when risks from the COVID-19 pandemic preventing in-person gatherings, the focus groups and community meetings were held online. Community meetings included Spanish interpretation.

The citizen participation process was diverse and included residents from all walks of life, including those with very low income, persons with disabilities, residents with Limited English Proficiency (LEP), Hispanic residents, residents living in multigenerational households, single parents, persons experiencing homelessness, farmworkers and family members of farmworkers, families with children, homeowners, renters, and those who are precariously housed but do not meet HUD's definition of homeless—couch surfers, families who are doubled up, residents staying in hotels, motels, or transitional living situations.

Findings from the citizen participation process are incorporated throughout the Consolidated Plan and informed prioritization of needs and goal setting. Community engagement findings will also be used to inform project selection over the term of the Consolidated Plan.

The community engagement process provides insight into residents' experience with housing choice and access to economic opportunity, the impacts of the COVID pandemic, and residents' perceptions of the types of housing most needed in the county. Primary findings include:

#### Housing problems

- More than two in five (44%) low income households and 37 percent of renters deem their home to be in fair/poor condition. Among protected classes, residents with a disability are most likely to have housing condition issues. In the tight rental market, residents and stakeholders describe a reluctance to request repairs, mostly out of gratitude to have a place to live, while noting some tenants fear rent increases or other retaliation.
- Many households struggle to pay their utility bills each month, including one in four households that include a member with a disability.
- Hispanic respondents are more than twice as likely as non-Hispanic White respondents to say their home is too small for their family (11% v. 4%). Overall, more than one in 10 respondents have friends or family living with them due to a lack of housing that their needs. One-third of multigenerational households are doubled-up by necessity rather than preference.
- Of the respondents whose household includes a member with a disability, more than one in four (28%) live in a home that does not meet the accessibility needs of their household member with a disability.

### Desire to own a home

- Yuma County has a culture of homeownership, and most renters (92%) want to own. Rising costs coupled with rising rents increasingly make homeownership seem out of reach; two in five renters who want to buy cannot afford a downpayment and one in four cannot qualify for a mortgage.
- Lack of affordably priced homes is also a significant barrier to homeownership in Yuma County.

### Displacement and discrimination

- In the last five years, two in five renters experienced displacement—having to move when they did not want to move. Half of low income households and 43 percent of LEP respondents were displaced. In addition to personal reasons such as divorce or other household changes, the primary drivers of displacement are rents increasing more than the tenant could pay, insufficient income to pay the rent due to job loss or reductions in hours, the owner selling the home, and inability to pay utilities. Pre-COVID, eviction due to failure to pay the rent or rules violations played a small role in displacement (4% and 2% respectively).
- About one in five Non-Hispanic, non-White respondents (Other Minority), low income households, and households that include a member with a disability experienced housing instability in the past five years, compared to 7 percent of all respondents.
- Other Minority respondents are most likely to say they experienced housing discrimination (19% v. 3% non-Hispanic White and 4% Hispanic). Renters, low income households, and households that include a member with a disability, and those who are currently precariously housed all believe they experienced housing discrimination at rates at least twice that of survey respondents overall.

### Access to economic opportunity

- With respect to access to opportunity, some of the most common challenges include inadequate pedestrian infrastructure in the Balance of County and lack of employment opportunities, especially in South County.
- Somerton residents are three times as likely as other respondents to note that there are “no or few grocery stores in the area.”
- Multigenerational households and those that include a member with a disability are twice as likely as other respondents to think their “neighborhood does not have safe places for children to play outside” (20% v. 11%).

### COVID housing impacts

- Based on the resident and stakeholder focus groups, it is clear that the pandemic has taken a serious toll on Yuma County residents, but especially among the Spanish-speaking community and those employed in agriculture.

- Overall, three in 10 renters report they are behind on the rent due to economic disruptions from the pandemic. The share of renters who are in arrears is highest among renters living in Somerton (48%) followed by San Luis renters (37%).

#### Housing types and appetite for density

- Overall, Yuma County 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.” Renters and low and moderate income households are most likely to consider duplex homes and townhomes to be appropriate in their neighborhood. Support for accessory dwelling units “in my neighborhood” doubles if the occupants are restricted to family members.

#### South County differences

- Throughout the community engagement process, South County stakeholders and residents emphasized the cultural and economic differences between South County communities and the city of Yuma and northern Yuma County. Among these differences are South County’s strong economic, social, and cultural ties with Mexico, employment concentrated in agriculture, and the lack of focus on housing issues in South County from County commissioners as well as local elected officials in San Luis, Somerton, and Wellton. Recognizing these differences and incorporating them into countywide plans is critical to successfully responding to South County resident needs.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Resident survey, online and on paper/mail, English and Spanish	Residents of Yuma County	1,188 residents participated, including 281 responses in Spanish	See Grantee Unique Appendix for a complete summary. The survey captured residents' housing problems, desire for homeownership, experience with displacement and discrimination, access to economic opportunity, housing impacts of COVID, and insight into the unique culture of South Yuma County.	All responses were accepted.	<a href="https://www.research.net/r/Yuma2020home">https://www.research.net/r/Yuma2020home</a>



**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Focus groups and community meetings	Seven focus groups were conducted with: residents with serious mental illness; Spanish speaking residents of South County; a focus group with Mission staff and guests; two focus groups with affordable and market rate housing developers and providers; a focus group with social service providers; and a focus group with city and county staff The community meetings included residents, stakeholders, and city of Yuma staff.	A total of 53 residents and stakeholders participated in the focus groups. All but the Spanish language focus group were conducted using online video; the Spanish focus group was conducted by conference call.	See Unique Grantee Appendix for a complete summary of the citizen participation.  Residents shared their experience with housing choice, access to economic opportunity, and the impacts of COVID, which have been particularly devastating on residents in South County. Stakeholders provided insight into the county's housing market and the needs of residents who are homeless or members of special need populations.	All comments accepted.	n/a

**Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/ attendance</b>	<b>Summary of Comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (If applicable)</b>
3	Public Hearing	City of Yuma and Yuma County residents	The draft plan was presented at two City Council meetings and one non-Council meeting. No public comments were received beyond Council-member discussion	N/A	All comments are reviewed and accepted.	N/A
4	Public Comment	County residents and housing and human services stakeholders	No public comments were received	N/A	All comments are reviewed and accepted.	N/A

**Table 3 – Citizen Participation Outreach**

# Needs Assessment

## NA -05 Needs Assessment Overview

This section of the Consolidated Plan examines housing, community, and economic development needs of residents. As required by HUD, the assessment is based on an analysis of “disproportionate needs” tables—discussed below—and informed by resident input and stakeholder consultation. The Needs Assessment section covers the following areas:

- **Housing needs.** Top housing needs county wide include affordable rental housing (including housing for those transitioning out of homelessness as well as workforce housing), accessible housing for people with disabilities, and entry-level ownership opportunities for low and moderate-income residents who would like to buy homes. Cost burden and severe cost burden are the most common housing problems in the county. Condition issues and crowding are also problems experienced by low income households.
- **Households with disproportionately greater needs.** Low income households and residents belonging to a racial/ethnic minority—particularly Black residents and Asian residents earning less than 80 percent AMI—are more affected by housing problems than the jurisdiction as a whole, and non-Hispanic White households. Hispanic households earning between 30 and 80 percent AMI suffer housing problems disproportionately relative to non-Hispanic White households.
- **Public housing.** The Housing Authority of the City of Yuma (HACY) has converted all public housing through the Rental Assistance Demonstration program and these 231 units are in good condition. HACY also administers 1,446 vouchers and has had increasing difficulty with voucher holders finding available rental units.
- **People experiencing homelessness.** The 2019 Point in Time (PIT) count identified 115 persons experiencing homelessness in Yuma County. Among people experiencing homelessness in the county, 53 percent were considered chronically homeless. Common conditions that challenge persons experiencing homelessness include: substance abuse challenges (20%), post-traumatic stress (19%), chronic physical injury (16%), serious mental illness (17%), domestic violence (30%). Roughly 14 percent had served in the armed forces and 42 percent of those interviewed were over 55 years of age.

This number is much lower than the actual number of people who are currently homeless or at-risk of homeless in the county: according to the resident survey conducted to support this plan, about 8 percent of households were without a permanent place to live (homeless or living temporarily with friends or family) in the county overall. This was highest in San Luis (13%) and Somerton (12%) and lower in the City of Yuma (7%).

- **Non-Homeless special needs.** Non-homeless special needs populations include households containing persons with a disability, elderly households, large families, female headed

households with children, limited English proficient households, those at risk of homelessness, victims of intimate partner/domestic violence, persons with alcohol or other drug addiction, and persons with living with HIV/AIDS. The needs of each of these individual populations are discussed in section NA-45.

- **Public services needs.** Services to support housing stability of low and moderate income households suffering continuing economic impacts from the COVID pandemic were among the most common public service needs identified, including payments to settle rental debts, rental assistance moving forward, and utility assistance. Assistance with childcare costs and before and after school care are needed, especially if school closures or disruptions continue; in many families an adult has had to quit their needed job to care for children. Continued support for services benefitting youth and elderly and programs that help residents meet basic needs (e.g., food banks) is needed.
- **Needs related to COVID-19.** According to stakeholder focus groups, the current COVID-19 crisis is expected to exacerbate housing affordability and employment challenges in the community. This will increase the risk of homelessness and increase demand for public services. It is clear that the pandemic has taken a serious toll on the community, but especially among the Spanish-speaking community and those employed in agriculture living in South County.
  - Based on the resident survey, three in 10 renters report they are behind on the rent due to economic disruptions from the pandemic. The share of renters who are in arrears is highest among renters living in Somerton (48%) followed by San Luis renters (37%). At the median, Yuma County renters are two months behind and own \$1,434 in back rent.
  - Businesses are now requiring COVID tests before employing people. Many businesses pay for the tests, but most agricultural places are passing the cost onto the workers. People are scrambling to find places that provide free tests. Tests can cost up to \$60 to \$70; this is too high for farm workers who on average earn \$80 per day. In addition, many of these workers take their family to help in the field so they need tests for all their family members. Things will get worse in the summer, during the low season with few jobs and high energy bills.
  - The border restrictions have impacted the economy in San Luis, a lot of people used to cross the border often to work and shop.

### **Projected Needs**

The table below shows existing and projected housing needs for special needs populations in Yuma County. 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.

### Current and Projected Housing Needs Among Special Populations, Yuma County

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

## NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

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

The table below 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.

### Population Trends, by Jurisdiction, 2000-2019

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

The HUD-provided tables below show cost burden and other housing problems by income level (AMI).

According to HUD, the four low-income ranges are defined as the following. For the purposes of this plan, these definitions will be used consistently throughout the NA and MA sections.

- 0-30% AMI = extremely low-income
- 30-50% AMI = very low-income
- 50-80% AMI = low-income

- 80-100% AMI = low to moderate income

Demographics	Base Year: 2015	Most Recent Year: 2019	% Change
Population	204,275	213,787	5%
Households	71,751	74,042	3%
Median Income	\$40,539	\$46,419	15%

**Table 4 - Housing Needs Assessment Demographics, Yuma County**

**Data Source:** 2015 ACS 1-Year Estimates, 2019 ACS 1-Year Estimates (Most Recent Year)

According to the Number of Households table below, most of the county’s lowest income households are small family households. Of these extremely low income households, nearly one-fourth (23%) contains young children. While small family households predominate in every income category, among very low income households (30-50% MFI), households with older adults (those 62-75 years of age and 75 years of age and older) are more prevalent than families with young children among low income households (50-80% MFI). Compared to their overall share of households in the county, households with members over age 75 are overrepresented in the low income categories.

**Number of Households Table, Yuma County**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6,995	7,745	12,270	6,600	38,060
Small Family Households	2,555	2,625	5,250	2,600	17,560
Large Family Households	715	840	1,880	1,080	5,370
Household contains at least one person 62-74 years of age	1,355	1,915	2,590	1,585	8,600
Household contains at least one person age 75 or older	1,275	1,665	2,270	1,180	5,405
Households with one or more children 6 years old or younger	1,605	1,320	3,140	1,380	7,395

**Table 5 - Total Households Table**

**Data Source:** 2013-2017 CHAS

The following tables show the number of households with housing problems by type. A household experiences housing problems if:

- Housing costs are between 30 and 50 percent of a household's gross household income (moderate cost burden); This data is labeled "Housing cost burden greater than 30% of income (and none of the above problems)" in the charts below.
- Housing costs exceed 50 percent of a household's gross household income (severe cost burden); and
- Households are living in homes that are overcrowded and/or lack complete plumbing or kitchen facilities.



## Housing Needs Summary Tables, Yuma County

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing – Lacking complete plumbing or kitchen facilities	175	35	25	10	245	15	110	20	50	195
Severely Overcrowded – With >1.51 people per room (and complete kitchen and plumbing)	145	190	85	90	510	30	20	245	85	380
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	275	215	280	200	970	150	195	570	90	1,005
Housing cost burden greater than 50% of income (and none of the above problems)	2,030	1,500	525	25	4,080	1,520	930	905	160	3,515
Housing cost burden greater than 30% of income (and none of the above problems)	290	995	1,750	470	3,505	375	1,095	2,030	940	4,440
Zero/negative Income (and none of the above problems)	965	920	1,745	1,345	4,975	1,030	1,540	4,090	3,130	9,790

**Table 6 – Housing Problems Table**

Data 2013-2017 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	2,625	1,940	915	325	5,805	1,715	1,255	1,740	385	5,095
Having none of four housing problems	845	1,915	3,495	1,815	8,070	635	2,635	6,120	4,070	13,460
Household has negative income, but none of the other housing problems	410	0	0	0	410	770	0	0	0	770

**Table 7 – Housing Problems 2**

Data 2013-2017 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	135	495	1,190	1,820	65	365	1,060	1,490
Large Related	4	150	205	359	10	180	515	705
Elderly	104	290	200	594	260	535	575	1,370
Other	85	220	365	670	60	100	120	280
Total need by income	328	1,155	1,960	3,443	395	1,180	2,270	3,845

**Table 8 – Cost Burden > 30%**

Data 2013-2017 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,405	875	230	2,510	540	335	360	1,235
Large Related	375	245	120	740	220	105	40	365
Elderly	290	260	115	665	690	345	390	1,425
Other	415	310	70	795	230	215	125	570
Total need by income	2,485	1,690	535	4,710	1,680	1,000	915	3,595

Table 9 – Cost Burden > 50%

Data 2013-2017 CHAS

Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	390	360	260	205	1,215	150	160	565	80	955
Multiple, unrelated family households	45	4	100	85	234	30	50	250	95	425
Other, non-family households	15	35	0	0	50	0	10	0	15	25
Total need by income	450	399	360	290	1,499	180	220	815	190	1,405

Table 10 – Crowding Information - 1/2

Data 2013-2017 CHAS

Source:

**Describe the number and type of single person households in need of housing assistance.**

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.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

**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.

**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 (IPV) 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](http://www.endhomelessness.org/pages/domestic_violence)).

## **What are the most common housing problems?**

### **Cost burden and severe cost burden.**

Housing cost burden, including moderate cost burden (with housing cost burden greater than 30% but less than or equal to 50%) and severe housing cost burden (with housing cost burden greater than 50%), is the greatest issue facing both renter and owner households. According to the Housing Problems Table, among low to moderate income households, the most common housing need for renters is severe cost burden (4,080 renters affected) and, for owners, moderate cost burden (4,440 owners).

For low to moderate income households experiencing moderate housing cost burden, the proportions for both renter and owner households are most concentrated among households in the 30 to 50 percent AMI income range. Proportions among income groups were slightly different for households experiencing severe housing cost burden. Among the 4,080 low to moderate income renter households experiencing severe housing cost burden roughly 50 percent (2,030 households) have incomes at or below 30 percent AMI and another 37 percent have incomes in the 30 to 50 AMI percent income category.

In addition to cost burden, one in five renters (18%) and one in five low income households (22%) struggle to pay their utilities, based on the resident survey.

**Substandard housing condition.** HUD data report low numbers of households living in substandard housing conditions: an estimated 245 renters and another 195 owners, the vast majority of whom have incomes below 30 percent AMI.

In the community engagement process, both residents and stakeholders described poor housing conditions as a serious problem throughout Yuma County, particularly with respect to rental housing. Among resident survey respondents:

- 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.

**Overcrowding.** According to the HUD data, there are 1,480 renter households living in crowded conditions (over 1.01 people per room) compared to 1,385 owner households. Overcrowded conditions occur for residents across all income levels, yet, for both renters and owners, most of the overcrowded households earn more than 50 percent AMI.

Among Yuma County survey respondents, one in six (17%) low income households live in a home that is not big enough for their household and 12 percent report that they have friends or family living with them due to a lack of housing that meets their friend or family member's needs. One in three multigenerational households (35%) are doubled up, while the majority are multigenerational households by preference. Households that include a member with a disability second most likely to be doubled up (20%), followed by renters, those who are precariously housed, and residents with a housing subsidy. The primary reasons why friends or family are doubled-up are nearly the same across all demographic and socioeconomic groups. The reasons point to both supply of housing and housing affordability driving doubling up, but at least one in 10 doubled-up households attribute their situation to impacts from the COVID pandemic.

**One or more housing problems.** Forty one percent of low to moderate income renter households and 26 percent of low to moderate owner households have experienced at least one housing problem. The rate of housing problems are highest among households earning less than 50 percent AMI.

Survey respondents reviewed 16 common housing challenges and indicated if they currently experience a challenge. Overall, nearly half (59%) of Yuma County survey respondents noted that they do not experience any of the housing challenges—homeowners and higher income households were much less likely to experience housing challenges. Conversely, more than three in four renters and 82 percent of households with incomes less than \$25,000 experience housing challenges. The most common housing challenges experienced by Yuma County residents include the desire to buy a home, worrying about rent going up to an amount they can't afford, struggling to pay utilities, and living in crowded conditions. Compared to non-Hispanic White respondents, respondents who are Hispanic are more likely to experience housing challenges, including wanting to buy a home but not being qualified for a mortgage (13% v. 7%), struggling to pay utilities (11% v. 6%), and living in crowded conditions (11% v. 4%).

### **Are any populations/household types more affected than others by these problems?**

The data in the above tables (cost burden, severe cost burden and crowding) show “small related” households as the household type most likely to experience housing problems. Small related renter households make up 53 percent of those who face moderate cost burden and 53 percent of those with severe cost burden. For owners, small related and elderly households are most affected by cost burden and severe cost burden.

Based on the resident survey, 51 percent of respondents experienced one or more housing challenges, compared to 82 percent of low income households (less than \$25,000), 78 percent of renters, 72 percent of precariously housed respondents, 63 percent of respondents with LEP, 61 percent of whose household includes a member with a disability, and 59 percent of respondents whose household is multigenerational.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

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.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

N/A

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

The following figure presents the proportion of respondents who experienced housing instability in the past five years. 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.



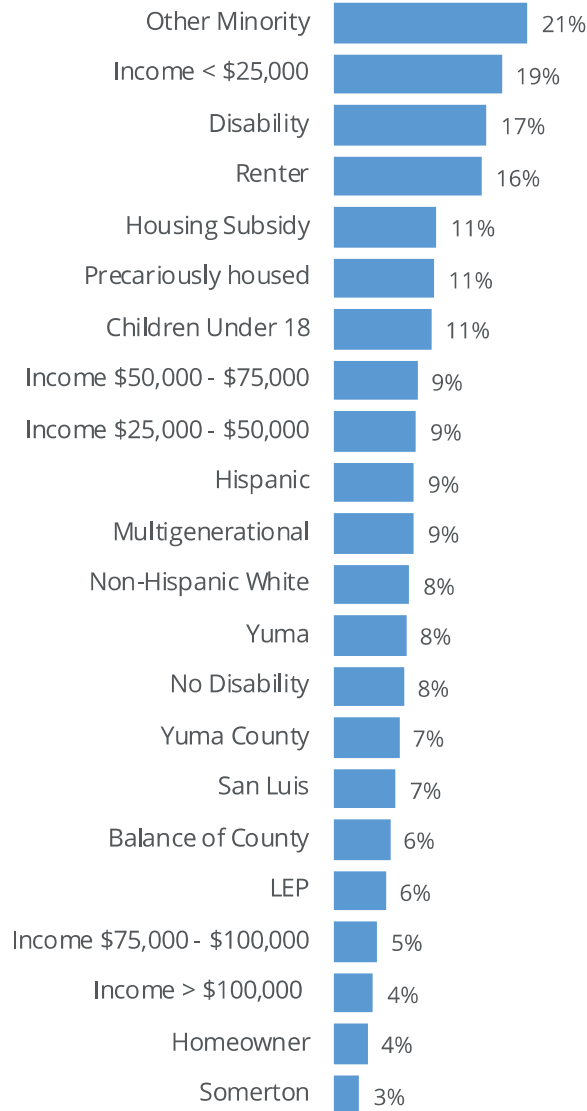
## Experienced Housing Instability in the Past Five Years

**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.



## NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 72 percent of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,005	815	1,180
White	1,350	195	730
Black / African American	70	0	15
Asian	30	0	0
American Indian, Alaska Native	39	40	10
Pacific Islander	0	0	0
Hispanic	3,425	535	415

**Table 11 - Disproportionally Greater Need 0 - 30% AMI**

Data 2013-2017 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**30%-50% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	5,285	2,460	0
White	1,345	1,140	0
Black / African American	55	0	0
Asian	45	0	0
American Indian, Alaska Native	49	45	0
Pacific Islander	0	0	0
Hispanic	3,740	1,260	0

**Table 12 - Disproportionally Greater Need 30 - 50% AMI**

Data 2013-2017 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	6,430	5,835	0
White	1,765	2,335	0
Black / African American	190	35	0
Asian	70	25	0
American Indian, Alaska Native	14	65	0
Pacific Islander	30	0	0
Hispanic	4,195	3,325	0

**Table 13 - Disproportionally Greater Need 50 - 80% AMI**

Data 2013-2017 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,125	4,475	0
White	915	1,860	0
Black / African American	24	120	0
Asian	15	35	0
American Indian, Alaska Native	29	30	0
Pacific Islander	0	0	0
Hispanic	1,140	2,405	0

**Table 14 - Disproportionally Greater Need 80 - 100% AMI**

Data 2013-2017 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

This section discusses the income categories in which a racial or ethnic group has a disproportionately greater need.

**0-30% AMI.** All groups have relatively high rates of housing problems (86% or higher) except for Native American households (49%). Black households and Asian households have disproportionately high need (100%) compared to White households (87%) and all households in the income category (86%). However, there are relatively few Black households (70 households) and Asian households (30 households) relative to White households (1,545 households) and Hispanic households (3,960 households) in this income category.

**30-50% AMI.** Black households and Asian households have disproportionately high need (100%) compared to White households (57%) and all households in the income category (68%). There are relatively few Black households (55 households) and Asian households (45 households) relative to White households (2,485 households) in this income category. Hispanic household also suffer disproportionately with 75 percent experiencing housing problems, 21 percentage points greater than White households, and make up roughly twice the number of households than White households.

**50-80% AMI.** All minority household groups suffer housing problems disproportionately in this income category with the exception of Native American households. Black households need (84%) and Asian households need (74%) are significantly higher than White household need (43%) and the need of households in the income category as whole (52%). According to the

data, all Pacific Islander households (30 households) at this income level suffer housing problems. Hispanic households, which represent 7,520 households or 61 percent of the total households in this income category, also suffer disproportionately (56%) relative to white households.

**80-100% AMI.** At this income level, Native American households experience disproportionate housing need (49%) compared to White households (33%) and households in the income category as a whole (32%). However, there are relatively few Native American households (59 households) relative to White households (2,775 households).

## NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This section discusses severe housing needs as defined by HUD, using HUD-prepared housing needs data. The tables show the number of Yuma County households that have severe housing needs by income, race, and ethnicity. Needs are defined as one or more of the following housing problems:

- Housing lacks complete kitchen facilities
- Housing lacks complete plumbing facilities
- Household has more than 1.5 persons per room
- Household cost burden exceeds 50 percent.

A disproportionately greater need exists when the members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 72 percent of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need. Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,340	1,480	1,180
White	1,165	380	730
Black / African American	65	4	15
Asian	20	10	0
American Indian, Alaska Native	29	50	10
Pacific Islander	0	0	0
Hispanic	2,970	985	415

**Table 15 – Severe Housing Problems 0 - 30% AMI**

Data 2013-2017 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**30%-50% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,195	4,550	0
White	860	1,625	0
Black / African American	35	20	0
Asian	34	10	0
American Indian, Alaska Native	39	50	0
Pacific Islander	0	0	0
Hispanic	2,185	2,815	0

**Table 16 – Severe Housing Problems 30 - 50% AMI**

Data 2013-2017 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**50%-80% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,655	9,615	0
White	690	3,410	0
Black / African American	65	155	0
Asian	19	75	0
American Indian, Alaska Native	14	65	0
Pacific Islander	30	0	0
Hispanic	1,805	5,715	0

**Table 17 – Severe Housing Problems 50 - 80% AMI**

Data 2013-2017 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	710	5,885	0
White	275	2,500	0
Black / African American	14	125	0
Asian	0	50	0
American Indian, Alaska Native	29	30	0
Pacific Islander	0	0	0
Hispanic	390	3,150	0

**Table 18 – Severe Housing Problems 80 - 100% AMI**

Data 2013-2017 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### Discussion

This section discusses the income categories in which a racial or ethnic group has a disproportionately greater severe housing need.

