



Consolidated Plan and Analysis of Impediments

City of Yuma, Arizona

FINAL REPORT

Final Report

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Consolidated Plan and Analysis of Impediments

Prepared for

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2016-2020 FIVE-YEAR CONSOLIDATED PLAN

EXECUTIVE SUMMARY

**City of Yuma 2016-2020 Consolidated Plan and
Analysis of Impediments to Fair Housing Choice**

EXECUTIVE SUMMARY.

City of Yuma 2016-2020 Consolidated Plan and Analysis of Impediments to Fair Housing Choice

This document represents the Five-year Consolidated Plan for the City of Yuma and the Yuma County HOME Consortium.

A Consolidated Plan is required of any city, county or state that receives federal block grant dollars for housing and community development funding from the U.S. Department of Housing and Urban Development (HUD). There are four types of HUD block grant housing and community development programs: the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), the Emergency Solutions Grant (ESG) and the Housing Opportunities for People with AIDS (HOPWA) program.

In the Yuma County region, the City of Yuma receives CDBG directly from HUD; the annual allocation approximates \$750,000. CDBG dollars can only be spent within city boundaries.

The newly formed Yuma County HOME Consortium is expected to begin receiving HOME dollars directly from HUD in 2017. Previously, these dollars were only available through the State of Arizona in a competitive process.

The City of Yuma is the lead agency for preparing the Yuma County HOME Consolidated Plan. As such, this Consolidated Plan contains both the City of Yuma's CDBG and the HOME Consortium allocation plans.

The purpose of the Consolidated Plan is:

- To identify a city's, county's or state's housing and community development needs, priorities, goals and strategies; and
- To stipulate how funds will be allocated to housing and community development activities during the five year planning period.

Annually, recipients of HUD block grant funds must prepare an Action Plan that details how funds will be spent in the current program year. This document combines the Five-year Strategic Plan with the 2016 Action Plan.

Community Input Informing the Consolidated Plan

More than 400 Yuma residents and stakeholders helped inform the Consolidated Plan five-year goals and annual activities to address housing and community development needs. The City of Yuma used a variety of outreach strategies to encourage citizen involvement, particularly residents who are typically under-represented in these types of planning processes.

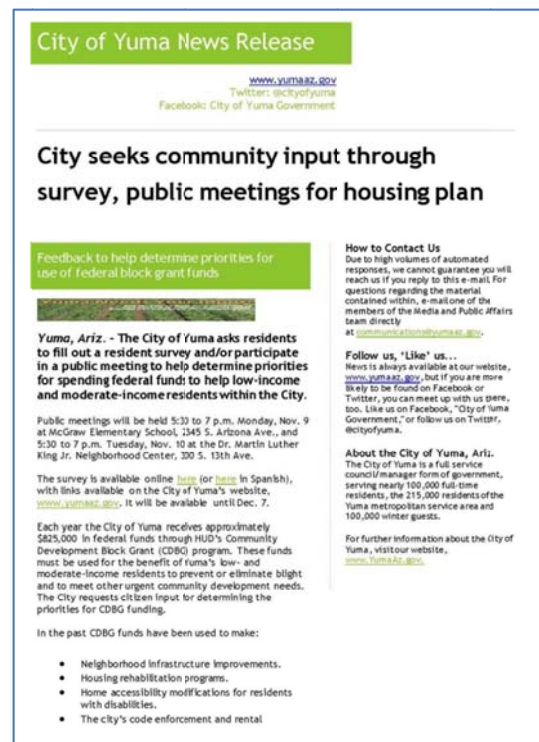
The City of Yuma’s communications team actively promoted the participation opportunities to Yuma’s daily newspaper and local radio station. Neighborhood Services staff invited stakeholders to participate by email and phone. Flyers in English and Spanish promoting the public meetings and resident surveys were distributed to stakeholders electronically.

Flyers were placed at the Yuma Main and Heritage libraries inviting participation in the survey and public meetings, and an icon was placed on the desktop of public computers at the libraries directing patrons to the survey. Two school districts sent “robo calls” to parents encouraging them to take the survey and the Chamber of Commerce sent an email to its membership with links to the both the resident and the stakeholder surveys.

These efforts were very successful in broadening information available to the community. The City’s public relations resulted in two newspaper stories, including a front page story on Sunday, November 9, 2015. The Neighborhood Services Manager participated in a live morning radio talk show on November 4 on KCYK, AM 1400. The team also worked directly with community groups: coordinated with the local NAACP chapter to arrange an African American focus group; with Campesinos Sin Fronteras to host a Hispanic focus group; and with S.M.I.L.E. to coordinate a focus group with residents with disabilities.

Outreach activities yielded the following level of participation:

- Online resident survey—233 participants;
- Online stakeholder survey—45 participants;
- In-person survey of residents accessing Crossroads Mission’s shelter or meal services—68 participants;
- Stakeholder interviews—14 organizations represented;
- Public meetings—12 participants;
- African American focus group—12 participants;
- Hispanic focus group—20 participants; and
- Persons with disabilities focus group—5 participants.



Summary of public comments. Citizens and stakeholders were also invited to comment on the draft 2016-2020 Consolidated Plan during the 30-day public comment period that began on March 19, 2016 and ended on April 20, 2016. A public hearing was held on April 20, 2016 where staff presented the proposed goals and objectives of the Five-year Consolidated Plan and funding allocation for the 2016 Annual Action Plan. All comments and views were accepted and considered in development of the Consolidated Plan.

Five-year Priorities and Goals

The recommended Priorities and Strategic Goals for the five-year Consolidated Planning cycle are based on:

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

Housing Priorities

- Rental housing affordable to very low income renters
- Housing rehabilitation for low and moderate income households
- Housing for persons transitioning out of homelessness
- Housing counseling and downpayment assistance

Economic Development Priorities

- Workforce with skills needed by high-paying employers

Neighborhood and Community Development Priorities

- Afterschool programming
- Neighborhood revitalization
- Expanded transportation options

Five-year Goals and Rationale

Housing Goals

- 1) Maintain a supply of assisted rental housing for the city's lowest income residents, those earning less than \$15,000 per year. Increase the number of rental units affordable to very low income renters (those earning \$15,000 to \$25,000 at the time this study was conducted) to further address the rental gap. (City)

Rationale: A comparison between the supply and need for rentals serving households earning less than \$25,000 per year in 2014 found a shortage of approximately 1,800 units with rents of \$400 and less per month. This is a large reduction from the gap of nearly 2,800 units in 2009. The drop in the gap is primarily due to fewer low income renters; the supply of affordable rentals decreased slightly between 2009 and 2014. This decrease mostly affected renters earning between \$15,000 and \$25,000 per year. The supply of rental units for extremely low income households (earning less than \$15,000) was maintained.

Stakeholders prioritized rental units for households earning less than \$25,000 as the top need in the region.

- 2) Continue housing rehabilitation for low income households.

Rationale: Second highest priority need for stakeholders. Nearly half of all residents report that their home's weatherization (e.g., insulation, weather stripping) needs repair or replacement. Residents are not making repairs because they cannot afford them. Analysis of home mortgage data showed very low numbers of loan applications for home improvements, suggesting that Yuma households are not accessing private capital to make home improvements.

- 3) Increase the supply of affordable housing in general, including housing for persons who are homeless.

Rationale: Priority need identified by stakeholders. More than one in three households who participated in the resident survey had a member seek additional employment in the past year in order to afford housing (i.e., mortgage or rent), property taxes and utilities.

- 4) Enhance homeownership opportunities and housing counseling.

Rationale: Priority need identified by stakeholders; 81 percent of renters would like to own a home but cannot due to inability to make a downpayment and service a mortgage loan.

Economic Development Goals

- 1) Work to improve educational attainment of Yuma residents. Provide job training and job opportunities for unemployed and under-employed residents. Expand the supply of workers who are trained to fill high-paying jobs in growing and existing primary industries to be able to make a living wage.

Rationale: Economic development officials identify lack of a skilled and trained workforce as a barrier to high-paying employment growth. Unemployment and under-employment are major barriers to achieving economic self-sufficiency for residents of the city's low income neighborhoods. Homeless residents responding to a survey about the reasons for their most recent episode of homelessness identified a job as the main factor that could have prevented their homelessness.

Neighborhood and Community Development Goals

- 1) Improve afterschool options for low income children.

Rationale: Consistently mentioned by school officials attending public meetings for the Consolidated Plan and AI, in addition to stakeholders and residents participating in interviews and focus groups. Afterschool programming in Yuma is very limited. The

enrichment activities that do exist are cost prohibitive for lower income families. Should they exist, there is no transportation option to bus children from school to enrichment centers.

- 2) Continue to improve the quality of neighborhoods with low income concentrations. This would include activities such as home rehabilitation, code enforcement, voluntary demolition, neighborhood revitalization.

Rationale: The City received many compliments from stakeholders and residents about their past revitalization activities and were encouraged to continue these efforts.

- 3) Work regionally to improve transportation options.

Rationale: Identified as a major barrier to employment for persons who are homeless. Also identified as a barrier for children to access afterschool programs.

- 4) Work through the City's capital improvement planning to create a more accessible environment for persons with disabilities.

Rationale: Community access for persons with disabilities was identified as a barrier in reference to public transportation and lack of/poor sidewalks in some parts of Yuma.

Evaluation of past performance. Since the previous analysis was conducted in 2011, many of the goals and objectives of the previous Consolidated Plan have been successfully achieved and, in some instances exceeded. The following highlights a few updates from program years 2011 to 2015 on actions taken to meet original goals set for the Consolidated Plan.

Appendix B shows the geographic distribution of these investments by program year.

- **Program Year 2011.** During the year, the City spent approximately \$828,296 of its CDBG resources. Access to decent housing was provided to 21 families through housing rehabilitation programs and improvements to a duplex to provide housing for mentally disabled people. Through an IDA program seven families were assisted with the purchase of a home and two microbusinesses were assisted. Revitalization efforts focused on public improvements, code enforcement, demolition of unsafe structures and outreach.
- **Program Year 2012.** During the year, the City spent approximately \$1,030,711 of its CDBG resources. Access to decent housing was provided to 26 households through the housing rehabilitation programs. Through an IDA program, homeownership assistance was provided to four families and assistance was provided to five microbusinesses. Many services were provided, including foreclosure prevention, financial literacy assistance, neighborhood outreach, and personal care supplies for homeless people at Crossroads Mission. Revitalization efforts focused on public improvements and code enforcement.
- **Program Year 2013.** During the year, the City spent approximately \$1,334,996 of its CDBG resources. Access to decent housing was provided to 31 households through housing rehabilitation programs, three households in the Orange Avenue Apartments, and five

households through an affordable rental program. Services provided were foreclosure prevention, job preparation training, and back packs filled with food for low income children.

- **Program Year 2014.** During the year, the City spent approximately \$945,565. Access to decent housing was provided to 27 households through housing rehabilitation programs. Public services included job preparation training, foreclosure prevention counseling, counseling for victims of child abuse, and financial literacy programs. Improvements were made to facilities that provide adult literacy, shelter for victims of domestic violence and advocacy services for victims of abuse.
- **Program Year 2015.** The City is currently implementing the 2015 Action Plan and has allocated all \$826,275 awarded by HUD towards housing and community development activities.

2016 Annual Action Plan

In January 2016, the City of Yuma accepted proposals for CDBG-funded activities for the 2016-2017 program year. These applications were evaluated in February 2016. The following proposed funding plan was presented to City Council on March 15, 2016:

Public Services	
Arizona Classical Ballet, Crossroads Mission Dancers Initiative	\$4,000
BRAG, Battered and Bullied No More	\$13,000
City of Yuma, Mesa Heights Neighborhood Outreach	\$7,000
Healing Journey, Youth Empowerment Program	\$10,000
United Way, Financial Literacy Program	\$8,000
WACOG, Fair Housing	\$15,000
WACOG, Building Sustainable Homeowners	\$30,000
Yuma Community Food Bank, Mesa Heights Satellite Distribution	\$20,000
	\$107,000
Housing & Public Facilities	
City of Yuma, Mesa Heights Neighborhood Revitalization	\$325,461
City of Yuma, Joe Henry Optimist Gym Improvements	\$60,000
Saguaro Foundation, Palmcroft Group Home Roof Replacement	\$23,000
SMILE, Home Accessibility & Emergency Repairs	\$40,000
Yuma Neighborhood Development Org, Mesa Heights Steps to Homeownership	\$45,000
	\$493,461
CDBG Planning & Administration	
CDBG Planning & Administration	\$150,115
Total Uses	\$750,576
2016 CDBG Entitlement Funds	
Estimated 2016 Program Income	\$ -
Total Funds Available	\$750,576

SECTION I.

Demographic and Housing Profile

SECTION I.

Demographic and Housing Profile

This section is part of both the 2016-2020 Consolidated Plan and Analysis of Impediments to Fair Housing Choice (AI). It provides a demographic overview of the City of Yuma, incorporated areas within Yuma County and Yuma County, including the demographic analysis required for the AI. The assessment of housing and community development needs are discussed separately, in Section III.

Top Demographic and Housing Trends 2010 to 2015

The last Five-year Consolidated Plan for the City of Yuma was conducted in 2011. Major demographic and housing trends since then include:

- Population growth in the City of Yuma slowed between 2010 and 2015. The city grew at less than half the rate of growth experienced between 2000 and 2010.
- The cities of San Luis and Somerton grew the fastest between 2000 and 2015 and, as a result, now house a larger share of the county's population.
- After an increase in the poverty rate between 2000 and 2010, poverty appears to have stabilized for most of the cities in the county. This was also a period of income growth overall.
- The City of Yuma has very few concentrated areas of poverty. The only areas with racial and poverty concentrations occur in the county; these are Native American communities. According to the "dissimilarity index," which measures segregation, segregation is very low in the region.
- Housing costs have increased for both renters and owners. Renters have been hit the hardest by these increases because 1) their incomes did not rise as much as owners' incomes in the past five and 15 years; and 2) they did not benefit from the drop in mortgage interest rates, which made buying more affordable.

Demographic Overview

The Arizona Department of Administration, Office of Employment & Population Statistics, provides annual estimates of the state's counties, incorporated places and the unincorporated balance of counties. As of July 2015, the City of Yuma's population was estimated at 97,950. The 2015 population of Yuma County was 214,991. San Luis had a population of 34,001; Somerton, 15,759; and Wellton, 3,101. As of 2015, Yuma remains the 11th largest city in the state.

Since 2010, the City of Yuma has added approximately 4,900 people—or fewer than 1,000 people per year. This is equivalent to an overall growth of 5.25 percent. The city grew at a faster

rate between 2000 and 2010, adding an average of 1,550 residents per year, for a growth of 26 percent.

San Luis, Somerton and Wellton experienced much higher growth rates than the City of Yuma or Yuma County between 2000 and 2010, with the most significant growth in San Luis. Between 2000 and 2015, San Luis added almost as many new residents as the City of Yuma.

Exhibit I-1 shows the population and change for the city, county and other incorporated cities between 2000 and 2015, both projected and actual.

**Figure I-1.
Population Trends, Yuma County and Cities**

	2000	2010	2015 Projected	2015 Actual	2000-2015 Change	
					Number	Percent
City of Yuma	77,545	93,064	101,813	97,950	20,405	26%
San Luis	15,322	25,505	N/A	34,001	18,679	122%
Somerton	7,266	14,287	N/A	15,759	8,493	117%
Wellton	1,829	2,882	N/A	3,101	1,272	70%
Yuma County	160,026	195,751	214,472	214,991	54,965	34%
State of Arizona	5,130,632	6,392,017	7,157,089	6,758,251	1,627,619	32%

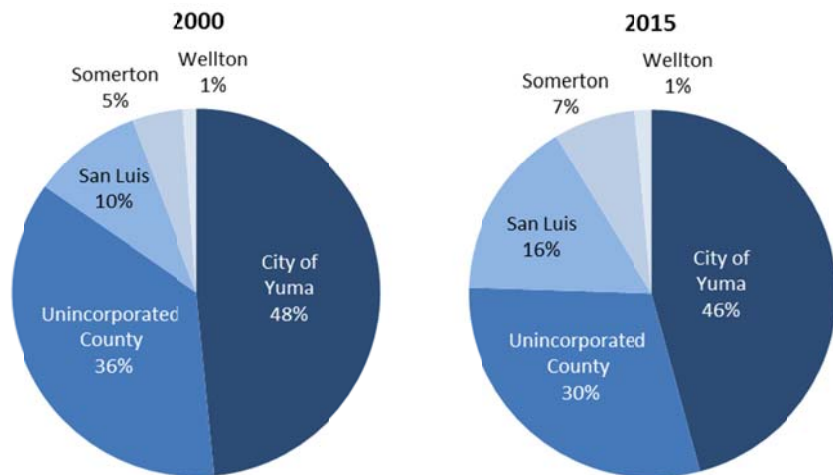
Source: U.S. Census Bureau, Arizona Department of Administration, Arizona Department of Commerce.

As the table demonstrates, the state’s projections for 2015 population levels were slightly high for the City of Yuma and very accurate for Yuma County. Actual population growth in the region was less concentrated within City of Yuma boundaries than what was anticipated by the state.

Figure I-2 shows the distribution of population in the county in 2000 and 2015. As the figure demonstrates, the most significant change was in the share of the county population living in San Luis, increasing from 10 percent to 16 percent. The share of the county’s population living in the City of Yuma and the unincorporated county declined, most significantly for the county.

**Figure I-2.
Distribution of Yuma
County Population,
2015**

Source:
U.S. Census Bureau, Arizona
Department of Administration,
Arizona Department of Commerce.



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

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

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

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

Agricultural workers. Countywide, the Census reports that there are about 70,500 county residents employed, with 10 percent of these individuals, or 7,000, working in the agricultural industry. Data on number of workers overall in the county—not just county residents—from the Bureau of Labor Statistics (BLS) count 8,900 agricultural workers in the county, representing about 11 percent of workers. These data suggest that as many as 2,000 workers commute into the county for agricultural employment.

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

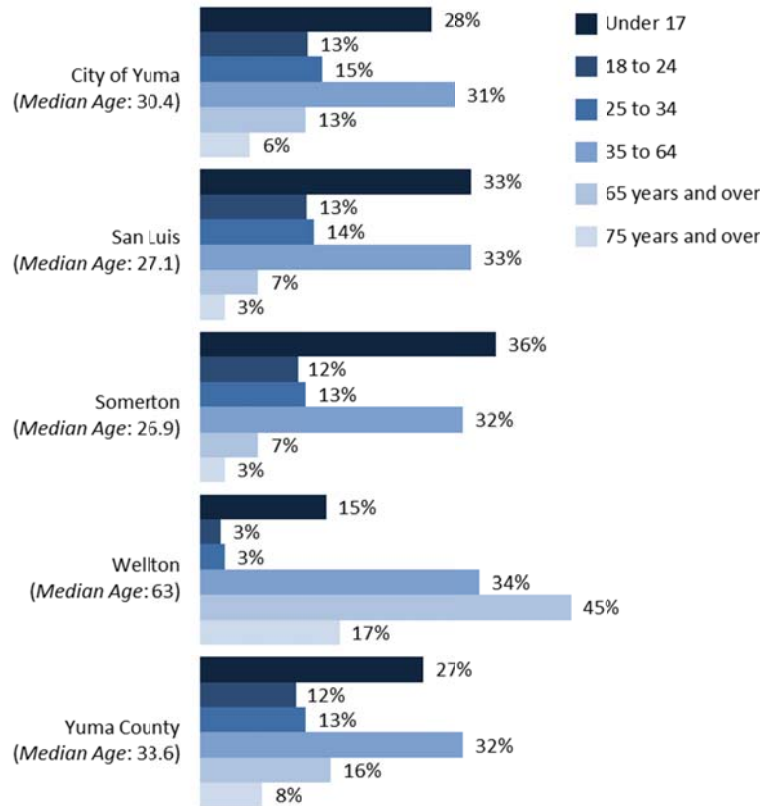
Students. Arizona Western College (AWC) enrolls about 13,000 students. The college has on-campus housing, which houses about 350 students. As such, more than 12,000 students live off campus and commute. Northern Arizona University—Yuma is an extension of the main campus in Flagstaff and is a small facility on the AWC campus, offering online as well as in-person courses.

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

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

Figure I-3.
Age Distribution, Yuma County and Cities, 2014

Source:
2010-2014 American Community Survey (ACS).



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

Household composition. Figure I-4 shows the characteristics of households in the county and cities. As is characteristic of a central city, the City of Yuma has the highest proportion of single-person households (producing the smallest average household size) and, conversely, the lowest proportion of married couple households. San Luis and Somerton stand out for their relatively high proportions of married couples with children; these communities also have the highest proportions of single parent households.

Households typically needing greater levels of housing assistance are single-parent headed households and single elderly households, as only one income is available to support their family and/or they are living on a fixed income.

Figure I-4.
Household Composition, Yuma County and Cities, 2014

	City of Yuma	San Luis	Somerton	Wellton	Yuma County
Married-couple households	54%	63%	58%	70%	58%
With children	26%	34%	34%	7%	24%
Without children	28%	29%	24%	63%	34%
Single-parent households	13%	18%	23%	12%	12%
Male-headed	4%	4%	8%	2%	4%
Female-headed	9%	14%	14%	10%	8%
Single households	26%	9%	10%	18%	23%
Other household types	7%	9%	9%	0%	8%
Average household size	2.73	3.54	3.28	2.4	2.77
<i>Comparative--average household size, 2000</i>	2.79	4.31	3.98	2.52	2.86
Average family size	3.17	3.74	3.39	2.66	3.16
Total Households	32,523	7,944	4,468	1,222	69,915

Source: 2010-2014 American Community Survey (ACS).

Income and Poverty

Median Family Income (MFI) is used by the U.S. Department of Housing & Urban Development (HUD) and state and local policy makers to qualify households for various housing programs. The MFI for the Yuma Metropolitan Statistical Area (MSA—same as Yuma County) in 2015 was \$43,400. This is for a family of four. The very low income limit, about the same as the federal poverty threshold for a family of four, is \$24,900.¹

The four-person MFI is lower than the 2009 MFI that was used for the last five-year planning process (\$44,600).

The household median income—measured for all household sizes and types—was \$43,322 for the City of Yuma and \$40,008 for Yuma County in 2014, according to the U.S. Census.

The median household income for City of Yuma households has increased by 22 percent since 2000, when it was \$35,374. Incomes increased by 29 percent between 2000 and 2010—when the median reached \$45,789—followed by a decline. Between 2010 and 2015, the median dropped by 5 percent. The same decline occurred in the county.

Poverty. According to the U.S. Census, as of 2014, there were 16,466 residents living below the poverty level in the City of Yuma and 44,271 in the county. The poverty rate was 18.2 percent for the city and 22.4 percent for the county. In 2014, the poverty rate was 15.6 percent in the U.S. overall and 18.2 percent in the State of Arizona.

¹ The very low income limit is not exactly 50 percent of the MFI due to adjustments HUD makes for High Housing Cost communities. Yuma County is a HUD-determined High Housing Cost area.

In 2000, 10,910 residents of the City of Yuma, or 15 percent of the population lived below the poverty threshold. The number of persons living in poverty in the city increased by nearly 5,600 between 2000 and 2014.

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

**Figure I-5.
Persons Living in Poverty and
Poverty Rate, Yuma County
and Cities, 2014**

Source:
2010-2014 American Community Survey (ACS).

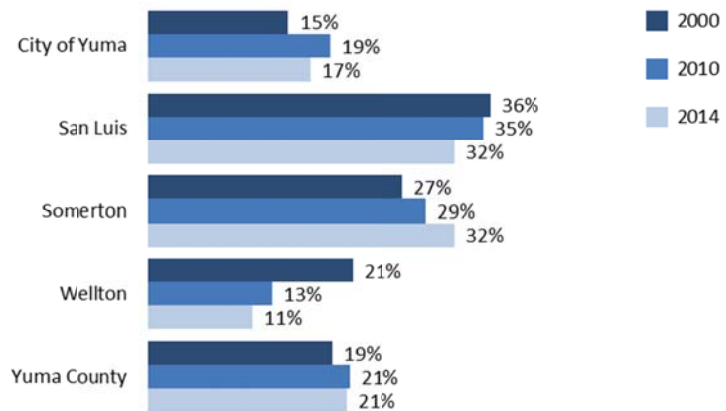


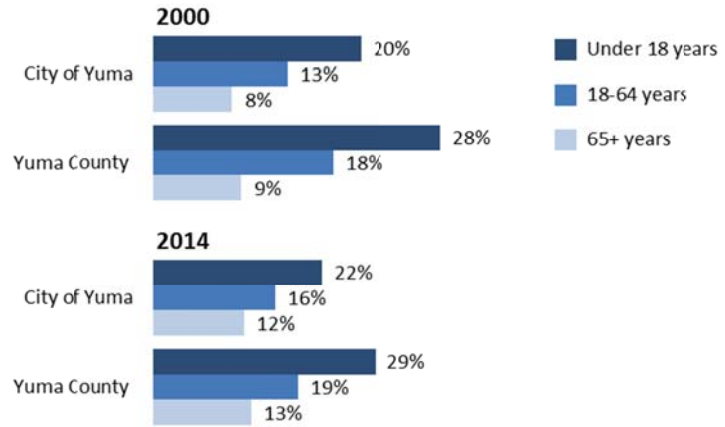
Figure I-5 reveals some interesting trends. All communities except for Wellton experienced an increase in the number of persons living in poverty between 2000 and 2010. As discussed above, this was also a period of median income growth, suggesting that the numbers of both low and high income individuals rose. This is perhaps best demonstrated by Somerton, where the number of persons living in poverty increased but the poverty rate dropped slightly.

All communities saw a decline in poverty rates between 2010 and 2014, except for the county, where the rate stayed the same and Somerton, which experienced a slight increase. The poverty trends suggest that the growth in poverty may be slowing in the City of Yuma and the county.

Figure I-6 shows the distribution of poverty by age for the City of Yuma and Yuma County. In both the county and city, the percentage point increase in poverty has been largest for seniors. This is consistent with the reported growth in homeless seniors by social service and housing providers.

Figure I-6.
Poverty by Age, City of
Yuma and Yuma County,
2000 and 2014

Source:
 2010-2014 American Community Survey
 (ACS).