**0-30% AMI.** While proportion of households with severe housing needs in the county at this income level is high (75%), it is lower among Asian households (67%) and significantly lower Native American households (37%). Black households, however, suffer severe housing needs disproportionately (94%) relative to White households (75%). The number of non-White and non-Hispanic households is low for all other minority groups (less than 100).

**30-50% AMI.** Black households and Asian households have disproportionately high need (64% and 77% respectively) compared to White households (35%) and all households (41%) at this income level. There are relatively few Black households (55 households) and Asian households (44 households) relative to White households (2,485 households) in this income category. The data concerning Black households and Asian households must be evaluated with caution, however, given their low number of total households.



**50-80% AMI.** Black households have disproportionately high need (30%) compared to White households (17%) and all households (22%). Similar to housing need at this income level, all Pacific Islander households (30 households) at this income level suffer severe housing problems. Again, data must be evaluated with caution, given the low number of total households.

**80-100% AMI.** At this income level, Native American households experience disproportionate housing need (49%) compared to White households (10%) and severe housing problems among all households (11%) to housing need at this income level. However, there are relatively few Native American households (59 households) relative to White households (2,775 households). This data must be evaluated with caution, however, given this low number of total households.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This section provides data on households with disproportionate levels of housing cost burden. Housing cost burden occurs when households pay more than 30 percent of their gross household income toward housing costs, which includes utilities. Severe housing cost burden occurs when housing costs are 50 percent or more of gross household income.

A disproportionately greater need exists when the members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 72 percent of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need. Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	50,715	10,944	8,744	1,255
White	23,800	3,580	2,770	760
Black / African American	895	180	180	15
Asian	610	100	90	0
American Indian, Alaska Native	470	44	59	10
Pacific Islander	10	10	20	0
Hispanic	24,495	6,825	5,495	470

**Table 19 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2013-2017 CHAS

## Discussion

The table above shows housing cost burden by race/ethnicity of householders regardless of income.

In the jurisdiction as a whole, 10,944 households (16%) were moderately cost burdened, and 8,744 households (12%) percent were severely cost burdened. According to HUD data, Pacific Islander households suffered severe housing cost burden disproportionately (50%). However, the relatively small number of total Pacific Islander households (40 household) suggests that this outcome should be evaluated with caution. After Pacific Islander households, Hispanic households had the highest rates of moderate and severe cost burden (19% and 15% respectively) compared to White households (12% and 9% respectively).

## **NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)**

### **Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Yes, as discussed in sections NA-15, NA-20, and NA-25 the following groups have disproportionately greater needs:

- Black households and Asian households at all income levels below 80 percent AMI experience housing problems disproportionately relative to the jurisdiction as a whole and White households.
- Housing needs among Native American households earning between 80 and 100 percent AMI experience housing problems disproportionately.
- Black households earning incomes in the income categories less than 50 AMI experiencing severe housing problems at disproportionately high levels relative to the jurisdiction as a whole and White households.
- Native American households earning between 80 and 100 percent AMI .
- Hispanic households suffer from housing problems disproportionately relative to White households at the 30 to 50 percent AMI and 50 to 80 percent AMI income levels.

### **If they have needs not identified above, what are those needs?**

In addition to the needs above, according to the 2020 Yuma County Resident Housing Choice Survey:

- Hispanic respondents are more than twice as likely as non-Hispanic White respondents to say their home is too small for their family (11% v. 4%). Overall, more than one in 10 respondents have friends or family living with them due to a lack of housing that meets their needs. One-third of multigenerational households are doubled-up by necessity rather than preference.
- About one in five Non-Hispanic, non-White respondents (Other Minority), low income households, experienced housing instability in the past five years, compared to 7 percent of all respondents.
- Other Minority respondents are most likely to say they experienced housing discrimination (19% v. 3% non-Hispanic White and 4% Hispanic).

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Minority group populations are most populous in the urbanized areas in the southwest corner of the county including the cities of Yuma, Somerton, and San Luis. There are eight Census tracts in this region with Hispanic resident concentrations above 85 percent. Four tracts in the city of Yuma have concentrations of non-Hispanic Black residents above three times the county concentration of 2 percent and six tracts in the city of Yuma with non-Hispanic Asian resident concentrations above three times that county concentration of 1 percent. There are three racially or ethnically concentrated areas of poverty in Yuma County, all of which are in central Yuma City.

## NA-35 Public Housing - 91.405, 91.205 (b)

### Introduction

This section discusses the units and vouchers provided by the Housing Authority of the City of Yuma (HACY). As shown in the table below, HACY owns and operates 231 affordable rental units (converted from public housing) and administers 1,446 vouchers, with most of those tenant based. Occupants of RAD units and voucher holders typically earn less \$15,000 per year and utilize their subsidies for 4 years. More than half of voucher holders are over the age of 62, and one-third are persons with disabilities. The majority of occupants and voucher holders identify as White and non-Hispanic.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing—now RAD	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	231	1,446	87	1,075	49	4	0

Table 20 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing—now RAD	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	15,626	11,833	12,372	12,981	12,727	5,460	

	Program Type							
	Certificate	Mod-Rehab	Public Housing—now RAD	Vouchers			Special Purpose Voucher	
				Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	0	4	4	2	4	0	0
Average Household size	0	0	3	2	2	3	1	1
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	39	814	16	332	20	0
# of Disabled Families	0	0	54	515	21	417	23	0
# of Families requesting accessibility features	0	0	0	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 21 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing—now RAD	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	215	1,309	77	973	40	4	0
Black/African American	0	0	13	101	7	76	5	0	0
Asian	0	0	0	6	0	5	1	0	0
American Indian/Alaska Native	0	0	0	28	3	19	2	0	0
Pacific Islander	0	0	0	4	0	4	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 22 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	194	1,037	67	758	14	4	0
Not Hispanic	0	0	38	378	20	285	35	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 23 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)



### **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Accessibility needs are generally modest and include grab bars in bathrooms and ramps. HACY has been able to accommodate these needs.

### **What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

The waiting lists for HACY housing is 2 years. The primary needs of RAD tenants are education and skill development, and finding employment that pays a living wage. The greatest need of voucher holders is finding rental units that accept vouchers due to the tight rental market in the city and county, increasing rents, and ability of landlords to choose from higher income tenants.

Voucher holders participated in a resident survey and focus groups as part of the citizen participation to support this study. 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).

### **How do these needs compare to the housing needs of the population at large**

The needs of RAD tenants and voucher holders are similar to the needs of other extremely and very low income households in the city—finding affordable rental housing is a significant challenge. Voucher holders and tenants without assistance also struggle to come up with required security deposits, and many extremely and very low income households without assistance have trouble maintaining utility costs. Some voucher programs require utilities to be included in the rent, which, in the experience of voucher holders, is rarely offered in newer, higher quality rental properties, limiting prospective tenants in Yuma to Mesa Heights or older properties.

## NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

### Introduction:

Annually, the State of Arizona conducts a Point-in-Time (PIT) survey of persons experiencing homelessness in Arizona balance of state areas including Yuma County. The Arizona Department of Housing serves as the Collaborative Applicant and Homeless Management Information System (HMIS) lead agency for the Continuum of Care for the 13 non-metro counties in the state or the Balance of State Continuum of Care (AZBOSCO). In Yuma county the following agencies and community organization contributed to the effort: Arizona Complete Health, Community volunteers, DES, NAU, NCHP.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	N/A	N/A	N/A	N/A	N/A	N/A
Persons in Households with Only Children	N/A	N/A	N/A	N/A	N/A	N/A
Persons in Households with Only Adults	N/A	N/A	N/A	N/A	N/A	N/A
Chronically Homeless Individuals	N/A	61	N/A	N/A	N/A	N/A
Chronically Homeless Families	N/A	N/A	N/A	N/A	N/A	N/A
Veterans	N/A	13	N/A	N/A	N/A	N/A
Unaccompanied Child	N/A	N/A	N/A	N/A	N/A	N/A
Persons with HIV	N/A	2	N/A	N/A	N/A	N/A

**Table 24 - Homeless Needs Assessment**

2020 Point-in-Time Count

#### Data Source

#### Comments:

Indicate if the homeless population is:

Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness,"**

**describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

In the 2020 PIT survey of the Yuma County area, 91 persons were surveyed representing 115 unsheltered homeless individuals within households. Of the total, 61, or 53 percent meet the criteria for chronic homelessness.

Characteristics of those unsheltered individuals include:

- First time being homeless (34%);
- Male (68%);
- Ages 18 to 24 (7%), ages 24to 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%); and
- Physical disability (21%), mental disability (16%).

About one in five (20%) respondents to the homeless survey acknowledged having challenges 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 for 13 percent of participants, followed by depression/mental illness (12%), and jail/prison (9%).

There were also 488 sheltered homeless individuals at the time of the 2020 PIT count.

### **Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

Children under 18 have the highest poverty rate (34%) at around one and half times the overall poverty rate in the county. In the county, there are around 6,840 families with children under the poverty line, around 4,500 of those families are female headed households with no spouse present. These households are likely to have high housing needs, including cost burden.

According to ACS data, there are around 13,000 veterans in Yuma County, 979 are below the poverty level and 5,598 experience a disability. These households are likely to have high housing needs, including cost burden and accessibility modifications.

According to the Balance of State Point-in-Time survey, for 2020, 138 (16%) of the individuals interviewed indicated that they had served in the Armed Forces. This is in comparison to 123 (15.65%) in 2019, 162 (17.9%) in 2018, and 125 (19.8%) in 2017. The reduction of unsheltered Veterans as a percentage of all individuals interviewed over time, is the direct result of increasing housing resources in programs that serve Veterans specifically including VASH, GPD, and SSVF.

### **Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Countywide there were 115 unsheltered homeless individuals interviewed as a part of the 2020 Point-in-Time survey. The most prevalent racial or ethnic groups were White (66%) followed by Hispanic (24%) and Multi-racial (20%). There were also 488 sheltered homeless individuals who were counted; racial and ethnic data is not available for these sheltered individuals.

This number is much lower than the actual number of people who are currently homeless or at-risk of homeless in the county: according to the resident survey conducted to support this plan, about 8 percent of households were without a permanent place to live (homeless or living temporarily with friends or family) in the county overall. This was highest in San Luis (13%) and Somerton (12%) and lower in the City of Yuma (7%).

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The 2020 PIT survey reflects that, Countywide, there were 115 unsheltered individuals experiencing homelessness and 488 sheltered individuals experiencing homelessness. Of the individuals experiencing homelessness who were sheltered at the time of the 2020 count, 151 were in emergency shelter, 254 were in permanently supportive housing, 59 were in rapid rehousing, and 24 were in transitional housing.

### **Discussion**

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)*

## **NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)**

This section provides data and information about “special needs” populations in Yuma County. In general, HUD defines non-homeless special needs populations as: persons with a disability (hearing/vision limitation, ambulatory limitation, cognitive limitation, and/or self-care/independent living limitation), elderly households, large families, female headed households with children, households with limited English proficiency (LEP), those at risk of homelessness, victims of domestic violence, and persons with substance abuse challenges/addiction. The characteristics of these populations are described below.

### **Describe the characteristics of special needs populations in your community:**

The characteristics of Yuma County’s non-homeless special needs populations were determined through analysis of secondary data on population levels and need.

**Disability.** There were 18,455 households with a disabled member in Yuma County as of the 2019 Census. Of these, 8,675 households include a person with a hearing or vision impairment; 11,285 include a person with an ambulatory limitation; 5,925 include a person with a cognitive limitation; and 6,680 include a person with a self-care or independent living limitation. (Note there is overlap in the specific types of disabilities as some people/households have more than one limitation).

Slightly more than 35 percent of households with a disabled member have one or more housing problems. By that measure, about 6,500 households containing a person with a disability have some type of housing need. The resident survey conducted for this study found that nearly all survey respondents with disabilities said they had trouble moving within their home or in accessing their home.

**Elderly households.** In Yuma County, 27,840 households include at least one person 62 years or older, accounting for 39 percent of all households. Of those, about one-quarter (7,105 households) have some type of housing need. Senior households may be less able to cope with increasing housing costs (rents for renters and property taxes for owners) as they are more likely to be living on a fixed retirement income. Most seniors desire to age in place but may need accessibility modifications as they age and may need additional support services in order to properly maintain their home and property; the need for expanded in-home health care for elderly was consistently emphasized by stakeholders engaged in this Consolidated Plan. Many may also require transportation services.

**Large families.** There are 10,700 large family households (five or more members) in Yuma County. CHAS data indicate that nearly half of these households have some type of housing problem. The most common housing need is related to cost burden, but large households are also more susceptible to overcrowding and, as discussed in the Housing Market Analysis, the rate of overcrowding among residents of Hispanic descent is very high in the county. Community engagement conducted for the Consolidated Plan reveals that a lack of affordable homes with enough living space for large families is a considerable need in Yuma County.

**Female headed households with children.** There are 7,398 female headed households with children in Yuma County according to 2019 estimates. The poverty rate for these households is 52 percent—much higher than the countywide poverty rate of 20 percent overall, and 24 percent among households with children. The nearly 4,000 female headed households with children living in poverty are the most likely to struggle with rising housing costs and may need unique supports given the challenges they face.

**Limited English proficient households.** 7,321 Yuma County households have limited English proficiency (LEP), meaning they report “speaking English less than very well” in Census surveys. By far, the most common language spoken by LEP households is Spanish (97% of all LEP households). The 10 percent of households with limited English proficiency that are living in poverty are most likely to have acute housing needs.

**At risk of homelessness.** Households spending 50 percent or more of their income on housing are severely cost burdened and may be at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. In Yuma County, 7,595 low- and moderate-income households are severely cost burdened.

**Victims of intimate partner/domestic violence.** Based on the National Intimate Partner and Sexual Violence (IPV) Survey by the CDC and ACS population estimates, 8,351 Yuma County residents (5.5% of women and 5.2% of men) experience rape, physical violence, and/or stalking by an intimate partner annually. Although the supportive and housing services needed by 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. Domestic violence/abuse was a common reason for experiencing homelessness among PIT count respondents.

**Persons with alcohol or other drug addiction.** According to the National Survey on Drug Use and Health (NSDUH), an estimated 3.2 percent of Arizona residents 12 and older struggle with substance use disorder and 4.8 percent have an alcohol abuse disorder. Applying these rates to the county, an estimated 10,781 residents aged 12 years or older have substance abuse challenges/addiction. The NSDUH further estimates that 3 percent of residents aged 12 or older needed but did not receive treatment for substance abuse in the past year.

**Agricultural workers.** 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.

**Military personnel.** 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. A recent study of housing needs of military personnel found a considerable need for affordable and “missing middle” housing types for military personnel: The Department of Defense’s housing allowance rate assumes that families occupy multifamily and attached housing products, which are not readily found in Yuma County. On 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.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

As discussed in the previous question’s response, non-homeless special needs populations in Yuma County have a wide range of service needs including accessibility modifications, transitional housing, supportive housing, counseling, case management, transportation, and employment (training and access).

Interviews and focus groups with service and housing providers, and non-homeless special needs residents, identified the following top housing and supportive service needs:

**Housing challenges—disability.** Of the survey respondents whose household includes a member with a disability, 92 percent 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.

The most common improvements or modifications needed include:

- Grab bars in the bathroom;
- Alarm to notify if someone leaves the house;
- Ramps;
- Walk/roll in shower;
- Fire alarm/doorbell made accessible for person with hearing disability/deaf.

Other modifications or accommodations needed include lowering the kitchen and bathroom counters, permission to have a service or emotional support animal, reserved accessible parking by



the front entrance, stair lifts, and fencing around the so that a child with disabilities does not go into the street.

**Services challenges—disability.** 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.

**Housing challenges—seniors.** Throughout the community engagement process, participants raised several issues specific to the housing needs of seniors. These include both the need for an increase in the housing supply affordable to low and moderate income seniors, appropriate for seniors, as well as affordable services to help seniors maintain their health and age in place. The pandemic also exposed the need for the community to help seniors when one member of a couple becomes ill and is not able to care for their spouse during their illness.

- *“I had great difficulty helping my 80 year old mother find an affordable apartment until she could get moved into a 55 and over community.” (Resident survey respondent)*
- In a public meeting, a participant described the need for crisis response for elderly people. *“When one member of an elderly couple has dementia or some other need and can't care for themselves, the other person usually steps in and provides care for their spouse or partner. If the caregiver gets the Coronavirus or another illness and can't provide care to that person, there is no crisis response system in place into provide bridge care for them. This bridge care should provide care to them until a more permanent solution is found to provide care for them. The solution could be that an out of town family member comes to pick them up or they are approved AHCCS and can be placed in a care facility or some other type of care. Right now, this service does not exist, but organizations serving seniors and health care providers are seeing a need for it daily. So, if someone is found wandering by the police, an ambulance is called to a home by a neighbor or a vulnerable patient is released from the hospital, there needs to be a facility that they can be taken to until a more permanent solution is found to address their care.”*

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;
- Growing concern about food insecurity, as there are more seniors showing up for congregant meals; and
- A concern that more seniors are becoming homeless.

#### **Families and low income households.**

- Larger homes suitable for large families or multigenerational living are considered to be in short supply, based on the survey and resident focus groups.
- More starter homes and affordable housing stock for the county’s diverse set of families.
- Affordable child care. Childcare costs have gone up, due to the new precautionary measures childcare centers have to take to operate. Families are caught in a cycle—they can’t afford both rent and childcare but can’t afford to quit working.
- More of the strong services that exist: *“I believe that the city of Yuma has provided citizens with strong support and meeting the families’ needs. I feel that we should continue in this direction until we surpass the pandemic.” (Resident survey respondent)*

**Victims of domestic violence.** Yuma’s domestic violence shelter—Safe House—has 40 shelter beds plus cribs, and the shelter is able to connect some survivors to short term Tenant-Based Rental Assistance (TBRA). In a focus group with social service providers, participants discussed the challenges survivors of domestic violence experience when transitioning from shelter to more independent housing situations. In addition to the countywide shortage of affordable rental units, domestic violence survivors face other barriers. Even with TBRA for six to 12 months, barriers include:

- Difficulty being able to pay for rental deposits, first and last month’s rent;
- Homes that these families can afford are not large enough;
- Home that are affordable do not pass Housing Quality Standards inspections;
- Steering voucher holders to less desirable properties in a housing provider’s portfolio; and
- Being denied units to rent due to past evictions or criminal histories which may have been DV-related.

**Substance abuse disorders.** 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.

**Employment needs-agricultural workers and LEP.**

- Participants described a shortage of farmworkers as a result of COVID, as many got sick and restrictions for workers coming from Mexico makes things worse. The lack of precautionary measures by agricultural employers made the spread very pervasive. Farm workers get 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.
- One of the focus group participants mentioned that her husband is an agricultural worker. In her experience, there was no proper education for workers about how to avoid/lower the spread of COVID. Of the group of 42 farmworkers to which her husband belongs, 38 got COVID. Her husband contracted COVID, and since November, he still has pneumonia and has not been able to return to work.
- Businesses are now requiring COVID tests before employing people. Many businesses pay for the tests, but most agricultural places are passing the cost onto the workers. People are scrambling to find places that provide free tests. Tests can cost up to \$60 to \$70; this is too high for farm workers who on average earn \$80 per day. In addition, many of these workers take their family to help in the field so they need tests for all their family members. Things will get worse in the summer, during the low season with few jobs and high energy bills.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

The county does not receive HOPWA funding. The Arizona Department of Health Services publishes an annual report that assesses the burden of HIV/AIDS across the state. According to the most recent report in 2019, 18,462 people were living with HIV/AIDS with 776 new cases of HIV/AIDS in the year. The incident rate in Yuma County was 8.9 incidents per 100,000 residents; this compares with a statewide incident rate of 10.7 cases per 100,000 residents.

## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

This section discusses non-housing community development needs for the City of Yuma and Yuma County. The discussion follows the format and content prescribed by HUD for the Consolidated Plan. It begins with a discussion of the needs for public facilities, public improvements and public services. These sections were informed by interviews with stakeholders, surveys of stakeholders and residents and, where available, analysis of relevant data.

### **Describe the jurisdiction's need for Public Facilities:**

Yuma County's 2020 Comprehensive Plan discusses the importance of regional cooperation in achieving development goals which focus on the following policy objectives: coordinated and compatible planning, concentrated urban development, military and general aviation preservation, valley agriculture protection, industrial and commercial development, and rural development and lifestyle preservation.

Stakeholder and resident input gathered for this Consolidated Plan indicate the need for infrastructure and public amenities, especially in the Mesa Height NRSA area and areas adjacent and for residents with disabilities. Residents indicated interest in a community center (similar to the senior center) for people with disabilities. They also indicated streets, sidewalks, and parks in poor condition.

### **How were these needs determined?**

Needs were determined through resident and stakeholder engagement and existing surveys and reports.

### **Describe the jurisdiction's need for Public Improvements:**

According to the 2014 survey of businesses conducted by the Greater Yuma Economic Development Corporation the most frequently identified public improvement need was related to transportation services. Second to this was accessibility improvements to streets and sidewalks.

Public transportation is provided by Yuma County Area Transit (YCAT) system, which has grown from a new transit service offering paratransit to the current mix of fixed-route and demand-responsive services. YCAT has moved from regional management to a new Yuma County Intergovernmental Public Transportation Authority (YCIPTA) with the City of Yuma, Yuma County and other Yuma County cities and towns.

According to residents input collected through public meetings, needed infrastructure improvements include:

- Paved soccer courts for kids in all neighborhoods but especially one in the NRSA area;
- Sidewalk improvements/repair;

- Streets are in need of repair;
- Better transportation options, including for seniors.

Accessible parks and public spaces, as well as improvement in sidewalks are an acute need among residents with a disability, according to the resident survey.

#### **How were these needs determined?**

Needs were determined through resident and stakeholder engagement and existing surveys and reports.

#### **Describe the jurisdiction's need for Public Services:**

According to the 2014 survey, stakeholders and residents focused on neighborhood improvement and revitalization as well as expanded recreational and afterschool educational opportunities for youth. According to stakeholder and resident input gathered for this Consolidated Plan, there is still a need for such services.

In addition, supportive services organizations interviewed for the previous Consolidated Plan identified a rising demand for their food programs. Other programs, including assistance for childcare, legal and financial education services, public transportation vouchers and stray animal controls are other needs stakeholders noted. In addition to those needs, input gathered for the current consolidated plan indicated need for utility and rental assistance.

#### **How were these needs determined?**

Needs were determined through resident and stakeholder engagement and existing surveys and reports.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

As part of the development of the Consolidated Plan, a comprehensive housing market analysis was conducted that examined 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 primary findings from that analysis included:

- 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.
- 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 per month increasing rent and an increase in very low income households.
- Contributing factors to housing needs in the area 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 Yuma 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.

## MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

### Introduction

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.

**Type of housing.** Over half (55%) of the housing stock in Yuma County is comprised of single family homes, followed mobile homes (31%), and apartment units with less than 50 units (5%). The city of Yuma has a higher share of single family homes than Yuma County. The city of Yuma also has a higher share of apartment units compared to the county and other jurisdictions. Since 2010, the share of the different housing types has remained stable.

### All residential properties by number of units, Yuma County

Property Type	Number	%
1-unit detached structure	51,735	55%
1-unit, attached structure	2,857	3%
2-4 units	3,822	4%
5-19 units	4,508	5%
20 or more units	2,103	2%
Mobile Home, boat, RV, van, etc	29,623	31%
Total	94,648	100.00%

Table 25 – Residential Properties by Unit Number

Data 2019 ACS  
Source:

### All residential properties by number of units, City of Yuma

Property Type	Number	%
1-unit detached structure	23,212	57%
1-unit, attached structure	2,201	5%
2-4 units	2,673	7%
5-19 units	2,967	7%
20 or more units	2,073	5%
Mobile Home, boat, RV, van, etc	7,550	19%
Total	40,676	100.00%

Table 26 – Residential Properties by Unit Number

Data 2019 ACS  
Source:



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.

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.

**Unit Size by Tenure, Yuma County**

	Owners		Renters	
	Number	%	Number	%
No bedroom	1,272	2.59%	3,224	12.93%
1 bedroom	5,511	11.22%	4,184	16.77%
2 bedrooms	8,915	18.16%	6,440	25.82%
3 or more bedrooms	33,401	68.03%	11,095	44.48%

**Table 27 – Unit Size by Tenure**

Data 2019 ACS  
Source:

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.

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.”