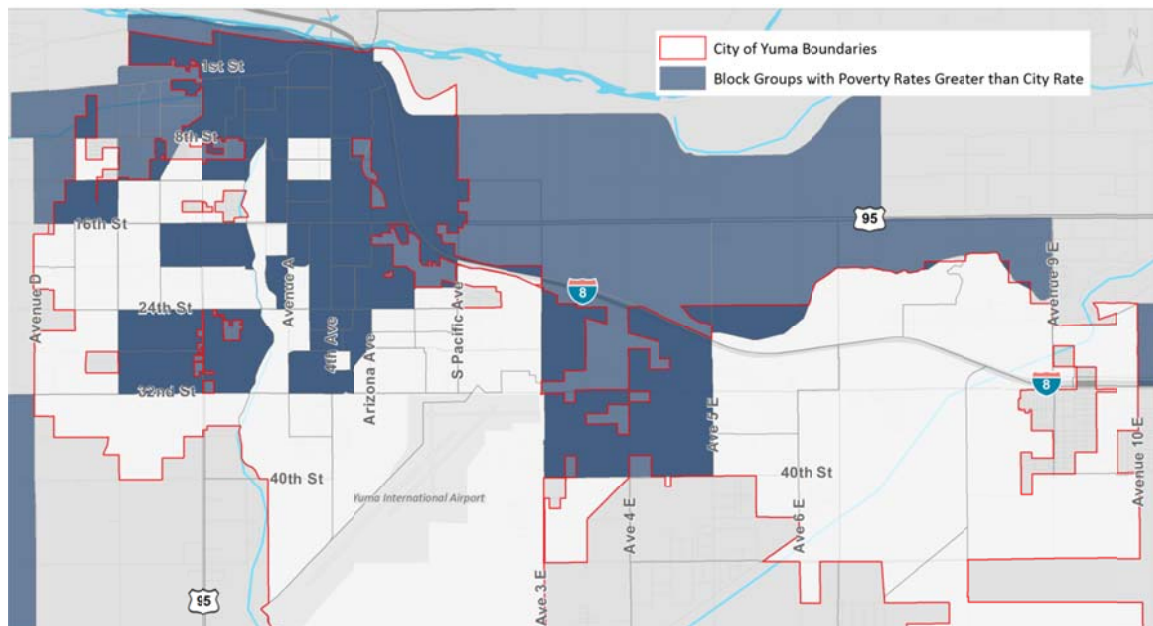


Concentrated areas of poverty. Figures I-7 and I-8 show high poverty areas in 2014. The first map shows Census block groups that have poverty rates higher than the city’s rate overall (17%), with lighter blue shading representing areas just outside of city boundaries.

The second shows areas with a poverty rate exceeding 40 percent—HUD’s threshold for very high poverty.

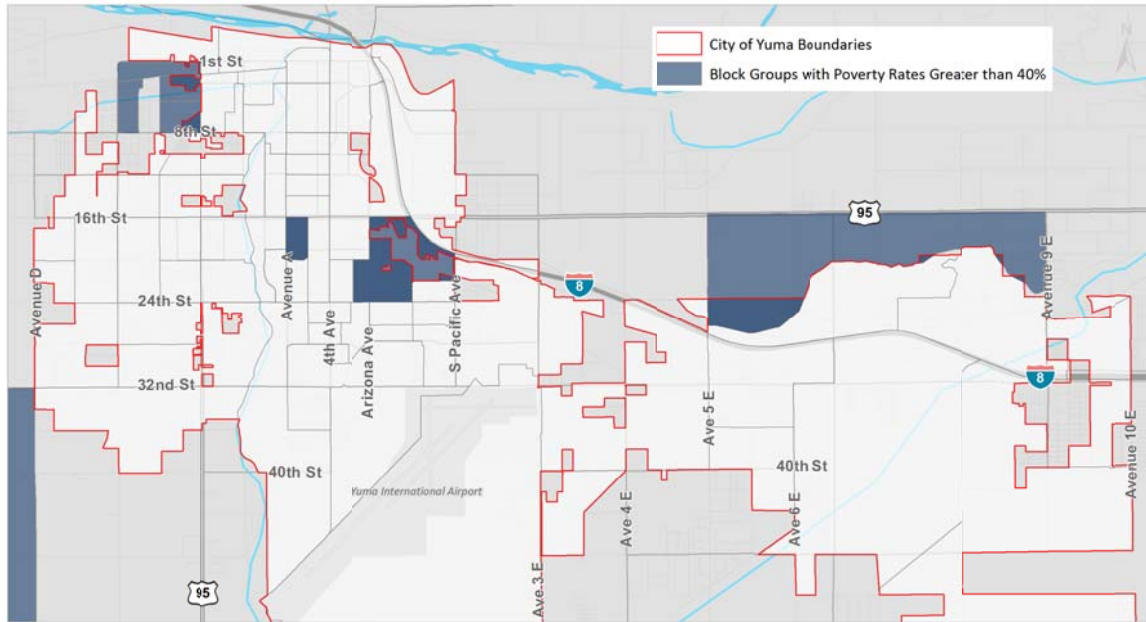
As Figure I-7 shows, poverty is fairly equally distributed throughout the city. As shown in Figure I-8, the city has very few areas where poverty exceeds 40 percent.

Figure I-7.
Poverty Rates Greater than City of Yuma Rate Overall by Census Block Group



Source: 2010-2014 American Community Survey (ACS).

Figure I-8.
Poverty Rates Greater than 40 Percent by Census Block Group



Source: 2010-2014 American Community Survey (ACS).

Race and Ethnicity

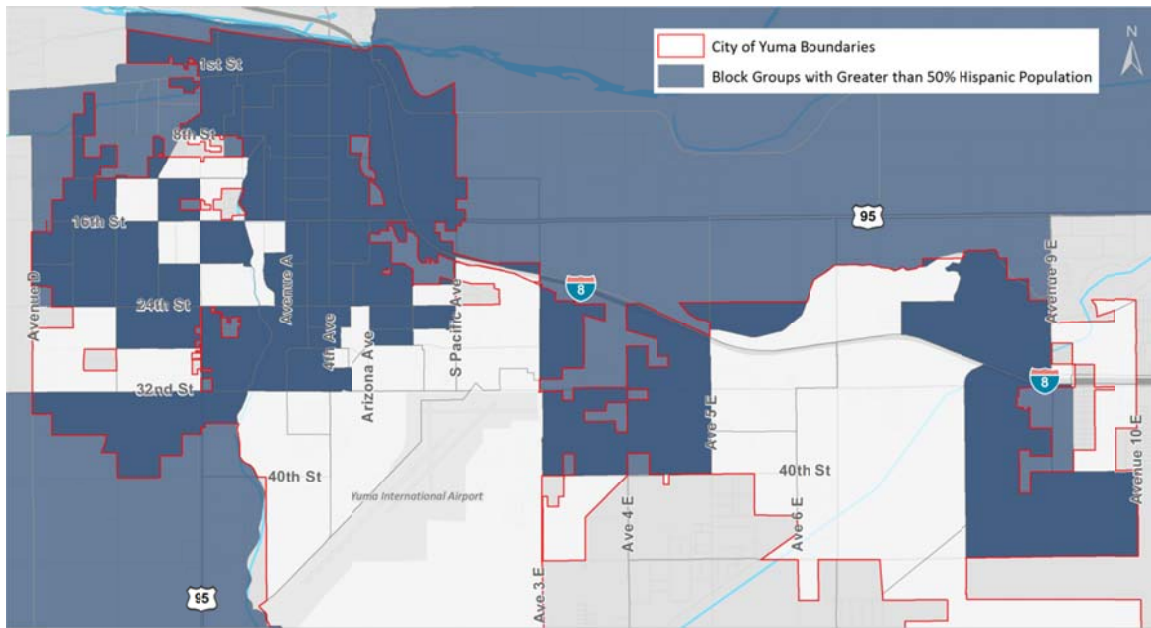
This section discusses racial and ethnic segregation/integration. The first step in segregation analysis is to map concentrations of residents of different races and ethnicities. For this study, concentrations occur in block groups that are more than 50 percent minority. Minority residents are defined as those identifying as Hispanic/Latino and/or a non-White race.

The largest racial and ethnic group in the City of Yuma is persons of Hispanic descent. According to the ACS, 57 percent of the city's residents and 61 percent of the county's residents identify as Hispanic or Latino. The largest racial group is African Americans, representing just 3 percent of both the city's and county's residents.

In the U.S. overall, 17 percent of residents report being of Hispanic descent; in Arizona, 30 percent of residents are of Hispanic descent.

As shown in Figure I-9, most of the neighborhoods in the city are more than 50 percent Hispanic.

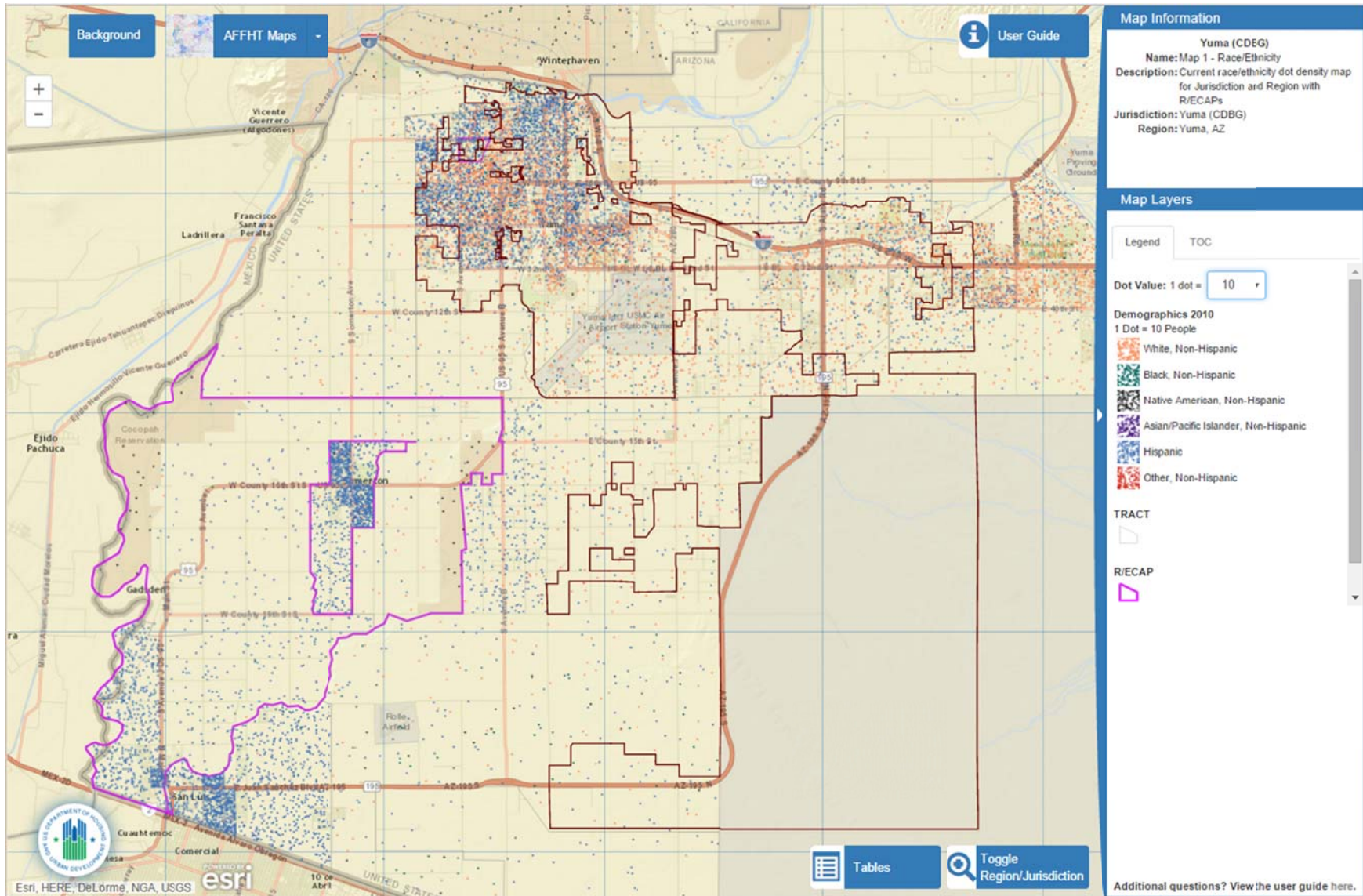
Figure I-9.
Census Block Groups with Greater than 50 Percent Minority Concentrations



Source: 2010-2014 American Community Survey (ACS).

Figure I-10 on the following page shows HUD-provided data on the distribution of residents by race and ethnicity. Clusters of dots indicate concentrations of races and ethnicities.

Figure I-10.
Distribution of Residents by Race and Ethnicity



Source: HUD AFFHT, 2016.

Another new component of fair housing studies is an analysis of “racially or ethnically concentrated areas of poverty,” also called RCAPs and ECAPs. An RCAP or ECAP exists when a neighborhood has poverty exceeding 40 percent and is majority-minority.

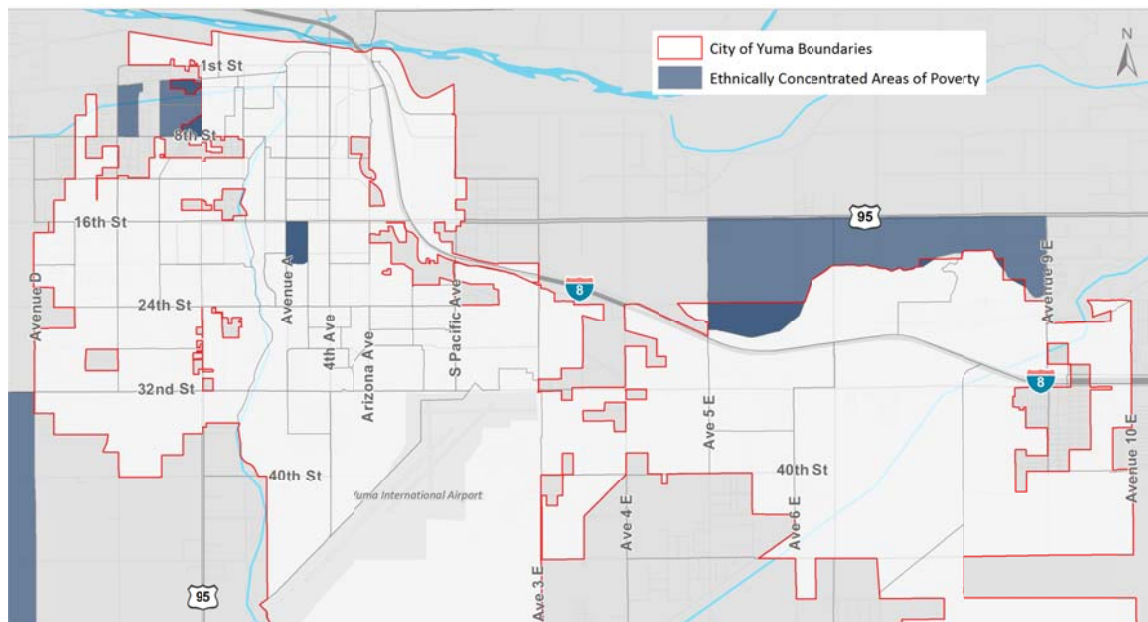
HUD’s definition of an R/ECAP is:

- A census tract that has a non-White population of 50 percent or more (majority-minority) AND a poverty rate of 40 percent or more or three times the region’s poverty rate; OR
- A census tract that has a non-White population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the county, whichever is lower.

Households within R/ECAP Census tracts frequently represent the most disadvantaged households within a community and often face a multitude of housing challenges. By definition, a significant number of R/ECAP households are financially burdened, which severely limits housing choice and mobility. The added possibility of racial or ethnic discrimination creates a situation where R/ECAP households are likely more susceptible to discriminatory practices in the housing market. Additionally, due to financial constraints and/or lack of knowledge (i.e. limited non-English information and materials); R/ECAP households encountering discrimination may believe they have little or no recourse, further exacerbating the situation.

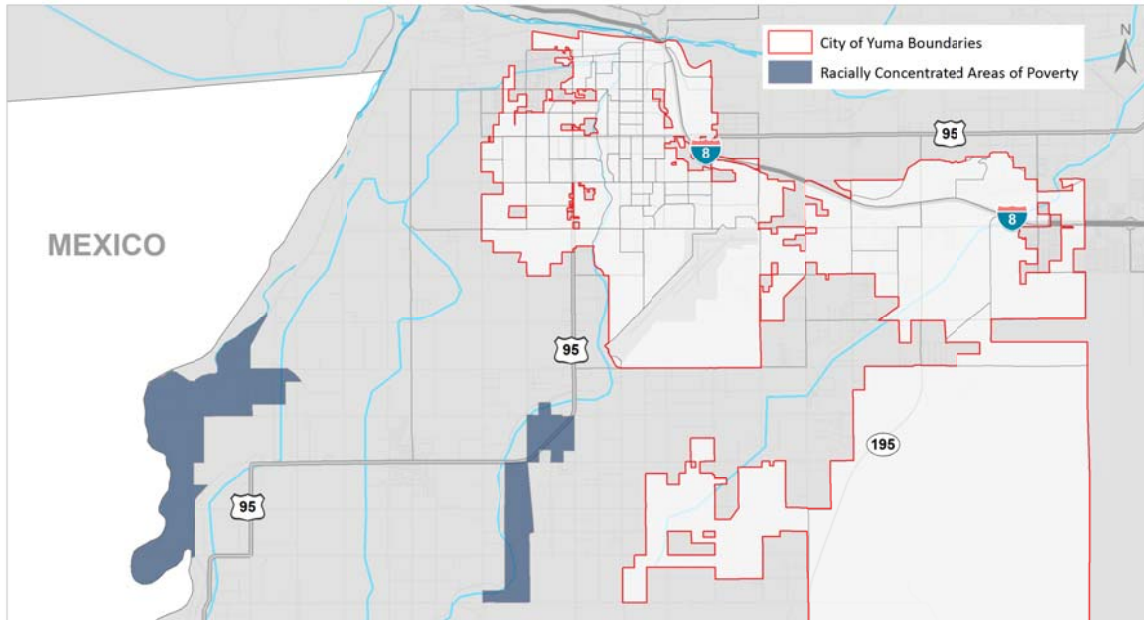
Figure I-11 shows the ECAPs in the City of Yuma. There are only a handful of ECAPs. Figure I-12 shows RCAPs. These represent Native American concentrated areas located in the county.

Figure I-11.
Ethnically Concentrated Areas of Poverty



Source: 2010-2014 American Community Survey (ACS).

Figure I-12.
Racially Concentrated Areas of Poverty (Native American Concentrations)



Source: 2010-2014 American Community Survey (ACS).

Segregation. The dissimilarity index is a measure of segregation in a geographic area. The dissimilarity index is a mathematical way to measure the evenness of minority resident distribution across geographic units—such as Census tracts—that make up a larger geographic area—such as a county. The index compares the proportion of the total population of a minority group in a Census tract and the proportion of the total number of Whites in that same Census tract.

The dissimilarity index is a metric used by researchers to measure racial and ethnic integration. The index is measured between 0 and 1. An index of 0 indicates perfect distribution of racial and ethnic groups across all Census tracts in a region; conversely, an index of 1 indicates complete segregation of racial groups across the region. HUD's ratings of dissimilarity are determined by the following score ranges: "Low Dissimilarity"—below 0.40; "Moderate"—between 0.40 and 0.55; and "High"—above 0.55. The U.S. cities found to be the most segregated using the dissimilarity index (Milwaukee, New York and Chicago) have indices approaching 0.8.

According to a study by the Brookings Institution, Yuma County's Black/Non-Black dissimilarity index in 2000 was .334—an indicator of low levels of segregation. This index declined from 1990, when it was .350. The index was not calculated for Hispanic/Non-Hispanic dissimilarity, however, based on the concentration analysis above, it is likely to also be low.²

² <http://www.brookings.edu/es/urban/census/glaeser.pdf>

Housing Profile and Affordability Analysis

This section uses a combination of HUD-provided tables on housing stock and affordability, findings from the resident survey, and a supplemental housing market analysis to assess housing affordability in the City of Yuma and Yuma County.

Type of housing. As shown below, about half of housing units in the City of Yuma are single-family detached homes. The next largest category of homes is mobile homes. The county has a higher proportion of mobile homes and a lower proportion of multifamily units.

Residential properties by number of units, City of Yuma

Property Type	Number	%
1-unit detached structure	21,071	53%
1-unit, attached structure	2,289	6%
2-4 units	2,028	5%
5-19 units	4,255	11%
20 or more units	1,696	4%
Mobile homes	7,700	20%
Recreational vehicles	423	1%
Total	39,462	100%

Data Source: 2010-2014 ACS

Residential properties by number of units, Yuma County

Property Type	Number	%
1-unit detached structure	46,272	52%
1-unit, attached structure	2,968	3%
2-4 units	3,553	4%
5-19 units	5,684	6%
20 or more units	2,047	2%
Mobile homes	26,069	29%
Recreational vehicles	2,230	3%
Total	88,823	100%

Data Source: 2010-2014 ACS

Homeownership. The homeownership rate, according to the Census, is 60 percent in the City of Yuma and 69 percent in Yuma County. In the U.S. overall, the homeownership rate is 64 percent; in Arizona, it is 63 percent.

Figure I-13 shows the homeownership rate by community. The City of Yuma has the lowest rate and, Wellton, the highest.

Figure I-13.
Homeownership Rate, Yuma
County and Cities, 2014

Source: 2010-2014 ACS



Despite having a larger proportion of multifamily units, in the City of Yuma, both owners and renters are most likely to occupy larger homes, those with three bedrooms or more. The second most common type of housing is 2 bedroom-units, as shown below.

Unit Size by Tenure, City of Yuma

	Owners		Renters	
	Number	%	Number	%
No bedroom	531	1%	572	2%
1 bedroom	6,675	14%	4,603	19%
2 bedrooms	9,383	20%	7,662	32%
3 or more bedrooms	30,081	64%	11,086	46%

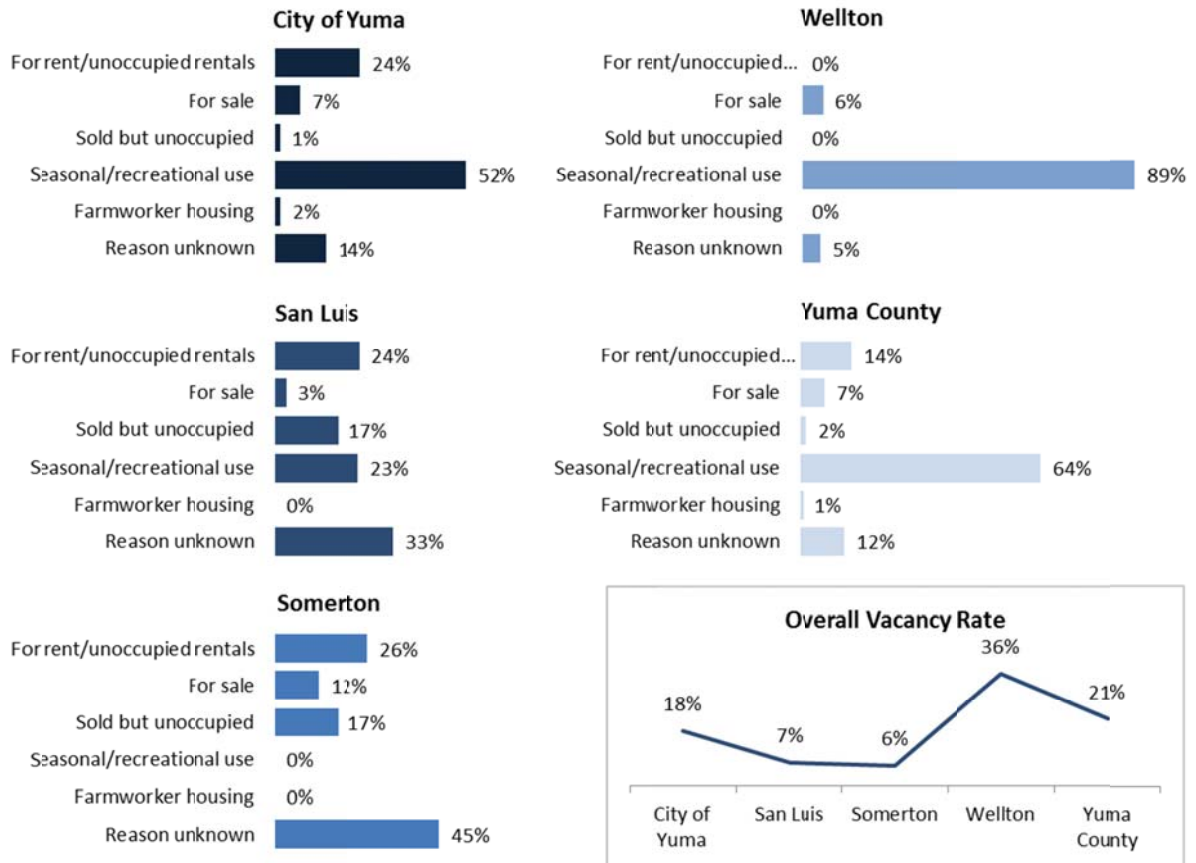
Data Source: 2014 ACS 1-year estimates

Vacancies. True vacancy rates are difficult to measure, due to the seasonal nature of housing in the county and cities. The best source remains the U.S. Census. The figure below shows average vacancy rate by type in the five year period from 2010 to 2014.

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.

Figure I-14 on the following page shows the distribution of vacant units by type.

Figure I-14.
Vacant Units by Reason, 2014



Source: 2010-2014 American Community Survey.

Housing condition. Like vacancies, 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”—which includes cost burden, incomplete kitchens and incomplete plumbing—faced by households in a community.

As shown on the following page, nearly 6,000 owner-occupied households and 6,400 renter households in Yuma face some type of “condition.” This is mostly cost burden—when households pay more than 30 percent of their income for housing costs—which is the most common housing challenge.

An estimated 340 owners and 700 renters face more than one condition. These households are cost burdened and living in units that have inadequate kitchens or plumbing systems.

Condition of Units, City of Yuma

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,897	29%	6,417	48%
With two selected Conditions	337	2%	697	5%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	14,401	70%	6,219	47%
Total	20,635	101%	13,333	100%

Data Source: 2007-2011 ACS

More recent and richer information on condition challenges was collected through the resident and stakeholder surveys. Stakeholders prioritized the urgency of various housing needs in Yuma—housing for the community’s lowest income residents and housing rehabilitation for low income homeowners were the most urgent priority for the greatest number of stakeholders. Respondents to the resident survey indicated the types of home repairs they need. One in five residents indicates that their windows need replacement and an additional 10 percent report that their windows need repair. Nearly half of all residents report that their home’s weatherization (e.g., insulation, weather stripping) needs repair or replacement. About one in four have cooling systems (e.g., air conditioning unit, swamp cooler, fans) that need repair or replacement. Two in five residents have not made repairs because they cannot afford the cost of repairs. Western Arizona Council of Governments (WACOG) estimates that the waitlist for weatherization repair services in Yuma is three to four years.

Year built and lead based paint risk. HUD estimates the number of housing units at risk of lead-based paint, which was commonly used in residential housing built before 1950 and, lesser so, in units built before 1978.

According to HUD, as many as 14,000 housing units in the City of Yuma have lead-based paint risk because they were built before 1980 (a proxy for units built before 1978), with 8,000 of these occupied by owners and 6,000 occupied by renters. These units represent 39 percent and 46 percent of housing units, respectively.

Risk of Lead-Based Paint Hazard, City of Yuma

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,107	39%	6,082	46%
Housing Units build before 1980 with children present	2,655	13%	2,475	19%

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

The units at highest risk—those built before 1950, when lead based paint was more common—total 1,000 owner-occupied units and almost 900 renter-occupied units. The distribution of housing by year built is shown on the following page.

Year Unit Built, City of Yuma

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	5,052	24%	2,751	21%
1980-1999	7,476	36%	4,500	34%
1950-1979	7,096	34%	5,210	39%
Before 1950	1,011	5%	872	7%
Total	20,635	99%	13,333	101%

Data Source: 2007-2011 CHAS

Housing cost and affordability. The median cost to rent in the City of Yuma in 2009 was \$645 per month. This compares with \$719 in 2014—an 11 percent increase. A renter paying the median rent would need to earn about \$3,000 more in 2014 than in 2009 to afford this increase. The median renter income declined, however, during this period (\$31,170 in 2009 to \$29,370 in 2014), making it more difficult to afford the median rent.

Between 2000 and 2014, the median rent in the City of Yuma increased by 53 percent. A renter paying the median rent would need to earn nearly \$10,000 more in 2014 than in 2000 to afford this increase. Yet the median renter income rose by just \$3,440 during this period.

In sum, rents increased at a much faster pace than renter incomes, as measured by medians, meaning that, in general, it is harder for renters to afford their rent payment now than it was five and 15 years ago.

The tables below show the change in contract rent (which excludes utilities) and the median home value between 2000 and 2014, for both the City of Yuma and Yuma County. As the tables demonstrate, the growth in the contract rent in the county was quite large.

Cost of Housing, City of Yuma

	Base Year: 2000	Most Recent Year: 2014	% Change
Median Home Value	\$85,300	\$116,000	36%
Median Contract Rent	\$470	\$719	53%

Data Source: US Census 2000 (Base Year); 2014 ACS 1-year estimates (Most Recent Year)

Cost of Housing, Yuma County

	Base Year: 2000	Most Recent Year: 2014	% Change
Median Home Value	\$77,100	\$108,900	41%
Median Contract Rent	\$297	\$698	135%

Data Source: US Census 2000 (Base Year); 2014 ACS 1-year estimates (Most Recent Year)

The table also shows that home prices increased much less dramatically than rent costs. At the same time, owners' incomes increased and interest rates dropped significantly, making homeownership much more affordable.

For example, in the City of Yuma, the median income of owners was \$42,298 in 2000. This rose to \$58,957 by 2014—a 39 percent increase. To afford the median-valued home in 2000, a Yuma homebuyer would need to earn about \$28,000 per year. This compares to \$24,000 in 2014. The “income required to afford” the median-value home dropped even as home values increased due to a drop in interest rates (from about 8% to 4%), which made owning much more affordable.

Part of the change in homeownership affordability is a result of the housing market decline. In the last five-year Consolidated Plan, the median home value was reported at \$144,400 (2009). Since 2009, the value has decreased by 20 percent. Although this market softening is helpful to new buyers, current owners who bought when the market was strongest may be servicing more debt on their homes than what their homes are currently worth. This condition—informally called being “underwater”—may prevent such owners from accessing credit to make home improvements, refinancing and/or selling their homes without a significant loss.

It is important to note that renters and owners in Yuma also pay relatively high utilities costs in summer months. Other household costs can also be large, the most significant, transportation and health care. Respondents to the resident survey were asked to estimate their monthly housing, utility, transportation and health insurance spending. On average, homeowners spend \$344 per month on utilities and renters spend \$254. With respect to transportation, homeowners spend approximately \$310 on gas and insurance and renters spend \$225. Homeowners report spending \$456 on health insurance and renters spend \$215. Altogether, these costs add an average of \$1,110 to an owners' household budget and \$694 to a renters' household budget. Utilities costs are factored into the affordability gaps analysis discussed below.

Gaps analysis. The affordability analysis above examined housing costs relative to median incomes. Another way to examine affordability is by the supply and need for housing at specific income levels. This is called a “gaps analysis.”

Figure I-15 compares the number of renter households in the City of Yuma as of 2014, their income levels, the maximum monthly rent they could afford and the number of units in the market that were affordable to them. The “Rental Gap” column shows the difference between the number of renter households and the number of rental units affordable. Negative numbers (in parentheses) indicate a shortage of units at the specific income range; positive units indicate an excess of units.

Rental gaps exist when the pricing of rental units does not match up with the income distribution of renters. For example, in Yuma, 43 percent of all rental units are priced between \$625 and \$925 per month—this is the range that renters earning between \$35,000 and \$50,000 per year can afford to pay. Yet, only 17 percent of Yuma's renters fall in this income range. More than half of Yuma's renters earn less than \$35,000 per year.

**Figure I-15.
Mismatch in Rental Market, City of Yuma, 2014**

Income Range	Renters		Affordable Rent with Utilities	Affordable Rental Units		Rental Gap	Low Income Rental Gap
	Number	Percent		Number	Percent		
Less than \$5,000	703	5%	(\$25)	224	2%	(479)	
\$5,000 to \$9,999	856	7%	\$100	540	4%	(316)	
\$10,000 to \$14,999	1,070	8%	\$200	575	4%	(495)	
\$15,000 to \$19,999	927	7%	\$300	669	5%	(258)	
\$20,000 to \$24,999	1,305	10%	\$400	1,072	7%	(233)	
\$25,000 to \$34,999	2,100	16%	\$625	2,700	18%	600	
\$35,000 to \$49,999	2,253	17%	\$975	6,349	43%	4,096	
\$50,000 to \$74,999	2,399	18%	\$1,575	2,428	17%	29	
\$75,000 to \$99,999	845	6%	\$2,200	278	2%	(567)	
\$100,000 to \$149,999	409	3%	\$3,425	143	1%	(266)	
\$150,000 or more	142	1%	\$12,150	0	0%	(142)	
	13,009	100%		14,662	100%		(1,782)

Source: 2014 American Community Survey and BBC Research & Consulting.

The gaps analysis in Figure I-15 shows that:

- 12 percent of Yuma’s renters earn less than \$10,000 per year. These renters need units that cost less than \$100 per month, including utilities, to avoid being cost burdened. Just 6 percent of rental units in the city are affordable to them.
- An additional 25 percent of renters in Yuma earn between \$10,000 and \$25,000 per year. These renters need units renting between \$100 and \$400 per month, accounting for the cost of utilities. Sixteen percent of the city’s rental units are affordable to these renters.

Altogether, the gaps analysis shows a shortage of approximately 1,800 units with rents of \$400 and less per month, serving renters earning \$25,000 per year and less. Of this gap, about 800 units are needed for renters earning \$10,000 and less and the remainder, 1,000 units, is needed for renters in the \$10,000 to \$25,000 income range.

This is a large reduction from the gap of nearly 2,800 units in 2009. The drop in the gap is primarily due to fewer low income renters; the supply of affordable rentals decreased slightly between 2009 and 2014. This decrease mostly affected renters earning between \$15,000 and \$25,000 per year. The supply of rental units for extremely low income households (earning less than \$15,000) was maintained due to the work of nonprofit housing providers and the housing authority.

The gaps finding is consistent with the top housing needs identified by stakeholder: in the survey conducted for this study, stakeholders prioritized rental units for households earning less than \$25,000 as the top need in the region.

It is important to note that these renters are not homeless. Those renters who cannot find affordably priced rentals are living in units that cost more than they can afford. These

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

Renters who are in a position to buy will find Yuma’s housing market more affordable than it was in 2009 due to a drop in home prices and interest rates. About 63 percent of renters could afford to buy the median-valued home in 2014; this compares with just one-fourth of renters in 2009.

And the vast majority of renters responding to the citizen survey for this Consolidated Plan said they wanted to buy: 81 percent would like to own a home within the next five years. The top barriers to homeownership include:

- Could not afford the down payment (26%)
- Student loans/other debt too high (18%)
- Could not get a mortgage (12%)
- Could not afford the monthly payments (12%)
- Couldn’t find a home I wanted to buy in the location I wanted (11%)
- Yuma’s job market, including a lack of full-time year-round employment opportunities and opportunities in professional services fields;
- Credit problems; and
- Lack of sufficient income.

When asked to brainstorm solutions to address these barriers, stakeholders identified a need for homebuyer counseling or readiness programs with a focus on credit education or credit counseling.

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

SECTION II.

Citizen Participation

SECTION II. Citizen Participation

This section of the Consolidated Plan:

- Describes outreach activities undertaken to encourage community participation;
- Identifies media outlets and efforts to reach underrepresented populations (e.g., those in poverty-concentrated areas, with limited English proficiency, persons with disabilities);
- Discusses how successful these efforts were in eliciting community participation; and
- Reports the findings from the community outreach process.

Outreach Activities

Opportunities for community participation in the development of the Consolidated Plan included interviews, focus groups, resident, stakeholder and homeless surveys and public meetings. The City of Yuma’s communications team actively promoted the participation opportunities to Yuma’s daily newspaper and local radio station. Neighborhood Services staff invited stakeholders to participate by email and phone. Flyers in English and Spanish promoting the public meetings and resident surveys were distributed to stakeholders electronically. Examples of these communications and the resulting newspaper coverage are provided on the following pages.

Flyers were placed at the Yuma Main and Heritage libraries inviting participation in the survey and public meetings, and an icon was placed on the desktop of public computers at the libraries directing patrons to the survey. Two school districts sent “robo calls” to parents encouraging them to take the survey and the Chamber of Commerce sent an email to its membership with links to the both the resident and the stakeholder surveys.

¡Yuma Necesita Su Voz!
Únase a la Ciudad de Yuma para una discusión de las necesidades de desarrollo de la vivienda y de la comunidad.

Comparta su experiencia e informar de cómo la Ciudad va a gastar los fondos de Community Development Block Grant en áreas de bajos y moderados ingresos de Yuma.

- ¿Cuáles son las necesidades de vivienda más críticas?
- ¿Ha experimentado la discriminación en la búsqueda de vivienda en Yuma?
- ¿Qué inversiones de la Ciudad son los más necesarios en nuestras áreas de bajos ingresos?
- ¿Cuáles son las mayores necesidades de nuestros mayores, o personas con discapacidades?

Detalles de la Reunión Pública

LUNES, 11.09.15 5:30-7:30 p.m. McGraw Elementary School 2345 Arizona Avenue Yuma, Arizona 85364	MARTES, 11.10.15 5:30-7:30 p.m. Dr. Martin Luther King, Jr. Neighborhood Center 300 S. 13th Avenue Yuma Arizona 85364
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Si necesita hacer arreglos para la accesibilidad reunion o preguntas sobre el proceso del Plan Consolidado, por favor contactar la división de Servicios al Vecindario (Neighborhood Services Division) de la Ciudad de Yuma a 928-373-5187 o correo electrónico Frances.Glass@Yuma.AZ.gov. Por favor, envíe las solicitudes de accesibilidad del 2 de noviembre, por lo que se pueden hacer arreglos.

No puede asistir la reunión? Tome la encuesta: www.research.net/r/YumaEspanol



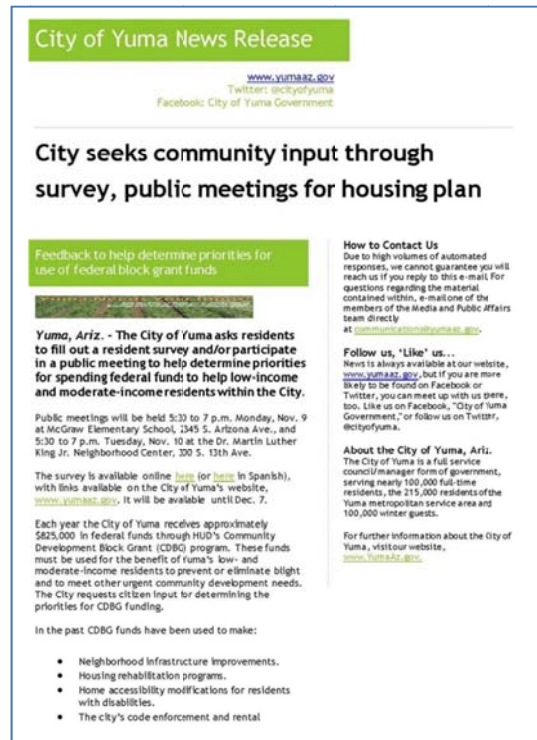
These efforts were very successful in broadening information available to the community. The City's public relations resulted in two newspaper stories, including a front page story on Sunday, November 9, 2015. The Neighborhood Services Manager participated in a live morning radio talk show on November 4 on KCYK, AM 1400. The team also worked directly with community groups: coordinated with the local NAACP chapter to arrange an African American focus group; with Campesinos Sin Fronteras to host a Hispanic focus group; and with S.M.I.L.E. to coordinate a focus group with residents with disabilities.

Participants in the online resident survey had the opportunity to enter a drawing for a \$100 Visa gift card. Participants in the in-person survey at Crossroads Mission received a pair of socks.

More than 400 Yuma residents and stakeholders participated in the

Consolidated Plan research process. Outreach activities yielded the following:

- Online resident survey—233 participants;
- Online stakeholder survey—45 participants;
- In-person survey of residents accessing Crossroads Mission's shelter or meal services—68 participants;
- Stakeholder interviews—14 organizations represented;
- Public meetings—12 participants;
- African American focus group—12 participants;
- Hispanic focus group—20 participants; and
- Persons with disabilities focus group—5 participants.



Participant Profile

As noted previously, more than 400 individuals participated in the Consolidated Plan process. This section describes the stakeholders and residents who contributed to the research.

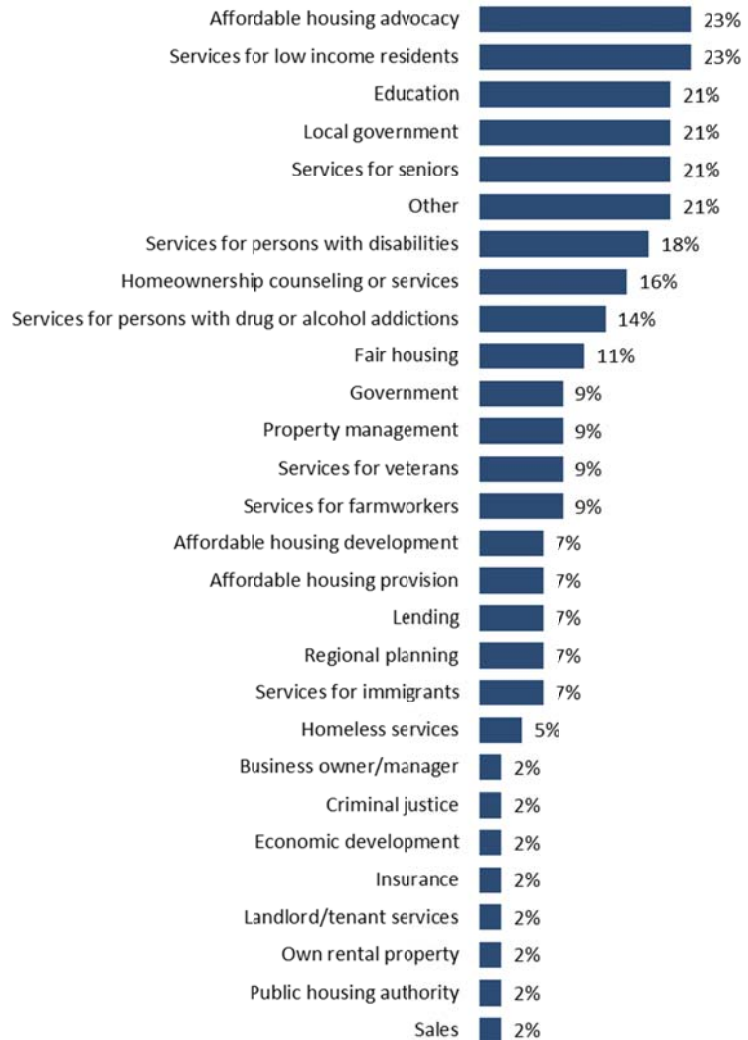
Stakeholder participant profile. As shown in Figure II-1, stakeholders participating in the online survey represent a broad spectrum of population and service expertise. Participants represent nonprofit, governmental and private organizations. Some provide services to low income residents or special populations; others are market-rate housing providers. Survey participants include stakeholders with expertise related to specific population sub-groups, including farmworkers, veterans, seniors, immigrants, crime victims, persons with disabilities and persons with alcohol or drug addictions.

Stakeholders serve many parts of the region. In addition to working within the Yuma city limits, slightly more than half of the stakeholders provide services countywide. About one-third also work in San Luis; 40 percent in Somerton; and 22 percent also work in the town of Wellton.

**Figure II-1.
Stakeholder Industry or
Expertise**

Note:
n=44 stakeholders.

Source:
City of Yuma 2015 Stakeholder Survey.



As shown in Figure II-2, representatives of 18 local organizations participated in hour-long interviews and small group meetings.

Figure II-2.
Organizations Represented by Interview Participants

Represented Organizations	
Amberly's Place	Crossroads Mission
Arizona Housing Development Corp	Goodwill
Campeños Sin Fronteras	Greater Yuma Economic Development Corporation
Catholic Community Services	Healing Journey
Cenpatico	HOME Consortium Group
Child and Family Services	Housing America
City of Yuma Administration—Economic Development	Housing Authority of the City of Yuma
City of Yuma Community Development Department	Western Arizona Council of Governments
City of Yuma Police Department	Yuma Private Industry Council

Resident participant profile. Nearly all of the residents participating in the research process live in Yuma County year-round. Other respondent characteristics include:

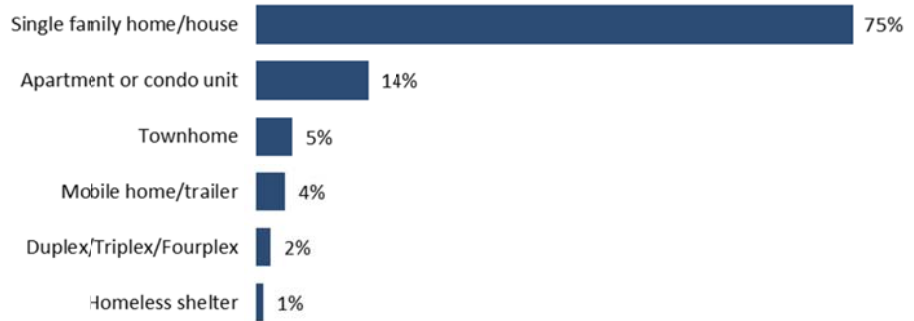
- Four in five survey participants live in the City of Yuma; 12 percent live in the unincorporated county; 5 percent in San Luis and 3 percent in Somerton.
- Half of the participants have lived in Yuma for more than 20 years, and 15 percent moved to Yuma in the past five years.
- Nearly half (48%) are White and 44 percent Hispanic; 5 percent are multiracial and 2 percent are Black.
- Slightly more than one in 10 has served in the military.
- The greatest proportion of respondents (38%) lives with their spouse/partner and children. About one in ten respondent households include children and other adult family members, such as parents, uncles/aunts, siblings or cousins. Overall, 58 percent of respondents have children under age 18 living in their home.
- The median household size is three and 23 percent live in households of five or more members.
- About 12 percent of respondents live in housing provided by the Housing Authority of the City of Yuma (HACY) or use a Section 8 voucher to pay their rent. One respondent is housed through ACHIEVE Human Services and one lives in a Low Income Housing Tax Credit property.

As shown in Figure II-3, the majority of survey respondents live in single family homes. This was also true of participants in the African American, Hispanic and persons with disabilities focus groups.

**Figure II-3.
Type of Housing Unit**

Note:
n=221 residents.

Source:
City of Yuma 2015 Resident Survey.



One in four respondents live in housing built from 1960 through 1979 and another fourth live in housing constructed in the 1980s and 1990s. The greatest proportion of respondents (31%) lives in housing built from 2000 to 2009.

Housing, utilities, transportation and health insurance costs. Figure II-4 presents monthly housing, utilities, transportation and health insurance costs of Yuma households who participated in the resident survey.

**Figure II-4.
Average Monthly Housing, Utility, Transportation and Health Insurance Costs**

Note:
Too few respondents reported spending on alternative transportation (e.g., bus, taxi) to report. Estimates of the percent of households with no mortgage, car payment or health insurance payments may include respondents who chose not to answer, in addition to those with no payment. Thus, the reported percentages should be considered an upper bound estimate of the “true” proportion that does not make these monthly payments.

Source:
City of Yuma 2015 Resident Survey.

Average Monthly Housing, Utility and Transportation Costs	Homeowners	Renters
Average monthly mortgage or rent	\$1,068	\$698
Average monthly utilities	\$344	\$254
Average monthly transportation costs		
Car payment	\$502	\$259
Gas	\$170	\$115
Insurance	\$146	\$110
Average monthly health insurance costs	<u>\$456</u>	<u>\$215</u>
Total average housing, utility, transportation and health insurance costs	\$2,686	\$1,651
% of homeowners with no mortgage	15%	N/A
% with no car payment	43%	39%
% with no health insurance payment	31%	53%

One in ten respondents to the resident survey live with relatives or friends due to a lack of affordable housing, and one in four have friends or relatives living with them due to a lack of affordable housing.

Most Urgent Housing Needs

Stakeholders prioritized the urgency of various housing needs in Yuma. Figure II-5 presents stakeholders’ first, second and third priorities. As shown, housing for the community’s lowest income residents and housing rehabilitation for low income homeowners were the most urgent priority for the greatest number of stakeholders. Housing for persons experiencing homelessness, particularly families, veterans and seniors, is also an urgent need. Homeownership opportunities and counseling for low and moderate income households were also identified as priority needs.

**Figure II-5.
Most Urgent Unmet Housing Needs**

# Votes	Most Urgent Unmet Housing Need:	# Votes	2nd Most Urgent Unmet Housing Need:	# Votes	3rd Most Urgent Unmet Housing Need:
5	Housing for persons at 30% Area Median Income or AMI or less (extremely low income, generally poverty level, earning less than \$25,000/year)	5	Housing rehabilitation (general, not exclusively accessibility modifications) for low income homeowners (earning less than 80% AMI or about \$45,000/year)	6	Homeownership preparation (ie, housing counseling, credit repair)
5	Housing rehabilitation (general, not exclusively accessibility modifications) for low income homeowners (earning less than 80% AMI or about \$45,000/year)	3	Homeownership opportunities for low income residents	3	Housing for persons with serious mental illness
4	Housing for homeless families	3	Housing for chronically homeless	2	Housing for homeless veterans
2	Emergency shelter for homeless/homeless shelter	3	Housing for persons at 60% AMI or less (very low income, generally earning less than \$35,000/year)	2	Housing for persons with cognitive disabilities
2	Homeownership opportunities for low income residents (earning less than 80% AMI or about \$45,000/year)	2	Homeownership opportunities for moderate income residents (earning 80-120% AMI or generally between \$50,000 and \$75,000/year)	2	Housing for seniors
2	Housing for persons with serious mental illness	2	Housing for homeless (general)	2	Housing rehabilitation (general, not exclusively accessibility modifications) for low income homeowners (earning less than 80% AMI or about \$45,000/year)
1	Accessibility modifications for homeowners	2	Housing for homeless veterans	1	Accessibility modifications to owned housing
1	Affordable low income housing	2	Housing for seniors	1	Emergency shelter for homeless/homeless shelter
1	Farm labor housing	1	Emergency shelter for homeless/homeless shelter	1	Housing for adults with criminal histories (felons)
1	Homeownership opportunities for moderate income residents	1	Homes for patients with serious mental illness	1	Housing for families
1	Homes for seniors with terminal illnesses	1	Housing for homeless adolescents	1	Housing for homeless men
1	Housing for homeless people	1	Housing for homeless women	1	Housing for persons at 60% AMI or less (very low income, generally earning less than \$35,000/year)
1	Housing for homeless veterans	1	Housing for persons at 80% AMI or less (low income, generally earning less than \$45,000/year)	1	Housing for persons at 80% AMI or less (low income, generally earning less than \$45,000/year)
1	Housing for persons at 80% AMI or less (low income, generally earning less than \$45,000/year)	1	Housing for persons with cognitive disabilities	1	Housing for persons with physical disabilities
1	Housing for persons with physical disabilities	1	Housing for youth transitioning out of foster care	1	Housing for youth transitioning out of foster care
1	Housing for youth transitioning out of foster care	1	Housing Rehabilitation for moderate income homeowners earning 80-120% AMI	1	Housing rehabilitation for moderate income homeowners earning 80-120% AMI
		1	Transitional housing for persons moving out of homelessness	1	Transitional housing for homeless

Note: n=30.

Source: City of Yuma 2015 Stakeholder Survey.

Homeownership

About two-thirds of the resident survey participants are homeowners, as shown in Figure II-6. Slightly more than one-quarter rent. In the Hispanic focus group, most of the participants were homeowners and several had built their own home. Pride of ownership was evident throughout the discussion, particularly when several participants shared that they had paid off their mortgage loans.

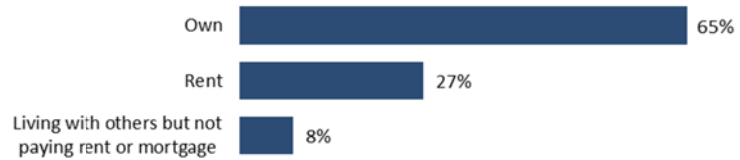
**Figure II-6.
Housing Tenure**

Note:

n=219 residents.

Source:

City of Yuma 2015 Resident Survey.



Respondents' home values ranged from less than \$100,000 (16%) up to \$500,000. The median range of home values is \$100,000 to \$200,000.

Barriers to homeownership. Among current renters, 81 percent would like to own a home within the next five years. When asked why they have not been able to purchase, renters offered the following reasons:

- Could not afford the down payment (26%)
- Student loans/other debt too high (18%)
- Could not get a mortgage (12%)
- Could not afford the monthly payments (12%)
- Couldn't find a home I wanted to buy in the location I wanted (11%)

Other factors that prevent these renters from seriously considering buying a home in Yuma in the next five years include:

- Yuma's job market, including a lack of full-time year-round employment opportunities and opportunities in professional services fields;
- Credit problems; and
- Lack of sufficient income.

In addition to downpayment assistance programs, stakeholders identified a need for homebuyer counseling or readiness programs with a focus on credit education or credit counseling. One stakeholder familiar with downpayment assistance programs underscored the need for such programs to comply with lending guidelines so that borrowers are able to access the assistance without compromising their loan application.