### Condition of Units, Yuma County

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	12,160	25%	9,669	40%
With two selected Conditions	497	1%	1,530	6%
With three selected Conditions	7	0%	43	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	36,384	74%	12,808	53%
<b>Total</b>	<b>49,048</b>	<b>100%</b>	<b>24,050</b>	<b>100%</b>

Data Source: 2015-2019 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to HUD’s Assisted Multi-Family and Section 8 Contracts Database there are five properties with a total of 246 assisted units. Among these units 172 are targeted to either families or elderly while 74 units are targeted to exclusively elderly residents. Nearly half (47%) of offered rents between 80 and 100 percent of fair market rent.

### Assisted Units by Program Type, Yuma County

Program Type	Assisted Units	%
Sec 8 NC -Section 8, Family or Elderly	100	41%
202/8 NC - Supportive Housing for Elderly, Elderly-Handicapped, Direct Loan	30	12%
LMSA - Loan Mgt Set-Aside Section 8, Family or Elderly	32	13%
515/8 NC - Rural Farm Housing, Family or Elderly, Direct Loan Section 8	40	16%
PRAC/202 - Project Rental Assist -- Elderly	44	18%
<b>Total</b>	<b>246</b>	<b>100.00%</b>

**Table 28 – Assisted Units by Program Type, Yuma County**

Data Source: HUD Multifamily Assistance and Section 8 Data

**Assisted Units by Unit Size, Yuma County**

<b>Program Type</b>	<b>Assisted Units</b>	<b>%</b>
Studio	0	0%
1 Bedroom	184	75%
2 Bedroom	30	12%
3 Bedroom	24	10%
4 or more Bedrooms	8	3%
<b>Total</b>	<b>246</b>	<b>100.00%</b>

**Table 29 – Assisted Units by Unit Size, Yuma County**

Data Source: HUD Multifamily Assistance and Section 8 Data

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

According to HUD’s Assisted Multi-Family and Section 8 Contracts Database, which tracks the affordability terms of HUD funded projects, there are two properties which represent 74 assisted units which are expected to expire before 2026.

**Does the availability of housing units meet the needs of the population?**

The availability of housing units does not meet the needs of many city of Yuma and Yuma County residents, leading to cost burden. These needs are most acute for renters.

The median contract rent for a two bedroom apartment in the city of Yuma is \$913 ; it is \$813 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.

In both the city of Yuma and Yuma County, renters are more likely to be cost burdened than homeowners—and renter cost burden is very high. For renters in the city, the share of households severely cost burdened increased significantly from 18 to 32 percent since 2010. Owners face lower rates of cost burden.

Rental gaps have significantly changed during the past 9 years. In 2010, in the county, 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 per month increasing rent and an increase in very low income households. In the city, there is a shortage of 2,712 units for renters earning less than \$20,000 per year, up significantly from 614 units in 2010.

Contributing factors to housing needs in the area 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 Yuma 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.

### **Describe the need for specific types of housing:**

The most needed housing types include: Affordable rentals or tenant based rental assistance (TBRA) for households earning less than 30 percent AMI (including those transitioning out of homelessness) and affordable ownership options for low- and moderate-income households. There is also a need for affordable 2- and 3-bedroom units to accommodate large households and families that are low income and a need for more affordable accessible housing options for people with disabilities.

### **Discussion**

Stakeholder consultation and the resident survey provided additional information on the needs for specific types of housing:

- Housing in quality condition and with accessibility features: Poor housing condition is most prevalent among residents with a disability. More than one in four (28%) persons with disabilities in a home that does not meet the accessibility needs of their household member with a disability.
- Larger units: Hispanic residents are very likely to live in overcrowded conditions and need larger homes to accommodate their families, including multi-generational family members who are doubled-up because they cannot afford housing.
- Lack of affordably priced homes and the limited diversity of housing stock create significant barriers to homeownership.

# MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

## Introduction

This section contains updated cost of housing data from the 2010 Census, 2017 CHAS, and the 2019 ACS.

## Cost of Housing

The table below 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.

### Median Rent by Jurisdiction, 2010 and 2019\*

Note:

\*2018 5-year ACS data used for San Luis, Somerton, and Wellton.

Source:

2019 1-year, and 2018 5-year ACS.

	2010	2019	Compound Annual Growth Rate
<b>Median gross rent</b>			
City of Yuma	\$872	\$924	0.6%
San Luis	\$488	\$697	4.6%
Somerton	\$624	\$736	2.1%
Wellton	\$540	\$681	2.9%
Yuma County	\$781	\$829	0.7%
<b>Median contract rent</b>			
City of Yuma	\$671	\$712	0.7%
San Luis	\$383	\$535	4.3%
Somerton	\$462	\$577	2.8%
Wellton	\$451	\$567	2.9%
Yuma County	\$630	\$665	0.6%

## Cost of Housing

	Base Year: 2010	Most Recent Year: 2019	% Change
Median Home Value	\$131,800	\$139,100	6%
Median Contract Rent	\$630	\$665	6%

**Table 30 – Cost of Housing**

**Data Source:** 2010 and 2019 ACS, 1-Year

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.

**Median Income by Tenure and Jurisdiction, 2010 and 2019\***

Note:

\*2018 5-year ACS data used for San Luis, Somerton, and Wellton.

Source:

2010 1-year, 2019 1-year, and 2018 5-year ACS.

	2010	2019	Compound Annual Growth Rate
<b>Owner Median Income</b>			
City of Yuma	\$58,524	\$62,303	0.7%
San Luis	\$31,468	\$41,134	3.4%
Somerton	\$38,590	\$47,941	2.7%
Wellton	\$43,662	\$52,606	2.4%
Yuma County	\$51,436	\$53,586	0.5%
<b>Renter Median Income</b>			
City of Yuma	\$29,509	\$32,055	0.9%
San Luis	\$20,915	\$20,915	0.8%
Somerton	\$13,877	\$23,085	6.6%
Wellton	\$33,472	\$24,783	###
Yuma County	\$27,111	\$32,499	2.0%
<b>Overall Median Income</b>			
City of Yuma	\$45,789	\$47,249	0.3%
San Luis	\$25,622	\$34,122	3.6%
Somerton	\$28,996	\$39,292	3.9%
Wellton	\$42,564	\$47,761	1.5%
Yuma County	\$42,240	\$46,419	1.1%

The HUD tables below show the distribution of rent paid for the 2015-2019 period. It is important to note that the gaps analysis completed to support this Consolidated Plan shows a different and less affordable distribution, with 11 percent of renters paying less than \$500 per month rather than 26 percent. As the Housing Affordability table below the Rent Paid table shows, there are very few units affordable to low and moderate income renters.

Rent Paid	Number	%
Less than \$500	5,772	25.88%
\$500-999	13,269	59.49%
\$1,000-1,499	2,752	12.34%
\$1,500-1,999	437	1.96%
\$2,000 or more	75	0.34%

**Table 31 - Rent Paid**

Data 2015-2019 ACS  
Source:

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,047	No Data
50% HAMFI	3,142	3,326
80% HAMFI	9,319	11,305
100% HAMFI	No Data	17,513

**Table 32 – Housing Affordability**

Data CHAS 2011-2015  
Source:

The Monthly Rent table below shows Fair Market Rents (FMRs) for 2020. FMRs for efficiency, 1, and 2 bedroom rentals are lower than the median gross rents in the city of Yuma according to ACS data for 2019—especially considering utilities. The average utilities payment reported by residents surveyed for this study was \$350 per month—meaning that the contract rent would need to be less than \$600 for a voucher holder. In addition, FMRs for 2021 for efficiency, 1 and 2 bedroom rentals are lower than the median gross rent reported by residents surveyed.

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.

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$572	\$621	\$816	\$1,177	\$1,433
High HOME Rent	\$572	\$621	\$799	\$915	\$1,001
Low HOME Rent	\$481	\$515	\$618	\$713	\$796

**Table 33 – Monthly Rent**

Data HUD FMR 2020 and HOME Rents 2020 (Yuma, AZ MSA)  
Source:

## Is there sufficient housing for households at all income levels?

No, according to the gaps analyses completed for the Housing Market Analysis that supports this study, in the county, there is a 3,734 unit shortage for households earning less than \$20,000. In the city, there is a shortage of 2,712 units for renters earning less than \$20,000 per year.

Contributing factors to housing needs in the area 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 Yuma after the pandemic.

**How is affordability of housing likely to change considering changes to home values and/or rents?**

Yuma County remains a relatively affordable and desirable destination and it is unlikely that housing prices will decline significantly in the future given low vacancy rates and continued demand. There are a diversity of reasons residents relocate to the area (retirement, military, agricultural industry). Demand may soften as the Baby Boomer generation ages, but workforce growth will continue.

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.



### 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
<b>Less than \$25,000</b>	\$120,592	\$625	400	17%	106	294	0	0%	0	0
<b>\$25,000 to \$34,999</b>	\$168,831	\$875	0	0%	0	0	749	17%	520	229
<b>\$35,000 to \$49,999</b>	\$241,190	\$1,250	998	42%	393	606	905	20%	356	549
<b>\$50,000 to \$74,999</b>	\$361,787	\$1,875	1,059	44%	329	731	2,977	66%	923	2,054
<b>\$75,000 to \$99,999</b>	\$482,384	\$2,500	-62	-3%	-22	-40	-113	-3%	-41	-73
<b>\$100,000 to \$149,999</b>	\$723,578	\$3,750	0	0%	0	0	0	0%	0	0
<b>\$150,000 or more</b>	\$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.

## **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

As noted above, Fair Market Rents (FMRs) for 2020. FMRs for efficiency, 1, and 2 bedroom rentals are lower than the median gross rents in the city of Yuma according to ACS data for 2019. In addition, FMRs for 2021 for efficiency, 1 and 2 bedroom rentals are lower than the median gross rent reported by residents surveyed.

## **MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)**

### **Introduction**

This section discusses housing condition in the YCHC.

Please note that the vacant units by suitability for rehabilitation table was not prepopulated with data from HUD. The City of Yuma does not keep a unique database with suitability measures.

### **Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:**

Substandard but suitable for rehabilitation condition dwelling unit, at a minimum, is a dwelling unit that does not meet HQS with some of the same features as a "substandard condition" dwelling unit. This unit is likely to have deferred maintenance and may have some structural damage such as a leaking roof, deteriorated interior surfaces, and inadequate insulation. A "substandard but suitable" dwelling unit however, has basic infrastructure (including systems for clean water and adequate waste disposal) that allows for economically and physically feasible improvements and upon completion of rehabilitation meets the definition of a "standard" dwelling unit.

### **Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.**

The condition of housing units is difficult to measure and the Census is the best comprehensive source of information. HUD uses a special data set to estimate the number of housing conditions, and those are defined broadly—they include cost burden, incomplete kitchens, and incomplete plumbing.

The figure below estimates that roughly 12,600 owner-occupied households and 11,200 renter households in Yuma County face some type of condition problem. As discussed in the NA section, this is most likely cost burden—when households pay more than 30 percent of their income for housing costs—which is the most common housing challenge.

An estimated 500 owners and 1,600 renters face more than one condition. These households are most likely cost burdened and living in units that have inadequate kitchens or plumbing systems.

## Condition of Units, Yuma County

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	12,160	24.79%	9,669	40.20%
With two selected Conditions	497	1.01%	1,530	6.36%
With three selected Conditions	7	0.01%	43	0.18%
With four selected Conditions	0	0.00%	0	0.00%
No selected Conditions	36,384	74.18%	12,808	53.26%
Total	49,048	100.00%	24,050	100.00%

**Table 34 - Condition of Units**

Data Source: 2015-2019 ACS

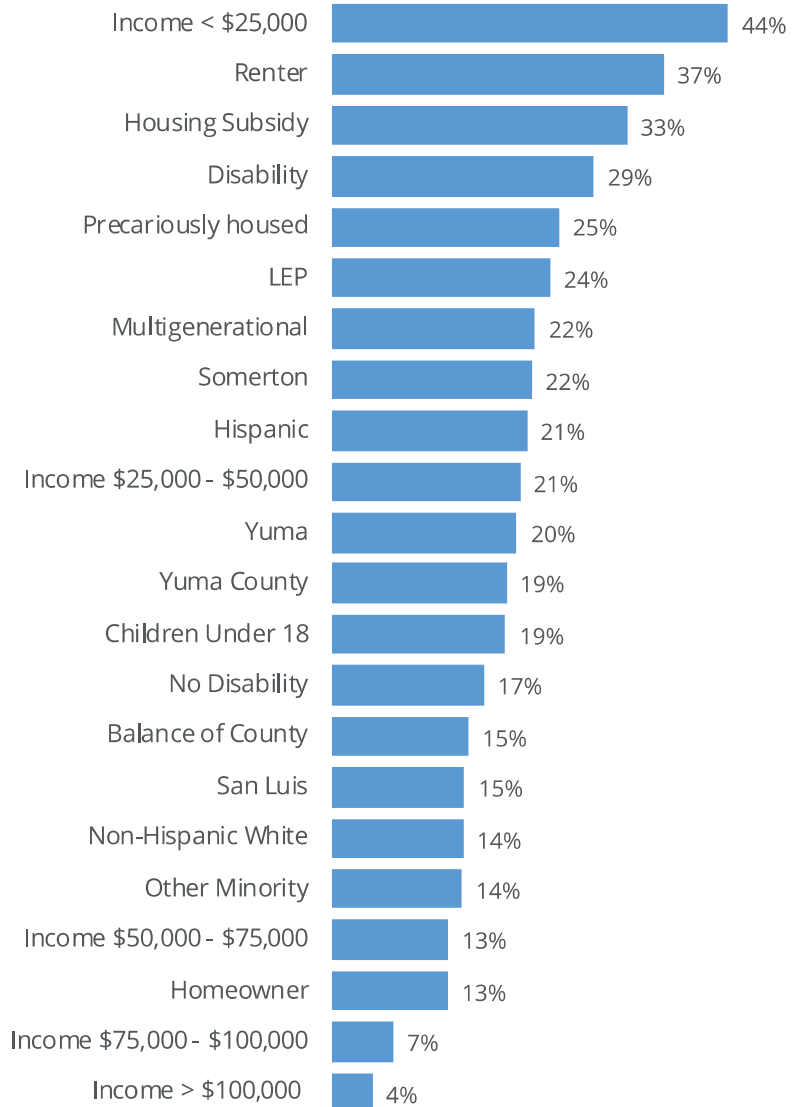
According to the resident survey, the vast majority (80%) of residents in the county consider their home to be in good or excellent condition. The demographics of those residents who report condition problems are shown in the figure below.

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.”

**How would you rate the condition of your home? (% Fair/Poor)**

Source:

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



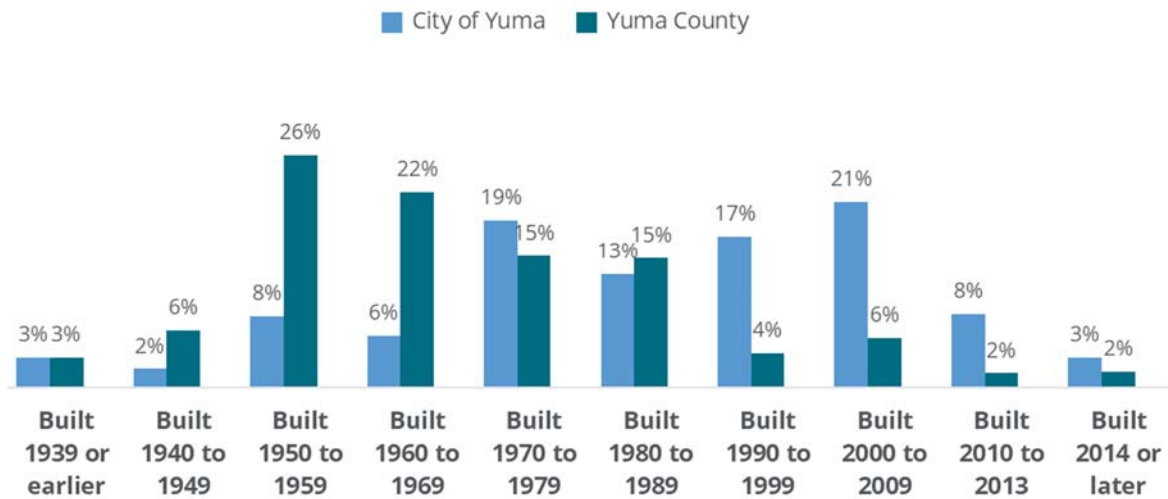
Similar to survey respondents, many of the renters who participated in focus groups described living in housing in fair or poor condition, including those with housing vouchers. It was not uncommon for participants in the focus group with residents with disabilities to share that landlords refuse to 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.

**Year built and lead based paint risk.** 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.

Yet 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.

### Age of Housing Stock, City of Yuma, 2019



Source: 2019 1-year ACS.

### Year Unit Built, Yuma County

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	19,334	39.42%	6,114	25.42%
1980-1999	16,785	34.22%	9,443	39.26%
1950-1979	11,250	22.94%	7,519	31.26%
Before 1950	1,679	3.42%	974	4.05%
Total	49,048	100.00%	24,050	100.00%

Table 35 – Year Unit Built

Data Source: 2015-2019 ACS

As shown below, as many as roughly 21,000 housing units in Yuma County have lead-based paint risk because they were built before 1980 (a proxy for units built before 1978), with 12,900 of these occupied by owners and 8,370 occupied by renters. These units represent 27 percent and 36 percent of housing units, respectively.

### Risk of Lead-Based Paint Hazard

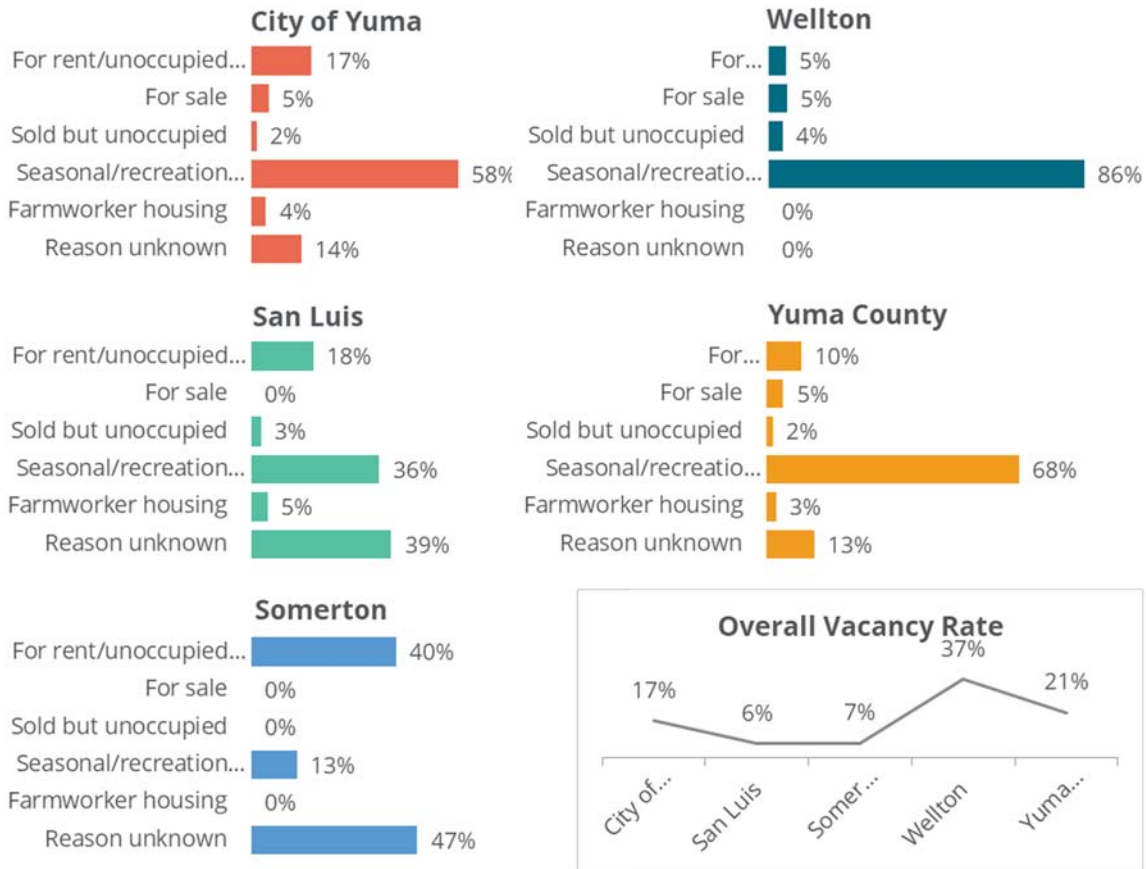
Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	12,929	26%	8493	35%
Housing units built before 1980 with children present	10,929	22%	6,014	25%

**Table 36 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

**Unit vacancies.** The figure below shows average vacancy rate by type in the five year period from 2015 to 2019 for the County of Yuma and its jurisdictions. 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 recreation vacancies also has the highest vacancy rate among the jurisdictions.

### Vacant Units by Reason and Jurisdiction, 2019



Source: 2019 5-year American Community Survey (ACS).

## Vacant Units

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

**Table 37 - Vacant Units**

**Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405**

As shown in the table above, an estimated 12,900 owner occupied, and 8,370 renter occupied housing units in Yuma County were constructed before 1980. Applying the percentage of households with children under the age of 6 to those number implies that there are 1,870 owner occupied and 2,225 renter occupied housing units constructed before 1980 that are occupied by children under 6.



## MA-25 Public And Assisted Housing - 91.410, 91.210(b)

### Introduction

This section provides information on units and vouchers managed and administered by the Housing Authority of the City of Yuma (HACY), as well as the condition of those units. As shown in the table below, HACY owns and operates 231 affordable rental units (converted from public housing) and administers 1,446 vouchers, with most of those tenant based.

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing— now RAD	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	231	1,446	87	1,075	49	4	0
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 38 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:** HACY has no public housing developments; those units have all been moved into the Rental Assistance Demonstration (RAD) program and total 231 units. These units remain as affordable rentals, as the RAD program allows HACY to use vouchers to keep rents affordable.

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:** RAD units are generally in good condition. HACY’s capital improvement program for its RAD development includes replacement of roofing, cabinetry, and continue to make accessibility modifications.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
N/A	N/A

Table 39 - Public Housing Condition

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:** Please see above.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:** HACY offers a Family Self Sufficiency (FSS) program to RAD occupants and voucher holders to incentivize education, job training, and homeownership. On average, through the program, 10 residents become homeowners each year. According to HACY, the authority has met or exceeded HUD’s requirements for community services and has been recognized as the state’s largest and most successful FSS program.

## MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

### Introduction

This section describes the homeless facilities and services available in Yuma County.

	Emergency Shelter	Permanent Supportive Housing	Rapid Rehousing	Transitional Housing	Total
Capacity	165	254	59	24	502

**Table 40 - Facilities Targeted to Homeless Persons**

Data Source: 2020 Point in Time Survey

### **Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Mainstream services are delivered to individuals and families experiencing homelessness through partnerships with multiple agencies and organizations. Arizona Health Care Cost Containment System's (AHCCCS) Arizona Complete Health-Complete Care (ACC) Plan acts as the Regional Authority for Behavioral Health serving Yuma and its surrounding communities. ACC is tasked with making service and program referrals to address the whole person, including health care and mental health. Local behavioral health providers, such as Crossroads Mission, National Community Health Partners, Horizon, and Child and Family Services (which houses Right Turn for Yuma Veterans) deliver care. Goodwill Central Arizona provides employment training, assessment, and job search services. Goodwill Central Arizona funds one Career Center in Yuma and its services are specifically targeted to people with disabilities and people with employment barriers.

### **List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Crossroads Mission provides emergency shelter for adult men, women, and families; the New Life drug and alcohol recovery program (offering inpatient and outpatient treatment); congregant meals; case management; and adult basic education. National Community Health Partners

administers Supportive Service for Veteran Families (SSVF). ACHIEVE Human Services provides transitional housing and permanent supportive housing for adults and families, including formerly chronically homeless households and residents with severe mental illness. Catholic Community Services of Western Arizona operates Safe House, a domestic violence shelter.

## **MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)**

### **Introduction**

This section of the Consolidated Plan discusses the primary needs of special needs populations, as well as the activities that the City of Yuma and Yuma County plan to undertake to address the housing and supportive services needs identified in this section.

### **Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

**Persons with disabilities.** Residents with disabilities participating in focus groups and surveys for this Consolidated Plan described their primary service needs as:

- Repairs to homes in poor condition. It was not uncommon for participants in the focus group with residents with disabilities to share that landlords refuse to make repairs and/or charge for repairs. 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.
- Access to employment. Improving access to effective Vocational Rehabilitation, Employment Services, and other employment supports, and expanding the number of businesses willing to hire residents with disabilities.
- Mental and behavioral health care services.

**Elderly/Frail elderly.** The supportive needs and housing needs of the elderly are often aligned with those of the disability community (discussed above). In addition, seniors typically need supports related to health care including access to health services and home health care options, transportation, and supports related to aging in place such as home modification, home repair, and assistance with maintenance.

Stakeholders noted a need for basic necessities; in-home health care services; food services; and more workforce development programs targeted to older residents who wish to continue being employed.