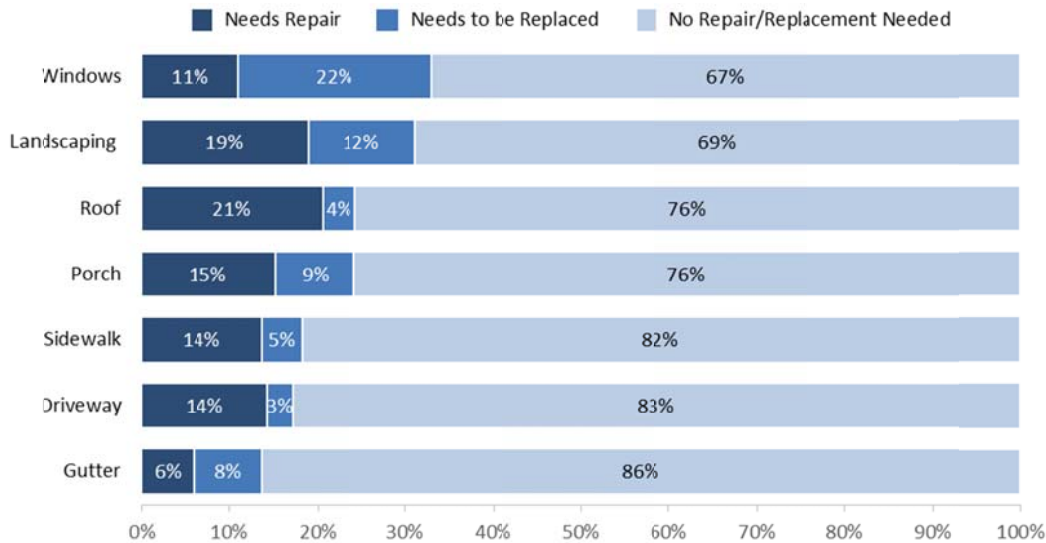
Housing Conditions

The poor condition of some of Yuma’s housing stock, particularly housing affordable to residents with low to moderate income, was a common theme throughout the public consultation process.

Home repair needs. Respondents to the resident survey identified the types of repairs their homes or apartments need. One in 10 stakeholders considered housing rehabilitation for low income homeowners to be one of the greatest unmet housing needs in Yuma. In the focus group with Spanish-speaking residents, home repair was the greatest need identified.

Exterior repairs. Most residents’ homes do not need exterior repairs or maintenance. One in five residents indicates that their windows need replacement and an additional 10 percent report that their windows need repair. Figure II-7 presents the types of exterior home repairs identified by residents.

Figure II-7.
Exterior Repairs or Maintenance Needs

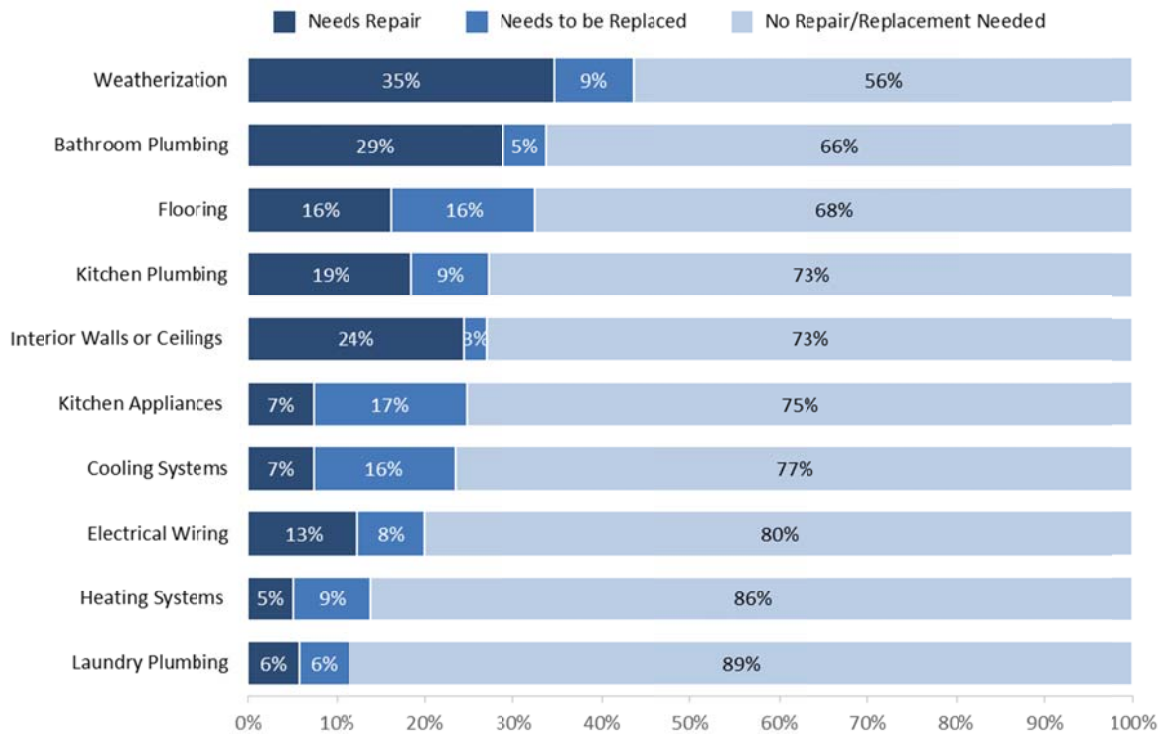


Note: n ranges from 51 to 82 respondents.

Source: City of Yuma 2015 Resident Survey.

Interior repairs. Nearly half of all residents report that their home’s weatherization (e.g., insulation, weather stripping) needs repair or replacement. About one in four have cooling systems (e.g., air conditioning unit, swamp cooler, fans) that need repair or replacement. Figure II-8 presents residents’ assessments of their home’s interior repair needs.

Figure II-8.
Interior Repairs or Maintenance Needs



Note: n ranges from 70 to 81 residents.

Source: City of Yuma 2015 Resident Survey.

Barriers to repairs. Residents offered the following reasons why these needed repairs to their home have not yet been made:

- I cannot afford to make the repairs (42%)
- I rent and my landlord won't make the repairs when I ask (30%)
- I will make the repairs myself, but haven't had the time (21%)
- I want to hire someone to make the repairs but cannot find a contractor (7%)

Home repair assistance programs. About 30 percent of Yuma residents are very or somewhat familiar with programs to help low and middle income residents make repairs to their homes. About one in three had never heard of such programs. Focus group participants were unaware of any programs to help elderly or low income households make repairs.

Homelessness and Housing Insecurity

The public participation process included consultations with Yuma residents with lived homeless experience as well as stakeholders working in homelessness prevention and shelter and homeless services provision. The experience of being homeless was gathered through the in-

person survey administered at Crossroads Mission and the online resident survey.¹ Among stakeholders, housing for homeless veterans, homeless families, homeless seniors and the chronically homeless were included in the top ten greatest unmet housing needs in Yuma.

Characteristics of homeless survey respondents. The characteristics of respondents to the homeless survey provide a snapshot of the 68 individuals and families who participated. The survey was offered in English and Spanish and was conducted by volunteers from the study team and the City of Yuma’s Neighborhood Services Division. Survey respondent characteristics include:

- First time being homeless (56%)
- Male (55%)
- Ages 18 to 29 (32%), ages 30 to 44 (19%), ages 45 to 64 (43%), ages 65 or older (6%)
- White (37%), Hispanic (44%), Native American (9%), Black (4%), Asian (2%), Multi-racial (4%)
- Veteran (19%)
- Physical disability (15%), mental disability (12%), intellectual disability (2%)

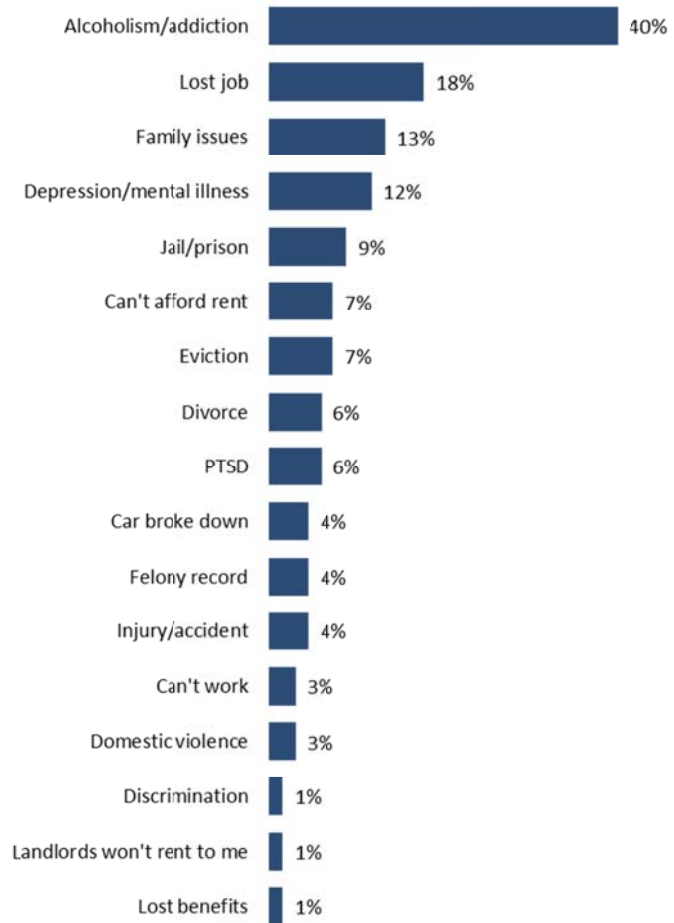
Causes of current homeless episode. As shown in Figure II-9, about two in five respondents associate their current homelessness with alcohol or drug addiction. This is likely a higher proportion than would have been found had some respondents not been drawn from the Mission’s residential treatment program. Job loss impacted one in five and family issues contributed to the homelessness episode of 13 percent of participants, followed by depression/mental illness (12%), and jail/prison (9%).

¹ In addition to residents seeking overnight shelter and an evening meal, the in-person survey administered at Crossroads Mission also included respondents living in the Mission’s residential drug and alcohol treatment program (New Life).

Figure II-9.
How did you become homeless
(this time)?

Note:
 n=68. Numbers add to greater than 100 percent
 due to multiple response.

Source:
 City of Yuma 2015 Homeless Survey.



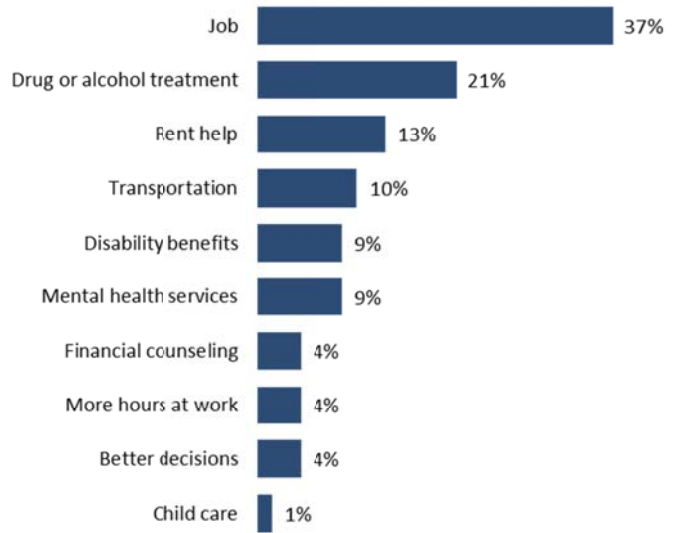
Nine respondents to the online resident survey reported experiencing homelessness in the past five years. Family problems, job loss, foreclosure and reduced hours at work were the primary causes of their most recent homeless episode.

Prevention. When asked what would have kept them from becoming homeless, survey participants described a range of interventions. The greatest proportion (37%) identified a job as the main factor that could have prevented their current homeless episode, followed by drug or alcohol treatment (21%), rent help (13%) and transportation (10%). As shown in Figure II-10, access to mental health services and disability benefits were mentioned by about one in ten participants.

Figure II-10.
What would have kept you from becoming homeless?

Note:
 n=68. Numbers add to greater than 100 percent due to multiple response.

Source:
 City of Yuma 2015 Homeless Survey.

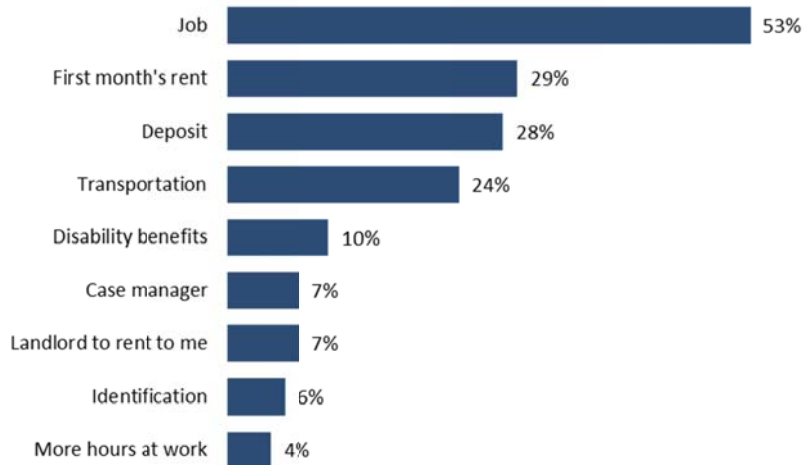


Keys to becoming housed. For more than half of the homeless survey respondents, employment is needed for them to get a place to live. As shown in Figure II-11, about three in ten need first month’s rent or the rental deposit. One in four needs transportation.

Figure II-11.
What do you need in order to get a place to live?

Note:
 n=68. Numbers add to greater than 100 percent due to multiple response.

Source:
 City of Yuma 2015 Homeless Survey.

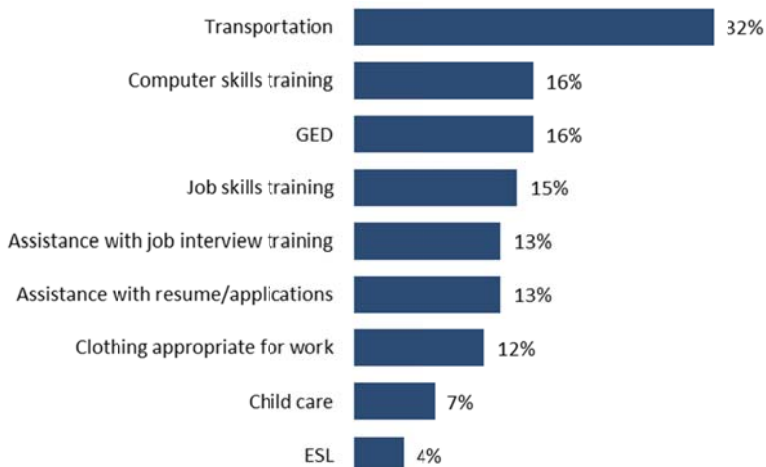


Barriers to employment. Transportation is a barrier to employment for one in three homeless survey respondents. A lack of training—computer skills (16%), GED (16%), job skills (15%)—is also an important obstacle to overcome.

Figure II-12.
If it is a job that you need to keep you from being homeless, what are the obstacles that keep you from working or gaining employment?

Note:
 n=68. Numbers add to greater than 100 percent due to multiple response.

Source:
 City of Yuma 2015 Homeless Survey.



Housing insecurity. Housing insecurity can be expressed in many different ways, from households skipping rent or mortgage payments to households seeking additional employment in order to afford housing, utilities and taxes.

Skipped housing payment. One in five respondents to the resident survey report skipping a mortgage or rent payment in the past five years.

Figure II-13.
In the past five years, have you ever had to skip a mortgage or a rent payment?



Note: n=104.
 Source: City of Yuma 2015 Resident Survey.

Residents shared the primary reason behind the skipped housing payment. These include:

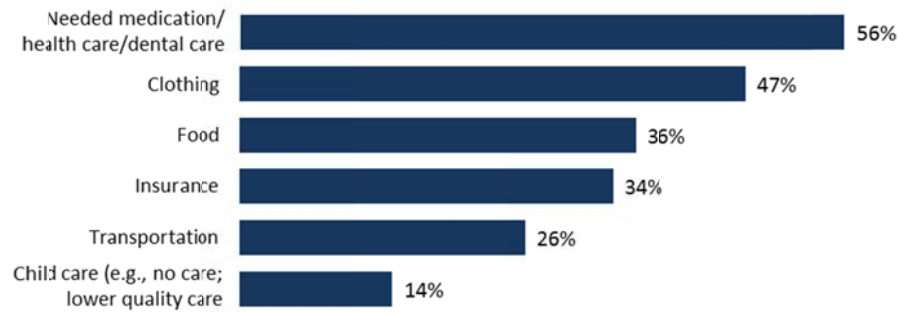
- Cut back on hours/paycheck reduced (46%)
- Lost job (23%)
- Bankruptcy (14%)
- Medical bills (5%)
- Nonpayment of rent from roommates/partners (5%)

Sought additional employment. More than one in three households who participated in the resident survey (36%) had a member seek additional employment in the past year in order to afford housing (i.e., mortgage or rent), property taxes and utilities.

Sacrifice basic needs. More than half of residents responding to the online survey report reducing or foregoing needed medication, health care or dental care in order to afford housing

costs. Figure II-14 presents other sacrifices residents made in the past year to afford their rent or mortgage.

Figure II-14.
In the past year, have you/members of your household had to reduce/go without any of the following basic needs to afford your rent/mortgage?



Note: n=99. Numbers add to greater than 100 percent due to multiple response.

Source: City of Yuma 2015 Resident Survey.

After-School Programming

Participants in public meetings, focus groups and interviews described the need for after-school programming for Yuma’s children and youth, particularly for the city’s low income families.

School administrators participating in the public meetings emphasized the need for affordable extracurricular activities, especially sports and activities to advance high tech learning. The limited enrichment activities currently available are cost prohibitive for lower income families. There is also no transportation option to bus children to the few locations with after-school activities. Parents want the best for their children, yet many do not have the financial means or flexibility in their schedules to enable their children to participate in enrichment activities. As a result, Yuma’s sports leagues have become economically segregated. Recent data on participation in baseball and soccer leagues found that less than 3 percent live in low income neighborhoods.

The primary motivation for emphasizing the need for enrichment activities is recent research demonstrating the link between participation in extracurricular activities with desired outcomes, namely higher education attainment and greater future earnings (“engagement gap”).² Other researchers have found significant gaps in participation between children from high and low income school districts, with children from less affluent communities having much lower participation rates.³ Enrichment activities are found to be important in the development of executive functioning, leadership skills and resilience.

² Snellman, K., Silva, J., Frederick, C., and R. Putnam, “*The Engagement Gap: Social Mobility and Extracurricular Participation Among American Youth*,” ANNALS, American Academy of Political and Social Science, January 2015 v. 657, pgs. 194-207.

³ <http://commonwealthmagazine.org/education/sports-inequality-at-high-school-level/>

A principal of a City of Yuma school discussed additional barriers (in addition to cost and transportation) to providing technology enrichment in after-school programming. Most technology enrichment or STEM extracurricular programs require Internet access, which is not available to many families. Many programs delivered on tablets such as iPads require WIFI to access content and few children have access to the Internet at home. The principal and public meeting attendees discussed how a free children's WIFI network (with "parental control" style protocols implemented at the network level, as adequate parental supervision is unlikely) would greatly enrich lives and help narrow the gap between the city's low and higher income residents.

Youth programming was also a particular concern for participants in the African American focus group. These residents view the Martin Luther King Jr. Center as an ideal location for youth programming. There was a sense among participants that Yuma does not have a vision for the city's youth. Those after-school or summer programs available in the community are often expensive, a problem made even more difficult for families with more than one child needing programming.

Solutions presented by these participants included:

- Receiving assistance from the City to put the infrastructure in place to build a more inclusive network of after-school programming;
- Finding a way to make it possible for kids to participate in after-school activities at their local schools, to play sports in their own neighborhoods. This might begin with a map that shows where activities occur v. where low income children live; and
- Exploring programs where college students help coach and build neighborhood programs.

Employment and Job Training

Stakeholders identified a gap between Yuma's workforce and the skills needed for modern manufacturing or moderately technical services or industry. A lack of computer skills and education were frequently identified as barriers to expanding Yuma's employment base beyond agriculture.

About 7 percent of resident survey respondents are unemployed and seeking work. These residents report being out of work for less than a year. Half believe they need some form of job training in order to get the type of employment sought. Even among respondents currently in the workforce, about half indicate that they need additional education or training in order to advance their career or to enter a new career. The types of training or education needed include:

- Courses to achieve licensure or certification in health care fields;
- Degree programs—Associate's, Bachelor's or Master's degrees;
- Bookkeeping;
- GED assistance;

- Vocational rehabilitation;
- Computer skills; and
- Spanish language skills.

Domestic Violence

Residents and stakeholders provided information about the needs of domestic violence survivors and the availability of local resources.

Incidence from the resident survey. Overall, 15 percent of respondents, their partners or their children have experienced domestic violence or dating violence. For most of these households (58%), the violence occurred more than five years ago. Slightly less than one in three report seeking help. Those who sought help received counseling, legal advice and shelter. Some of those who did not seek help shared that they did not want other people to know about the violence. Others found support from family or friends. One respondent had difficulty accessing shelter and services due to wait lists, overcrowding and limited funds.

Stakeholder perspective. There is a sense among stakeholders that the current domestic violence shelter is at capacity, but still serving those in need. Transitional housing for survivors, especially after the 120 day limit at the shelter has been met is considered a great need. Stakeholders would like to develop transitional, income-subsidized housing that could allow these families up to two years to stabilize. Stakeholders identify the greatest needs of domestic violence victims to be shelter, food, mental health care and emergency funds to replace documentation. *“So many victims leave home in a rush and don’t bring their birth certificates. There are so many fees for birth certificates, and no one will waive the fees.”*

Accessibility and Mobility Issues

Overall, 27 percent of the households participating in the resident survey include a member with a disability. In focus groups, stakeholders and residents described the challenges of residents with disabilities with respect to finding accessible housing and safely navigating the community’s transit and paratransit services and pedestrian and wheelchair infrastructure.

Accessible housing. Among resident households that include a member with a disability, one in five live in housing that does not meet their family’s accessibility needs. Most (71%) believe that the current housing stock in Yuma County, including each of the cities, have housing choices that would meet their accessibility needs.

- *“My wife has severe back problems, and can only walk short distances around the apartment. She is wheelchair bound outside of the home. While we have a ramp leading to our front door, she has trouble getting in and out of the shower/tub, as there are no grab bars to help keep her from falling or slipping.”* (Resident survey respondent)
- Most landlords are Mom and Pop operations and the landlords lack knowledge of their rights and responsibilities under ADA and the Fair Housing Act. There are misconceptions and knowledge gaps related to reasonable accommodations and modifications.

- It is very difficult to find accessible apartments, including first-floor apartments that are more easily modified.

Accessible pedestrian and transit infrastructure. One in four households with a member with a disability do not believe that their community’s sidewalks, streets and/or bus stops meets the accessibility needs of their family member. Recommendations for improvement include:

- *“Improved access to transportation for ambulatory disability. Bus stops are few and very far between stops. Only pass on hourly basis. Long wait, especially in summertime, can be extremely difficult for people who have chronic health conditions.”* (Resident survey respondent)
- *“More group homes for developmentally disabled or cognitively challenged adults through Rise and Saguaro Foundation or incentives for family to start one.”* (Resident survey respondent)
- Crosswalk button height—at the intersection of 24th and Arizona Avenue, the button to press for the walk signal is too high for a person in a wheelchair to reach.
- ADA sidewalk and crossing improvements throughout Yuma, and specifically 2nd Avenue between 10th and 12th streets.
- There is a need for talking crosswalk signals in certain locations, particularly on 24th Street and 4th Arizona Avenue, adjacent to a senior LIHTC development and an assisted living a facility. Several residents are blind and must navigate to and from the nearby grocery store without the benefit of audible signals.
- The area around Crossroads Mission—Yuma’s emergency overnight shelter and primary homeless service provider—does not have sidewalks.
- Access to transportation in general, particularly the number of YCAT stops and increased frequency of service. Expanded access to YCAT On Call was also desired. Routes from neighborhoods to bus stops are often inaccessible to persons with mobility disabilities.

Public Transportation

Stakeholders and residents expressed desire for enhanced public transit, including additional routes, more stops and more frequent service. The lack of Sunday bus service was acutely felt by seniors and residents with disabilities who rely on YCAT for transportation. Participants in the African American focus group underscored the importance to the Black community of participating in Sunday church services and that transportation is a barrier to some elders. Stakeholders and focus group participants suggested that expanded transit services would have positive economic benefits as the expanded services could allow residents to access employment, including higher wage shifts, if transportation were available.

Community Development Needs Outside of City Boundaries

To support future collaborations, participation by agencies, organizations and residents living throughout Yuma County was encouraged. Community development needs specific to areas beyond the City of Yuma’s boundaries include:

- Residents in San Luis commented that a local elementary school does not have a gym, causing children to play outside or in the cafeteria.
- The area bordering Crossroads Mission—Yuma’s emergency overnight shelter and primary homeless service provider—is located in Yuma County and lacks sidewalks.

These findings will be shared with the City of San Luis and Yuma County, as these needs cannot be addressed with the City of Yuma’s CDBG funds.

SECTION III.

Housing and Community Development Needs

SECTION III.

Housing and Community Development Needs

This section of the Consolidated Plan discusses housing and community development needs in the City of Yuma and Yuma County. It follows the required structure of the electronic Consolidated Plan suite (eCon Plan). The primary sources of data for the section include:

- Data on housing and economic needs provided by HUD in the eCon Plan;
- Locally provided data and information, gathered through stakeholder interviews; and
- Findings from the survey of stakeholders.

Summary of Housing Needs

The tables below show population growth, household growth and median income growth for Yuma County and the City of Yuma between 2000 and 2014 (households, income) or 2015 (population).

As discussed in Section I, population growth was stronger in the county than in the City of Yuma. A higher rate of household growth relative to population growth, which occurred in both the county and city, suggests an increase in smaller households. Indeed, as Figure I-4 showed (Section I), average household sizes declined between 2000 and 2014 for both the county and the city.

Median income grew at a higher rate in the city than in the county. Even so, this growth did not keep up with inflation: the Consumer Price Index, a primary inflation measure, rose by 37 percent between 2000 and 2014. This means that residents of the City of Yuma, and more so, Yuma County, lost purchasing power between 2000 and 2014. Their incomes did not keep up with the rise in prices of household goods, including housing costs.

Summary of Housing Needs – Yuma County

Demographics	Base Year: 2000	Most Recent Year: 2015/2014	% Change
Population	160,026	214,991	34%
Households	53,904	77,614	44%
Median Income	\$34,659	\$41,380	19%

Data Source: Base Year: 2000 Census; Most Recent Year: 2014 ACS 1-Year Estimates and Arizona Department of Administration.

Summary of Housing Needs – City of Yuma

Demographics	Base Year: 2000	Most Recent Year: 2015/2014	% Change
Population	77,515	97,950	26%
Households	26,740	35,879	34%
Median Income	\$35,374	\$44,166	25%

The Number of Households table below shows household type by income range. “HAMFI” refers to the HUD adjusted median family income (MFI in this document), which is set at the county level for HUD programs. In 2015, the MFI in Yuma County was \$43,400.¹

Number of Households Table: City of Yuma

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households*	3,135	4,015	5,505	4,180	17,130
Small Family Households*	1,380	1,885	2,510	1,680	8,530
Large Family Households*	370	335	965	945	2,155
Household contains at least one person 62-74 years of age	480	670	795	780	2,860
Household contains at least one person age 75 or older	400	620	850	410	1,695
Households with one or more children 6 years old or younger*	855	1,260	1,830	1,020	2,725
* the highest income category for these family types is >80% HAMFI					

Data 2007-2011 CHAS
Source:

According to the Number of Households table, most of the city’s lowest income households are small family households. More than one-fourth contains young children. These are also the predominant household types for very low income households (30-50% MFI) and low income households (50-80% MFI).² Compared to their overall share of households in the city, households with aging members and families with young children are overrepresented in the low income categories.

¹ This is the MFI used for City programs too.

² Complete data for housing problems are only available for the City of Yuma. Since these data are provided by HUD from proprietary databases, they could not be replicated for Yuma County.

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 (cost burden);
- Housing costs exceed 50 percent of a household's gross household income (severe cost burden);
- Households are living in homes that are overcrowded and/or lack complete plumbing or kitchen facilities.

Housing Problems 1 (Households with one of the listed needs), City of Yuma

	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										
Substandard Housing – Lacking complete plumbing or kitchen facilities	40	10	20	10	80	65	0	15	0	80
Severely Overcrowded – With >1.51 people per room (and complete kitchen and plumbing)	25	50	235	80	390	30	0	75	30	135
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	85	130	265	210	690	0	60	295	95	450
Housing cost burden greater than 50% of income (and none of the above problems)	1,115	1,005	270	75	2,465	725	655	280	190	1,850
Housing cost burden greater than 30% of income (and none of the above problems)	320	690	1,405	570	2,985	65	480	455	445	1,445
Zero/negative Income (and none of the above problems)	190	0	0	0	190	195	0	0	0	195

Data Source: 2007-2011 CHAS

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

	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										
Having 1 or more of four housing problems	1,265	1,195	785	375	3,620	820	720	665	315	2,520
Having none of four housing problems	570	1,035	2,135	1,575	5,315	95	1,065	1,920	1,915	4,995
Household has negative income, but none of the other housing problems	190	0	0	0	190	195	0	0	0	195

Data Source: 2007-2011 CHAS

Cost Burden > 30%, City of Yuma

	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	865	1,170	1,350	3,385	320	465	350	1,135
Large Related	220	70	260	550	100	95	200	395
Elderly	175	250	155	580	310	470	285	1,065
Other	320	355	265	940	155	105	35	295
Total need by income	1,580	1,845	2,030	5,455	885	1,135	870	2,890

Data Source: 2007-2011 CHAS

Cost Burden > 50%, City of Yuma

	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	665	630	205	1,500	310	265	50	625
Large Related	205	25	15	245	70	95	20	185
Elderly	105	145	40	290	265	235	195	695
Other	280	235	25	540	105	60	25	190
Total need by income	1,255	1,035	285	2,575	750	655	290	1,695

Data Source: 2007-2011 CHAS

Crowding (More than one person per room), City of Yuma

	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	80	180	425	225	910	30	50	240	85	405
Multiple, unrelated family households	30	0	75	65	170	0	10	130	40	180
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	110	180	500	290	1,080	30	60	370	125	585

Data Source: 2007-2011 CHAS

Most Common Housing Problems

Cost burden and severe cost burden. Housing cost burden, including severe housing cost burden, is the greatest issue facing both renter and owner households. According to the Housing Problems Table 1, the most common housing need for renters is cost burden (2,985 renters affected) and, for owners, severe cost burden (1,850 owners).

Overall, there are more renters than owners facing cost burden in both numbers and proportions. Census data show similar needs for the county: Nearly one-third (31%) of households in Yuma County are cost burdened, according to ACS 2014 estimates. The ACS data also show that 24 percent of Yuma County owners (11,319 households) and 44 percent of renters (10,418 households) are cost burdened.

City of Yuma households at all income levels experience cost burden. For renters, those with the lowest incomes are affected the most. Of the 2,465 renters experiencing cost burden, 45 percent earn 0 to 30 percent MFI and another 41 percent earn 30 to 50 percent MFI. This differs for owners: cost burden is almost evenly spread among the 30-50 percent, 50-80 percent and 80-100 percent categories.

The results are slightly different for *severe* cost burden, where the most burden occurs for renters in the 50 to 80 percent MFI category (47% all renters experiencing severe cost burden fall into this income range). This is likely because the lowest income renters are occupying some type of assisted housing (e.g., tax credit properties), where they may be slightly cost burdened but are able to avoid severe cost burden. This is not true for owners, where 75 percent of those experiencing severe cost burden earn less than 50 percent MFI.

Substandard housing conditions. HUD data report low numbers of households living in substandard housing conditions: just 80 renters and another 80 owners. Of these, half of renters and 80 percent of owners living in substandard conditions earn less than 30 percent of the MFI.

It is important to note that the HUD data represent the most substandard housing—units that lack complete plumbing and kitchen facilities. Data from residents and stakeholders who participated in a survey for this Consolidated Plan show broader needs.

Both stakeholders and residents described poor housing quality and disrepair as a very common problem among housing units affordable to low income renters. There is high demand for weatherization and repair programs. Utility costs, particularly in Yuma's hot summers are exacerbated by inefficient air conditioning systems, drafty windows and poor building quality. Nearly two in five residents responding to the online survey report that their home's weatherization (e.g., insulation, weather stripping, and caulking) needs repair or replacement, and one in five has a cooling system that needs repair or replacement. Two in five residents have not made needed repairs because they lack funds and more than one in four have landlords who will not make requested repairs. In the focus group with Spanish-speaking residents, home repair was the greatest need identified.

Overcrowding. According to the HUD data, there are 690 renter households living in crowded conditions compared to 450 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 MFI.

More than one housing problem. The second housing problems table provides some good news: most low income households in the City of Yuma do not have housing problems. Consistent with the findings from other housing needs indicators, the city's lowest income are most likely to have housing problems. Of the 3,620 renters with housing problems, 68 percent earn less than 50 percent MFI. Of the 2,520 owners who do, 61 percent earn less than 50 percent MFI.

Populations most affected by housing problems. According to the data above, as well as stakeholder interviews, the following households are more likely than others to be affected by housing problems.

Small and single person households. 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 62 percent of those who face cost burden and 58 percent of those with severe cost burden. For owners, small related *and elderly households* are most affected by cost burden and severe cost burden.

The resident survey conducted for this Consolidated Plan asked residents about their household living situation. Of those who responded, 9 percent were single living alone; 10 percent were single parents, 10.7 percent were single adults living with family members who were not their spouse (e.g., their children, cousins) and 3 percent lived with roommates. These household types were:

- Slightly more likely to be worried about their home going into foreclosure (29% compared to 22% of all other respondents);
- Somewhat more likely to have skipped a mortgage payment (25% of singles compared to 17% of all other respondents). Among singles, job loss and reduced hours were the primary reasons for having to skip a payment;
- As likely as other household types to have added work hours or another job to be able to make their rent or mortgage payment; (39% of singles compared to 36% of all other respondents);
- More likely to live with relatives or friends due to lack of affordable housing (19% compared to 6% of all other respondents);
- More likely to have reduced spending on other needed goods to be able to make their rent or mortgage payment. Specifically,
 - One in four reduced/went without food, compared to 15% of other households, and
 - One in 10 went without child care (e.g., children stayed home alone) compared to 1 in 20 among other households.

Interestingly, the HUD data (crowding table) report that single family households have the highest rates of overcrowding. This is probably due to extended family members living together in older, small, single family detached units to reduce housing costs.

Low income households with children. Overall, one-third of families with children who wanted to buy a home in Yuma County in the past five years and continued renting did so because they could not afford the down payment, compared to 9 percent of similar households with no children. Among the lowest income family households (less than \$25,000) who want to own a home, 39 percent have not made a purchase because they could not afford the down payment. This share drops to 29 percent of family households with incomes from \$25,000 up to \$65,000. For households without children, one-third continue to rent because of student loans or other debt being too high. Poor credit is also an issue among both low and moderate income households.

In the past year, 51 percent of family households and 24 percent of households without children had household members seek additional employment to afford housing and utility expenses. These shares increase to 65 percent and 46 percent respectively among those with household incomes less than \$25,000.

Overall, about the same proportion of families and households without children that need home repairs cannot afford to make them (44% and 46% respectively). One in 50 family households (2%) report that the repair/maintenance needs are so severe that they make the home/apartment unlivable, compared to none of the non-family households. However, in many cases, families with children are less likely to report that their home needs particular types of repairs than non-family households. For example, 24 percent of households with children report needing window repair or replacement compared to 44 percent of households without children. Similarly, one in four households with children need landscape maintenance or replacement, compared to one-third of households without children.

Households with disabilities. For residents who are housed and have a household member with a disability, one in five (20%) live in housing that does not meet their family's accessibility needs.

Most (71%) believe that the current housing stock in Yuma County, including each of the cities, have housing choices that would meet their accessibility needs. Challenges do exist, however, including: 1) Lack of knowledge of reasonable accommodations laws by small landlords, resulting in refusal to make necessary accessibility improvements; 2) Challenges finding first floor apartments or apartments that can be easily modified for physical disabilities; and 3) Low supply of group homes for developmentally disabled residents.

Households with disabilities in Yuma are also challenged by lack of sidewalks and accessible streets and bus stops, one in four households said.

Recommendations for improvement are discussed in detail in Section II and include:

- More frequent bus stops,
- Accessible crosswalk buttons,

- Sidewalk and street crossing improvements in central Yuma and near assisted housing facilities and the homeless shelter, and
- Expanded access to YCAT On Call.

Victims of domestic violence. Overall, 15 percent of respondents, their partners or their children have experienced domestic violence or dating violence. For most of these households (58%), the violence occurred more than five years ago. Slightly less than one in three report seeking help. Those who sought help received counseling, legal advice and shelter. Some of those who did not seek help shared that they did not want other people to know about the violence. Others found support from family or friends. One respondent had difficulty accessing shelter and services due to wait lists, overcrowding and limited funds.

Yuma’s domestic violence shelter—Safehouse—has 40 shelter beds plus cribs. There is a sense among stakeholders that the current domestic violence shelter is at capacity, but still serving those in need. Transitional housing for survivors, especially after the 120 day limit at the shelter has been met is considered a great need. Stakeholders would like to develop transitional, income-subsidized housing that could allow these families up to two years to stabilize. Stakeholders identify the greatest needs of domestic violence victims to be shelter, food, mental health care and emergency funds to replace documentation. *“So many victims leave home in a rush and don’t bring their birth certificates. There are so many fees for birth certificates, and no one will waive the fees.”*

Persons with severe and persistent mental illness. Professionals working with Severely Mentally Ill (SMI) residents see a need for a Rapid Re-Housing program for SMI residents. Stakeholders suggested beginning this program with five one-bedroom or studio units.

Persons at risk of homelessness. Among the homeowners responding to the resident survey, 21 percent have skipped a mortgage payment in the past five years. Two in five skipped a payment because of reduced hours at work; one in four lost a job; and 15 percent experienced bankruptcy. Eight residents who participated in the online survey had been homeless in the past five years. The factors that they report caused their homeless episode include being kicked out of a living situation (50%); job loss (38%); and moving away from domestic violence (25%).

Because of the relatively small sample of respondents to these questions, the data cannot be extrapolated to the entire City of Yuma household population to produce statistically significant estimates of the number of households or persons at risk of homelessness. However, the survey results suggest that this number is likely to be high based on the one-fifth of homeowners who have skipped a mortgage payment.

Nature and Characteristics of Persons Experiencing Homelessness

Annually, the State of Arizona conducts a Point-in-Time survey of persons experiencing homelessness. In the 2016 survey of the Yuma County area, 147 persons were found to be experiencing homelessness and living in unsheltered conditions. 389 people were counted as living in homeless shelters.

The Consolidated Plan research team conducted an in-person survey of 68 residents accessing meal or shelter services at the Crossroads Mission. The characteristics of respondents to the homeless survey provide a snapshot of the 68 individuals and families who participated. The survey was offered in English and Spanish and was conducted by volunteers from the study team and the City of Yuma's Neighborhood Services Division. Survey respondent characteristics include:

- First time being homeless (56%)
- Male (55%)
- Ages 18 to 29 (32%), ages 30 to 44 (19%), ages 45 to 64 (43%), ages 65 or older (6%)
- White (37%), Hispanic (44%), Native American (9%), Black (4%), Asian (2%), Multi-racial (4%)
- Veteran (19%)
- Physical disability (15%), mental disability (12%), intellectual disability (2%)

About two in five respondents to the homeless survey associate their current homelessness with alcohol or drug addiction. This is likely a higher proportion than would have been found had some respondents not been drawn from the Mission's residential treatment program. Job loss impacted one in five and family issues contributed to the homelessness episode of 13 percent of participants, followed by depression/mental illness (12%), and jail/prison (9%).

Non-Housing Community Development Needs

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.

The discussion concludes with an analysis of employment and educational attainment conditions.

Need for public facilities. Public facilities were the least mentioned area of improvement. Residents and stakeholders are satisfied with the city's facilities and instead recommended expansion of recreational and afterschool services.

This is supported by a 2014 survey of businesses conducted by the Greater Yuma Economic Development Corporation. The region's highways, airport, utilities, fire and police services received the highest ratings by respondents. However, respondents also noted that the limited airport destination options and travel costs do create challenges for business travel. And, some respondents said that the lack of assets (spec buildings, shovel-ready land sites, rail-served industrial parks) make it difficult for businesses to afford to expand or relocate.

Need for public improvements. 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.

In the past, the City had funded its share of the cost of operating YCAT through a lottery fund earmarked for transit systems. However, the State Legislature in its efforts to balance the state budget in 2010 eliminated that fund.

Presently the Transit Board has ended the Red and Blue bus routes and DAR services in the City of Yuma outside of the $\frac{3}{4}$ miles radius of any fixed route. Additionally, the hours of bus service has been reduced; realignments of the Green route was made to ensure that passengers transferring from outlying areas will be able to reach such major destinations as Yuma Regional Medical Center, Yuma Palms Regional Center, the Social Security office and the Arizona Department of Economic Security; a reduction of the number of trips to Wellton was made; and a review of a possible shuttle service to Arizona Western College is being planned.

Stakeholders and residents expressed desire for enhanced public transit, including additional routes, more stops and more frequent service. The lack of Sunday bus service was acutely felt by seniors and residents with disabilities who rely on YCAT for transportation. Participants in the African American focus group underscored the importance to the Black community of participating in Sunday church services and that transportation is a barrier to some elders. Stakeholders and focus group participants suggested that expanded transit services would have positive economic benefits as the expanded services could allow residents to access employment, including higher wage shifts, if transportation were available.

One in four households with a member with a disability do not believe that their community's sidewalks, streets and/or bus stops meets the accessibility needs of their family member. Residents with children desire better crosswalks so children can walk to school safely. Specific areas recommended for improvement include:

- Crosswalk button height—at the intersection of 24th Street and Arizona Avenue, the button to press for the walk signal is too high for a person in a wheelchair to reach because of the raised platform near the signal.
- ADA sidewalk and crossing improvements throughout Yuma, and specifically 2nd Avenue between 10th and 12th streets.
- Talking crosswalk signals in certain locations, particularly on Arizona Avenue and 24th Street, adjacent to a senior LIHTC development and an assisted living a facility. Several residents are blind and must navigate to and from the nearby grocery store without the benefit of audible signals.

- A light and crosswalk on Arizona Avenue across from McGraw Elementary School.

Need for public services. Stakeholders and residents who mentioned public services as needing improvement focused on 1) Neighborhood improvement and revitalization, and 2) Expanded recreational and afterschool educational opportunities for youth.

Neighborhood revitalization. The continued need of neighborhood revitalization was mentioned often throughout the public input process. Several stakeholders commented they “like what they see” in regards to the City’s neighborhood revitalization efforts and that they would like to see more neighborhoods included. However, they acknowledged that resources are limited compared to demand. Neighborhood concerns include poor housing conditions, lack of property maintenance, clean up of abandoned lots, graffiti removal, deteriorating infrastructure (i.e., streets, sidewalks, lighting, etc.), public facilities for youth, speeding traffic and the need for proactive code enforcement.

The City of Yuma has adopted several city ordinances to fight blight and public nuisances to help make the community a more peaceful and pleasant place to live and to assist with neighborhood revitalization. In the Neighborhood Services Division, code enforcement is used to improve the appearance of neighborhoods and to help create a more suitable living environment for residents of revitalization areas. After the completion of a revitalized area, code enforcement is used to maintain the improved conditions by having the Code Enforcement Specialist actively patrol neighborhoods addressing any new code violations. Currently Neighborhood Services is working in the Carver Park and Yuma High neighborhoods to help revitalize these areas; Mesa Heights will be added. Code Enforcement is also utilized within non-revitalization areas of the City of Yuma and violations are addressed on a complaint basis only.

The City also administers a Rental Inspection program. The purpose of the Rental Inspection program is to protect the health, safety and welfare of persons residing in residential rental properties. The Rental Inspection Program improves and preserves the quality of rental dwelling unit(s), and enhances the character and stability in targeted neighborhoods. This Rental Inspection program applies to any residential rental property located in a Neighborhood Revitalization Area. Currently, the Carver Park and Yuma High neighborhoods are Revitalization Areas; Mesa Heights will be added this summer.

Recreational activities and afterschool programming for youth. The City of Yuma’s Parks and Recreation Department oversees the operation and provides daily maintenance of: 32 parks, eight neighborhood basin parks, nine athletic complexes, two golf courses, and grounds surrounding 19 City buildings, a gymnasium, three outdoor basketball courts, and five volleyball courts. The Department also oversees the Arts and Culture Division, Recreation Division and the Yuma Civic Center.

General public services. A collection of other public services were mentioned as in high demand. Supportive service organizations noted a recent increase in the demand for their food programs. One organization noted a 66 percent increase from two years ago in the average number of meals they provide each month. Assistance to pay for childcare, legal and financial education services, public transportation vouchers and stray animal controls are other needs stakeholders noted.

Youth (including foster care youth), victims of domestic violence, persons with disabilities, the elderly and the homeless were identified as the special needs populations with the greatest public service needs.

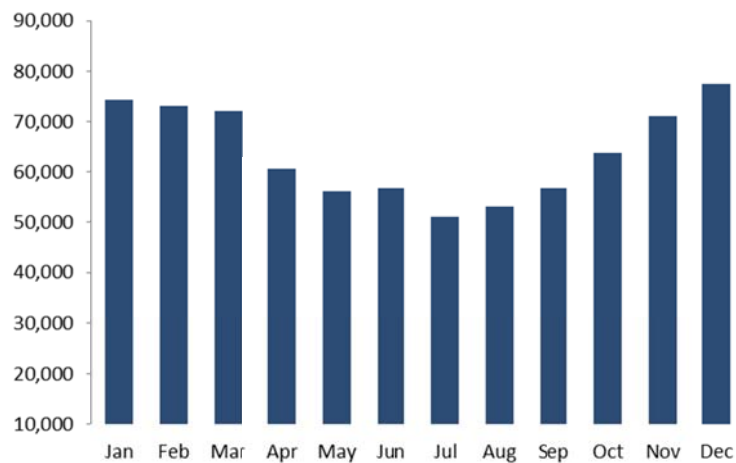
Economic Development Market Analysis

The major employment sectors in the region include agriculture, office and administrative support, and sales occupations. According to the Bureau of Labor Statistics, these industries make up nearly three-fourths of all jobs in the region. These primary jobs can be a challenge to a community due to the seasonality of the work, relatively low wages and vulnerability of the industries to economic recessions.

Figure III-1 reports average levels of employment by month between 2005 and 2014, demonstrating the seasonality of employment in the region. Peak employment occurs in December and January. The lowest level of employment occurs in July.

Figure III-1.
Average Number of Workers
by Month, Yuma County,
2005-2015

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



Because of these fluctuations, the unemployment rates are often misinterpreted. The region is commonly reported as having some of the highest unemployment rates in the nation. As of year-end, 2015, the unemployment rate for the Yuma region was 21 percent, according to the Bureau of Labor Statistics. 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. Nearby El Centro shows similar unemployment dynamics.

The GYEDC survey reports that the employment rate would be closer to 15 percent if all seasonal adjustments are made.

Figure III-2 shows total employment levels by year for the region from 2005 through 2014. Average annual employment for 2014 (the latest full year of data) was about 64,000 workers. This is still much lower than peak employment, shortly before the recession, at 66,750. Still, the region has almost 3,000 more workers employed now than it did in 2010, when average annual employment was at its low.

**Figure III-2.
Average Annual
Employment, Yuma
County, 2005-2014**

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



Figure III-3 shows the average wages by primary employment industries, along with the affordable rent and home for a worker in the respective professions. Overall, workers in Yuma County could afford to pay \$900 per month in rent and buy a home priced at less than \$160,000. Nearly one-third of workers, however—those employed in the agricultural and food production industries—need rents around \$500. This is also true of maintenance and some service workers.

Workers in health care, management and computers/math have the easiest time affording to rent or buy in Yuma. Altogether, workers in these industries make up just 10 percent of the region’s workforce.

**Figure III-3.
Occupations and Average Wages, Yuma County Jobs, 2014**

Job Type	Number of Workers	Average Hourly Wage	Average Annual Earnings	Affordable Rent + Utilities	Affordable Home Price
All Jobs	58,960	\$17.49	\$36,380	\$910	\$159,556
Farming, Fishing, and Forestry Occupations	8,880	\$9.30	\$19,350	\$484	\$84,865
Office and Administrative Support Occupations	8,860	\$13.76	\$28,610	\$715	\$125,478
Sales and Related Occupations	5,090	\$13.83	\$28,760	\$719	\$126,136
Food Preparation and Serving Related Occupations	4,960	\$10.07	\$20,940	\$524	\$91,839
Education, Training, and Library Occupations	3,950	\$20.32	\$42,270	\$1,057	\$185,388
Protective Service Occupations	3,210	\$23.91	\$49,740	\$1,244	\$218,150
Healthcare Practitioners and Technical Occupations	2,720	\$38.66	\$80,410	\$2,010	\$352,662
Installation, Maintenance, and Repair Occupations	2,660	\$19.24	\$40,020	\$1,001	\$175,520
Transportation and Material Moving Occupations	2,450	\$16.90	\$35,150	\$879	\$154,161
Building and Grounds Cleaning and Maintenance Occupations	2,220	\$10.23	\$21,280	\$532	\$93,330
Management Occupations	2,160	\$38.48	\$80,040	\$2,001	\$351,040
Construction and Extraction Occupations	2,070	\$16.94	\$35,230	\$881	\$154,512
Production Occupations	1,830	\$14.80	\$30,780	\$770	\$134,995
Business and Financial Operations Occupations	1,560	\$30.58	\$63,600	\$1,590	\$278,937
Healthcare Support Occupations	1,490	\$12.45	\$25,890	\$647	\$113,548
Personal Care and Service Occupations	1,260	\$11.32	\$23,540	\$589	\$103,242
Computer and Mathematical Occupations	900	\$35.36	\$73,550	\$1,839	\$322,576
Community and Social Service Occupations	680	\$19.50	\$40,550	\$1,014	\$177,844
Arts, Design, Entertainment, Sports, and Media Occupations	370	\$19.86	\$41,320	\$1,033	\$181,221

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

The remaining tables in this section report labor dynamics for the City of Yuma only. These tables are required by HUD for the Consolidated Plan and have been updated to show the most recent data available (generally, 2014). As shown in the tables, the largest share of employment in the City of Yuma is in the Education and Health Care industries, followed by Agriculture and Arts/Entertainment/Accommodations. 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 Education and Health Care. Workers in these industries are mostly likely to commute into the city for work and reside outside city boundaries.

The vast majority of workers in Yuma have a short commute, according to the Travel Time table.

Business Activity Table, City of Yuma

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	3,639	5,052	15	17	2
Arts, Entertainment, Accommodations	3,401	4,360	14	15	1
Construction	1,172	1,344	5	5	0
Education and Health Care Services	4,672	6,471	19	22	3
Finance, Insurance, and Real Estate	1,073	1,224	4	4	0
Information	376	505	2	2	0
Manufacturing	839	892	3	3	0
Other Services	798	839	3	3	0
Professional, Scientific, Management Services	1,737	1,674	7	6	-1
Public Administration	0	0	0	0	0
Retail Trade	3,479	4,569	14	15	1
Transportation and Warehousing	735	489	3	2	-1
Wholesale Trade	822	850	3	3	0
Total	22,743	28,269	--	--	--

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	32,154	86%
30-59 Minutes	4,227	11%
60 or More Minutes	892	2%
Total	37,273	100%

Data Source: 2014 ACS 1-year estimates

The labor force table reports the unemployment rate at a much lower 9.57 percent. This rate is derived from resident-reported employment levels—not unemployment claims and, as such, is more reflective of the employment situation of Yuma residents.

Labor Force

Total Population in the Civilian Labor Force	39,932
Civilian Employed Population 16 years and over	36,111
Unemployment Rate	9.57
Unemployment Rate for Ages 16-24	22.31
Unemployment Rate for Ages 25-65	5.53

Data Source: 2014 ACS 1-year estimates

The following Educational Attainment tables show modest educational levels of Yuma residents, with most having some college, lacking a Bachelor’s degree or higher. The level of degree clearly affects annual earnings, as shown in the final table in this section. Residents with less than a high school degree earn poverty-level wages.

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,744	836	3,024
High school graduate (includes equivalency)	6,002	630	3,041
Some college or Associate's degree	12,081	619	3,109
Bachelor's degree or higher	5,757	250	1,114

Data Source: 2014 ACS 1-year estimates

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	86	504	1,174	2,326	1,968
9th to 12th grade, no diploma	2,244	1,285	1,252	2,063	1,244
High school graduate, GED, or alternative	5,260	3,550	2,539	3,848	3,537
Some college, no degree	3,758	4,613	3,677	4,442	2,819
Associate's degree	676	1,108	806	1,734	477
Bachelor's degree	233	1,535	1,223	2,084	852
Graduate or professional degree	23	409	703	1,345	739

Data Source: 2014 ACS 1-year estimates

Educational Attainment – Median Earnings in the Past 12 Month

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,922
High school graduate (includes equivalency)	24,433
Some college or Associate's degree	32,793
Bachelor's degree	44,705
Graduate or professional degree	53,229

Data Source: 2014 ACS 1-year estimates

Primary workforce and infrastructure needs of the business community. The Greater Yuma Economic Development Corporation (GYEDC) conducted a business retention and expansion survey in 2014. The goal of this proactive approach was to ensure that the region’s primary business sectors are receiving the resource support necessary to grow.

The primary needs of the business community expressed in this survey include:

- A skills gap in workforce remains and is preventing technical positions from being filled; and,
- Recreational amenities are limited, particularly in arts and events, and for children (K-12).

Stakeholders interviewed and responding to the needs survey for the Consolidated Plan, named the primary workforce and infrastructure needs as:

- Lack of warehouse space;
- Employee skills gaps: *“We can easily fill basic manufacturing jobs but we can’t fill high tech manufacturing positions”*;
- Lack of a 4-year university;
- Lack of computer training and computers for low income children;
- Transportation challenges with limited bus hours, particularly late hours for shift workers. For example, the Advanced Call Center Technologies business in San Luis has good wages, felony friendly and they train their workers. People want to work but can’t get there for overnight shifts due to limited public transportation; and
- Spanish language training for those who only speak English.