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Achieve Human Services serves persons with developmental disabilities, persons with severe and persistent mental illnesses, and veterans with a variety of services and permanent supportive housing, including those transitioning from institutions. The organization's core services are community rehabilitation through employment training and career-matching opportunities.

National Community Health Partners helps veterans and their families access a variety of programs through a comprehensive assessment process and then assigns a case manager to help with housing stability (locating housing and obtaining rental assistance), health care services, legal services, education and job skills training, financial planning, and child care.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City of Yuma's efforts to assist persons with special needs and not homeless will include home accessibility improvements for persons with disabilities and seniors; child care services; and improvements to public facilities. The city will also continue funding fair housing education, outreach, and testing, which could benefit special needs residents vulnerable to housing discrimination.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The YCHC's efforts will focus on housing rehabilitation, which can include accessibility improvements; tenant-based rental assistance for low income renters and renters with special needs; and affordable housing development.

## **MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)**

### **Describe any negative effects of public policies on affordable housing and residential investment**

The Housing Element in the City of Yuma’s General Plan—last updated in 2012—and the city’s zoning ordinance was analyzed for barriers to housing development. This review did not identify direct barriers to housing development overall. However, the city could embrace the following best practices to facilitate housing choice, add clarity to its code, and remove risks of impeding housing choice.

- **Over the past 2 decades**, building permits in the City of Yuma have been dominated by single family units, and multifamily development has been very limited.

Medium and low density housing are expected to make up the majority of future residential development in the city based on vacant land and existing zoning—multifamily housing is expected to make up 12 percent of future housing growth.

- Revise the definition of “family” in the zoning code. At a minimum, allow up to six unrelated individuals to live together. A best practice is to not define family through the zoning code to better facilitate inclusive housing arrangements, reflect changing preferences in sharing of residential units, and instead regulating through occupancy restrictions to prevent overcrowding.
- Include definitions of disabled and/or handicapped that are compliant with the FHAA.
- Include ADA parking requirements in the zoning ordinance.
- Allow compatible, community-based group homes by right in all residential districts to facilitate inclusive shared living arrangements for residents with special needs, including persons with disabilities and persons in recovery.
- Remove spacing requirements for group homes. Spacing requirements have been found by the courts to be a violation of the FHAA because of their effective limitations on housing choice for residents with a disability.
- Embrace zoning best practices that facilitate a wide range of housing choices and opportunities in both lower density residential and higher density settings. Consider expanding the zone districts in which duplexes and townhomes are allowed and reduce minimum lot size requirements. Expand the use of mixed-use districts, compatible uses, and shared parking arrangements.
- Allow some land zoned for multifamily development by right.

## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

This section provides an overview of employment, workforce characteristics, and earnings in Yuma County. The data reflect 2019 ACS estimates, Bureau of Labor Statistics (BLS) reports, and 2019 Longitudinal Employer-Household Dynamics. This section includes input from the Greater Yuma Economic Development Corporation and perspectives gathered through resident engagement.

### Economic Development Market Analysis

Yuma County continues to rely on service industries for the majority of its employment (73%) compared to goods producing industries (27%). Between 2010 and 2019, Yuma County experienced growth in most job categories, with the exception of information (a small loss of 95 jobs) and public administration (loss of 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.

### Average Employment, Yuma County, 2010 and 2019

	20 10		20 19		Percent Change 20 10 -20 19
	Number	Percent	Number	Percent	
<b>Goods Producing</b>	16,585	28%	18,179	27%	10%
<b>Natural Resources and Mining</b>	12,396	21%	12,559	19%	1%
<b>Construction</b>	2,471	4%	3,021	5%	22%
<b>Manufacturing</b>	1,718	3%	2,598	4%	51%
<b>Service Providing</b>	43,075	72%	48,625	73%	13%
<b>Trade, Transportation and Utilities</b>	10,537	18%	12,805	19%	22%
<b>Information</b>	548	1%	453	1%	-17%
<b>Financial Activities</b>	1,433	2%	1,942	3%	36%
<b>Professional and Business Services</b>	5,703	10%	6,344	9%	11%
<b>Education and Health Services</b>	11,512	19%	12,941	19%	12%
<b>Leisure and Hospitality</b>	6,629	11%	7,573	11%	14%
<b>Public Administration</b>	5,532	9%	5,310	8%	-4%
<b>Other Services</b>	1,181	2%	1,257	2%	6%
<b>Total Employment</b>	59,660	100%	66,804	100%	12%

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



The figure 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.

### Average Wages, Yuma County, 2010 and 2019

	20 10		20 19		Percent Change 20 10 -20 19
	Weekly Wages	Annual Total	Weekly Wages	Annual Total	
<b>Goods Producing</b>	\$503	\$26,156	\$686	\$35,672	36%
<b>Natural Resources and Mining</b>	\$460	\$23,920	\$634	\$32,968	38%
<b>Construction</b>	\$597	\$31,044	\$768	\$39,936	29%
<b>Manufacturing</b>	\$677	\$35,204	\$844	\$43,888	25%
<b>Service Providing</b>	\$561	\$29,171	\$690	\$35,902	23%
<b>Trade, Transportation and Utilities</b>	\$573	\$29,806	\$695	\$36,154	21%
<b>Information</b>	\$672	\$34,944	\$770	\$40,040	15%
<b>Financial Activities</b>	\$658	\$34,229	\$842	\$43,769	28%
<b>Professional and Business Services</b>	\$726	\$37,769	\$857	\$44,588	18%
<b>Education and Health Services</b>	\$726	\$37,762	\$915	\$47,565	26%
<b>Leisure and Hospitality</b>	\$322	\$16,768	\$403	\$20,967	25%
<b>Public Administration</b>	\$1,164	\$60,505	\$1,360	\$70,736	17%
<b>Other Services</b>	\$479	\$24,908	\$652	\$33,904	36%
<b>Total Employment</b>	\$644	\$33,488	\$796	\$41,376	24%

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

Overall, the vast majority of Yuma County workers also live in Yuma County. The Census' Longitudinal Employer Household Dynamics (LEHD) program tracks commuting flows in/out of communities. According to 2018 data, the most recent available, 81 percent of workers employed in Yuma county live in Yuma County.

There are, however, small difference by industry. HUD tables below compare the number of workers living in Yuma County with the number of jobs in the county. It is important to note that there is considerable variation in jobs due to seasonal workers in Yuma County. As revealed by the difference in proportion of jobs and workers in the county (Jobs less workers % column), there are more jobs in

transportation and warehousing in Yuma County than there are workers. This condition is also true, but less so, for Education and Health Care Service workers; Arts entertainment, and Accommodation workers; and Agriculture Mining, and Oil and Gas Extraction workers. These differences indicate the need for in-commuters to fill these jobs. Out-commuting, as evidenced by negative differences in proportions, exist mostly for Public Administration and Professional, Scientific, and Management occupations.

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	8,870	6,702	11.69%	13.10%	1.41%
Arts, Entertainment, Accommodations	8,055	6,368	10.61%	12.45%	1.84%
Construction	4,635	2,625	6.11%	5.13%	-0.98%
Education and Health Care Services	15,433	11,633	20.33%	22.74%	2.41%
Finance, Insurance, and Real Estate	2,965	1,787	3.91%	3.49%	-0.41%
Information	777	381	1.02%	0.74%	-0.28%
Manufacturing	3,462	2,202	4.56%	4.30%	-0.26%
Other Services	3,254	1,103	4.29%	2.16%	-2.13%
Professional, Scientific, Management Services	6,257	2,628	8.24%	5.14%	-3.11%
Public Administration	7,684	3,238	10.12%	6.33%	-3.79%
Retail Trade	8,759	6,334	11.54%	12.38%	0.84%
Transportation and Warehousing	3,506	4,892	4.62%	9.56%	4.94%
Wholesale Trade	2,246	1,266	2.96%	2.47%	-0.48%
<b>Total</b>	<b>75,903</b>	<b>51,159</b>	<b>--</b>	<b>--</b>	<b>--</b>

**Table 41 - Business Activity**

**Data** 2015-2019 ACS (Workers), Average Quarterly Stable Jobs, 2019 Longitudinal Employer-Household Dynamics (Jobs)  
**Source:** "Administrative and Support and Waste Management and Remediation Services" added to Transportation and Warehousing.

The time travel table below reveals that roughly one quarter of Yuma residents travel longer than 30 minutes for their work with 5 percent traveling one hour and more.

### Travel Time

Travel Time	Number	Percentage
< 30 Minutes	58,557	76.86%
30-59 Minutes	14,173	18.60%
60 or More Minutes	3,459	4.54%
<b>Total</b>	<b>76,189</b>	<b>100%</b>

**Table 42 - Travel Time**

**Data Source:** 2015-2019 ACS

The average 5-year annual unemployment rate in Yuma County as of 2019 was 10 percent—higher than the overall rate in the U.S. (5.3%) and the State of Arizona (5.9%). This rate is heavily influenced by Yuma’s unique composition of seasonal workers.

**Labor Force**

Total Population in the Civilian Labor Force	84,321
Civilian Employed Population 16 years and over	75,903
Unemployment Rate	10%
Unemployment Rate for Ages 16-24	18%
Unemployment Rate for Ages 25-65	8%

**Table 43 - Labor Force**

Data Source: 2015-2019 ACS

The most common occupation in Yuma County in 2019 was Management, business, and financial occupations which represent half of all occupations.

Occupations by Sector	Number of People
Management, business and financial	75,903
Farming, fisheries and forestry occupations	19,980
Service	16,008
Sales and office	15,742
Construction, extraction, maintenance and repair	13,859
Production, transportation and material moving	10,314

**Table 44 – Occupations by Sector**

Data Source: 2015-2019 ACS

Unemployment is highest (18.3%) among Yuma county residents aged 25 and older with less than a High School diploma or equivalent. The unemployment rate drops sharply as educational attainment increases: Among high school graduates, the unemployment rate is 7.5 percent. Among residents with some college or an associate’s degree the rate is 5.4 percent and for residents with a bachelor’s degree or higher the unemployment rate was 2.6 percent.

**Education:**

Educational Attainment by Employment Status (Population 25 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	12,368	2,768	8,708

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	13,961	1,136	7,266
Some college or Associate's degree	22,397	1,275	7,538
Bachelor's degree or higher	11,981	315	2,415

**Table 45 - Educational Attainment by Employment Status**

Data Source: 2015-2019 ACS

As shown in the table below, across age ranges, the most common educational levels of Yuma County residents are high school graduates and some college but no degree. The data also show a shift towards higher levels of educational attainment for the county's younger residents—which is a positive trend for attracting economic development.

Fifty-seven percent of residents between the ages of 25 and 34 have some college, compared to 41 percent of residents 65 years and older. The differences for Associate's and Bachelor's and Graduate degrees is much lower, however, suggesting a need for supportive services to help young adults graduate from college.

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	305	985	1,955	7,468	7,496
9th to 12th grade, no diploma	3,771	3,976	3,024	6,445	4,095
High school graduate, GED, or alternative	7,499	7,610	4,975	10,239	11,243
Some college, no degree	10,186	8,846	6,340	9,064	8,587
Associate's degree	1,343	3,030	2,025	2,769	2,432
Bachelor's degree	620	3,828	2,953	3,517	2,715
Graduate or professional degree	0	823	1,386	2,558	2,132

**Table 46 - Educational Attainment by Age**

Data Source: 2015-2019 ACS

Educational attainment also plays a significant role in earning potential. The table below reveals that the median income of a resident with less than a high school degree or equivalents earns roughly one third of a resident who has a graduate or professional degree. Median income increases overall with greater educational attainment in Yuma County.

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,268

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
High school graduate (includes equivalency)	27,951
Some college or Associate's degree	33,918
Bachelor's degree	41,595
Graduate or professional degree	57,240

**Table 47 – Median Earnings in the Past 12 Months**

Data Source: 2015-2019 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

As shown in the tables, the largest share of employment in the Yuma County is in the Education and Health Care industries (23%), followed by Agriculture/Extraction (13%), Arts/Entertainment/Accommodations (12%), and Retail Trade (12%). The column on the far right of the Business Activity table shows the difference in proportions between the share of jobs and the share of workers—an indicator of in-commuting. The difference is largest for Transportation/Warehousing (which also includes Administrative and Support and Waste Management and Remediation Services) and Education/Health Care Services. Workers in these industries are most likely to commute into the county for work and reside outside county boundaries.

**Describe the workforce and infrastructure needs of the business community:**

Workforce needs are vast and there are programs trying to address these shortfalls. Better exposure to the opportunities to our youth are needed. Daily exposure to job opportunities is missing in Yuma County. Manufacturing and Advanced Agriculture continue to work in silos and remain a mystery to our young talent entering the workforce.

Our infrastructure needs are vast. Roads have been neglected for years due to failures within our tax distribution methods within the state. Water and Sewer are always in a “catch-up” cycle causing great concern when the community is being considered for new opportunities. Broadband is inadequate for the majority of our industry and homes. This utility is absolutely as critical to our future as water, sewer, roads and public safety. Broadband is no longer a luxury but a must.

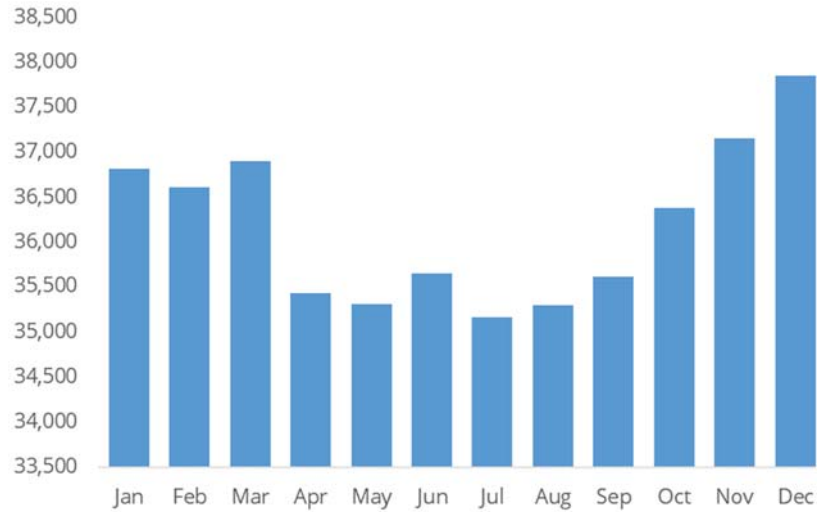
***Current workforce—challenges and opportunities.***

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

The figure below reports average levels of employment by month between 2000 and 2019, demonstrating the seasonality of employment in the city. Peak employment occurs in November and December. The lowest level of employment occurs in July.

**Average Number of Workers by Month, City of Yuma, 2000-2019**

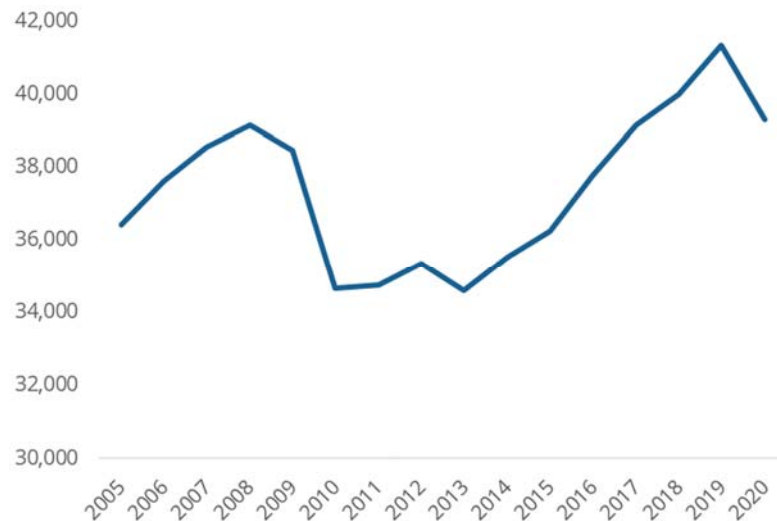
Source:  
Bureau of Labor Statistics, Quarterly Census of Employment and Wages.



The following figure shows total employment levels by year for the city from 2005 through 2020 year to date. Average annual employment for 2019 (the latest full year of data) was about 41,300 workers. This was significantly higher than peak employment, shortly before the recession, at 39,100.

**Average Annual Employment, City of Yuma, 2005-2020**

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

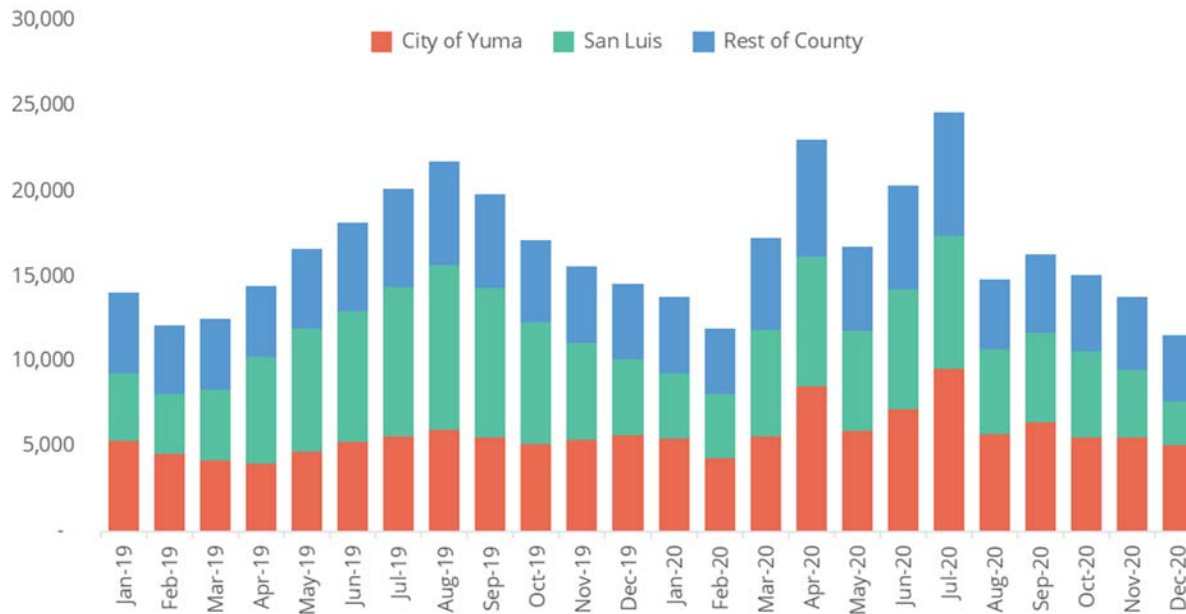


As of December 2020, the unemployment rate for the city of Yuma was 11.1 percent, 12.4 percent for Yuma County, 18.8 for San Luis, 7.5 percent for Arizona and 6.7 percent for the US. July is the month with the lowest employment level, yet not all workers who draw unemployment at one point in time are 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.

The figure below 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.

### Number of Unemployed, Yuma County, 2019 and 2020



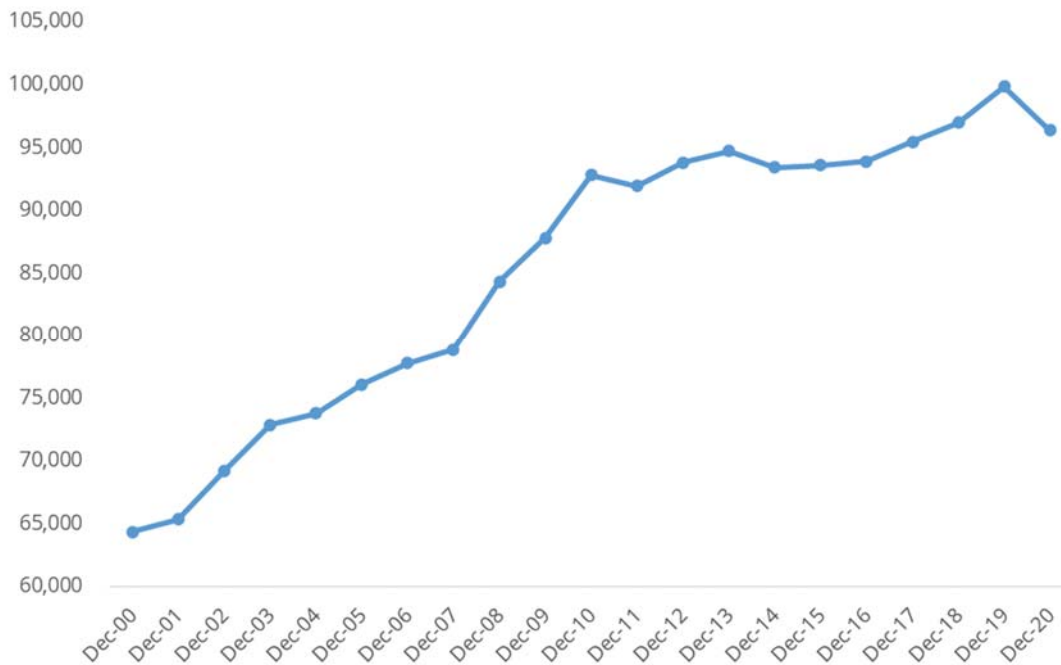
Source: Bureau of Labor Statistics, and Root Policy Research.

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.

The figure 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.<sup>1</sup>

<sup>1</sup> Mongey, S., Pilosoph, 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>

## December Labor Force, Yuma County, 2000-2020



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

### ***Workforce training initiatives.***

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The negative economic and health effects of the COVID 19 pandemic have been severe in Yuma County. The Greater Yuma Economic Development Corporation conducted a survey of local companies and investors to better understand the impacts. Among those interviewed, 90 percent said COVID was affecting their business and nearly a quarter reported lost revenue exceeding 20 percent. Over a third (38%) of respondents anticipated that the impact to the local economy would be long term, lasting years, while another 38 percent expected the negative impacts to last at least a year.

Major changes that could alter the landscape of Yuma is the proposed investment in development and infrastructure. Thoughtful planning of industrial parks and improvements to basic infrastructure need to happen. The goal of current leadership within the City is moving in this direction. This is the expectation of companies considering growth into a new market. They can't wait for these things to happen after they have committed to the community, they need these things in place before ever considering our location as a viable growth opportunity for them.



## **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The lack of skilled labor and high cost of employee turnover increases operating costs for employers making Yuma County businesses less competitive. Only 22% of the population in Yuma County have an associate degree or higher (GIS Planning) and too many with the necessary skills relocate to other metropolitan areas. Through the Greater Yuma Economic Development Corporation (GYEDC) Business, Retention, Expansion (BRE) interviews and surveys we have heard time and time again from local employers how difficult it is to attract and retain skilled talent. The BRE annual survey reveals recruiting and retaining a skilled workforce is a prevailing problem; 100% of respondents believe Yuma needs a 4-year university presence or technical training facility to create a local skilled workforce.

We often pull from our neighbors to the South for the technical jobs and skilled labor. Mexico has a greater pool of this talent than we do here in Yuma. We are addressing these shortfalls through several programs and partnerships with our higher education institutions. Advanced manufacturing requires computer skills and a business acumen that wasn't necessary in the past with basic rote manufacturing.

## **Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

GYEDC has facilitated partnerships and business-to-business relationships through its BRE Program to support economic development through industry-designed surveys. The BRE survey also serves as a conduit between local industry needs and workforce development programs championed by the local community college, Arizona Western College (AWC), to fill local employment gaps. GYEDC assisted AWC with the creation of several workforce training programs including the Electrical Apprenticeship and Manufacturing Programs to add to the many degrees and certifications already offered.

The Electrical Apprenticeship Program is approved and credentialed by the National Center for Construction Education & Research (NCCR). Graduates of the program learn a wide range of electrical skills and gain industry specific experience. They will earn an Arizona State Certified Journeyman Electrician license, which is transferable anywhere in the United States.

The Manufacturing Program includes a specialized curriculum in manufacturing technology. Technicians set up, test, and repair manufacturing equipment using a combination of electrical, electronic, mechanical, hydraulic, pneumatic, and/or computer skills. The program allows the student to achieve seven stackable certificates while progressing through the program. Any of the stackable certificates will allow the graduate to enter the workforce while at the same time completing the remainder of certificates.

## **Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDs)?**

Yes. The USEDA recently approved the regional plan for the Western Arizona Economic Development District (WAEDD) The district includes Yuma, Mohave, and LaPaz Counties.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

GYEDC's mission is to improve economic activity and attract commerce and industry while helping the region's existing industries to its fullest potential by promoting education, competitiveness, job creation, resource development, collaboration and enhancing Yuma's sense of place through partnerships and collaboration. In 2020, GYEDC secured grant funding to perform a multi-family housing study of Yuma County, Arizona. The study offers an in-depth look at the quality and affordability of existing multi-family entities in the area including year built, price, and availability of the units offered. This study revealed gaps in the multifamily housing market that need to be addressed in the Consolidated Plan. Available quality, affordable housing is a key element to successful professional talent attraction and retention in Yuma.