Current workforce—challenges and opportunities. A strong theme in the interviews with stakeholders, which was corroborated by the GYEDC survey of business leaders, is the disconnect between workforce skills and available jobs. Stakeholders describe the workforce as very productive, hard-working and dedicated. They have a strong work ethic, yet lack the educational attainment and skills to move them into higher paying positions.

Specifically,

- There are many high paying jobs that go unfilled by the local workforce because they do not have the appropriate skills or education. These include: machinists, masons; industrial, electrical and mechanical engineers; food safety techs; CAD workers; and mortgage lending officers.
- Youth are missing workforce readiness skills. They are able to get a job or a summer job, but they do not have the skills to maintain the employment.
- Youth, as well as adults, also need to upgrade their skills in Microsoft programs and computer skills overall, especially if they want to work in a field other than agriculture. This is also important for adults who want to take the GED test, which is now only available online (Note: Arizona Western College just started a certificate program for this type of training).
- Basic employability skill training—attendance, punctuality, professionalism—are also needed. In the GYEDC survey, business owners and managers reported a general lack of work ethic in the region.
- Adult basic education funds have dwindled. ESL is huge, but Spanish is also important, because many of the best jobs require English and Spanish.

According to stakeholders, Yuma has done a good job providing opportunity to children through high-quality schools throughout the city. Indeed, 69 percent of business leaders in the GYEDC survey rated the county's post-secondary education opportunities as "excellent/good."

Challenges in improving access to opportunity through education are:

- Inability for students to take advantage of after school and enrichment programs because they cannot afford them, do not have transportation because their parents work long hours.
- A de-emphasis on educational attainment due to cultural expectations. Family ties are very strong and it is typical for children to follow in their parents' footsteps and work in the fields.

Workforce training initiatives. Local institutions of higher learning have begun to offer non-traditional schedules for workers to meet the needs of area businesses. Businesses are also working closely with the schools to offer tailored degrees and certifications, in addition to incorporating training into high school curriculum. As a result, the educational attainment of area workers is increasing, and workers are becoming a more important part of business development, participating in the development of products.

In addition to the two year colleges in Yuma, several organizations assist with the employment training needs of certain populations.

The Goodwill Central Arizona Career Center, located in Yuma, serves all residents, yet targets people with disabilities, seniors and people with employment barriers. Services include:

- Resume and job search help
- Senior program (age 55+) to connect seniors to nonprofit host organizations to provide unskilled seniors with on the job training
- Outreach to high school students
- Community job fair
- Collaborations with employers

The Joint Technical Education District (JTED) provides funds for young people to take classes toward a certificate or Associate's Degree while still in high school and the classes are 100 percent funded through JTED.

Rapid Response (under then WARN Act) assists employees of businesses going out of business. This organization coordinates with the business to help get employees connected to new employment or to the skills updates needed for new employment.

There is a need for small businesses, which rarely have job descriptions for workers or recruitment or retainment plans. When they lose someone, they really scramble to find replacements and could use help with hiring and pre-screening potential employees.

Major planned local or regional public or private sector investments or initiatives.

Planned investments are largely occurring at the company level. According to GYEDC's 2014 business survey, 89 percent of companies were planning to increase or maintain their facilities and 87 percent were increasing or maintaining investments in equipment.

Community Development Needs Outside of City Boundaries

To support future collaborations, participation by agencies, organizations and residents living throughout Yuma County was encouraged.

The primary community development needs specific to areas beyond the City of Yuma's boundaries mentioned by residents and stakeholders include:

- Residents in San Luis commented that local elementary schools do not have a gym, causing children to play outside or in the cafeteria. This is common in the region.
- The area bordering Crossroads Mission—Yuma's emergency overnight shelter and primary homeless service provider—is located in Yuma County and lacks sidewalks.
- Residents of San Luis shared that the elderly and the disabled have difficulty going to the U.S. Post Office to collect their mail (mail delivery to the home is not available). This is exacerbated for all residents by the location of the non-commercial business border

crossing. The Post Office is located on a large traffic island, surrounded by the north and south roads feeding the non-commercial border crossing. At times of high traffic twice a day, residents are unable to reach the Post Office at all. Residents suggested that the Federal agencies that determine border crossing locations switch the commercial crossing to the roads bordering the Post Office and the non-commercial crossing to the current crossing location, as commercial traffic is much lower than non-commercial crossings.

As part of the Consolidated Planning process these findings were shared with the City of San Luis and Yuma County, as these needs cannot be addressed with the City of Yuma's CDBG funds.

SECTION IV.

Five-year Strategic Plan and 2016 Action Plan

SECTION IV.

Five-year Strategic Plan and 2016 Action Plan

This section of the 2016-2020 City of Yuma and HOME Consortium Consolidated Plan describes how the City and Consortium will prioritize funding during the next five years.

This section follows the framework in HUD's new eCon Plan template, which focuses on:

- Housing and community development **Priorities**,
- Five year **Goals** and associated outcomes, and
- Five year **Geographic Priorities**.

A note on geographic allocation and eligible activities. It is important to note that the use of HUD block grant funds differs for the City of Yuma and other members of the Consortium:

- 1) The City of Yuma, which receives the Community Development Block Grant (CDBG) directly from HUD, can fund community development activities. These must occur within city boundaries. City CDBG dollars cannot fund community development activities outside of City of Yuma boundaries.
- 2) Areas outside of the City of Yuma may also receive CDBG funds. These funds are not a direct allocation from HUD to the communities outside of city limits and instead are awarded by the State of Arizona as part of a competitive process.
- 3) The HOME dollars expected to be received by the Consortium in 2017 can be used for housing activities only. They can be used throughout the geographic area covered by the Consortium.

Basis for Priorities, Goals and Outcomes

The recommended Priorities, Goals and Outcomes are based on:

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

Priority Needs

Housing Priorities

- Rental housing affordable to very low income renters
- Housing rehabilitation for low and moderate income households
- Housing for persons transitioning out of homelessness
- Housing counseling and downpayment assistance

Economic Development Priorities

- Workforce with skills needed by high-paying employers

Neighborhood and Community Development Priorities

- Afterschool programming
- Neighborhood revitalization
- Expanded transportation options

Five-year Goals and Rationale

Housing Goals

- 1) Maintain a supply of assisted rental housing for the city's lowest income residents, those earning less than \$15,000 per year. Increase the number of rental units affordable to very low income renters (those earning \$15,000 to \$25,000 at the time this study was conducted) to further address the rental gap. (City)

Rationale: A comparison between the supply and need for rentals serving households earning less than \$25,000 per year in 2014 found a shortage of approximately 1,800 units with rents of \$400 and less per month. This is a large reduction from the gap of nearly 2,800 units in 2009. The drop in the gap is primarily due to fewer low income renters; the supply of affordable rentals decreased slightly between 2009 and 2014. This decrease mostly affected renters earning between \$15,000 and \$25,000 per year. The supply of rental units for extremely low income households (earning less than \$15,000) was maintained.

Stakeholders prioritized rental units for households earning less than \$25,000 as the top need in the region.

- 2) Continue housing rehabilitation for low income households.

Rationale: Second highest priority need for stakeholders. Nearly half of all residents report that their home's weatherization (e.g., insulation, weather stripping) needs repair or replacement. Residents are not making repairs because they cannot afford them.

Analysis of home mortgage data showed very low numbers of loan applications for home improvements, suggesting that Yuma households are not accessing private capital to make home improvements.

- 3) Increase the supply of affordable housing in general, including housing for persons who are homeless.

Rationale: Priority need identified by stakeholders. More than one in three households who participated in the resident survey had a member seek additional employment in the past year in order to afford housing (i.e., mortgage or rent), property taxes and utilities.

- 4) Enhance homeownership opportunities and housing counseling.

Rationale: Priority need identified by stakeholders; 81 percent of renters would like to own a home but cannot due to inability to make a downpayment and service a mortgage loan.

Economic Development Goals

- 1) Improve educational attainment of Yuma residents. Provide job training and job opportunities for unemployed and under-employed residents. Expand the supply of workers who are trained to fill high-paying jobs in growing and existing primary industries to be able to make a living wage.

Rationale: Economic development officials identify lack of a skilled and trained workforce as a barrier to high-paying employment growth. Unemployment and under-employment are major barriers to achieving economic self-sufficiency for residents of the city's low income neighborhoods. Homeless residents responding to a survey about the reasons for their most recent episode of homelessness identified a job as the main factor that could have prevented their homelessness.

Neighborhood and Community Development Goals

- 1) Improve afterschool options for low income children.

Rationale: Consistently mentioned by school officials attending public meetings for the Consolidated Plan and AI, in addition to stakeholders and residents participating in interviews and focus groups. Afterschool programming in Yuma is very limited. The enrichment activities that do exist are cost prohibitive for lower income families. Should they exist, there is no transportation option to bus children from school to enrichment centers.

- 2) Continue to improve the quality of neighborhoods with low income concentrations. This would include activities such as home rehabilitation, code enforcement, voluntary demolition and neighborhood revitalization.

Rationale: The City received many compliments from stakeholders and residents about their past revitalization activities and were encouraged to continue these efforts.

3) Work regionally to improve transportation options.

Rationale: Identified as a major barrier to employment for persons who are homeless. Also identified as a barrier for children to access afterschool programs.

4) Work through the City's capital improvement planning to create a more accessible environment for persons with disabilities.

Rationale: Community access for persons with disabilities was identified as a barrier in reference to public transportation and lack of/poor sidewalks in some parts of Yuma.

Do these needs differ from 2011?

The top housing and community development needs identified from the 2011-2015 Consolidated Plan included the following. It is important to note that, although many of these needs remain, the City has made significant progress in addressing them. Since 2010, the city's overall household income has increased; poverty has stabilized; the rental gap has declined; and conditions have improved in many low income neighborhoods.

- Housing rehabilitation and home repairs
- Foreclosures
- Low-cost rental units, serving renters earning less than \$25,000 per year.
- Transitional housing
- Housing condition, particularly in mobile home parks with pre-1978 trailers
- Jobs, particularly for people who had become unemployed during the housing market downturn (e.g., construction workers)
- Revitalization of low income neighborhoods
- Services for youth, victims of domestic violence, persons with disabilities, the elderly and the homeless
- Accessibility improvements to public infrastructure

Priorities that were not included in 2011 that are recommended in 2015:

- Afterschool programming for youth.

Priorities that were included in 2011 which differ somewhat in 2015:

- Foreclosures. Improvement in the housing market overall has lessened widespread concerns about foreclosures in Yuma. Yet fewer resources are available to assist households at-risk of foreclosures as federal and state programs have diminished.

- Transitional housing, not specifically identified as a top priority in 2015. That said, stakeholders did identify housing for persons who are homeless as a top need, in addition to affordable and sometime temporary housing that would assist certain special needs populations (e.g., victims of domestic violence, persons with severe and persistent mental illness).

Priorities—eCon Plan Framework

Based on the analysis to date and community input, the following groups will be targeted for investment during the 2016-2020 planning period:

- Extremely low income,
- Low income,
- Families with children,
- Homeless persons experiencing chronic homelessness; homeless families;
- Special needs populations including: persons with substance abuse and alcohol challenges; victims of domestic violence; persons with mental illnesses; veterans.

Geographic Priorities

During the 2016-2020 funding cycle, funding will be prioritized geographically in the Mesa Heights neighborhood. Mesa Heights is roughly bounded on the west by 4th Avenue, on the south by 24th Street, on the east by Arizona Avenue and Kennedy Park and on the North by 17th Street.

This neighborhood of long-time, multiple generation families has a mix of single family detached units (42% of all housing units) and multifamily housing (36%); the balance is mobile homes. Fifty-nine percent of housing units are occupied by renters. The homes are mostly older and modest, most with two bedrooms, largely single-story built on concrete slabs.

Nine mobile home parks exist in the neighborhood as legal non-conforming uses. As legal non-conforming uses, these parks are not allowed to increase under current zoning regulations; if individual homes are removed, they cannot be replaced. Of the 153 mobile homes surveyed in the neighborhood, none are in standard condition and 40 percent are so significantly deteriorated they cannot be rehabilitated.

The neighborhood is largely residential. Commercial enterprises are generally small businesses (fewer than 50 employees), locally owned, employing a handful of residents.

The evaluation of Mesa Heights as a potential Neighborhood Revitalization Strategy Area (NRSA) was initiated by stakeholders in the community. City staff first developed a plan to elicit input from neighborhood residents, businesses, community groups and nonprofits. The method of consultation ranged from one-on-one conversations to resident and business surveys to open public meetings. This culminated in a Stakeholders Planning session.

The needs, opportunities for improvement and barriers to improvements are discussed in detail in the Mesa Heights Revitalization Plan, approved by HUD. Figure 3.1 of the Plan, appended to

this study, contains an assessment matrix that summarizes economic conditions, problems and opportunities.

Anticipated Resources

Between 2016 and 2020, the City of Yuma anticipates it will receive \$750,576 in CDBG annually, for a five year total of \$3,752,880. The HOME Consortium expects to receive \$500,000 in HOME annually, or \$2 million over five years. These funds will be leveraged with the following private contributions and state funds where available.

The City will also contribute local resources as opportunities arise. For example, the City has regularly provided general fund dollars to support Neighborhood Services operations and to fund policy operations at the homeless shelter. In the 2015-2016 fiscal year, this was \$338,000.

For the current program year, the City has donated land on Arizona Avenue to the Housing Authority of the City of Yuma (HACY) for development of 58 units of affordable housing, as part of Low Income Housing Tax Credit development. HACY will be leasing the land to a partnership between its non-profit arm and a private developer.

Homeless Strategy

The City of Yuma's and the HOME Consortium'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.

The BOSCOG 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 BOSCOG, and closing the gaps in services, to the number of chronic homeless persons in rural Arizona.

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.

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 facilitates the Yuma Coalition to End Homelessness, which meets quarterly and the City represents the Yuma area for state homeless planning.

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. These are the neighborhoods that are targeted by the City for housing condition improvement and redevelopment. 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.

Anti-Poverty Strategy

The City of Yuma's housing and community development programs and 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:

- **Community Action Poverty Simulation.** Support the Yuma Community Action Poverty Simulation (CAPS) program, including outcomes from the simulations, which may involve the creation of a Community Plan to End Poverty with specific strategies for eliminating or reducing poverty.
- **Financial Literacy.** The City will fund a nonprofit subrecipient to provide free financial training to LMI residents to educate them on maintaining savings, handling debt, budgeting, savings and risk protection and the capacity to acquire financial assets.
- **GED and Job Preparation.** The City will encourage nonprofit organizations to provide GED Preparation classes and one-on-one job preparation training to those seeking employment.
- **Redevelopment.** Through the tools offered by redevelopment such as tax increment financing and public/private partnership, the City will continue to revitalize commercial, industrial, and residential neighborhoods to improve residents' access to opportunity.

Monitoring

City staff ensures that environmental reviews are completed before each project is initiated, monitors compliance for Davis-Bacon Labor Standards, and Section 3 on all construction projects. An integral part of the monitoring responsibilities is to monitor subrecipients and ensure that the activities being performed and goals are being met, and all requirements of the CDBG program are being fulfilled. Areas of concern include:

- Compliance with applicable Federal law and the CDBG program requirements;

- Performance goals are being met;
- Financial records;
- Accuracy of reporting;
- Completeness of records;
- Record retention is being addressed; and
- Proper disposal of property purchased with CDBG funds.

As a lead agency in the Consortium, the City of Yuma will also monitor all projects according to the HOME rule.

Technical assistance to subrecipients. Technical assistance workshops are conducted by Neighborhood Services staff as part of the citizen participation process when developing the annual Action Plan. All prospective applicants/subrecipients must attend at least one of these workshops. The workshops include information on the annual entitlement award, discussion of the objectives of the consolidated plan, and an overview of the CDBG program including objectives, eligible activities, record keeping, eligibility requirements, and accounting principles.

After selection of subrecipients, a mandatory technical assistance workshop is held for all funded subrecipients. In depth information on performance requirements and record keeping is provided. Folders are distributed that include eligibility and income verification forms, report templates, required documentation for project files, reimbursement instructions, procurement information, an on-site 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 quarterly with requests for reimbursement accompanied by performance reports, but at a minimum, quarterly performance reports will be 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:

- Any subrecipient receiving City of Yuma CDBG Entitlement funds for the first time;
- Any subrecipient receiving \$50,000 or more in CDBG program funds;
- Any subrecipient that has had a previous on-site monitoring visit that generated concerns or findings; and

- Any subrecipients that fail 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 letters will be given to each subrecipient detailing the outcome of every on-site visit.

Monitoring letters will detail issues that need to be addressed and provide measures for attaining compliance with CDBG program requirements. A follow-up on-site visit and monitoring will be made to verify that appropriate corrective actions have occurred. Neighborhood Services staff will continue on-site visits until all areas of concern are addressed satisfactorily. All on-site monitoring correspondence will become a part of the grantee’s subrecipient activity and retention file.

2016 Annual Action Plan

In January 2016, the City of Yuma accepted proposals for CDBG-funded activities for the 2016-2017 program year. These applications were evaluated in February. The following proposed funding plan was presented to City Council on March 15, 2016:

Public Services	
Arizona Classical Ballet, Crossroads Mission Dancers Initiative	\$4,000
BRAG, Battered and Bullied No More	\$13,000
City of Yuma, Mesa Heights Neighborhood Outreach	\$7,000
Healing Journey, Youth Empowerment Program	\$10,000
United Way, Financial Literacy Program	\$8,000
WACOG, Fair Housing	\$15,000
WACOG, Building Sustainable Homeowners	\$30,000
Yuma Community Food Bank, Mesa Heights Satellite Distribution	<u>\$20,000</u>
	\$107,000
Housing & Public Facilities	
City of Yuma, Mesa Heights Neighborhood Revitalization	\$325,461
City of Yuma, Joe Henry Optimist Gym Improvements	\$60,000
Saguaro Foundation, Palmcroft Group Home Roof Replacement	\$23,000
SMILE, Home Accessibility & Emergency Repairs	\$40,000
Yuma Neighborhood Development Org, Mesa Heights Steps to Homeownership	<u>\$45,000</u>
	\$493,461
CDBG Planning & Administration	
CDBG Planning & Administration	\$150,115
Total Uses	\$750,576

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

SECTION V.

Community Input Into Fair Housing

SECTION V.

Community Input Into Fair Housing

This section of the AI:

- Describes outreach activities undertaken to encourage community participation in the AI process;
- Identifies media outlets and efforts to reach underrepresented populations (e.g., those in poverty-concentrated areas, with limited English proficiency, persons with disabilities);
- Discusses how successful these efforts were in eliciting community participation; and
- Reports the findings from the community outreach process.

Outreach Activities

Opportunities for community participation in the development of the AI included interviews, focus groups, resident, stakeholder and homeless surveys and public meetings. The City of Yuma’s communications team actively promoted the participation opportunities to Yuma’s daily newspaper and local radio station. Neighborhood Services staff invited stakeholders to participate by email and phone. Flyers in English and Spanish promoting the public meetings and resident surveys were distributed to stakeholders electronically. Examples of these communications and the resulting newspaper coverage are provided on the following pages.

Flyers were placed at the Yuma Main and Heritage libraries inviting participation in the survey and public meetings, and an icon was placed on the desktop of public computers at the libraries directing patrons to the survey. Two school districts sent “robo calls” to parents encouraging them to take the survey and the Chamber of Commerce sent an email to its membership with links to both the resident and the stakeholder surveys.

¡Yuma Necesita Su Voz!
Únase a la Ciudad de Yuma para una discusión de las necesidades de desarrollo de la vivienda y de la comunidad.

Comparta su experiencia e informar de cómo la Ciudad va a gastar los fondos de Community Development Block Grant en áreas de bajos y moderados ingresos de Yuma.

- ¿Cuáles son las necesidades de vivienda más críticos?
- ¿Ha experimentado la discriminación en la búsqueda de vivienda en Yuma?
- ¿Qué inversiones de la Ciudad son los más necesarios en nuestras áreas de bajos ingresos?
- ¿Cuáles son las mayores necesidades de nuestros mayores, o personas con discapacidades?

Detalles de la Reunión Pública

LUNES, 11.09.15 5:30-7:30 p.m. McGraw Elementary School 2345 Arizona Avenue Yuma, Arizona 85364	MARTES, 11.10.15 5:30-7:30 p.m. Dr. Martin Luther King, Jr. Neighborhood Center 300S. 13th Avenue Yuma, Arizona 85364
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Si necesita hacer arreglos para la accesibilidad reunion o preguntas sobre el proceso del Plan Consolidado, por favor contactar la división de Servicios al Vecindario (Neighborhood Services Division) de la Ciudad de Yuma a 928-373-5187 o correo electrónico Frances.Glass@Yuma.AZ.gov. Por favor, envíe las solicitudes de accesibilidad del 2 de noviembre, por lo que se pueden hacer arreglos.

No puede asistir la reunión? Tome la encuesta: www.research.net/y/YumaEspanol

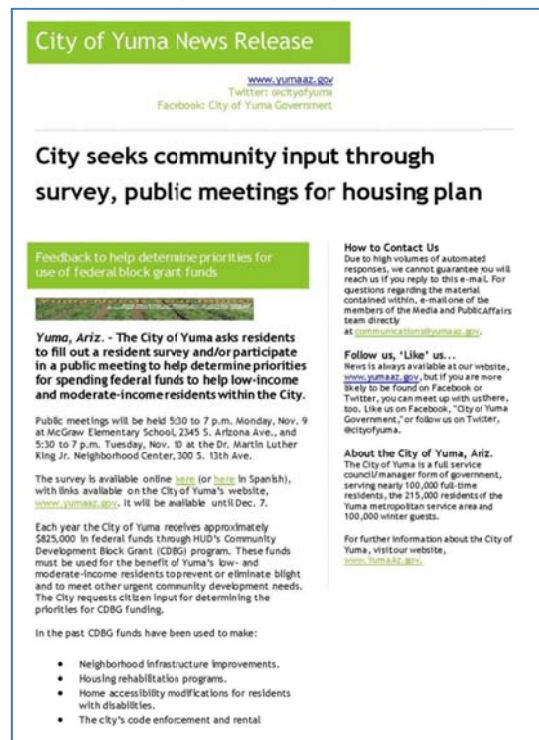


These efforts were very successful in broadening information available to the community. The City's public relations resulted in two newspaper stories, including a front page story on Sunday, November 9, 2015. The Neighborhood Services Manager participated in a live morning radio talk show on November 4 on KCYK, AM 1400. The team also worked directly with community groups: coordinated with the local NAACP chapter to arrange an African American focus group; with Campesinos Sin Fronteras to host a Hispanic focus group; and with S.M.I.L.E. to coordinate a focus group with residents with disabilities.

Participants in the online resident survey had the opportunity to enter a drawing for a \$100 Visa gift card. Participants in the in-person survey at Crossroads Mission received a pair of socks.

More than 400 Yuma residents and stakeholders participated in the AI research process. Outreach activities yielded the following:

- Online resident survey—233 participants;
- Online stakeholder survey—45 participants;
- In-person survey of residents accessing Crossroads Mission's shelter or meal services—68 participants;
- Stakeholder interviews—14 organizations represented;
- Public meetings—12 participants;
- African American focus group—12 participants;
- Hispanic focus group—20 participants; and
- Persons with disabilities focus group—5 participants.



Participant Profile

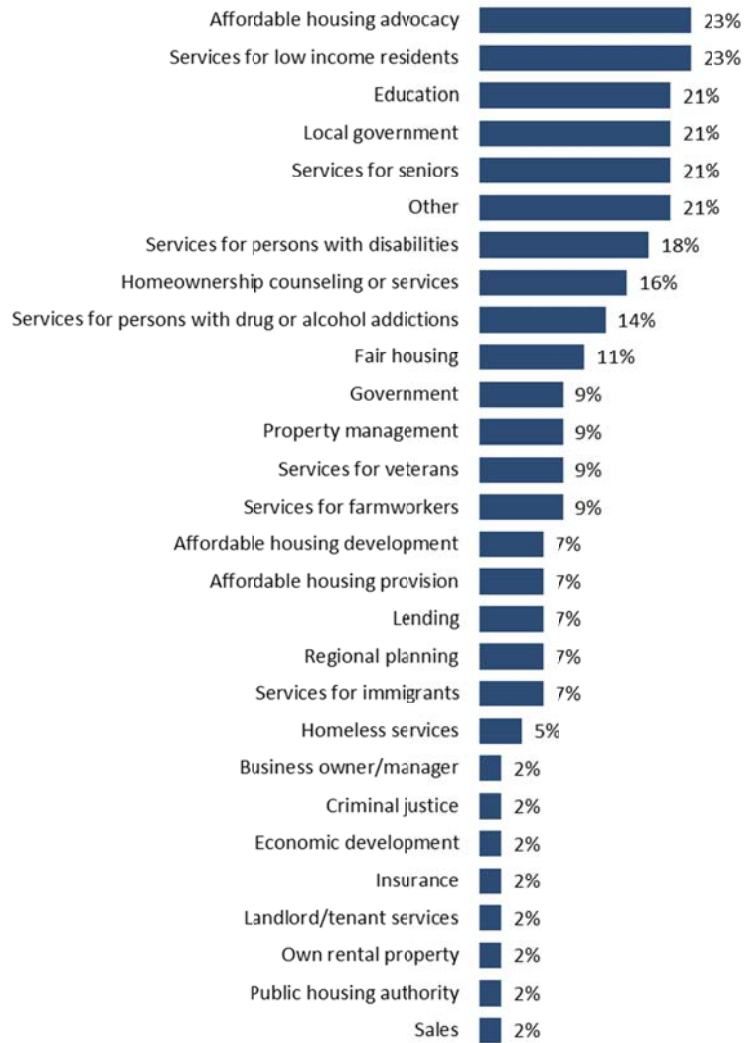
This section describes the stakeholders and residents who contributed to the research.

Stakeholder participant profile. As shown in Figure V-1, stakeholders participating in the online survey represent a broad spectrum of population and service expertise. Participants represent nonprofit, governmental and private organizations. Some provide services to low income residents or special populations; others are market-rate housing providers. Survey participants include stakeholders with expertise related to specific population sub-groups, including farmworkers, veterans, seniors, immigrants, crime victims, persons with disabilities and persons with alcohol or drug addictions.

**Figure V-1.
Stakeholder Industry or
Expertise**

Note:
n=44 stakeholders.

Source:
City of Yuma 2015 Stakeholder Survey.



Stakeholders serve many parts of the region. In addition to working within the Yuma city limits, slightly more than half of the stakeholders provide services countywide. About one-third also work in San Luis; 40 percent in Somerton; and 22 percent also work in the town of Wellton.

As shown in Figure V-2, representatives of 18 local organizations participated in hour-long interviews and small group meetings.

Figure V-2.
Organizations Represented by Interview Participants

Represented Organizations	
Amberly's Place	Crossroads Mission
Arizona Housing Development Corp	Goodwill
Campeños Sin Fronteras	Greater Yuma Economic Development Corporation
Catholic Community Services	Healing Journey
Cenpatico	HOME Consortium Group
Child and Family Services	Housing America
City of Yuma Administration—Economic Development	Housing Authority of the City of Yuma
City of Yuma Community Development Department	Western Arizona Council of Governments
City of Yuma Police Department	Yuma Private Industry Council

Resident participant profile. Nearly all of the residents participating in the research process live in Yuma County year-round. Other respondent characteristics include:

- Four in five survey participants live in the city of Yuma; 12 percent live in the unincorporated county; 5 percent in San Luis and 3 percent in Somerton.
- Half of the participants have lived in Yuma for more than 20 years, and 15 percent moved to Yuma in the past five years.
- Nearly half (48%) are White and 44 percent Hispanic; 5 percent are multiracial and 2 percent are Black.
- Slightly more than one in 10 has served in the military.
- The greatest proportion of respondents (38%) lives with their spouse/partner and children. About one in ten respondent households include children and other adult family members, such as parents, uncles/aunts, siblings or cousins. Overall, 58 percent of respondents have children under age 18 living in their home.
- The median household size is three and 23 percent live in households of five or more members.
- About 12 percent of respondents live in housing provided by the Housing Authority of the City of Yuma (HACY) or use a Section 8 voucher to pay their rent. One respondent is housed through ACHIEVE Human Services and one lives in a Low Income Housing Tax Credit property.

Housing, utilities, transportation and health insurance costs. Figure VI-3 presents monthly housing, utilities, transportation and health insurance costs of Yuma households who participated in the resident survey.

**Figure V-3.
Average Monthly Housing,
Utility, Transportation and
Health Insurance Costs**

Note:

Too few respondents reported spending on alternative transportation (e.g., bus, taxi) to report. Estimates of the percent of households with no mortgage, car payment or health insurance payments may include respondents who chose not to answer, in addition to those with no payment. Thus, the reported percentages should be considered an upper bound estimate of the “true” proportion that does not make these monthly payments.

Source:

City of Yuma 2015 Resident Survey.

Average Monthly Housing, Utility and Transportation Costs	Homeowners	Renters
Average monthly mortgage or rent	\$1,068	\$698
Average monthly utilities	\$344	\$254
Average monthly transportation costs		
Car payment	\$502	\$259
Gas	\$170	\$115
Insurance	\$146	\$110
Average monthly health insurance costs	<u>\$456</u>	<u>\$215</u>
Total average housing, utility, transportation and health insurance costs	\$2,686	\$1,651
% of homeowners with no mortgage	15%	N/A
% with no car payment	43%	39%
% with no health insurance payment	31%	53%

One in ten respondents to the resident survey live with relatives or friends due to a lack of affordable housing, and one in four have friends or relatives living with them due to a lack of affordable housing.

Housing Preferences and Community Norms

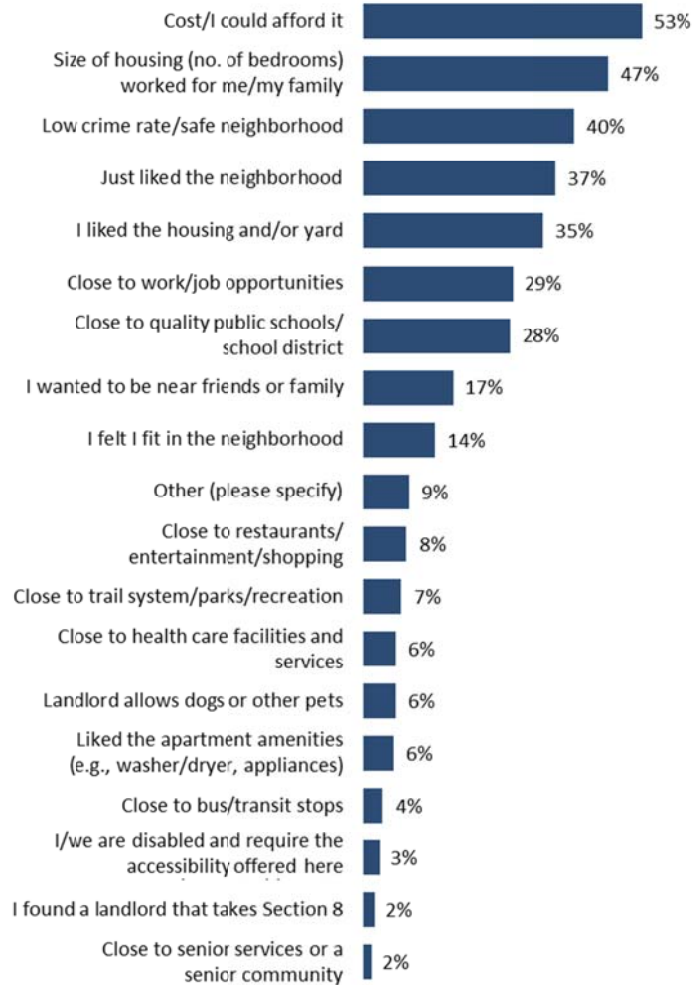
Respondents to the resident survey and focus group participants described their experience with housing choice in Yuma and with quality of life in the city.

Most important factors in choosing current home. Respondents to the resident survey identified the factors they considered most important when they chose their current home. The greatest proportion of respondents (53%) considered cost/affordability and that the size of the home (e.g., number of bedrooms) worked for their household (47%). Figure V-4 presents all of the factors that were important to residents when selecting their current home. Neighborhood characteristics and safety and simply liking the home were important to at least one-third of respondents. The majority of responses in the other category specify that the home was a family home, being passed from member to member over time.

Figure V-4.
What factors were most important to you in choosing your current home?

Note:
 n=203 residents. Percentages add to greater than 100 percent due to multiple response.

Source:
 City of Yuma 2015 Resident Survey.

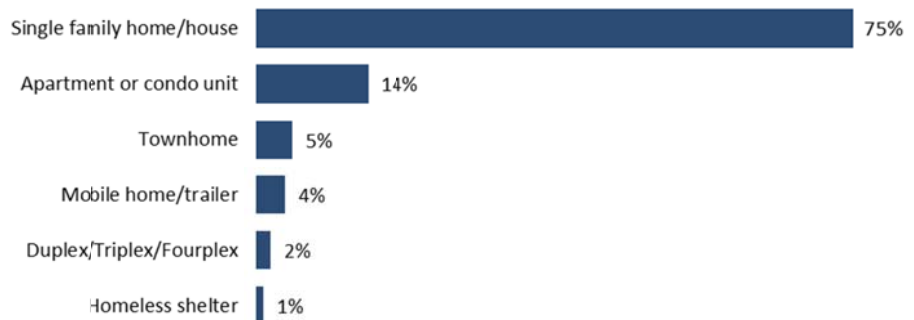


Housing type. As shown in Figure V-5, the majority of survey respondents live in single family homes. This was also true of participants in the African American, Hispanic and persons with disabilities focus groups.

Figure V-5.
Type of Housing Unit

Note:
 n=221 residents.

Source:
 City of Yuma 2015 Resident Survey.



One in four respondents live in housing built from 1960 through 1979 and another fourth live in housing constructed in the 1980s and 1990s. The greatest proportion of respondents (31%) lives in housing built from 2000 to 2009.

Yuma’s strengths. In the resident survey, participants shared the qualities of Yuma that they hope stay the same over the next 20 years. The most common themes focused on maintaining:

- Yuma’s sense of community and small town feel
- Yuma’s agricultural economy
- Yuma’s well-maintained park system and diverse recreation opportunities
- Emphasis on neighborhoods and making quality of life improvements and beautification of neighborhoods
- Low crime rate in most areas

Sample comments include:

- *“A continued investment in parks and beautification efforts. If Yuma is to attract business and industry we need to continue to make our community a better place to live.” (Resident survey respondent)*
- *“I really enjoy the cooperation that neighborhoods have within each other. The support systems tend to very well established and helpful. There is a very strong family-oriented and community value within the county.”(Resident survey respondent)*
- *“Love the West Wetlands area. Preserve the downtown area, but improve upon it. Protect the farmland.” (Resident survey respondent)*

Suggestions for change in Yuma. In addition to identifying Yuma’s “must keep” qualities, residents also offered suggestions for aspects they would like to see the city change or improve in the future. The most common suggestions are similar to those most people wish for their community—better job and job training opportunities; improved K-12 and higher education; lower crime; better transportation infrastructure and maintenance; more retail and entertainment opportunities; blight reduction; and affordable housing. More specific ideas for improvement include:

- Increased YCAT transit services, particularly Sunday service and additional routes
- Increased opportunities for after school and summer youth recreation programming
- Reduced youth recreation fees for low income or large families
- Transportation for youth recreation and after-school activities
- Access to vocational/trade school and higher education delivered in Yuma (not just online)
- Increased arts and cultural offerings
- A community swimming pool
- Street widening to accommodate sidewalks or safe walking paths

Sample comments include:

- *“I would like to see more parks and playing fields for kids with lights. I would like to see more neighborhoods with welcoming entrances and open spaces for play and gathering. I would like to see more after school care options with bus service that are affordable.” (Resident survey respondent)*
- *“Having the YCAT service extended on Sundays, and till midnight, as well as some holidays, and having them provide transportation to more city events.” (Resident survey respondent)*
- *“Please build a city aquatic park for summertime. There are no aquatic centers here in Yuma except for high school pool that is affordable. Summer time needs pool for city residents with affordability. City needs entertainment venues like this. YMCA does not have pool program anymore.” (Resident survey respondent)*
- *“I would like to see more large business created to have more jobs available. I would also like to see more family places to go.” (Resident survey respondent)*

Equitable treatment. Resident survey respondents were asked whether they believe that the residents of their neighborhood or subdivision are treated equally, or the same as, residents of other Yuma neighborhoods. Most Yumans (87%) believe that they and their neighbors are treated the same as residents of other neighborhoods. Among the 13 percent of respondents who disagreed, who believe not all residents of certain neighborhoods are treated equally, most felt that higher income neighborhoods or subdivisions have higher quality streets and street infrastructure and other public investments. Some attributed the location of public investments to a “squeaky wheel” (citizen complaints) rather than income. Sample comments include:

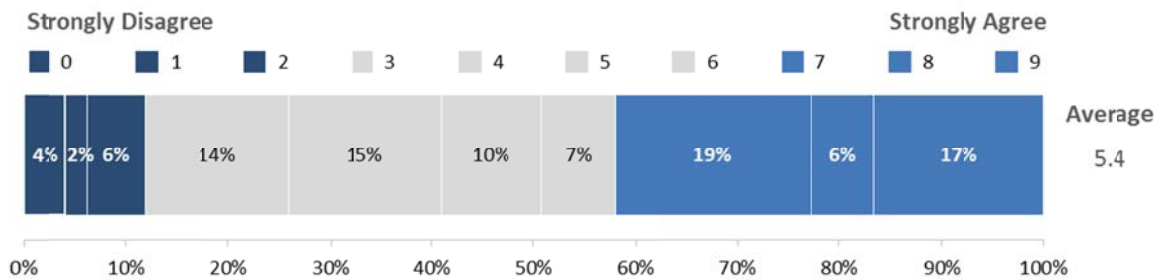
- *“Our road tells the true story. Why do I have pot holes in my road? O-town don't rate nice streets or street lights.” (Resident survey respondent)*
- *“Wealthy areas generally receive more investment as they contribute more to the tax base. Therefore it is almost impossible for all areas of the city to be treated equally when the City wants to build its own tax base and investment in lower income areas has less return on investment.” (Resident survey respondent)*
- *“Too often the residents in this neighborhood, and on this street, are treated differently because of the prior reputation the area had for crime.” (Resident survey respondent)*

Access to Opportunity

Community input respondents shared their perspectives on residents’ access to opportunity or community benefits and whether access is different based on where people live.

Distribution of community benefits. The greatest proportion of residents (42%) strongly agree (rating of 7, 8 or 9 on a 9 point scale) with the statement that the community benefits of living in the city of Yuma are available to all residents, regardless of where they live in the community. About one in four residents strongly disagree (rating of 0-3).

Figure V-6.
The community benefits of living in the city of Yuma—good schools, access to parks/recreation, access to jobs—are available to all residents, regardless of where they live in the community.



Note: n=193 residents.

Source: City of Yuma 2015 Resident Survey.

Residents also identified what they would change to improve the distribution of community benefits. The majority (55%) would reduce crime in low income communities and one in three would expand transit access and another third would clean up environmental hazards in low income neighborhoods and 30 percent would improve park and recreation facilities in low income neighborhoods.

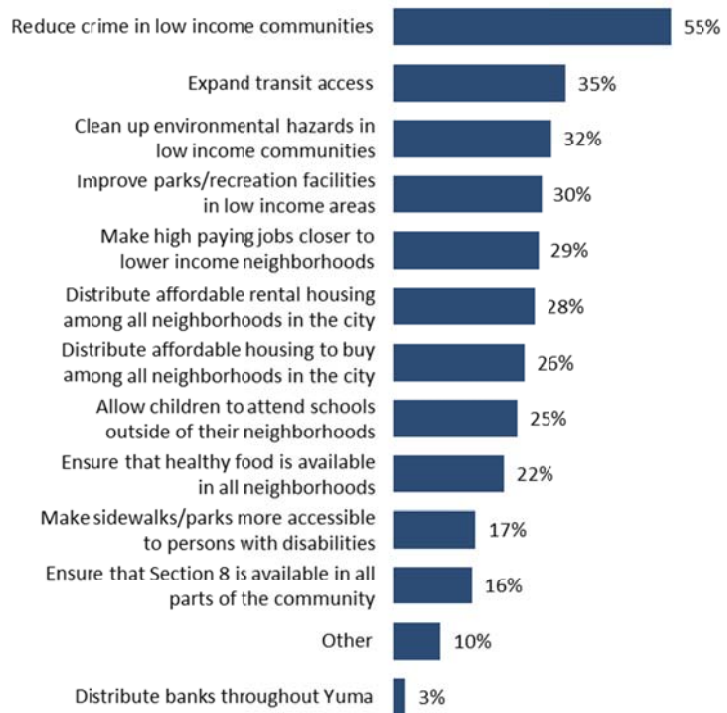
Figure V-7.
What three things would you change to improve the distribution of community benefits?

Note:

n=145. Percentages add to greater than 100 percent due to multiple response.

Source:

City of Yuma 2015 Resident Survey.



Parks, community facilities and public services.

- *“Parks and West Wetlands to the east are very dark. They need more lighting.” (African American focus group participant)*
- *“Street sweeping is not consistent in the MLK neighborhood.” (African American focus group participant)*

Youth activities. In both the resident survey and focus groups, a need for affordable youth sports and recreation activities was a common theme.

- *“We have youth programming needs. How can we activate existing spaces for the youth?” (African American focus group participant)*
- *“Activities cost a lot of money, even for City programs. When we were children in Yuma, the programs were free.” (African American focus group participant)*

MLK Center. Several participants in the African American focus group shared their perspective that the MLK Center is not delivering services or educational or recreational programming to more directly benefit Yuma’s Black community. In particular, focus group participants felt that a room in the Center had been promised to the NAACP.¹

Public transit. Residents and stakeholders appreciate YCAT’s services and value them highly. Service routes, frequency and days/hours of service can pose challenges for the transit-dependent and may limit employment opportunities.

- *“There’s an Advanced Call Center Technologies business in San Luis. It has good wages, felony friendly and they train. They really need an overnight bus run so that they can accommodate overnight shifts. People want to work but can’t get there for overnight shifts.” (Stakeholder interview participant)*
- *“We need transportation to the workforce center.” (African American focus group participant)*
- *“Transportation is really a barrier for shift work (hours of service). It’s also a barrier based on the locations of routes.” (Stakeholder interview participant)*
- *“The elderly need a way to get to and from church. The churches are strongly utilized by the Black community.” (African American focus group participant)*

Employment, education and job training. Stakeholders and residents alike point to the need for a local college or university. Stakeholders with economic development expertise suggest that hiring outside of Yuma is common for professional services and managerial positions as well as higher tech manufacturing jobs. Several stakeholders noted that the State’s GED exam is now offered exclusively online, creating challenges to passing for adults without computer skills.

- *“We can easily fill basic manufacturing jobs but we can’t fill high tech manufacturing positions.” (Stakeholder interview participant)*

¹ It is important to note that the Martin Luther King Center was developed using CDBG funds; as such, the center cannot direct services to any particular resident group. The Center was developed to be a neighborhood-based location for delivery of services for the entire low-income community. Tenants in the MLK Center offer job-training, educational and other services to help low-income people improve their economic situation. The multi-purpose room is available for use by not-for-profit organizations for special events that offer services to the community.

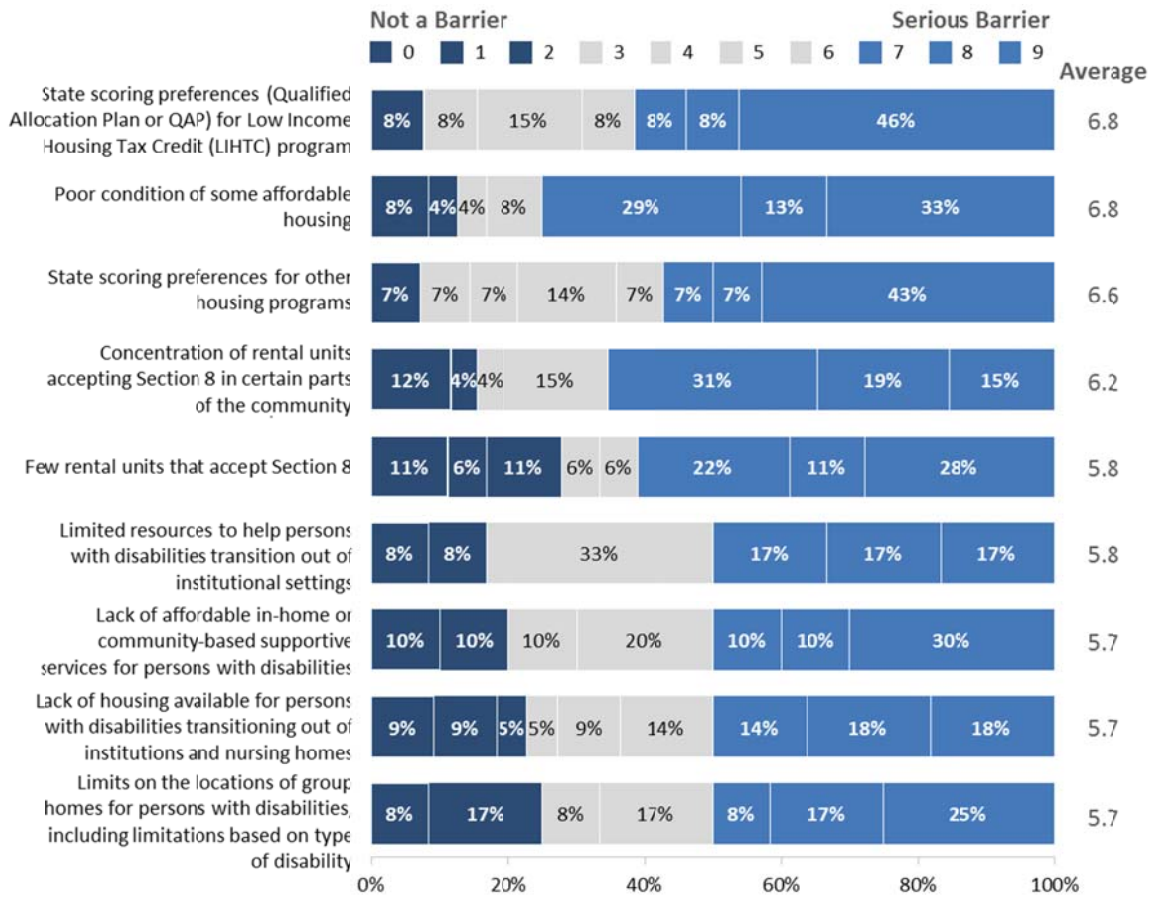
- *“Spanish language training is really needed. Some of the better jobs have bilingual requirements.” (Stakeholder interview participant)*
- *“The State’s GED test is online now. It’s easy for youth to take online, but very difficult for adults, because they are unfamiliar with computers. This has created a real barrier for adults to get their GED.” (Stakeholder interview participant)*

Potential Fair Housing Issues in Yuma

Stakeholders rated the degree of seriousness of potential barriers to fair housing choice in Yuma. The potential barriers evaluated concerned the housing location and availability, local housing practices, state and federal policies and procedures, local policies and procedures and local capacity and knowledge. In public meetings, attendees sorted fair housing issues into three categories—serious barriers, moderate barriers and not barriers.

Most serious fair housing issues. Stakeholders evaluated 42 potential fair housing issues, identifying the degree to which a particular factor was a serious fair housing issue in Yuma. From the perspective of local stakeholders, two of the three most serious barriers to fair housing in Yuma result from state policies—the scoring preferences on the Qualified Allocation Plan (QAP) and scoring preferences for other state housing programs. Stakeholders considered the poor condition of some affordable housing to be as serious a fair housing issue as the QAP scoring preferences.

Figure V-8.
Degree of Seriousness of Potential Barriers to Fair Housing Choice—Most Serious Fair Housing Issues in Yuma Stakeholders



Note: n ranges from 18 to 30.

Source: City of Yuma 2015 Stakeholder Survey.

Among public meeting attendees, the greatest number identified residents not understanding fair housing laws; lack of affordable apartments to rent and lack of affordable homes to buy as serious fair housing barriers. Moderate barriers include lack of rental or purchase document translation; discriminatory lending practices and a lack of accessible housing. Figure V-9 presents the results of the barrier sorting exercise.

**Figure V-9.
Public Meeting Barrier Sorting Exercise Results**

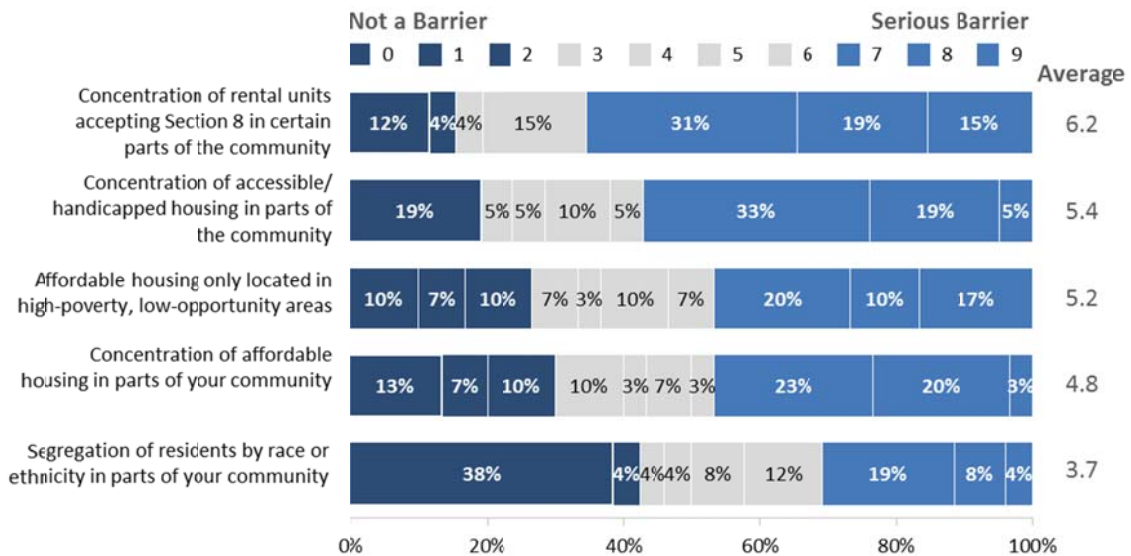
Serious Barriers	Moderate Barriers	Not Barriers
1 Residents not understanding fair housing laws (10)	1 No translation of rental or purchase documents (9)	1 HOA restrictions or actions (8)
2 Lack of affordable apartments (8)	2 Lenders refusing to lend to certain applicants or lending at unfavorable rates (7)	2 Housing providers using discriminatory advertising (7)
3 Lack of affordable homes to buy (7)	2 Lack of accessible housing (7)	3 Sellers of homes refusing to show their home to certain buyers (6)
4 Good schools only in certain neighborhoods (5)	3 Housing that is affordable only located in high-poverty areas (6)	3 Lack of zoning for group homes (6)
4 Housing that is affordable only located in high-poverty areas (5)	3 Real estate agents directing clients to rental or for sale housing only in certain neighborhoods (6)	4 Landlords refusing to rent to victims of domestic violence (5)
4 Real estate agents directing clients to rental or for sale housing only in certain neighborhoods (5)	3 Limited public transit (6)	5 Lower income neighborhoods not maintained (poor trash pick-up, parks in bad shape) (3)
4 Landlords not making reasonable accommodations for tenants with disabilities (5)	3 Lender Products: try to sell unnecessary products (e.g.; credit life insurance) with loans; lenders charging repayment penalties (6)	5 Landlords putting certain tenants in the least desirable units in a development (3)
5 Limited public transit (4)	3 Lower income neighborhoods not maintained (poor trash pick-up, parks in bad shape) (6)	5 Good schools only in certain neighborhoods (3)
6 Lender Products: try to sell unnecessary products (e.g.; credit life insurance) with loans; lenders charging repayment penalties (3)	3 Landlords putting certain tenants in the least desirable units in a development (6)	6 Lenders refusing to lend to certain applicants or lending at unfavorable rates (2)
6 No translation of rental or purchase documents (3)	3 Landlords refusing to rent to families with children (6)	6 Lack of accessible housing (2)
7 Lower income neighborhoods not maintained (poor trash pick-up, parks in bad shape) (2)	4 Landlords not making reasonable accommodations for tenants with disabilities (5)	6 Limited public transit (2)
7 Landlords refusing to rent to families with children (2)	5 Lack of affordable homes to buy (4)	6 Lender Products: try to sell unnecessary products (e.g.; credit life insurance) with loans; lenders charging repayment penalties (2)
7 Lack of accessible housing (2)	5 Good schools only in certain neighborhoods (4)	6 Landlords refusing to rent to families with children (2)
7 Lenders refusing to lend to certain applicants or lending at unfavorable rates (2)	5 Landlords refusing to rent to victims of domestic violence (4)	7 Housing that is affordable only located in high-poverty areas (1)
7 Housing providers using discriminatory advertising (2)	5 Sellers of homes refusing to show their home to certain buyers (4)	7 Good schools only in certain neighborhoods (1)
7 Landlords putting certain tenants in the least desirable units in a development (2)	5 Lack of zoning for group homes (4)	7 Real estate agents directing clients to rental or for sale housing only in certain neighborhoods (1)
7 Landlords refusing to rent to victims of domestic violence (2)	6 Lack of affordable apartments (3)	7 Landlords not making reasonable accommodations for tenants with disabilities (1)
8 Sellers of homes refusing to show their home to certain buyers (1)	6 HOA restrictions or actions (3)	7 Lack of affordable apartments (1)
8 HOA restrictions or actions (1)	7 Residents not understanding fair housing laws (2)	8 Lack of affordable homes to buy (0)
9 Other types of discrimination or fair housing violation (0)	7 Housing providers using discriminatory advertising (2)	8 Residents not understanding fair housing laws (0)
9 Lack of zoning for group homes (0)	8 Other types of discrimination or fair housing violation (0)	8 Other types of discrimination or fair housing violation (0)

Note: n=12 participants.