GYEDC is also assisting the Yuma Multiversity Campus (YMVC) project come to fruition by assisting with grant applications to secure necessary funding. Employers are often forced to hire from outside the Greater Yuma area despite Yuma's historically high unemployment rates due to lack of specific training availability. Solving this problem will improve the sustainability of existing business clusters by reducing human capital procurement costs and enhancing the socio-economic status of the Yuma MSA. The YMVC will work to close the gap between employers and skilled talent, strengthen the existing economy, and provide the tools Yuma needs to improve economic growth.

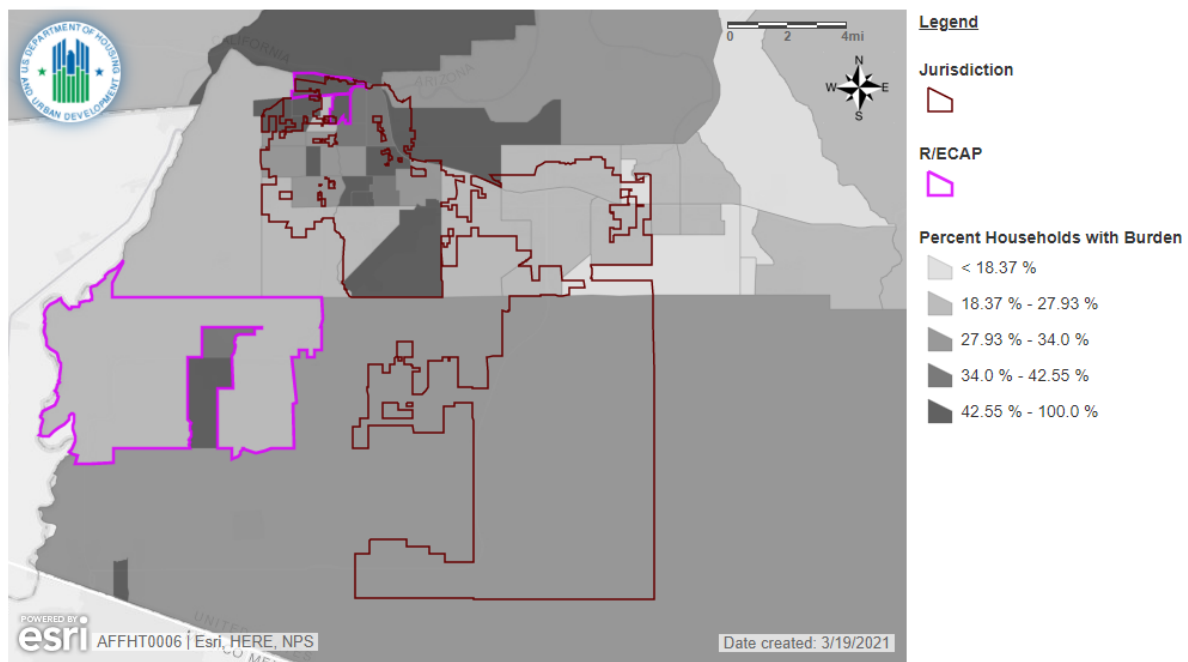
Greater Yuma EDC has taken great effort to attract development investment into the community in order to have new opportunities to offer further growth and job opportunities. With the new vision of the City we have a better chance of success with these developers.

## MA-50 Needs and Market Analysis Discussion

### Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The map below shows the percentage of households experiencing cost burden by census tract. Concentrations are defined as a census tract with more than 42 percent of households experiencing cost burden. As shown in the map below, there are seven census tracts in the City of Yuma with a concentration, and additional census tracts in the county.

**Figure II-1.**  
**R/ECAPs and Cost Burdened Households by Census Tract**

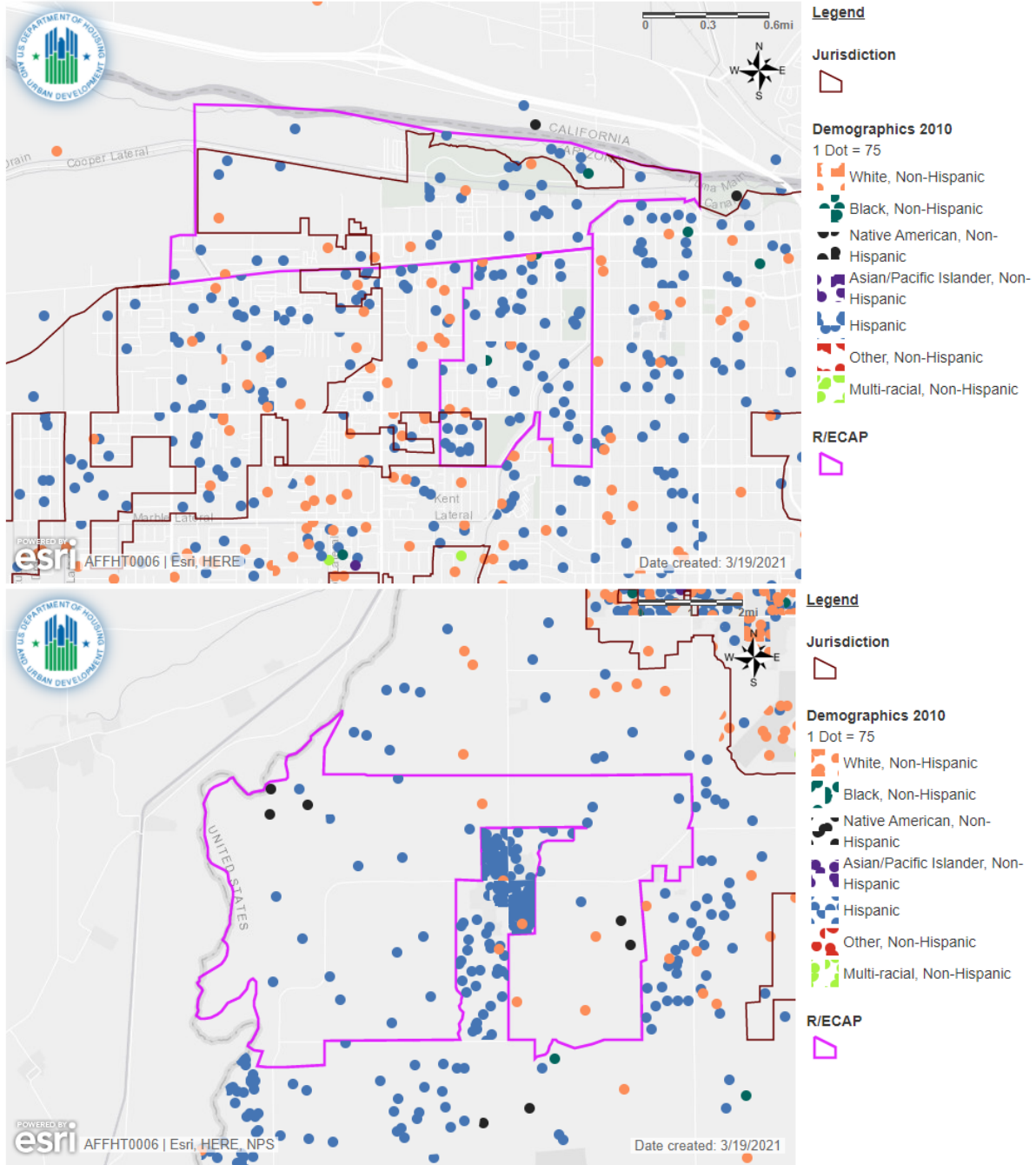


Source: U.S. Department of Housing and Urban Development (HUD).

### Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

There are three census tracts in Yuma County, two within the City of Yuma, that qualify as racially or ethnically concentrated areas of poverty. Concentration in this analysis means the census tract is 50 percent minority and either three times the county poverty rate or 40 percent poverty. The map below shows the two R/ECAPs within the City of Yuma and race and ethnicity, follow by the R/ECAP in Yuma County.

**Figure II-1.  
R/ECAPs and Race and Ethnicity**



### **What are the characteristics of the market in these areas/neighborhoods?**

The two census tracts within the City of Yuma are located near the northern border of the city and adjacent to the Historic downtown. The tracts are adjacent to the Colorado River and contain both wetlands park, manufactured homes, single story detached, and attached housing adjacent to the retail and commercial core and some industrial areas.

The R/ECAP in Yuma County is primarily rural farmland and the Cocopah Reservation.

### **Are there any community assets in these areas/neighborhoods?**

The adjacency to downtown job opportunities, public amenities, and existing public transportation options via the Yuma County Intergovernmental Public Transportation Authority (YCAT) bus system which provides access to local and regional destinations. Additionally, the proximity to the Colorado River and recreational activities available in the riverside park.

The Cocopah Reservation is major community asset to the county. Established in 1917, the reservation spans 6,500 acres and is home to Cocopah Casino, Cocopah Resort and Conference Center, Cocopah Rio Colorado Golf Course, Cocopah Museum, Cocopah RV and Golf Resort, Cocopah Speedway and Wild River Family Entertainment Center. About 1,000 tribal members live and work on or near the reservation.

### **Are there other strategic opportunities in any of these areas?**

Strengthening public services and infrastructure in these areas could accommodate additional infill housing. Additionally, resources for manufactured home preservation and restoration would improve the overall livability of the residences. Finally, the riverside park and opportunity for expanded recreational activities is a major asset to this area and could attract tourism and additional investments in the area.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

In Yuma County, 68 percent of households have a desktop or laptop computer, and 75 percent have a smartphone. These rates are lower than Arizona overall (80% and 85%). About 14 percent of households have no computer compared to 8 percent statewide.

Access to broadband in the county is closer to the state overall: 78 percent of households have access to broadband of any type compared to 84 percent statewide and 83 percent nationwide. Nineteen percent of households have no access to the internet compared to 13 percent statewide.

There is a significant discrepancy in internet access based on income in Yuma County: 45 percent of households with incomes of \$20,000 and less report no access to internet compared to only 7 percent of households with incomes greater than \$75,000.

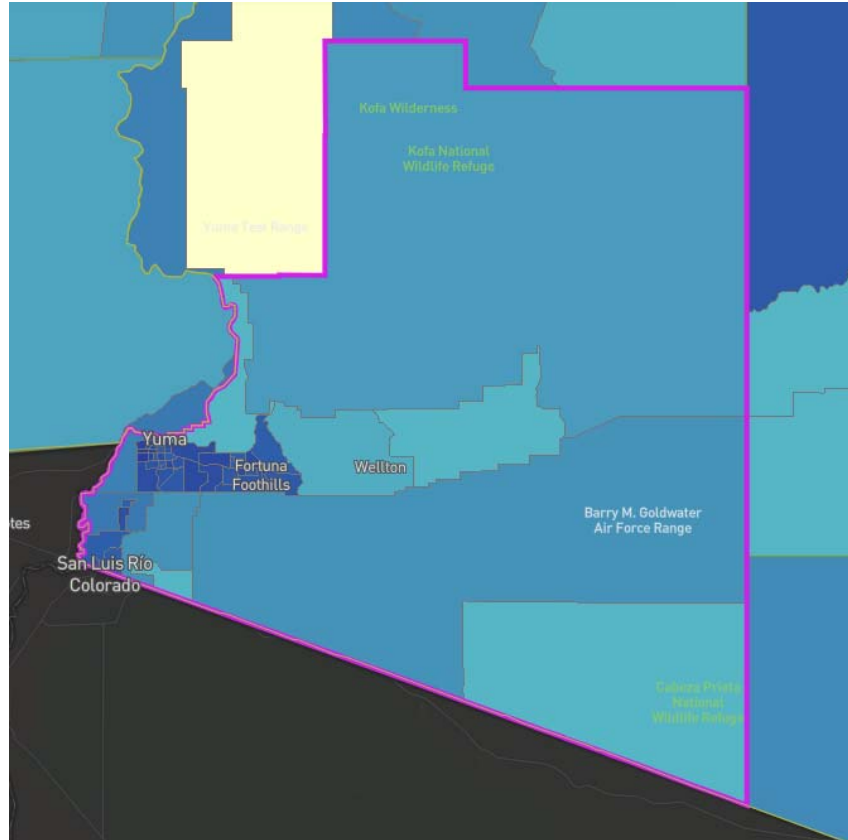
According to the resident survey conducted for this study, the median monthly payment for internet service is \$75, and there is little variance among locations in the county or by income level.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

The county's most rural areas have fewer providers than in the City of Yuma, as shown in the map below. In general, most areas have between 2 and 3 providers. It is unclear if additional providers would make a significant difference in lowering internet access costs. As such, the data above suggest that providing devices to households and subsidizing the cost of internet may be a more effective solution for the public sector to support.

# Fixed Broadband Deployment Map: All Providers Reporting Service

Source:  
Federal Communications Commission



Number of Fixed Residential Broadband Providers



## Broadband

**Technology** ADSL, Cable, Fiber, Fixed Wireless, Satellite, Other  
**Speed** ≥ 25/3 Mbps  
**Date** Dec. 2019 (*latest public release*)

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Climate data from the Rhodium group analyzed by ProPublica and the New York Times in 2020<sup>2</sup> revealed that Yuma County and southwest Arizona in general may experience some of the most negative impacts of climate change in the nation. The modeling predicts that extreme heat will become the norm in Yuma County between 2040 and 2060, with daytime temperatures regularly exceeding 95 degrees half of the year. These changes could increase the likelihood of heat stroke, especially among vulnerable populations. The modeled data suggests that between 2040 and 2060 crop yields in Yuma County could decrease by 44 percent, which would negatively impact employment opportunities among low income households.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

As high temperatures increase in frequency, homes will be inhospitable without air conditioning and utility costs are likely to rise sharply, further exacerbating the already relatively high cost of housing for low income households. Utility costs are already very high, with utility costs ranging from \$300 to \$350 per month, and there is little variance in costs among households by tenure or income, as shown in the table below. In some areas, utility costs add 50 percent to rent costs and 30 percent to ownership costs.

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<sup>2</sup> Al Shaw, Abrahm Lustgarten, ProPublica, and Jeremy W. Goldsmith . "New Climate Maps Show a Transformed United States." Special to ProPublica, September 15, 2020. <https://projects.propublica.org/climate-migration/>



**Median Monthly Housing Costs by Jurisdiction, Tenure, and Household Income**

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

In the resident survey and focus groups held for this study, challenges with maintaining utility costs were commonly raised:

- Many households struggle to pay their utility bills each month, including one in four households that include a member with a disability.
- 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.
- *“Ayudar en bajar pagos de los biles por ejemplo luz, agua reta y gas.” Help lower bill payments, for example electricity, water, and gas. (Resident survey respondent)*
- *“Don't allow APS to keep raising the rates for electricity. Having to choose food or paying your \$400 APS bill is something a parent should not have to choose between.” (Resident survey respondent)*

- *“Ayuda con los pagos de agua un descuento.” Help with water payments, a discount. (Resident survey respondent)*
  
- *“I fortunately have not become late on my rent what is an issue is APS—my electric bill is horrendous—that is what I’m falling behind on. This summer killed me; I lost my job because of Covid; I am almost \$3,000 behind on just the electric bill.” (Resident survey respondent)*

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan establishes goals and priorities for CDBG and HOME investments during the 2021-2025 planning period. It also projects outcomes—e.g, housing units created, households assisted—which will be evaluated annually through the Consolidated Evaluation and Performance Application Report (CAPER).

The recommended Priorities, Goals and Outcomes are based on:

- A housing market analysis conducted for this Consolidated Plan,
- Surveys and focus groups with residents,
- Interviews with stakeholders, and
- Input from public meetings.

This strategic plan responds to the top housing and community development needs identified in the research that supported the Consolidated Plan.

Top needs include:

**Housing repairs and accessibility improvements—needs in both the City and County.** Due to the lack of affordable housing stock, low income households, especially low income renters commonly report living in housing in need of repairs. Overall, 20 percent of households report living in homes in “poor” or “fair” condition. One-fourth of households with a disabled member live in housing that does not meet their accessibility needs. In the tight rental market, residents and stakeholders describe a reluctance to request repairs, or to absorb the cost of the repairs themselves, for fear of losing their housing.

**Affordable rentals and tenant-based rental assistance—needs in both the City and County.** The need for more affordable rental housing is evidenced in increasing cost burden, a growing rental gap, overcrowding statistics, and employment forecasts which are greatest for low wage occupations.

- The share of renter households severely cost burdened—when a household pays more than 50 percent of their household income in housing costs—has increased significantly from 2010. In the city, 32 percent of renters and 13 percent of owners are severely cost burdened. In the county, 25 percent of renters and 11 percent of owners are severely cost burdened..
- Rental gaps have significantly changed during the past 9 years. In the city, 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 per month increasing in rent and growth in very low income households.

Contributing factors to growing housing needs in the region overall 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 both the city and county after the pandemic.

- Census data from 2019 indicate that 11 percent of renters in the city and 16 percent of renters in the county live in overcrowded conditions and 9 percent live in severely overcrowded conditions. According to the resident survey, one-third of multigenerational households are doubled-up by necessity rather than preference.
- Renters with Housing Choice Vouchers, or Section 8, have trouble finding rental units due to the limited supply of rentals in the region and often find that their subsidy is far lower than what is needed to cover both rent and utilities in market rate housing.

#### **Starter homes and homeownership assistance**

- Homeownership rates across the county have trended down since 2010.
- The region has many affordable single family detached 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.
- The resident survey found very strong support for first time homebuyer products.

**Public services.** Based on the resident and stakeholder engagement, the highest priority public services in the City of Yuma include:

- Affordable child care;
- In-home care for persons with disabilities and seniors;
- Nutrition and food assistance programs;
- Accessibility modifications to the home for persons with disabilities;
- Enrichment activities, sports, and park play spaces for youth and accessible to children with disabilities;
- Employment services for unemployed, underemployed and seasonal workers;
- Mental and behavioral health care services for special needs populations; and
- Improved access to transit and improvements to bus stops for persons with disabilities, persons who are homeless, extremely low income households, and seniors.

#### **The effect of the COVID-19 pandemic on housing costs.**

- According to the resident survey, 28 percent of renters in the City of Yuma and 30 percent of renters in Yuma County are behind on paying rent; they are paying one month late and typically owe \$1,400 in back rent.

- Agricultural workers have been disproportionately harmed by the pandemic: many have seen a reduction in work hours or have lost jobs because they have tested positive for the virus. Some operations require COVID tests as condition for employment, which is costly and falls on the worker. The industry is experiencing a shortage of workers and workers are struggling to balance obligations at home (child care, providing meals for children on reduced salaries) with work.

## SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

### Geographic Area

Target Area
City of Yuma- Citywide
Mesa Heights
Yuma County

### Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA )

CDBG Funding – The service area for CDBG funding is within the city of Yuma limits. The Mesa Heights Neighborhood is a HUD-designated Neighborhood Revitalization Strategy Area (NRSA). Therefore, it is a priority area for the use of CDBG funds and is anticipated to remain a priority for the duration of the five-year plan.

Funds will be allocated to the Mesa Heights neighborhood to continue the revitalization efforts that have been underway since the city designated Mesa Heights as a Neighborhood Revitalization Strategy Area (NRSA). The balance of CDBG funds will be allocated citywide according to need.

HOME Funding – The service area for the Yuma County HOME Consortium is throughout Yuma County, and includes the HOME Consortium members of City of Yuma, Yuma County, City of Somerton, City of San Luis, and the Town of Wellton.

Yuma County HOME Consortium resources are allocated in response to funding proposals. Geographic distribution is a contributing factor when making funding decisions. Decisions are also based on priority needs, the readiness of a project to proceed and the capacity of an organization to successfully complete HOME projects.

## **SP-25 Priority Needs - 91.415, 91.215(a)(2)**

Priority needs in the City of Yuma and Yuma County (applicable for HOME funding) include the following:

**Housing repairs and accessibility improvements—needs in both the City and County.**

**Affordable rentals and tenant-based rental assistance—needs in both the City and County.**

**Starter homes and homeownership assistance**

### **Public services**

- Affordable child care;
- In-home care for persons with disabilities and seniors;
- Nutrition and food assistance programs;
- Accessibility modifications to the home for persons with disabilities;
- Enrichment activities, sports, and park play spaces for youth and accessible to children with disabilities;
- Employment services for unemployed, underemployed and seasonal workers;
- Mental and behavioral health care services for special needs populations; and
- Improved access to transit and improvements to bus stops for persons with disabilities, persons who are homeless, extremely low income households, and seniors.

**Community Development and Neighborhood Revitalization**

## SP-30 Influence of Market Conditions - 91.415, 91.215(b)

### Influence of Market Conditions

The Housing Market Analysis that was completed to support this Consolidated Plan examined the availability of affordable housing, changes in rents and the price of ownership housing, housing condition, and economic trends that will influence needs in the next five years. Metrics from that study will be used to monitor conditions during the five-year planning period and adjust programs as needed to meet needs. Given the state of the market, it is anticipated that rental assistance, new unit production, and rehabilitation will continue to be top needs.

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Continued rise in rents and lack of deeply affordable rentals (<30% AMI) as demonstrated by the rental gap. TBRA will continue to be targeted to persons who are experiencing homelessness and those at-risk of homelessness in addition to victims of domestic violence to help bridge the gap between their needs and resources available. These special needs groups were found to have the most acute needs for rental assistance in the research conducted to support this Consolidated Plan.
TBRA for Non-Homeless Special Needs	Continued rise in rents and lack of deeply affordable rentals
New Unit Production	Low vacancies; job growth in low wage employment sectors
Rehabilitation	Residents with condition challenges and lack of access to home improvement capital
Acquisition, including preservation	Changes in the market that would allow acquisition; properties are too costly to repurpose into affordable housing in current market conditions

**Table 48 – Influence of Market Conditions**



**SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

During the five-year planning period, the City of Yuma expects to receive \$4.5 million in CDBG funding. The YCHC anticipates receiving \$4 million in HOME funding.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	930,497	0	350,000	1,280,497	3,841,491	CDBG funds will be used for housing rehabilitation, code enforcement and rental inspection, public services, and facility improvements
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	753,444	0	1,400,000	2,153,444	3,013,776	HOME funds will be used for housing rehabilitation, development of affordable housing, and downpayment assistance

**Table 49 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City will contribute local resources as opportunities arise. For example, the City has regularly provided general fund dollars to support Neighborhood Services operations and to fund operations at the homeless shelter.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City owns two properties on Arizona Avenue in the Mesa Heights NRSA. The first is a 15-unit apartment complex that is managed by the Housing Authority of the City of Yuma (HACY). They are used for non-subsidized affordable housing. The City plans to rehabilitate these units. The City also owns a vacant lot on the corner of 18th Street and Arizona Avenue, which is being evaluated to determine the best use of the property. Both properties will be used to address needs identified in the Consolidated Plan and the Mesa Heights Revitalization Plan.

**Discussion**

The City continues to explore new grant opportunities, partnerships and private investment to supplement HOME and CDBG funds to address the needs outlined in the 2021-2025 Consolidated Plan, and to invest in revitalization efforts in the Mesa Heights Neighborhood Revitalization Area.

**SP-40 Institutional Delivery Structure - 91.415, 91.215(k)**

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
City of Yuma	Grant administrator and service provider	Administer outreach and clean up activities Oversee façade improvements Provide code enforcement and rental inspection services CDBG administration HOME administration Planning Community Development—neighborhood improvements, public facilities, public services	Mesa Heights NRSA
City of Yuma	Program manager	Manage housing rehabilitation program Affordable housing—ownership and rental	Citywide
AHDC SHINE	Child care center	Affordable child care provision Public Services	Citywide
WACOG Housing Counseling	Regional planning agency	Housing counseling services Public Services	Citywide
City of Yuma	Program manager	Park and facility improvements Neighborhood Improvements	Target neighborhoods with greatest needs
Southwest Fair Housing Council	Fair housing	Testing, education, outreach Public Services	Citywide
Campesinos Sin Fronteras	Housing service provider	Provide housing rehabilitation Affordable housing—ownership and rental	Balance of county
Comite De Bienestar	Housing service provider	Administer downpayment assistance Affordable housing—ownership	Countywide
HACY	Housing authority	Tenant based rental assistance Affordable housing—rental	Countywide
Yuma County	Program manager	Manage housing rehabilitation program Affordable housing—ownership and rental	Balance of county

**Table 50 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

The City of Yuma has well-developed partnerships with nonprofit housing providers, including the HACY, economic development organizations and social service agencies. Staff will continue to facilitate these partnerships and collaborate with partners to deliver programs to address housing needs.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics	X	X	X
Other Street Outreach Services	X		
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X		X
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		X
HIV/AIDS			X
Life Skills	X		X
Mental Health Counseling	X		X
Transportation	X		X
<b>Other</b>			
Other			

**Table 51 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The main providers of services to persons experiencing homelessness and veterans in Yuma include: the Crossroads Mission (meals, substance abuse counseling, recovery support); Achieve (supportive housing services, employment services); National Community Health (healthcare, food and nutrition, substance abuse counseling, family strengthening); and HACY (veterans housing and services). These organizations are currently working on an updated strategic plan to address the challenges of homelessness in the city and county. That plan will include a comprehensive survey of community members, businesses, and partner organizations to collect data and perceptions on the challenges of homelessness in the region—and inform strategy.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Gaps in the delivery system were gathered through focus groups, surveys, and stakeholder interviews.

**Persons with disabilities.** The most common suggestions from stakeholders for the services needed to help residents with disabilities live or continue to live in their preferred housing situation include:

- Access to needed therapies, behavioral health services, medical care, and affordable in-home care;
- Better access to employment services and more businesses who are willing to hire residents with disabilities;
- Expanded transportation systems; and
- Activities, sports, and park play spaces accessible to children with disabilities:

*“More outdoor and indoor play areas. More doctors and specialists that work and support people with disabilities. Different sports and activities that support and welcome people with disabilities.”  
(Resident survey respondent)*

Seniors would benefit from additional services to help them age in place.

- In a public meeting, a participant described the need for crisis response for elderly people. *“When one member of an elderly couple has dementia or some other need and can't care for themselves, the other person usually steps in and provides care for their spouse or partner. If the caregiver gets the Coronavirus or another illness and can't provide care to that person, there is no crisis response system in place into provide bridge care for them. This bridge care should provide care to them until a more permanent solution is found to provide care for them. The solution could be that an out of town family member comes to pick them up or they are approved AHCCS and can be placed in a care facility or some other type of care. Right now, this service does not exist, but organizations serving seniors and health care providers are seeing a need for it daily. So, if someone is found wandering by the police, an ambulance is called to a home by a neighbor or a vulnerable patient is released from the hospital, there needs to be a facility that they can be taken to until a more permanent solution is found to address their care.”*

Supports to maintain stability in housing and prevent evictions, additional funding for homeless services, and child care supports were also identified as a top need.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The City of Yuma has well-developed partnerships with nonprofit housing providers, including HACY, economic development organizations and social service agencies. Staff will continue to facilitate these partnerships and collaborate with partners to deliver programs to address housing needs.

The Yuma County HOME Consortium has created a partnership between the City of Yuma, Yuma County, City of Somerton, City of San Luis, and Town of Wellton. As the Lead Entity, the City is identifying housing resources throughout Yuma County and creating collaborations with nonprofit housing developers that serve these areas.

**SP-45 Goals - 91.415, 91.215(a)(4)**

**Goals for 2021-2025 Five-year Plan**

**Goal 1.** Increase affordable rental housing options through the creation of new units and tenant based rental assistance.

**Goal 2.** Improve the quality of existing affordable rental and owner-occupied housing stock, including home accessibility modifications.

**Goal 3.** Facilitate homeownership options through downpayment assistance, financial counseling, and/or supporting the creation of more diverse and affordable housing products.

**Goal 4.** Support low and moderate income families through public services including, but not limited to, child care and afterschool programming, nutrition and food assistance, and public facility improvements.

**Goal 5.** Provide supportive services to low income households, people with special needs, and the homeless.

**Goal 6.** Improve community infrastructure in qualified neighborhoods to support community revitalization and housing affordability.

**Goal 7.** Continue to improve the quality of neighborhoods with low income concentrations.

**Goal 8.** Administer CDBG and HOME and fund planning and fair housing activities.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The city estimates its 2021 programs will provide affordable housing to 21 extremely low households and 2 low income households. *SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)*

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)** HACY is not operating under a voluntary compliance agreement and does not have a need to increase the number of accessible units in its RAD program.

**Activities to Increase Resident Involvement** HACY invests in its FSS program to increase resident involvement in the broader community, build job skills and education, and save for homeownership.

**Is the public housing agency designated as troubled under 24 CFR part 902?** No.

**Plan to remove the 'troubled' designation** N/A

## SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

### Barriers to Affordable Housing

The Housing Element in the city of Yuma’s General Plan—last updated in 2012—and the city’s zoning ordinance was analyzed for barriers to housing development. This review did not identify direct barriers to housing development overall. However, the city could embrace the following best practices to facilitate housing choice, add clarity to its code, and remove risks of impeding housing choice.

- Over the past 2 decades, building permits in the City of Yuma have been dominated by single family units, and multifamily development has been very limited.

Medium and low density housing are expected to make up the majority of future residential development in the city based on vacant land and existing zoning—multifamily housing is expected to make up 12 percent of future housing growth.

- Revise the definition of “family” in the zoning code. At a minimum, allow up to six unrelated individuals to live together. A best practice is to not define family through the zoning code to better facilitate inclusive housing arrangements, reflect changing preferences in sharing of residential units, and instead regulating through occupancy restrictions to prevent overcrowding.
- Include definitions of disabled and/or handicapped that are compliant with the FHAA.
- Include ADA parking requirements in the zoning ordinance.
- Allow compatible, community-based group homes by right in all residential districts to facilitate inclusive shared living arrangements for residents with special needs, including persons with disabilities and persons in recovery.
- Remove spacing requirements for group homes. Spacing requirements have been found by the courts to be a violation of the FHAA because of their effective limitations on housing choice for residents with a disability.
- Embrace zoning best practices that facilitate a wide range of housing choices and opportunities in both lower density residential and higher density settings. Consider expanding the zone districts in which duplexes and townhomes are allowed and reduce minimum lot size requirements. Expand the use of mixed-use districts, compatible uses, and shared parking arrangements.
- Allow some land zoned for multifamily development by right.



## Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Yuma provides a variety of residential zoning districts and permits mixed use housing development within Transition Districts and Old Town. Within these districts a range of housing types are permitted including single family homes, manufactured homes, duplexes, multifamily units, mobile homes, recreational vehicles, residential care facilities, and nursing facilities.

To facilitate housing choice and encourage development of diverse housing types, the city should consider the following:

- Expand the zone districts in which duplexes and townhomes are allowed;
- Reduce minimum lot size requirements;
- Rezone/expand districts that allow higher density residential development and mixed use development in areas with compatible uses and shared parking arrangement possibilities;
- Develop a program to reduce development costs and create incentives (impact fees or other government fees) for infill development projects. Incentives can target mixed-use development, accessory dwelling units, and in-fill within target neighborhoods; and
- Consider amending the zoning code to allow broader options for ADUs as an alternative for the aging or disabled population.

Yuma County's General Plan review of public policies and processes does not reveal any barriers to affordable housing development. In the county's general plan, the county indicates the following activities will be considered for facilitating housing development:

- Evaluate the feasibility of an incentive policy to encourage the development of affordable units—at 80 percent AMI or below—in market rate developments.
- Consider zoning or rezoning underutilized land and low density development to higher or mixed density residential.
- Review land use policies to incorporate changing preferences and ensure adequate areas are designated for multifamily and manufactured housing to meet the needs of the community.
- Map parcels available for residential development.
- Examine how zoning provisions, building codes, and land use updates impact the cost of production of housing.

Finally, the county recognizes the importance of having a variety of units to suit different lifestyles and affordability levels in the county as imperative for economic growth. Additionally, it is essential to preserve the current inventory of affordable units in the county. While housing and economic growth are regional issues, policies and regulations that dictate development are determined locally.

## **SP-60 Homelessness Strategy - 91.415, 91.215(d)**

Describe how the jurisdiction's strategic plan goals contribute to:

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Yuma County's homeless outreach is coordinated through the National Community Health Partners. This organization has implemented a transportation system (ADA Mini Buses) to transport qualified veterans and families to needed services identified through a comprehensive assessment process.

Each household is assigned a case manager who assists with addressing housing stability assistance, health care services, legal issues, education/vocational goals, rent, utility, and security payments, moving costs, financial planning, and child care. These case managers work individually with veterans to establish their housing status and needs, and try to determine if there are underlying causes for short or long term housing complications that need to be addressed.

Case managers also connect persons experiencing or at-risk of homelessness to Rapid Re-housing resources; provide linkage to care or support assistance if the participant is in need of long-term and ongoing programs such as long-term homelessness or mental health treatment; assess and help address income issues including job skills, training, education and risk factors.

The City of Yuma's 2016 - 2020 goals will contribute to addressing the needs of persons who are homeless through participation in the State of Arizona Balance of State homeless planning efforts.

### **Addressing the emergency and transitional housing needs of homeless persons**

The BOSCOC has established short and long-term goals to end chronic homelessness. These include:

- Targeting rapid re-housing to those who have become homeless in order to break the cycle of chronic homelessness;
- Increasing the number of permanent supportive housing units for those experiencing homelessness and those who are chronically homeless while maintaining an adequate supply of transitional housing;
- Offering services and funding to help prevent people from becoming homeless and breaking the cycle of chronic homelessness; and
- Through data collection and analysis, evaluating stays in Emergency Shelter and Transitional Housing, strengthening the BOSCOC, and closing the gaps in services, to the number of chronic homeless persons in rural Arizona.

The City has funded homeless service providers for a variety of activities, including Crossroads Mission, Achieve Human Services, Catholic Community Services, HACY, and Child & Family Services/Right Turn for Veterans, each of which provide programs focused on eliminating chronic homelessness.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

A Housing Committee chaired by the Director of the Arizona Department of Housing has been created. The committee's goals included: 1) Developing a statewide sharable Housing Stock Database from which to identify populations and needed services, 2) Target and prioritize use of housing choice vouchers for those who are chronically homeless, 3) Identify housing needs by county for future development working with all Continuums of Care.

Achieve Human Services, with several offices in Yuma County, receives funding from the Arizona Department of Housing and Arizona Complete Health to serve persons with disabilities who are at-risk of or experiencing homelessness. This program uses a Housing First model to move clients into permanent supportive housing quickly.

The City, through the Yuma County HOME Consortium will provide HOME funding to housing service providers for tenant based rental assistance for special needs populations, including the homeless and victims of domestic violence. This assistance will act as a bridge towards self-sufficiency. These agencies will also provide supportive services to participants in the program.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

During the COVID-19 pandemic, the City of Yuma created a tenant based rental assistance (TBRA) program to ensure that low and moderate income households could maintain their rent and avoid becoming homeless. This program will continue, be available throughout the Consortium, and be administered by the housing authority.

The Housing Authority of the City of Yuma (HACY) administers VASH vouchers to serve veterans who are in need of rental assistance and are at risk of homelessness. Of the 71 total vouchers, 51 veterans are housed and the remainder are seeking housing. HACY works closely with landlords to promote the program and its benefits—including the stable source of fixed income (SSI, VA benefits) that the veterans contribute toward their rent payment. HACY works closely with partner organizations, including WACOG, Achieve Human Services, and National Community Health Partners to coordinate housing and services provision. The partners meet monthly to share resources.

## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

Lead based paint hazards will be mitigated through CDBG-funded housing rehabilitation. If lead paint exists, it will be removed by EPA/LBP certified contractors. In addition, the City will provide notices about the hazards and risks of lead-based paint in English and Spanish to all program participants.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The City of Yuma has relatively new housing stock in most of its residential areas. However, lead based paint hazards are likely to exist in older parts of the city. The older parts of the city are the neighborhoods that are targeted by the City for housing condition improvement and redevelopment.

### **How are the actions listed above integrated into housing policies and procedures?**

As mentioned above, lead based paint hazards will be mitigated through CDBG-funded housing rehabilitation.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City of Yuma's housing and community development activities are dedicated to improving housing and neighborhood conditions of low- and moderate-income residents and special needs populations. The City, in collaboration with members of the HOME Consortium and other agencies will continue to combine resources to assist individuals and families with obtaining the tools to overcome poverty and become self-sufficient. Ongoing efforts will include:

**Services for Unemployed Workers** – The City will continue to partner with AZ@Work by allowing the use of the MLK Neighborhood Center, in the heart of the Carver Park Neighborhood, a low income neighborhood to assist youth ages 16 – 24 obtain gainful employment. They offer educational services, resume writing, interview training, job training, including computer training, and job placement assistance.

**Affordable childcare** – The City will partner with Arizona Housing Development Corporation's SHINE Youth Center to provide affordable childcare for LMI income people to allow them to work.

The Mesa Heights Apartments Resource Center opened in 2018. It is in a convenient location and provides space to nonprofit organizations to provide needed services. Although, classes are currently on hold due to the COVID-19 Pandemic, the Center offers GED, math and ESL classes, Veteran's employment services, resume workshops, youth employment assistance, and financial literacy classes. The main goal of these services is to help lift people out of poverty. These services will resume when it is safe to do so.

**Neighborhood Revitalization** – The City will continue to revitalize low income neighborhoods to improve residents’ access to opportunity and improved housing.

**How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The ongoing efforts listed above will assist with addressing the economic development goals of increasing education and skills of the workforce and improving residents' access to opportunity through revitalization.

**SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

City staff ensures that environmental reviews are complete before projects are initiated. Staff manages Davis-Bacon Labor Standard and Section 3 compliance on projects that require them. An integral part of monitoring responsibilities is to monitor subrecipients and ensure performance of activities, goals are met, and requirements of the CDBG or HOME program are fulfilled. The primary areas of focus during monitoring include:

- Compliance with applicable Federal law and the CDBG or HOME program requirements;
- CDBG National Objective documented
- Performance goals being met;
- Financial records;
- Reporting accuracy;
- Completeness of records and record retention;
- Proper disposal of property purchased with CDBG or HOME.

**Technical assistance** workshops are conducted by Neighborhood Services staff as part of the citizen participation process when developing the annual Action Plan. One is held for CDBG and one for HOME applicants. Information is provided on the annual entitlement award, eligible activities, objectives of the consolidated plan, and an overview of the CDBG/HOME programs including national objectives, record keeping, client eligibility documentation, procurement, and accounting principles. All prospective applicants/subrecipients must attend at least one of these workshops.

After selecting subrecipients, a packet is provided to each Subrecipient. The packet includes in- depth information on performance requirements and record keeping, eligibility and income verification forms, performance report template, list of required documentation for project files, request for reimbursement form, procurement guidance, monitoring checklist and reference booklet, maps of low- and moderate-income census tracts, and area benefit requirements.

**Standard monitoring procedures.** Desk monitoring of all subrecipients files occurs with requests for reimbursement accompanied by performance reports, and at a minimum, quarterly performance reports are mandatory. A year-end desk monitoring of all subrecipient files is conducted to determine if goals have been met and all pertinent records and reports have been received.

**High-risk subrecipient monitoring.** On-site monitoring visits will be conducted by Neighborhood Services staff and documented in writing for all high-risk subrecipients. These high-risk subrecipients will receive at least one on-site monitoring visit during the program year.

Criteria for identifying high-risk subrecipients include:

- Any subrecipient receiving CDBG or HOME for the first time;
- Any subrecipient that has had a previous on-site monitoring visit that generated concerns or findings; and
- Any subrecipient that fails to submit quarterly reports, or shows signs of failing to meet objectives, timelines or goals.

Monitoring staff will formally notify subrecipients in writing of the date, time and place of the scheduled monitoring and the records that need to be available. Formal monitoring reports/letters will be sent to the subrecipient detailing the outcome of the on-site visit. It will detail any findings or concerns that need to be addressed and provide guidance for attaining compliance with CDBG or HOME program requirements. Follow-up monitoring will be made until findings and/or concerns have been addressed.

## **Expected Resources**

### **AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)**

#### **Introduction**

In PY 2021-2022 (Year 1 of the 2021-2025 Consolidated Plan), the City of Yuma expects to receive approximately \$900,000 in CDBG and the YCHC expects to receive \$750,000 in HOME funds. In addition to these funds, \$350,000 in prior year CDBG and \$1,400,000 in HOME will be available for program activities.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	930,497	0	350,000	1,280,497	3,841,491	CDBG funds will be used for housing rehabilitation, code enforcement and rental inspection, public services, and facility improvements
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	753,444	0	1,400,000	2,153,444	3,013,776	HOME funds will be used for housing rehabilitation, development of affordable housing, and downpayment assistance

**Table 52 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City of Yuma will leverage a combination of federal, state, local and private funds to address priority needs and specific objectives identified in this Action Plan. The City will provide General Fund budget to support Neighborhood Services operations.

HOME Match Requirements – For PY 2021/22, the YCHC received a 100% match reduction. This means that HUD waived 100% of the match requirements this year for the YCHC. Subrecipients and CHDO’s are encouraged to provide matching funds, despite the waiver. Any match that is provided for HOME projects this year will be “banked” for a future year.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City owns two properties on Arizona Avenue in the Mesa Heights NRSA. The first is a 15-unit apartment complex that is managed by the Housing Authority of the City of Yuma (HACY). They are used for non-subsidized affordable housing. The City plans to rehabilitate these units. The City also owns a vacant lot on the corner of 18th Street and Arizona Avenue, which is being evaluated to determine the best use of the property. Both properties will be used to address needs identified in the Consolidated Plan and the Mesa Heights Revitalization Plan.

**Discussion**

The City continues to explore new grant opportunities, partnerships and private investment to supplement HOME and CDBG funds to address the needs outlined in the 2021-2025 Consolidated Plan, and to invest in revitalization efforts in the Mesa Heights Neighborhood Revitalization Area.

## Annual Goals and Objectives

### **AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)**

#### **Goals Summary Information**

##### **Goals for 2021-2025 Five-year Plan**

**Goal 1.** Increase affordable rental housing options through the creation of new units and tenant based rental assistance.

**Goal 2.** Improve the quality of existing affordable rental and owner-occupied housing stock, including home accessibility modifications.

**Goal 3.** Facilitate homeownership options through downpayment assistance, financial counseling, and/or supporting the creation of more diverse and affordable housing products.

**Goal 4.** Support low and moderate income families through public services including, but not limited to, child care and afterschool programming, nutrition and food assistance, and public facility improvements.

**Goal 6.** Improve community infrastructure in qualified neighborhoods to support community revitalization and housing affordability.

**Goal 7.** Continue to improve the quality of neighborhoods with low income concentrations.

**Goal 8.** Administer CDBG and HOME and fund planning and fair housing activities.



The city estimates its 2021 programs will provide affordable housing to 21 extremely low households and 2 low income households.

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

This section identifies the projects that the City of Yuma and the HOME Consortium will undertake with CDBG and HOME funds.

The City of Yuma expects to receive \$930,497 in CDBG funds during the 2021 Action Plan program year; this amount is about \$80,000 less than total funding requests. The figure below shows the recommended allocation of those funds for the 2021 program year. This allocation includes program administration costs.

### CDBG Funding Allocations

#### 2021 CDBG Projects (within City of Yuma limits)

<b>Public Services (15% maximum)</b>	
AZ Housing Dvp Corp, SHINE Center Childcare	60,000
WACOG, Housing Counseling	18,893
City of Yuma, Mesa Heights Outreach	5,500
City of Yuma, Mesa Heights Cleanup	4,500
	<b>\$ 88,893</b>
<b>Housing &amp; Public Facilities</b>	
City of Yuma, Neighborhood Park Improvements	305,334
City of Yuma, Mesa Heights Revitalization	
Small Business Façade Improvements	25,000
*Housing Rehabilitation	249,674
*Code Enforcement/Rental Inspection	78,200
<i>* These activities can also take place in other target neighborhoods, but priority will be in Mesa Heights</i>	
	<b>\$ 658,208</b>
<b>CDBG Planning &amp; Administration (20% maximum)</b>	
CDBG Planning & Administration	163,396
Southwest Fair Housing Council, Fair Housing	20,000
	<b>\$ 183,396</b>
<b>Total CDBG Activities \$ 930,497</b>	
<b>Available Resources</b>	
2021 CDBG Entitlement Funds	930,497
<b>Total CDBG Funds Available \$ 930,497</b>	

The HOME Consortium expects to receive \$753,444 in HOME funds during the 2021 Action Plan program year; this is significantly lower than total funding requests. The figure below shows the recommended allocation of those funds for the 2021 program year. This allocation includes program administration costs.

## HOME Funding Allocations

### 2021 HOME Projects (Countywide)

CHDO Housing Development	121,671
City of Yuma, Housing Rehabilitation	90,000
Housing Authority of the City of Yuma, TBRA	250,000
Yuma County, Housing Rehabilitation	216,429
HOME Planning & Admin (10% maximum)	75,344
<b>HOME Total</b>	<b>\$ 753,444</b>
<b>Available Resources</b>	
2021 HOME Allocation	753,444
<b>Total HOME Funds Available</b>	<b>\$ 753,444</b>

Table 53 – Project Information

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The allocation priorities are outlined in the 2021-2025 Consolidated Plan and are being implemented in the 2021 Action Plan. These allocation priorities were developed with input by citizens, local public agencies, and nonprofit organizations based on what their clients are experiencing. The City and the YCHC are committed to meeting the underserved needs in the community.

The primary obstacle to meeting needs is insufficient funding for housing and non-housing activities. For 2021 the YCHC HOME allocation was reduced by 27 percent from the 2020 level. Staff is seeking clarification from HUD staff as explanation for the radical reduction.

Requests for funding are more than the amount available. Other obstacles are the high costs of rental housing relative to the income of many renters; a loss of naturally occurring affordable housing provided by the private sector due to rising rents; lack of accessible housing; deferred maintenance on some older rentals; limited product diversity in both rental and ownership housing; and challenges accumulating a downpayment and obtaining a mortgage loan for renters who would like to be owners. The City will continue to pursue other resources to meet underserved needs and will support funding applications for resources sought by other agencies.

## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

CDBG Funding – The service area for CDBG funding is within the city of Yuma limits. The Mesa Heights Neighborhood (MHN) is a HUD-designated Neighborhood Revitalization Strategy Area (NRSA). Therefore, it is a priority area for the use of CDBG funds. The MHN has an 82 percent low-and moderate-income population based on the number of households in 2019 with incomes of \$50,000 and less.

For CDBG, about 38 percent of 2021 funds overall will be allocated to Mesa Heights to continue the revitalization efforts that have been underway since the city designated Mesa Heights as a Neighborhood Revitalization Strategy Area (NRSA). The balance of CDBG funds will be allocated citywide according to need.

HOME Funding – The service area for the Yuma County HOME Consortium is throughout Yuma County, and includes the HOME Consortium members of City of Yuma, Yuma County, City of Somerton, City of San Luis, and the Town of Wellton.

Yuma County HOME Consortium resources are allocated in response to funding proposals. Geographic distribution is a contributing factor when making funding decisions. Decisions are also based on priority needs, the readiness of a project to proceed and the capacity of an organization to successfully complete HOME projects.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
MESA HEIGHTS	38
City of Yuma: Citywide	62
Yuma County (HOME)	100

**Table 54 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The City of Yuma is focusing efforts in areas that have high percentages of low-and-moderate income people. The MHN was designated by the City and approved by HUD as a Neighborhood Revitalization Strategy Area (NRSA). The area has an 82 percent LMI population, an older housing stock (40% of housing units are over 50 years old), a need for infrastructure improvements, and 65 percent of the homes are rentals.

Over the next two to three years, this area will remain the priority. An extension to the NRSA designation is being requested along with the 2021-2025 Consolidated Plan submittal.

## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

This section outlines the one-year Annual Action Plan Affordable Housing goals for 2021-2022, year one of the 2021-2025 Consolidated Plan. The tables below outline the numbers of households supported and the number of affordable housing units that will be provided by program type. This table is inclusive of HOME, CDBG, and the City and County's Public Housing Agencies' affordable housing goals.

Please see the AP-35 Projects section to view a detailed description of the projects.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	70
Non-Homeless	2,200
Special-Needs	5
Total	2,275

Table 55 - One Year Goals for Affordable Housing by Support Requirement

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	2,252
The Production of New Units	2
Rehab of Existing Units	21
Acquisition of Existing Units	0
Total	2,275

Table 56 - One Year Goals for Affordable Housing by Support Type

#### Discussion

The City, the YCHC, their subrecipients, and CHDO will undertake the following affordable housing activities:

- Owner-occupied housing rehabilitation
- Tenant-based rental assistance
- New construction for homeownership (CHDO Activity)
- Homebuyer downpayment assistance

The Housing Authority of the City of Yuma and the Yuma County Housing Department will continue to provide affordable rental housing, Housing Choice Vouchers for low income renters, and VASH vouchers for homeless veterans. They also both administer very successful Family Self Sufficiency (FSS) programs.

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

This section summarizes the activities of the Housing Authority of the City of Yuma (HACY) and the Yuma County Housing Department (YCHD) that will support the Action Plan programs.

### **Actions planned during the next year to address the needs of public housing**

In PY 2021, HACY and the YCHD will provide affordable rental housing to low income families in the city of Yuma and Yuma County, continue Self Sufficiency programs, and continue to build strong relationships with landlords who accept Section 8 vouchers--all cornerstones of a successful PHA.

At the time this plan was prepared, HACY managed 231 Rental Assistance Demonstration (RAD) units throughout the city. All public housing units have been converted to RAD units. RAD units carry higher rents but have TBRA attached, allowing HACY to invest more in capital improvements.

The RAD housing stock is in very good condition currently. The 20-year capital improvement plan includes improvements to roofing, cabinetry, and energy efficiency.

As discussed throughout this plan, voucher holders have a critical need for more rental units that accept vouchers. HACY has had some success offering landlord incentives for participation in the program in the past; however, additional funding is needed for such a program to be more broadly used and effective.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

HACY offers its clients a Family Self Sufficiency (FSS) program to clients in the Housing Choice Voucher (HCV) and RAD housing to assist with education, employment and training, as well as homeownership. On average, through the program, 10 residents become homeowners each year. According to HACY, the authority has met or exceeded HUD's requirements for community services and has been recognized as the state's largest and most successful FSS program.

Yuma County Housing Department also offers a Family Self Sufficiency Program and currently has 250 families enrolled. On average, 25 residents graduate and 11 of them become homeowners each year.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Not applicable. Neither HACY nor the Yuma County Housing Department are designated as a "troubled"

PHA. HACY is designated as “high performing” and YCHD is designated as a “Standard performing PHA.”

## **Discussion**

HACY also provides Housing Choice (1,075), project-based (87), and special purpose vouchers (53)—for a total of 1,446 vouchers. The waiting list for vouchers is more than 2 years. As rents have risen in the area, it has become increasingly difficult for voucher holders to find affordable rental units; the search process is now taking more than 90 days. The landlords participating in the program have remained and are strong partners of HACY, and it has been very difficult to find others to participate in the program. The lack of rental units in Yuma County is straining the effectiveness of voucher programs.

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

The City of Yuma is a participant in the local Continuum of Care (CoC), operating in alignment with the Arizona Balance of State Continuum of Care (BOSCoC) established to implement strategies to end homelessness. Although the City does not receive ESG funds, it invests financial and staff resources to address housing needs of extremely low income households, many of whom are precariously housed. The new tenant-based rental assistance program provides funds to further stabilize households at risk of homelessness.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City will assist the Yuma Coalition to End Homelessness (YCEH), the local CoC with outreach activities. Currently, there are three local agencies assisting unsheltered individuals by providing basic needs and information on community resources. The City will participate, in collaboration with the YCEH the coordination of the annual Point-In-Time (PIT) Count, an unduplicated count of sheltered and unsheltered homeless individuals and families in the community. YCEH actions include: recruit and train volunteers, establish protocols for distribution and collection of surveys, and implement deployment plan to conduct surveys.

The YCEH is currently identifying the needs of the homeless population in Yuma by conducting bi-monthly meetings to evaluate community resources available to persons who are homeless or at-risk of homelessness. The Coalition is focused on establishing a diverse, decision-making group to implement an action plan that includes goals and strategies related to capacity and performance to prevent and

end homelessness in Yuma County.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City continues to serve the health and welfare of homeless persons by providing general funds to agencies that provide emergency shelter and other services.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The YCEH is comprised of agencies committed to the eradication and prevention of homelessness. Collaborating agencies include: ACHIEVE Human Services, The Salvation Army, National Community Health Partners (NCHP), Western Arizona Council of Governments (WACOG), City of Yuma Housing Authority (HACY), several behavioral health providers, local churches, and others following HUD's Housing First model. These agencies provide permanent and rapid re-housing, housing assistance (rent, utility, and deposits), housing vouchers for veterans, case management, health services, education/vocational goals, financial education and planning, and implementing local and state strategies. In May 2017, the Yuma Coalition to End Homelessness created the YCEH Coordinated Entry Procedures, a formal service and referral process that increases the efficiency of the homeless response system by simplifying access to housing and services for people experiencing homelessness; prioritizing housing assistance based on need; and connecting households to the appropriate housing intervention. The Coordinated Entry Committee meets regularly to make sure individuals enrolled in the Homeless Management Information System (HMIS) are referred to agencies with resources to meet their needs. One of the highest priorities for the YCEH is to reduce the number of families with children experiencing homelessness. City staff will continue to participate with the YCEH and serve on the Strategic Planning Committee to provide input and ensure housing priorities are accomplished.

### **Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

The primary activities that the city will employ to help households from becoming homeless include

housing counseling, fair housing education and outreach, and tenant-based rental assistance.

## Discussion

Through implementation of the YCEH's Strategic Plan and City of Yuma's Consolidated Plan and Analysis of Impediments goals, the community will continue to strive to transition individuals and families from homelessness into stable and affordable housing.

## AP-75 Barriers to affordable housing - 91.420, 91.220(j)

### Introduction

This section describes barriers to affordable housing in the City of Yuma and Yuma County.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The Housing Element in the city of Yuma's General Plan—last updated in 2012—and the city's zoning ordinance was analyzed for barriers to housing development. This review did not identify direct barriers to housing development overall. However, the city could embrace the following best practices to facilitate housing choice, add clarity to its code, and remove risks of impeding housing choice.

- **Over the past 2 decades**, building permits in the City of Yuma have been dominated by single family units, and multifamily development has been very limited.

Medium and low density housing are expected to make up the majority of future residential development in the city based on vacant land and existing zoning—multifamily housing is expected to make up 12 percent of future housing growth.

- Revise the definition of “family” in the zoning code. At a minimum, allow up to six unrelated individuals to live together. A best practice is to not define family through the zoning code to better facilitate inclusive housing arrangements, reflect changing preferences in sharing of residential units, and instead regulating through occupancy restrictions to prevent overcrowding.
- Include definitions of disabled and/or handicapped that are compliant with the FHAA.
- Include ADA parking requirements in the zoning ordinance.
- Allow compatible, community-based group homes by right in all residential districts to facilitate inclusive shared living arrangements for residents with special needs, including persons with disabilities and persons in recovery.



- Remove spacing requirements for group homes. Spacing requirements have been found by the courts to be a violation of the FHAA because of their effective limitations on housing choice for residents with a disability.
- Embrace zoning best practices that facilitate a wide range of housing choices and opportunities in both lower density residential and higher density settings. Consider expanding the zone districts in which duplexes and townhomes are allowed and reduce minimum lot size requirements. Expand the use of mixed-use districts, compatible uses, and shared parking arrangements.
- Allow some land zoned for multifamily development by right.

The City of Yuma provides a variety of residential zoning districts and permits mixed use housing development within Transition Districts and Old Town. Within these districts a range of housing types are permitted including single family homes, manufactured homes, duplexes, multifamily units, mobile homes, recreational vehicles, residential care facilities, and nursing facilities.

To facilitate housing choice and encourage development of diverse housing types, the city should consider the following:

- Expand the zone districts in which duplexes and townhomes are allowed;
- Reduce minimum lot size requirements;
- Rezone/expand districts that allow higher density residential development and mixed use development in areas with compatible uses and shared parking arrangement possibilities;
- Develop a program to reduce development costs and create incentives (impact fees or other government fees) for infill development projects. Incentives can target mixed-use development, accessory dwelling units, and in-fill within target neighborhoods; and
- Consider amending the zoning code to allow broader options for ADUs as an alternative for the aging or disabled population.

Yuma County's General Plan review of public policies and processes does not reveal any barriers to affordable housing development. In the county's general plan, the county indicates the following activities will be considered for facilitating housing development:

- Evaluate the feasibility of an incentive policy to encourage the development of affordable units—at 80 percent AMI or below—in market rate developments.
- Consider zoning or rezoning underutilized land and low density development to higher or mixed density residential.
- Review land use policies to incorporate changing preferences and ensure adequate areas are designated for multifamily and manufactured housing to meet the needs of the community.

- Map parcels available for residential development.
- Examine how zoning provisions, building codes, and land use updates impact the cost of production of housing.

Finally, the county recognizes the importance of having a variety of units to suit different lifestyles and affordability levels in the county as imperative for economic growth. Additionally, it is essential to preserve the current inventory of affordable units in the county. While housing and economic growth are regional issues, policies and regulations that dictate development are determined locally.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

This section describes additional actions the City of Yuma will take to address housing and community development needs.

### **Actions planned to address obstacles to meeting underserved needs**

Lack of resources to address the many needs of Yuma residents is the primary obstacle throughout Yuma County. Solutions to some of these needs--development of accessible public infrastructure, expanded transit options--are very costly. The City of Yuma will continue to nurture effective partnerships to leverage resources; encourage the State of Arizona to continue to reduce the emphasis on public transit in the QAP (which puts rural and semi-rural communities at a competitive disadvantage); support private developer LIHTC applications submitted to the State; partner with local agencies to ensure CARES act funding coming to the community has the biggest impact possible and is distributed efficiently, equitably; and continue to seek new resources. Forming the YCHC and receiving annual HOME allocations will help continue to make progress in creating and maintaining affordable housing throughout Yuma County.

### **Actions planned to foster and maintain affordable housing**

Please see above. The City will also support creation and maintenance of affordable housing through its NRSA investments. All of the projects being funded with HOME will help to foster and maintain affordable housing. Owner-occupied Housing Rehabilitation, funded with CDBG will help to maintain affordable housing for low and moderate income people.

### **Actions planned to reduce lead-based paint hazards**

The City of Yuma has relatively new housing stock in most of its residential areas. However, lead-based paint hazards are likely to exist in older parts of the city and throughout the county. These neighborhoods are targeted for housing condition improvement and redevelopment. Lead-based paint

hazards will be mitigated through CDBG and HOME-funded housing rehabilitation. If lead paint exists, it will be removed by EPA/LBP certified contractors on projects rehabilitated by the City and its subrecipients. The Neighborhood Services staff member that oversee the Housing Rehabilitation Program is an EPA Lead-Based Paint Certified Supervisor. In addition, the City and its subrecipients will provide notices about lead paint hazards and risks in English and Spanish to all program participants.

### **Actions planned to reduce the number of poverty-level families**

The City of Yuma's housing and community development activities are dedicated to improving housing and neighborhood conditions of low- and moderate-income residents and special needs populations. The City, in collaboration with members of the HOME Consortium and other agencies will continue to combine resources to assist individuals and families with obtaining the tools to overcome poverty and become self-sufficient. Ongoing efforts will include:

**Services for Unemployed Workers** – The City will continue to partner with AZ@Work by allowing the use of the MLK Neighborhood Center, in the heart of the Carver Park Neighborhood, a low income neighborhood to assist youth ages 16 – 24 obtain gainful employment. They offer educational services, resume writing, interview training, job training, including computer training, and job placement assistance.

**Affordable childcare** – The City will partner with Arizona Housing Development Corporation's SHINE Youth Center to provide affordable childcare for LMI income people to allow them to work.

The Mesa Heights Apartments Resource Center opened in 2018. It is in a convenient location and provides space to nonprofit organizations to provide needed services. Although, classes are currently on hold due to the COVID-19 Pandemic, the Center offers GED, math and ESL classes, Veteran's employment services, resume workshops, youth employment assistance, and financial literacy classes. The main goal of these services is to help lift people out of poverty. These services will resume when it is safe to do so.

**Neighborhood Revitalization** – The City will continue to revitalize low income neighborhoods to improve residents' access to opportunity and improved housing.

### **Actions planned to develop institutional structure**

The City of Yuma has well-developed partnerships with nonprofit housing providers, including HACY, economic development organizations and social service agencies. Staff will continue to facilitate these partnerships and collaborate with partners to deliver programs to address housing needs.

The Yuma County HOME Consortium has created a partnership between the City of Yuma, Yuma County, City of Somerton, City of San Luis, and Town of Wellton. As the Lead Entity, the City is learning about the housing resources throughout Yuma County and will be creating collaborations with nonprofit housing

developers that serve these areas.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The City draws on public and private agencies as resources or partners for housing and community development programs and to better serve the low-income community. These partnering agencies include, but are not limited to: area schools, the Housing Authority of the City of Yuma, local homeless providers, local nonprofit organizations, mortgage lenders, construction companies, service providers and affordable housing developers. The City participates in the Yuma Coalition to End Homelessness. Their goal is to find ways to reduce the number of families with children experiencing homelessness.

### **Discussion**

**Broadband** - The 2021-2025 City of Yuma Strategic Plan includes a strategic outcome which states, “Yuma is connected and engaged through active communication, forward-looking partnerships, and ongoing public involvement.” City Council priority initiatives to achieve this strategic outcome include developing additional broadband infrastructure projects. Broadband connectivity improvements are also incorporated into the City of Yuma’s Proposed Capital Improvement Program for Fiscal Year 2022 to FY 2026. The CIP includes \$5.5 million over two years for phase one of the Fiber Optic Network Buildout. Phase one of the project is described as follows, “design and construct a fiber optic communication backbone to connect all City facilities to a City-owned fiber communication network. This project alleviates reliance on leased communication networks, providing self-managed reliable communication service. Additionally, the backbone provides the initial network connectivity needed to implement a traffic management system for approximately half of the City’s traffic signals.”

Yuma County adopted a Five-Year Economic Development Plan in 2020. The plan indicates broadband infrastructure improvements as a top priority and outlines the following objectives related to broadband access 1) develop an amendment to the zoning ordinance for cellular tower and/or broadband infrastructure placement incentives in rural areas; 2) submit broadband infrastructure projects to the Arizona Commerce Authority and the Economic Development Administration team; and 3) advocate for improvements for the federal ReConnect Program to increase local entity access to funding. Finally, the Yuma Regional Broadband Task Force formed in April 2021 and includes Yuma County, the Cities of Yuma, Somerton, and San Luis, Town of Wellton, and economic development and agricultural representatives.

**Hazard Mitigation** - The Yuma County Multi-Jurisdictional Hazard Mitigation Plan was adopted in 2019 and included Yuma County, Cocopah Tribe, Cities of San Luis, Somerton, and Yuma, and the Town of Wellton. The plan includes new mitigation measures and an implementation strategy based on the results of the vulnerability analysis and capability assessment, public survey results, and the planning team’s institutional knowledge. The implementation plan includes a description of the mitigation measure, hazards mitigated, estimated cost to complete, potential sources of funding, priority ranking, agency responsible, and the status. Communities consult the plan when developing their CIP and implementation is ongoing.

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

Please see below for specific requirements for the CDBG and HOME programs.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$7,921.14
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	\$7,921.14

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income	80%

#### HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The Yuma County HOME Consortium uses forms of investment allowable under 92.205(b).

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The YCHC uses **Recapture Provisions** when HOME funds are provided to a homebuyer. YCHC will recapture the entire amount of direct HOME subsidy provided to the homebuyer. YCHC will require subrecipients, CHDO's, and other entities to enforce the recapture provision as outlined here. The

HOME assistance enables the homebuyer to purchase the unit at an affordable cost. The loan includes any assistance that reduces the purchase price from fair market value to an affordable cost. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value, the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME funding.

The Recapture approach requires YCHC funds to be repaid from the net proceeds of the sale. Under the Recapture provision, if the homebuyer transfers the property, voluntarily or involuntarily, YCHC will recapture only HOME funds that were used as a direct subsidy to the homebuyer for the purchase of the property. The direct subsidy can only be recaptured from the “net proceeds” of the sale of the property. The “net proceeds” shall be defined as sales price minus superior loan repayment (other than HOME funds) and any closing costs. YCHC will not recapture more than what is available from the “net proceeds” of the sale of the property. The YCHC will not require repayment of anything other than the funds available through the net proceeds.

The recapture provisions will be enforced through an upfront agreement with the homebuyer and through a recorded Deed of Trust and a Promissory Note. The amount of the note and deed of trust includes:

- Any HOME funds provided to the buyer at the time of purchase (down payment, closing cost or housing rehabilitation) to assist with the purchase, whether provided directly by the program administrator or by the developer using funds provided by the program; and
  - Any reduction in the purchase price from fair market value to an affordable purchase price.
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The YCHC will use the following in determining the Period of Affordability for the Recapture provisions of homebuyer activities:

Total HOME Investment in Unit period of Affordability:

HOME Assistance	Number of Years
Under \$15,000	5
Between \$15,000 - \$40,000	10
Over \$40,000	20

Direct HOME Subsidy in Unit Period of Affordability:

HOME Assistance	Number of Years
Under \$15,000	5
Between \$15,000 - \$40,000	10
Over \$40,000	20

YCHC will use the recapture provisions as outlined in Number 2 above to enforce the period of affordability for homebuyers. All written agreements with the homebuyers will outline the period of affordability, principal residence requirement, and the recapture provision that will be used to ensure the period of affordability. The YCHC will secure all HOME investments with proper security instruments, such as promissory notes, and deeds of trust placed upon the property to ensure the period of affordability.

When the period of affordability has been satisfied by the homebuyer, they shall be entitled to all “net proceeds” for the sale of the property and/or will no longer be obligated to use the property as their principal residence.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The Consortium does not permit the use of HOME funds to refinance existing debt.

## CITIZEN PARTICIPATION APPENDIX.

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CITIZEN PARTICIPATION PLAN, PUBLIC NOTICE



# CITIZEN PARTICIPATION PLAN

Statement of Purpose ..... 5

Public Outreach ..... 5

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Comments and Complaints ..... 7

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Emergency or disaster procedures ..... 9

Anti-Displacement Policy ..... 9

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## STATEMENT OF PURPOSE

The purpose of the Citizen Participation Plan is to encourage citizen participation in the development and implementation of the Consolidated Plan, Action Plans, Performance Reports, and Substantial Amendments which are used to determine the use of Community Development Block Grant (CDBG) funds, including program income and Section 108 funds, HOME funds allocated to the Yuma County HOME Consortium, or other funding received from the U.S. Department of Housing and Urban Development (HUD). The plan meets the requirements of 24CFR §91.105 and 24CFR §91.401 and will be made available in a format accessible to persons with disabilities, upon request.

## PUBLIC OUTREACH

In preparing the Consolidated Plan and Annual Action Plan, the City of Yuma (City) will encourage participation by all residents. Public input will be particularly sought by agencies that provide housing or social services, low- and moderate-income people, those living in slum and blighted areas, citizens living in public housing and other assisted housing developments and in areas where CDBG and/or HOME funds are proposed to be used, by residents of predominantly low- and moderate-income neighborhoods, minorities, non-English speaking persons and people with disabilities. The City will provide information to the Housing Authority of the City of Yuma about consolidated plan activities related to its developments and surrounding communities. The City will also encourage the participation of local and regional organizations, including the Continuum of Care, in the process of developing and implementing the Consolidated Plan.

The City will hold at least two meetings per program year to obtain residents' views. The meetings will be conducted at two different stages of the program year.

The following efforts will be made to encourage participation at public meetings and to solicit public input:

- Distribution of announcement flyers to non-profit organizations for display.
- Post announcement on the City's website.
- Email announcement to local nonprofit organizations to share with their clients.
- Post flyers in public buildings, including: City Hall, Housing Authority of the City of Yuma (HACY), Yuma County Main Library and Yuma County Heritage Library.
- Publish notices local English and Spanish newspapers.
- The City will use alternative methods of outreach to encourage involvement and to gather input (e.g., focus groups and online options)

Residents are encouraged to submit their questions, and comments regarding the City's CDBG and the Yuma County HOME Consortium's HOME program. These comments may be expressed at public meetings, by phone, by mail or email. *See contact information in Comments and Complaints section.*

Where any public meeting is held as part of preparation of the Consolidated Plan or Annual Action Plan, the City will consider any comments and views expressed as information, which may modify or adjust the proposed documents as considered necessary. This information does not have to be submitted in

writing. Public input is used to draft a list of projects to be recommended for funding for the upcoming program year.

## **PUBLIC HEARINGS**

The City of Yuma will hold a minimum of two public hearings at different stages of the program year to obtain citizen views and to respond to proposals and questions at different stages of the program. One of the public hearings will be held during the development of the Consolidated Plan and Annual Action Plan. This public hearing will address housing and community development needs, development of proposed activities, and review of program performance, including priority non-housing community development needs and seek input on the plan. Another public hearing will be held during the comment period for the draft or proposed Consolidated Plan and Annual Action Plans.

- Such hearings shall be held after a minimum of two weeks of notice is given to citizens with sufficient information published about the subject of the hearing to permit informed comments.
- In-person public hearings will be held at times and locations convenient to potential and actual beneficiaries and accommodation to persons with disabilities will be provided upon request.
- If meeting in-person is not safe per federal, state or local health advisories, public hearings may be held virtually via Zoom or a similar platform that allows communication between the City presenter and virtual attendees.
- The City will publish at least one public notice in advance of scheduled public hearings, with information including time, place, date, how the needs of citizens with disabilities will be met, and if necessary, information on how to access the virtual meeting. An interpreter will be available at all public hearings to assist the Spanish-only speaking persons.

## **PUBLIC NOTICES**

During the development of the Consolidated Plan, Annual Action Plan and Plan Amendments, before the City Council adopts the plans, the City will make available to citizens, public agencies, and other interested parties, via public notices, the following information:

- Amount of CDBG, HOME or other federal housing and/or community development funds expected to be available;
- The range of activities which may be undertaken with such funds;
- The estimated amount of funds which will benefit persons of very low- and low-income;
- The proposed activities likely to result in displacement and the City's plans for minimizing such displacement; and
- The types and level of assistance the City will make available to persons displaced;
- The date, time and location of scheduled public hearing(s), information regarding handicapped accessibility, and if necessary, how to access the virtual meeting.

A summary of the proposed Consolidated Plan, Annual Action Plan, Performance Reports and Plan Amendments will be published in the Yuma Sun, Bajo el Sol and on the City website. Copies of these plans will be made available for review at City Hall, Housing Authority of the City of Yuma (HACY), Yuma County Main Library, and Yuma County Heritage Library, and electronically on the City of Yuma website. Each summary will describe the contents and purpose of identified plan or report and the list of locations where copies of the proposed plan may be examined. The City will provide a reasonable number of free copies of the plan to citizens and groups that request it.

The City will provide a period of 30 days to receive comments from citizens, public agencies, and/or interested parties on the Consolidated Plan, Annual Action Plans, and Plan Amendments, and 15 days for the Performance Report before submission of such documents. If HUD annual funding allocations have not been released by March 15, the timeline for the draft and subsequent submission to HUD may be delayed. If a waiver is provided by HUD that allow grantees to reduce the number of days required for a comment period, the City will reduce the comment period to comply with HUD guidance.

### **TECHNICAL ASSISTANCE**

The City will hold HOME and CDBG Applicant Workshops to provide guidance on completing applications and project proposals. Information will be provided on Consolidated Plan priorities, goals for the specific year, national objectives, eligible activities, performance measurements, project budget, amount of funding available for different types of activities, and federal compliance regulations, if funded.

Upon request, the City will provide technical assistance to organizations that represent low-and moderate-income persons in developing proposals for funding assistance under any of the programs covered by the Consolidated Plan. The level and type of assistance will be determined by the City.

### **COMMENTS AND COMPLAINTS**

The City will consider all comments received in writing or orally at public hearings, in preparing the final Consolidated Plan, Annual Action Plans, Plan Amendments, and Performance Reports. A summary of comments received along with actions taken to address the comment and reasons why some comments were not acted upon, shall be attached to the final Consolidated Plan, Annual Action Plans, Plan Amendments or Performance Reports. Comments can be made by phone, at public meetings, by email, mail, or in person at the contact information below:

PH: (928)373-5187

TTY: (928)373-5149

Email: [NeighborhoodServices@YumaAZ.gov](mailto:NeighborhoodServices@YumaAZ.gov)

Address: City of Yuma  
Neighborhood Services  
One City Plaza  
Yuma, AZ 85364

For written citizen complaints received that are related to the Consolidated Plan, Annual Action Plan, Plan Amendments and Performance Reports, the City will use the following procedure:

- The Administrative Assistant in Neighborhood Services will receive and log all complaints.
- The Neighborhood Services Manager or designee will be responsible for reviewing and drafting responses.
- A response will be sent within 15 working days of receipt of a complaint.
- Any appeal to a response must be filed within 10 working days of the issuance of the response.
- The complainant may appeal to the City Administrator, or designee, who shall have final authority to resolve the complaint.
- The final determination will be made no earlier than 10 working days, and no later than 30 working days after receipt of the appeal.

### **AMENDMENTS TO CONSOLIDATED PLAN AND ANNUAL ACTION PLAN**

HUD requires an amendment to the City's Consolidated Plan or Annual Action Plan whenever the City makes one of the following decisions:

- To make a change in its allocation priorities or a change in the method of distribution of funds;
- To carry out an activity, using funds from any program covered by the Consolidated Plan (including program income), not previously described in the Action Plan; or
- To change the purpose, scope, location, or beneficiaries of an activity.

The City further defines a "Substantial Change" to the Consolidated Plan and Annual Action Plan as one which meets one or more of the following criteria:

- Increases the funding level of a previously approved activity or program by 10% or more of the annual CDBG or HOME allocation;
- Changes the purpose, scope, location or beneficiaries of an activity to the extent that it could be considered a new activity;
- Changes the types of beneficiaries proposed to be served by the activity;
- Creates a new CDBG or HOME-funded activity that was not previously described in an Annual Action Plan; and/or
- The change in use of CDBG funds from one eligible activity to another.

Amendments to the Plan that do not meet any of these four (5) threshold criteria shall be deemed non-substantial and may be processed administratively by the Division and are not subject to the requirements of the Citizen Participation Plan.

Proposed Substantial Changes will be published in the Yuma Sun in English and the Bajo el Sol in Spanish and a 30-day public comment period will be provided to the public prior to the change being considered by City Council. If a waiver is provided by HUD that allows grantees to reduce the number of days required for a comment period, the City will reduce the comment period to comply with HUD guidance.

PUBLIC NOTICE.

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## 2021-2026 Consolidated Plan Analysis of Impediments to Fair Housing Choice 2021 Annual Action Plan

The City of Yuma has prepared drafts of the 2021-2026 Consolidated Plan and Analysis of Impediments to Fair Housing Choice (AI). These comprehensive plans identify housing and development needs of the community and outline strategies for addressing these needs, improving the quality of life for low and moderate-income persons and ensuring fair housing opportunities for all. These documents will guide the allocation of the City's Community Development Block Grant (CDBG) funds and the Yuma County HOME Consortium's HOME funds for the next five years and Yuma County residents are encouraged to review the plans and offer comments.

The draft plans can be reviewed on the City website at [www.yumaaz.gov/government/community-development/neighborhood-services](http://www.yumaaz.gov/government/community-development/neighborhood-services) or at the following locations:

- City Hall, Neighborhood Services, One City Plaza
- Yuma County Heritage Library, 350 3<sup>rd</sup> Ave • Yuma County Main Library, 2951 S. 21<sup>st</sup> Drive

### 2021 Action Plan

The recommendations of the CDBG Citizen Advisory Committee and the Yuma County HOME Consortium below, will be offered to the Yuma City Council on April 7, 2021. These activities will be included in the 2021 Action Plan. The plan will be submitted to the Department of Housing and Urban Development (HUD) for approval before May 15, 2021. Funds will be available after July 1, 2021, pending HUD approval and satisfactory completion of the NEPA/Part 58 environmental review. This proposed Action Plan is in compliance with HUD requirements and supports the goals, objectives and strategies of the City's 2021-2026 Consolidated Plan. None of the proposed activities will cause people to be displaced.

<b>2021 CDBG Projects (within City of Yuma limits)</b>	
<b>Public Services (15% maximum)</b>	
AHDC, SHINE Center Childcare	60,000
WACOG, Housing Counseling	18,893
City of Yuma, Mesa Heights Outreach/Cleanup	10,000
	<b>\$ 88,893</b>
<b>Housing &amp; Public Facilities</b>	
City of Yuma, Neighborhood Park Improvement:	305,334
City of Yuma, Mesa Heights Revitalization	
Small Business Façade Improvements	25,000
*Housing Rehabilitation	236,161
*Code Enforcement/Rental Inspection	78,200
<i>* These activities can also take place in other target neighborhoods, but priority</i>	
	<b>\$ 644,695</b>
<b>CDBG Planning &amp; Administration (20% maximum)</b>	
CDBG Planning & Administration	163,396
Southwest Fair Housing Council, Fair Housing	20,000
	<b>\$ 183,396</b>
<b>Total CDBG Activities</b>	<b>\$ 916,984</b>
<b>Available Resources</b>	
2021 CDBG Entitlement Funds	916,984
Estimated Program Income	0
<b>Total CDBG Funds Available</b>	<b>\$ 916,984</b>

<b>2021 HOME Projects (Countywide)</b>	
CHDO Housing Development	121,671
City of Yuma, Housing Rehabilitation	90,000
Tenant-Based Rental Assistance, HACY	250,000
Yuma County, Housing Rehabilitation	216,429
HOME Planning & Admin (10% maximum)	75,344
<b>HOME Total</b>	<b>\$ 753,444</b>

Public comments will be accepted through May 4, 2021. Please submit comments to Neighborhood Services at [nikki.hoogendoorn@YumaAz.gov](mailto:nikki.hoogendoorn@YumaAz.gov), One City Plaza, Yuma, AZ 85364, or call (928) 373-5187. A virtual Public Hearing for the 2021 Action Plan, 2021-2026 Consolidated Plan and AI is scheduled for April 13, 2021 at 5:30pm via Zoom. See the link at [www.yumaaz.gov/government/community-development/neighborhood-services](http://www.yumaaz.gov/government/community-development/neighborhood-services) to log on. The plans will be considered for adoption at the City Council meeting on May 5, 2021 at 5:30pm at One City Plaza or via Zoom.

In accordance with the Americans With Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973, the City of Yuma does not discriminate on the basis of disability in the admission of or access to, or treatment or employment in, its programs, activities, or services. For information regarding rights and provisions of the ADA or Section 504, or to request reasonable accommodations for participation in City programs, activities, or services contact: ADA/Section 504 Coordinator, City of Yuma Human Resources Division, One City Plaza, Yuma, AZ 85364, (928) 373-5127 or TTY (928) 373-5149.

Sí usted desea interpretación de esta noticia en Español, por favor llame al (928) 373-5187.



City of YUMA

## Public Notice

### Community Development Block Grant (CDBG) Program HOME Investment Partnership Program

The City of Yuma will receive approximately \$859,287 in CDBG from the Department of Housing and Urban Development (HUD) for Program Year (PY) 2021/2022. The Yuma County HOME Consortium (YCHC) will receive approximately \$1,042,144 in HOME Investment Partnership funds. The process for selecting activities that will be funded as part of the 2021 Annual Action Plan will begin with a Public Hearing. The City of Yuma encourages citizen participation in the development of the plan and all residents are invited to attend the public hearings and provide input, especially low-and moderate-income people and/or their representatives, neighborhood advocates, and stakeholders of affordable and fair housing.

Due to COVID-19 and Social Distancing guidance, the Public Hearing and Application Workshops will be held via Zoom. If you do not have access to Zoom, contact us at the number below so other accommodations can be made. To attend the virtual hearing and workshops, connect through: <https://www.yumaaz.gov/government/community-development/neighborhood-services>. On this page, you will find a link to the Zoom meetings. Click on the appropriate link and select Join.

#### **Public Hearing**

A public hearing will be held to receive comments and suggestions on the PY 2021 Annual Action Plan. If you are not able to attend, please call (928) 373-5187, email comments and questions to [Nikki.Hoogendoorn@YumaAz.gov](mailto:Nikki.Hoogendoorn@YumaAz.gov); or mail to City of Yuma, Neighborhood Services Division, One City Plaza, Yuma, AZ 85364.

Date & Time: Thursday, January 7, 2021, 5:30 pm online via Zoom. See the link above.

#### **Application Workshops**

Non-profit organizations and government entities are invited to attend the following application workshops. Call Neighborhood Services at (928) 373-5187 for additional information.

#### **CDBG Workshop:**

- Monday, January 11, 2021 at 9:30 am online via Zoom. See link above.
- CDBG Funds must be used for eligible activities within the Yuma city limits, meet a CDBG national objective, benefit low- and moderate-income people, or aid in the prevention or elimination of slum or blight.

#### **HOME Workshop:**

Monday, January 11, 2021 at 11:00 am online via Zoom. See link above.  
HOME Funds must be used for affordable housing activities for low-and moderate-income persons throughout Yuma County.

Applications will be provided after the application workshops. The City will accept CDBG and HOME applications until **Wednesday, January 27, 2021 at 5:30 pm, no exceptions.**

In accordance with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973, the City of Yuma does not discriminate on the basis of disability in the admission or access to, or treatment or employment in, its programs, activities, or services. For information regarding rights and provisions of the ADA or Section 504, or to request reasonable accommodations for participation in City programs, activities or services contact: ADA/Section 504 Coordinator, City of Yuma Human Resources Department, One City Plaza, Yuma, AZ 85364; (928) 373-5125 or TTY (928) 373-5149.



Si usted desea interpretación de esta noticia en Español, por favor llame al (928)373-5187.  
Yuma Sun: December 28, 2020- 17388



AFFP  
CDBG YS

# Affidavit of Publication

STATE OF AZ }                    SS  
COUNTY OF YUMA }

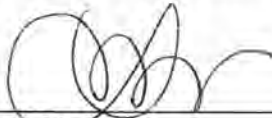
Lisa Reilly or David Fornof, being duly sworn, says:

That (s)he is Publisher or Director of Operations of the Yuma Sun, a daily newspaper of general circulation, printed and published in Yuma, Yuma County, AZ; that the publication, a copy of which is attached hereto, was in the published said newspaper on the following dates:

12/28/2020

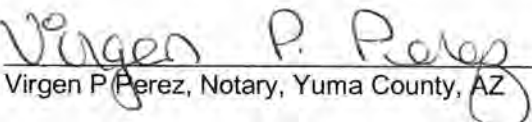
That said newspaper was regularly issued and circulated on those dates.

SIGNED:



\_\_\_\_\_  
Publisher or Business Manager

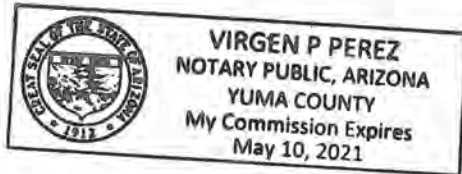
Subscribed to and sworn to me this 28th day of December 2020.

  
\_\_\_\_\_  
Virgen P Perez, Notary, Yuma County, AZ

My commission expires: May 10, 2021

38850 17388

CITY OF YUMA COMMUNITY DEV  
ONE CITY PLAZA  
CITY OF YUMA HERITAGE AREA  
YUMA AZ 85364





City of YUMA

## Aviso Público

### Programa de Subsidio en Bloque para el Desarrollo Comunitario (CDBG) Programa HOME de Colaboración de Inversión

La Ciudad de Yuma recibirá aproximadamente \$859,287 en CDBG por parte del Departamento de Vivienda y Desarrollo Urbano (HUD, por sus siglas en inglés) para el Año del Programa (PY) 2021/2022. El Consorcio HOME del Condado de Yuma (YCHC) recibirá aproximadamente \$1,042,144 en fondos HOME de Colaboración de Inversión. El proceso para seleccionar actividades que serán financiadas como parte del Plan de Acción Anual 2021 iniciarán con una Audiencia Pública. La Ciudad de Yuma invita la participación de la ciudadanía en el desarrollo del plan y todos los residentes están invitados a asistir a la audiencia pública y proveer comentarios, especialmente gente de bajos y moderados ingresos y/o sus representantes, defensores de vecindarios, e interesados en vivienda justa y accesible.

Debido a la orientación de COVID-19 y distanciamiento social, los talleres de solicitud y audiencia pública se llevarán a cabo a través de Zoom. Si no tiene acceso a Zoom, comuníquese con nosotros al número que aparece a continuación para que se puedan realizar otras adaptaciones. Para asistir a la audiencia virtual y los talleres, conéctese a través de: <https://www.yumaaz.gov/government/community-development/neighborhood-services>. En esta página, encontrará un enlace a las reuniones de Zoom. Haga clic en el enlace correspondiente y seleccione "Unirse" o Join.

#### **Audiencia Pública**

Habrará una audiencia pública para recibir comentarios o sugerencias en el Plan de Acción Anual 2021. Si usted no puede asistir, por favor envíe sus comentarios y preguntas a través de correo electrónico a [Nikki.Hoogendoorn@YumaAZ.gov](mailto:Nikki.Hoogendoorn@YumaAZ.gov); llame al (928) 373-5187, o envíe correo postal a City of Yuma, Neighborhood Services Division, One City Plaza, Yuma, AZ 85364.

Fecha y Hora: jueves 7 de enero del 2021, 5:30 pm  
Lugar: En línea a través de Zoom. Vea el enlace de arriba.

#### **Talleres para Solicitudes**

Organizaciones sin fines de lucro y entidades gubernamentales están invitadas a asistir a los siguientes talleres para solicitudes. Llame a Servicios al Vecindario al (928) 373-5187 para información adicional.

#### **Taller CDBG:**

- Lunes 11 de enero de 2021 a las 9:30 am en línea a través de Zoom. Vea el enlace de arriba.
- Los Fondos CDBG deben ser usados en actividades elegibles dentro de los límites de la ciudad de Yuma, logren un objetivo nacional CDBG, beneficien a gente de bajos y moderados ingresos, o ayuden en la prevención o eliminación de arrabales y áreas en deterioro.

#### **Taller HOME:**

- Lunes 11 de enero de 2021 a las 11:00 am en línea a través de Zoom. Vea el enlace de arriba.
- Los Fondos HOME deben ser usados para actividades relacionadas con vivienda accesible para personas de bajos y moderados ingresos en el área del condado de Yuma.

Las solicitudes se proporcionarán después de los talleres de solicitud. La Ciudad aceptará solicitudes de CDBG y HOME hasta el **miércoles 27 de enero de 2021 a las 5:30 pm, sin excepciones.**

Conforme con la Ley para Estadounidenses con Discapacidades (ADA) y la Sección 504 la Ley de Rehabilitación de 1973, la Ciudad de Yuma no discrimina en base de una discapacidad en la admisión o el acceso a, o el tratamiento o empleo en, sus programas, actividades o servicios. Para información en relación a los derechos y provisiones de la ADA o la Sección 504, o para solicitar acomodaciones razonables para participación en programas, actividades o servicios de la Ciudad, contacte a:

ADA/Section 504 Coordinator, City of Yuma Human Resources Department, One City Plaza, Yuma, AZ 85364; (928) 373-5125 o TTY (928) 373-5149.

Bajo El Sol: January 1, 2021



AFFP  
CDBG BES

## Affidavit of Publication

STATE OF AZ }                    SS  
COUNTY OF YUMA }

Lisa Reilly or David Fornof, being duly sworn, says:

That (s)he is Publisher or Director of Operations of the Bajo El Sol, a weekly newspaper of general circulation, printed and published in Yuma, Yuma County, AZ; that the publication, a copy of which is attached hereto, was in the published said newspaper on the following dates:

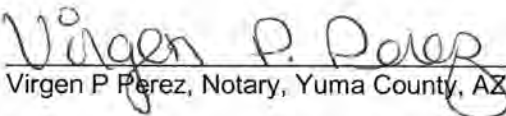
01/01/2021

That said newspaper was regularly issued and circulated on those dates.

SIGNED:

  
\_\_\_\_\_  
Publisher or Business Manager

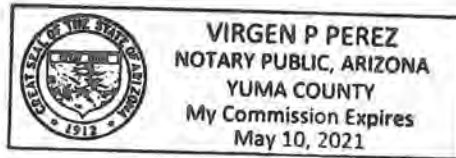
Subscribed to and sworn to me this 1st day of January 2021.

  
\_\_\_\_\_  
Virgen P Perez, Notary, Yuma County, AZ

My commission expires: May 10, 2021

38850 17394

CITY OF YUMA COMMUNITY DEV  
ONE CITY PLAZA  
CITY OF YUMA HERITAGE AREA  
YUMA AZ 85364





## 2021-2026 Consolidated Plan Analysis of Impediments to Fair Housing Choice 2021 Annual Action Plan

The City of Yuma has prepared drafts of the 2021-2026 Consolidated Plan and Analysis of Impediments to Fair Housing Choice (AI). These comprehensive plans identify housing and development needs of the community and outline strategies for addressing these needs, improving the quality of life for low and moderate-income persons and ensuring fair housing opportunities for all. These documents will guide the allocation of the City's Community Development Block Grant (CDBG) funds and the Yuma County HOME Consortium's HOME funds for the next five years and Yuma County residents are encouraged to review the plans and offer comments.

The draft plans can be reviewed on the City website at [www.yumaz.gov/government/community-development/neighborhood-services](http://www.yumaz.gov/government/community-development/neighborhood-services) or at the following locations:

- City Hall, Neighborhood Services, One City Plaza
- Yuma County Heritage Library, 350 3rd Ave • Yuma County Main Library, 2951 S. 21st Drive

### 2021 Action Plan

The recommendations of the CDBG Citizen Advisory Committee and the Yuma County HOME Consortium below, will be offered to the Yuma City Council on April 7, 2021. These activities will be included in the 2021 Action Plan. The plan will be submitted to the Department of Housing and Urban Development (HUD) for approval before May 15, 2021. Funds will be available after July 1, 2021, pending HUD approval and satisfactory completion of the NEPA/Part 58 environmental review. This proposed Action Plan is in compliance with HUD requirements and supports the goals, objectives and strategies of the City's 2021-2026 Consolidated Plan. None of the proposed activities will cause people to be displaced.

2021 CDBG Projects (within City of Yuma limits)	
<b>Public Services (15% maximum)</b>	
AMDC, SHINE Center Childcare	60,000
WACOG, Housing Counseling	18,899
City of Yuma, Mesa Heights Outreach/Cleanup	10,000
	<b>\$ 88,899</b>
<b>Housing &amp; Public Facilities</b>	
City of Yuma, Neighborhood Park Improvement	305,334
City of Yuma, Mesa Heights Revitalization	
Small Business Façade Improvements	25,000
*Housing Rehabilitation	236,161
*Code Enforcement/Rental Inspection	78,200
* These activities are not eligible under the Fair Housing Act.	
	<b>\$ 644,695</b>
<b>CDBG Planning &amp; Administration (20% maximum)</b>	
CDBG Planning & Administration	163,396
Southwest Fair Housing Council, Fair Housing	20,000
	<b>\$ 183,396</b>
<b>Total CDBG Activities</b>	<b>\$ 916,984</b>
<b>Available Resources</b>	
2021 CDBG Entitlement Funds	916,984
Estimated Program Income	0
<b>Total CDBG Funds Available</b>	<b>\$ 916,984</b>

2021 HOME Projects (Countywide)	
CHDO Housing Development	121,671
City of Yuma, Housing Rehabilitation	90,000
Tenant-Based Rental Assistance, HACF	250,000
Yuma County, Housing Rehabilitation	216,429
HOME Planning & Admin (10% maximum)	75,344
	<b>HOME Total \$ 753,444</b>

Public comments will be accepted through May 4, 2021. Please submit comments to Neighborhood Services at [nikki.hoogendoorn@YumaAZ.gov](mailto:nikki.hoogendoorn@YumaAZ.gov), One City Plaza, Yuma, AZ 85364, or call (928) 373-5187. A virtual Public Hearing for the 2021 Action Plan, 2021-2026 Consolidated Plan and AI is scheduled for April 13, 2021 at 5:30pm via Zoom. See the link at [www.yumaz.gov/government/community-development/neighborhood-services](http://www.yumaz.gov/government/community-development/neighborhood-services) to log on. The plans will be considered for adoption at the City Council meeting on May 5, 2021 at 5:30pm at One City Plaza or via Zoom.

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AFFP  
YS - CONSOLIDATED PLAN

## Affidavit of Publication

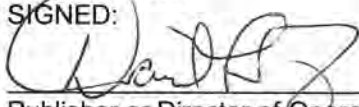
STATE OF AZ }                    SS  
COUNTY OF YUMA }

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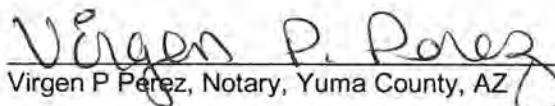
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04/02/2021

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SIGNED:   
\_\_\_\_\_  
Publisher or Director of Operations

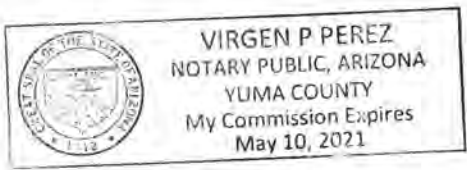
Subscribed to and sworn to me this 2nd day of April 2021.

  
\_\_\_\_\_  
Virgen P Perez, Notary, Yuma County, AZ

My commission expires: May 10, 2021

38854 25034

CITY OF YUMA LEGALS  
ONE CITY PLAZA  
ATTN: ACCOUNTS PAYABLE  
YUMA AZ 85364





## Plan Consolidado del 2021-2026 Análisis de Impedimentos para la Elección de Vivienda Justa Plan de Acción Anual del 2021

La Ciudad de Yuma ha preparado un borrador del Plan Consolidado para el año 2021 al 2026 y Análisis de Impedimentos para la Elección de Vivienda Justa (AI). Estos planes integrales identifican las necesidades de vivienda y desarrollo de la comunidad y describen estrategias para abordar estas necesidades, mejorar la calidad de vida de las personas de ingresos bajos y garantizar oportunidades de vivienda justa para todos. Estos documentos guiarán la asignación de los fondos de la subvención global para el desarrollo comunitario (CDBG) de la ciudad y los fondos HOME del Consorcio HOME del Condado de Yuma durante los próximos cinco años y se le recomienda a los residentes del Condado de Yuma revisar los planes y opinar acerca de ellos.

El borrador se puede revisar llenando directo a [www.yumaaz.gov/government/community-development/neighborhood-services](http://www.yumaaz.gov/government/community-development/neighborhood-services) o las siguientes localidades:

- City Hall, Neighborhood Services, One City Plaza
- Yuma County Heritage Library, 350 3rd Ave • Yuma County Main Library, 2951 S. 21st Drive

### Plan de Acción Anual del 2021

Las recomendaciones del Comité Asesor de Ciudadanos de CDBG y del Consorcio HOME del Condado de Yuma, serán presentadas al Consejo Municipal de Yuma el 7 de abril del 2021. Estas actividades se incluirán en el Plan de Acción del 2021. El plan se presentará al Departamento de Vivienda y Desarrollo Urbano (HUD) para su aprobación antes del 15 de mayo del 2021. Los fondos estarán disponibles después del 1 de julio del 2021, a la espera de la aprobación de HUD y la finalización satisfactoria de la revisión ambiental NEPA/58. Este plan de acción propuesto cumple con los requisitos de HUD y respalda las metas, los objetivos y las estrategias del Plan Consolidado del 2021-2026 de la ciudad. Ninguna de las actividades propuestas provocará el desplazamiento de personas.

Proyectos CDBG del 2021 (dentro de la Ciudad de Yuma)	
<b>Servicios Públicos (15% máximo)</b>	
AHBC, MINE Centro de Cuidado de niños	60,000
WACOG, Consejería para vivienda	18,200
Ciudad de Yuma, Mesa Heights, publicidad y limpieza	10,000
	<b>\$ 88,200</b>
<b>Vivienda e Instalaciones Públicas</b>	
Ciudad de Yuma, Mejoras a los vecindarios y parques	305,334
Ciudad de Yuma, rehabilitación en el área de Mesa Heights	
Mejoras a las fachadas de personas y empresas	25,000
*Rehabilitación a la vivienda	230,163
*Cumplimiento de los códigos e inspecciones de alquiler	78,200
* Este proyecto de vivienda también incluye mejoras de infraestructura y servicios para personas con discapacidad	
	<b>\$ 644,697</b>
<b>CDBG Planning &amp; Administration (20% maximum)</b>	
CDBG Planeamiento y Administración	163,396
Ingresos estimados para ser reprogramados	20,000
	<b>\$ 183,396</b>
<b>Total de actividades de CDBG</b>	<b>\$ 916,984</b>
<b>Available Resources</b>	
2021 CDBG fondos por derecho	916,984
Ingresos estimados para ser reprogramados	0
<b>Total de fondos disponibles de CDBG</b>	<b>\$ 916,984</b>

Proyectos para el 2021 de HOME HOME (para el Condado de Yuma)	
CHDO Desarrollo de Vivienda	121,671
Ciudad de Yuma, rehabilitación de vivienda	90,000
HACF, asistencia de renta basada en miembros de familia	250,000
Condado de Yuma, rehabilitación de vivienda	216,429
HOME, planeamiento y administración	75,344
	<b>Total HOME disponible \$753,444</b>

Se aceptarán comentarios del público hasta el 4 de mayo del 2021. Envíe sus comentarios a los servicios de vecindarios a [Nikki.hoogendoorn@yumaaz.gov](mailto:Nikki.hoogendoorn@yumaaz.gov), One City Plaza, Yuma, AZ 85364, o llame (928) 373-5187. Una audiencia pública virtual se llevará a cabo en relación al Plan de Acción Anual del 2021, el día 13 de abril del 2021 a las 5:30 pm via zoom. Puede ir al enlace siguiente: [www.yumaaz.gov/government/community-development/neighborhood-services](http://www.yumaaz.gov/government/community-development/neighborhood-services) el plan será considerado para adopción en la junta de Concilio programada para el día 5 de mayo a las 5:30 pm en One City Plaza or via zoom.

De acuerdo con la ley de Estadounidenses con Discapacidades (ADA) y la Sección 504 de la Ley de Rehabilitación de 1973, la Ciudad de Yuma no discrimina por motivos de discapacidad en la admisión, acceso, tratamiento o empleo en sus programas, actividades o servicios. Para obtener información sobre los derechos y disposiciones de la ADA o la Sección 504, o para solicitar adaptaciones razonables para participar en programas, actividades o servicios de la ciudad, comuníquese con: ADA/Coordinador de la Sección 504, División de Recursos Humanos de la Ciudad de Yuma, One City Plaza, Yuma, AZ 85364, (928) 373-5127 o TTY (928)373-5149.



AFFP  
BES - PLAN CONSOLIDADO

## Affidavit of Publication

STATE OF AZ }                    SS  
COUNTY OF YUMA }

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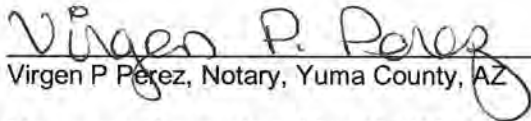
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Publisher or Director of Operations

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\_\_\_\_\_  
Virgen P Perez, Notary, Yuma County, AZ

My commission expires: May 10, 2021

38854 25041

CITY OF YUMA LEGALS  
ONE CITY PLAZA  
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YUMA AZ 85364