Source: City of Yuma 2015 Public Meetings.

Housing location. Among potential fair housing issues associated with the location of housing, segregation by race or ethnicity was not considered a serious fair housing issue in Yuma. In contrast, stakeholders considered the concentration of rental units accepting Section 8 to be the most serious location-based barrier to fair housing. The concentration of accessible/handicapped housing and affordable housing only located in high poverty, low opportunity areas were also considered serious barriers.

Figure V-10.
Degree of Seriousness of Potential Barriers to Fair Housing Choice—Location Factors
Stakeholders

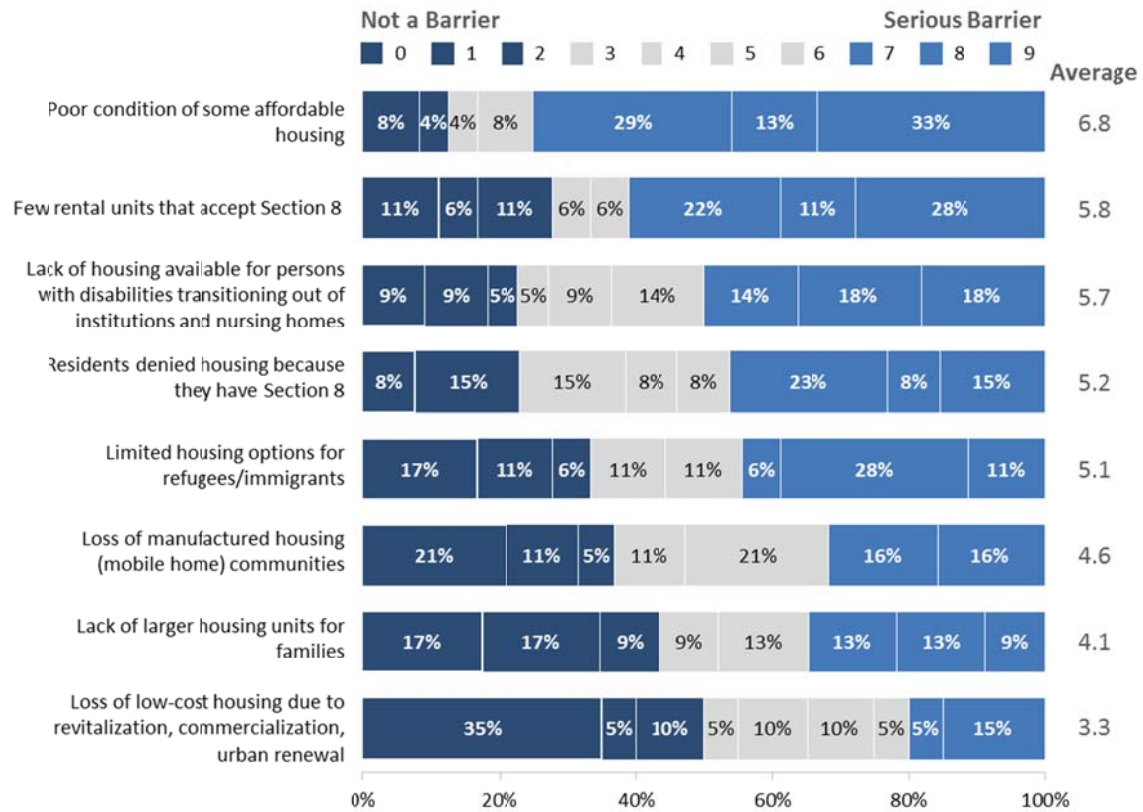


Note: n ranges from 10 to 30 stakeholders.
 Source: City of Yuma 2015 Stakeholder Survey.

Housing availability. Among potential barriers to fair housing choice related to the availability of housing, the poor condition of some affordable housing was seen as the most serious fair housing issue, followed by few rental units that accept Section 8 and a lack of housing for persons with disabilities transitioning out of institutions. In interviews, the poor condition of affordable housing was a common theme.

- *“Affordable’ (market rate) housing in Yuma is the oldest, poorest quality that also has the highest energy costs.” (Stakeholder interview participant)*
- *“Housing that is ‘affordable’ in the private market is blighted, scary, dangerous and not up to code.” (Stakeholder interview participant)*

Figure V-11.
Degree of Seriousness of Potential Barriers to Fair Housing Choice—Availability Factors
Stakeholders

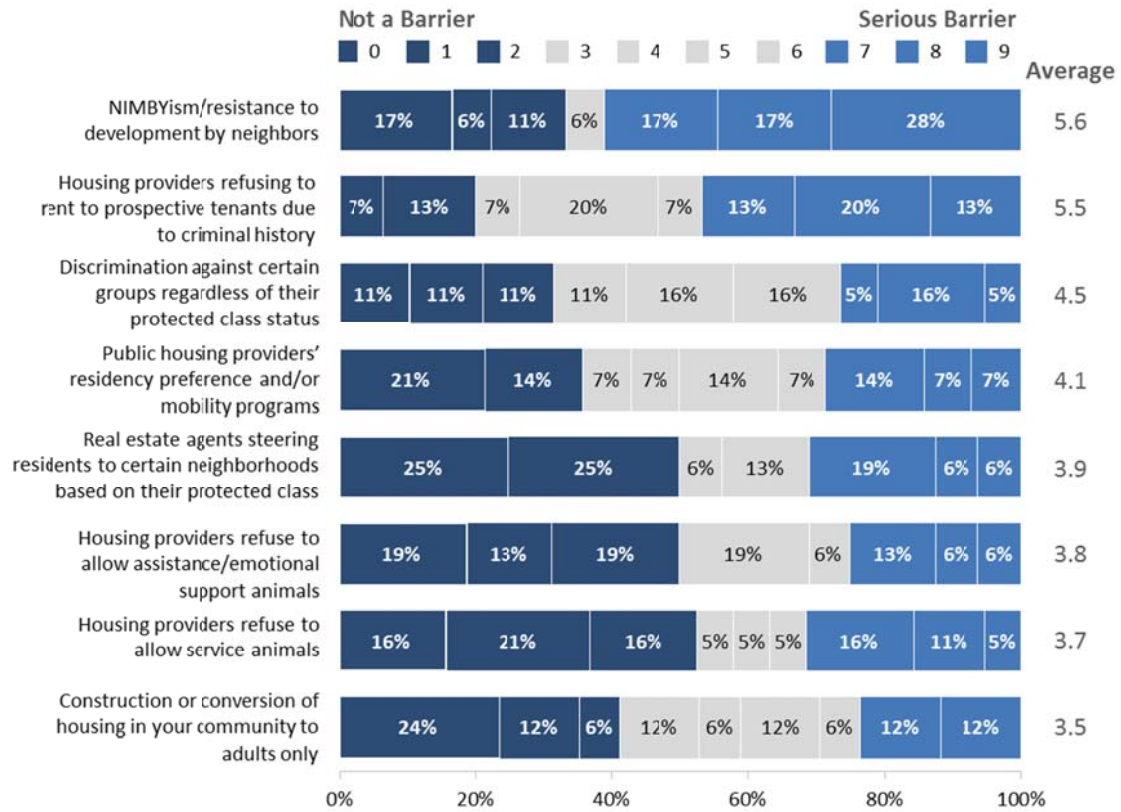


Note: n ranges from 18 to 24.

Source: City of Yuma 2015 Stakeholder Survey.

Housing practices. In general, fair housing issues associated with housing practices were not considered serious barriers to fair housing. Among those evaluated, NIMBYism/resistance to development by neighbors and housing providers refusing to rent to prospective tenants due to criminal history were considered the most serious. With respect to challenges experienced by prospective tenants with criminal histories, one stakeholder wrote, *“It’s a problem because it sets the tenant up for a ‘no-win’ situation. I understand the importance of ‘crime-free’ housing, but former criminals also need a place to live. There needs to be some way to better re-integrate them back into society.”* Among those stakeholders who considered discrimination against certain groups to be a serious fair housing issue in Yuma, half suggested that persons with mental illness experience the highest levels of discrimination, followed by families with children and large families.

Figure V-12.
Degree of Seriousness of Potential Barriers to Fair Housing Choice—Housing Practices Stakeholders

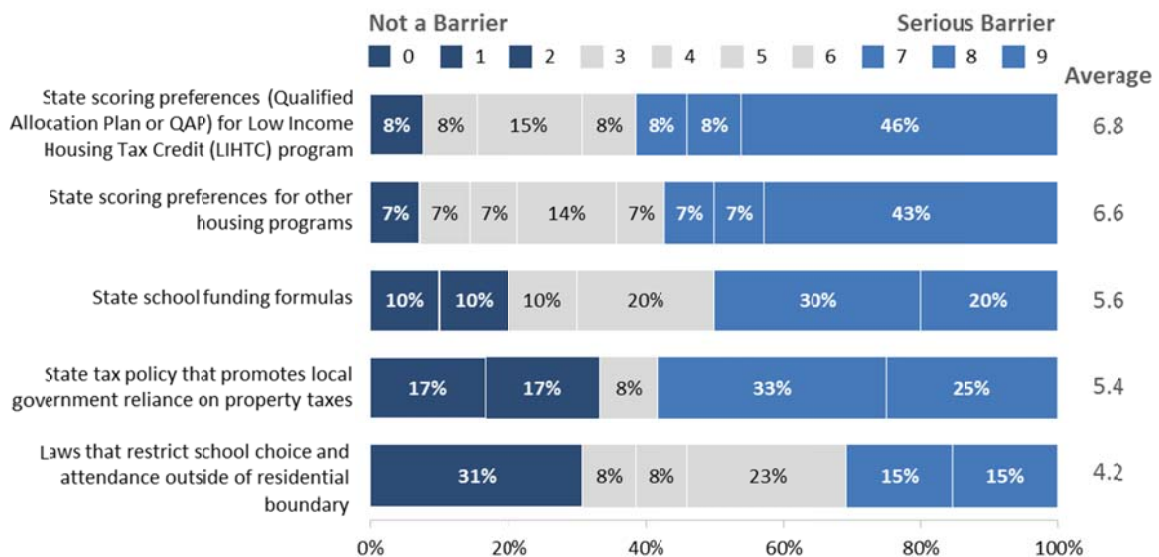


Note: n ranges from 14 to 19.

Source: City of Yuma 2015 Stakeholder Survey.

State/federal policies and practices. State scoring preferences for the Qualified Allocation Plan (QAP) and state scoring preferences for other housing programs are considered serious barriers to fair housing in Yuma. Scoring is perceived to prioritize Maricopa and Pima counties. In particular, points are awarded for proximity to high capacity transit, which only exists in Maricopa and Pima Counties.

Figure V-13.
Degree of Seriousness of Potential Barriers to Fair Housing Choice—State/Federal Stakeholders

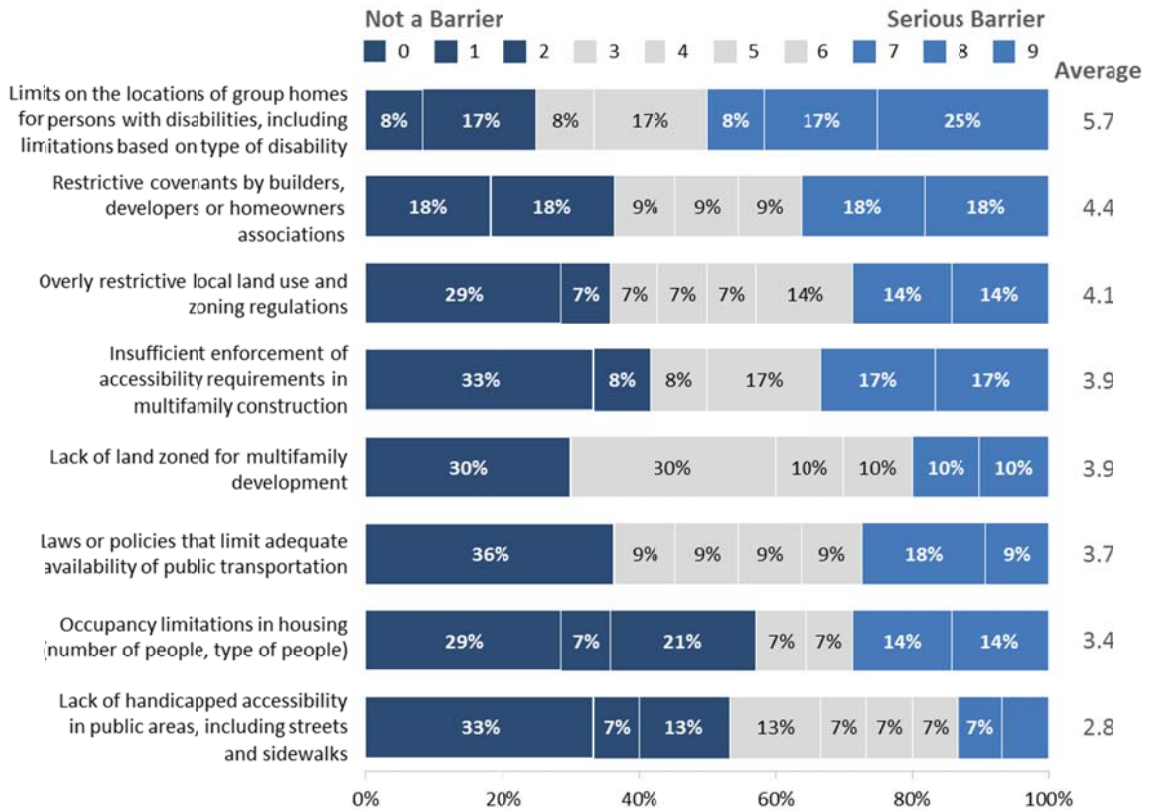


Note: n ranges from 10 to 14.

Source: City of Yuma 2015 Stakeholder Survey.

Local/jurisdictional policies and practices. On the whole, stakeholders did not consider local or jurisdictional policies and practices to be creating serious fair housing issues. Among the factors considered, limits on the siting of group homes was considered to be the most serious issue.

Figure V-14.
Degree of Seriousness of Potential Barriers to Fair Housing Choice—Local/Jurisdictional Stakeholders

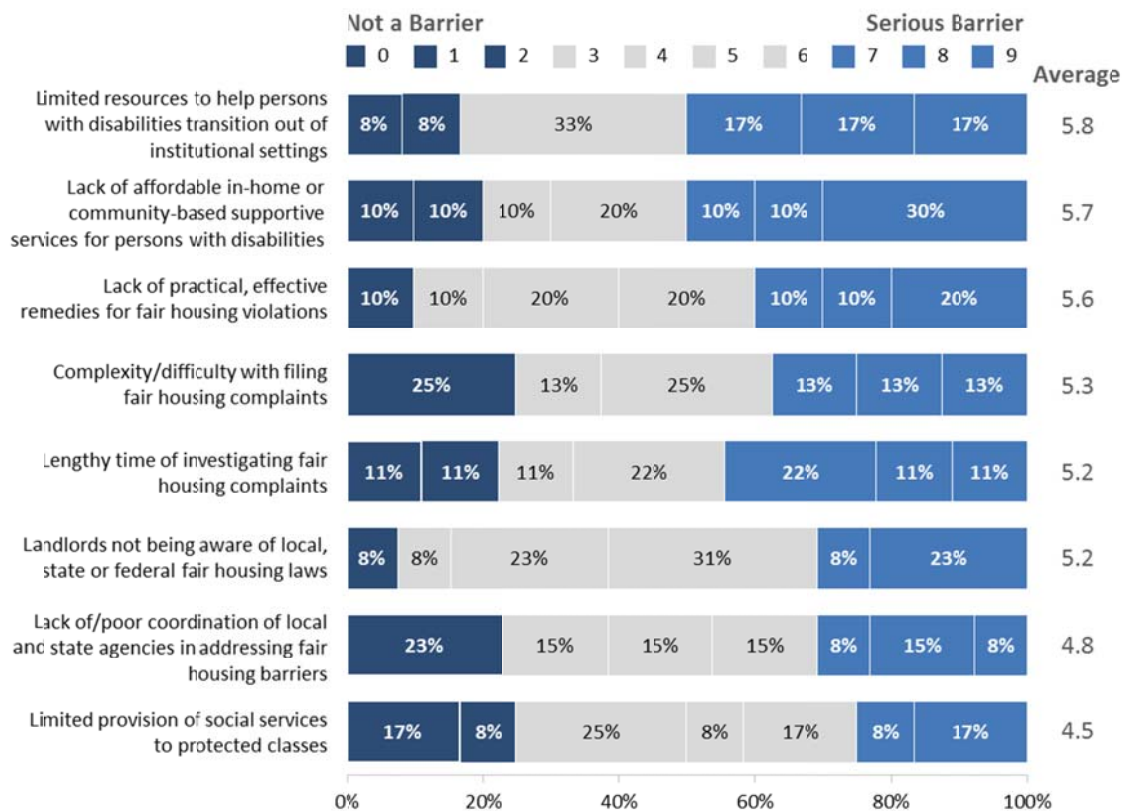


Note: n ranges from 10 to 15.

Source: City of Yuma 2015 Stakeholder Survey.

Capacity and knowledge. With respect to fair housing issues associated with local capacity and knowledge, limited resources to help persons with disabilities transfer out of institutions; a lack of affordable in-home or community-based supportive services for persons with disabilities; and a lack of practical, effective remedies for fair housing violations were considered serious.

Figure V-15.
Degree of Seriousness of Potential Barriers to Fair Housing Choice—Capacity and Knowledge Stakeholders



Note: n ranges from 8 to 14.
 Source: City of Yuma 2015 Stakeholder Survey.

Capacity to assist with fair housing complaints. About one in five stakeholders would not know where to refer a client to file a fair housing complaint. The remainder would connect with a local agency—most identified Community Legal Services. Others would contact WACOG, HACY, Yuma County. About 20 percent would look to agencies or organizations at the state level, specifically the Arizona Attorney General’s Office, the Arizona Department of Housing or Southwest Fair Housing Council.

Most stakeholders report receiving fair housing training in the past, sponsored by a local fair housing organization or company or industry trainers. Despite most having some fair housing training, only 40 percent of stakeholders believe there is adequate fair housing information, resources and training in Yuma. Stakeholders offered suggestions for the types of fair housing activities they believe are most needed in Yuma:

- Resident education (82% of stakeholders)
- Landlord education (65%)
- Education and training for local officials and staff (53%)
- Realtor education (41%)

- Assistance filing fair housing complaints (35%)
- Testing (12%)

In interviews, stakeholders validated the survey finding that resident fair housing education—and tenant rights education in general—is needed in Yuma.

- *“In general, tenants are not educated; they are unfamiliar with the laws and their rights. Most of the problems are Mom and Pop landlords.” (Stakeholder interview participant)*

Experience with Housing Denial and Discrimination

Resident survey respondents answered a series of questions related to their recent (past five years) experience seeking housing in Yuma, including housing discrimination, and characterized access to opportunity (e.g., school quality, public amenities, employment opportunities) within Yuma. In focus groups, residents described their experiences living and working in Yuma.

Housing denial. Overall, nearly 60 percent of the residents who responded to the survey had looked for housing in Yuma County in the past five years. Of these, one in 20 was denied housing to rent and one in 20 was denied housing to buy. Reasons residents believe they were rejected for desired housing include:

- Bad credit (70%)
- Income too low (30%)
- Source of income (30%)

Most of those who were unable to secure the housing they desired were looking for a single family home (80%).

Housing discrimination. Overall, nine percent of the participants in the resident survey believe they experienced discrimination when looking for housing. The majority of these experiences occurred within the past five years, with 30 percent in the past year and 41 percent in the last five years. Respondents described why they felt discriminated against. One in four believe they were discriminated against because they were White or non-Spanish speaking and an additional 25 percent attribute their experience to their income. One respondent mentioned disability and two believe they were discriminated against because their partner served in the military (active duty). Sample descriptions include:

- *“I believe the fact that we are a White family has caused some Hispanic land lords to rent to somebody else. I also feel that after a previous apartment complex we lived in was sold, that the new owner only evicted us due to the fact that our rent was being paid for by WACOG.” (Resident survey respondent)*
- *“I was not sure how I was ‘too low income’ for a low income program. I was not given other options for my income level. I felt like because it was a mostly Hispanic establishment and I was not ‘Hispanic enough,’ I was discriminated against.” (Resident survey respondent)*

- *“My husband was military and some property managers seemed uneasy to rent to military.” (Resident survey respondent)*
- *“As an American with Hispanic background I sometimes feel like a second class citizen.” (Resident survey respondent)*
- *“A realtor was completely non responsive to our inquiries. She did not return my phone calls after she became aware of our income level.” (Resident survey respondent)*

Response to housing discrimination. All participants in the resident survey were asked what they would do if they or someone they knew was discriminated against when looking for housing. The greatest proportion of resident survey participants would respond to housing discrimination by contacting a fair housing organization (33%). Nearly one in five would not know what to do and 10 percent would do nothing. Looking for help on the Internet and contacting local elected officials round out the top five responses.

Figure V-16.
If you felt you or someone you knew were discriminated against when looking for housing, what would you do?

Note:
 n=191 residents.

Source:
 City of Yuma 2015 Resident Survey.



SECTION VI.

Public and Private Barriers to Housing Choice

SECTION VI.

Public and Private Barriers to Housing Choice

This section reviews public and private barriers to housing choice in the City of Yuma. It begins with a review of the policies and practices of the public housing authority, the region's largest provider of housing to low income renters. This is followed with an examination of the City's land use regulations. The section concludes with an analysis of private practices that influence housing choice, including mortgage loan decisions. Section V supplements this section with a stand-alone analysis of access to housing and opportunity for persons with disabilities.

Housing Authority Policies and Practices

The Housing Authority of the City of Yuma (HACY) owns and operates 235 units of public housing and administers the federal Housing Choice Voucher (HCV) program. HACY is also engaged in affordable housing development and management and provides a Family Self Sufficiency program.

About 230 residents live in publicly-provided housing and approximately 1,200 receive rental subsidies through the HCV program. The average income of public housing residents is \$14,300 per year; for voucher holders, \$10,160 per year.

As discussed in Section I, in the analysis of rental supply and demand, the city has a shortage of nearly 1,800 rental units to serve households earning less than \$25,000 per year. If HACY clients did not have access to public housing or the HCV program, the gap would be 3,200 rental units—or 1,400 more than it is now.

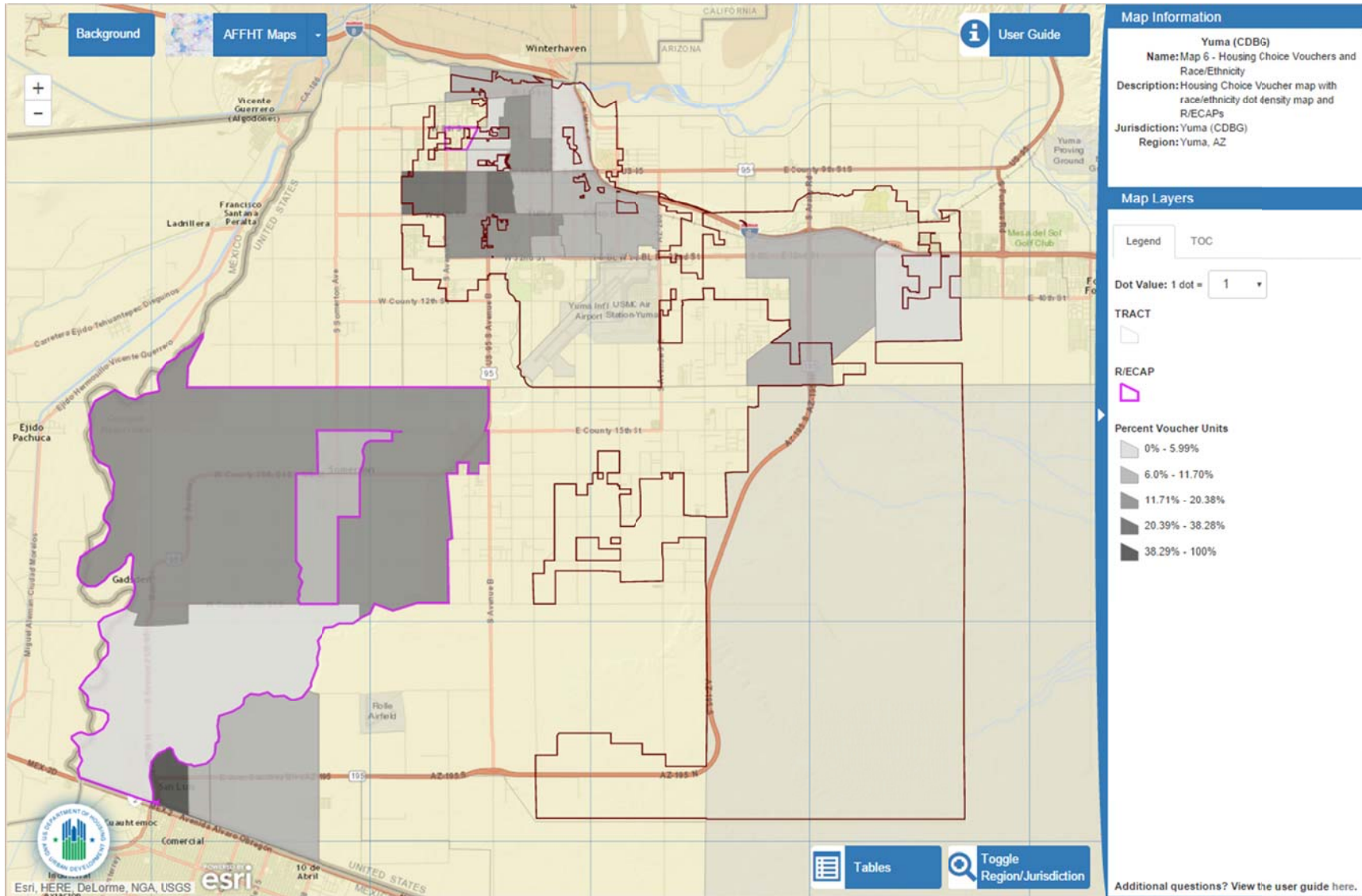
HACY's 235 units of public housing consist of seven multifamily rental complexes, as well as scattered site housing. HACY's units are mostly 2+ bedrooms, which is consistent with most residents' needs, as many clients are single mothers.

Voucher holders live in most areas of the city, with some clusters in West Yuma (see Figure VI-1). Assisted housing managed by HACY, in addition to other types of subsidized units (tax credit properties, for example), is clustered in West Yuma, as shown by Figure VI-2.¹ The lack of voucher holders and assisted housing developments in eastern portions of the city is related to the lack of multifamily housing in general; there are few market rate rental developments in this area. Multifamily housing can be developed in this area but neighborhood resistance and high land costs have created barriers to rental housing development.

HACY has a good relationship with landlords; more than 400 participate in the HCV program. The biggest challenge of voucher holders is finding 1-bedroom units. Much of the rental stock in Yuma was developed during the 1980s and consists of multi-bedroom units.

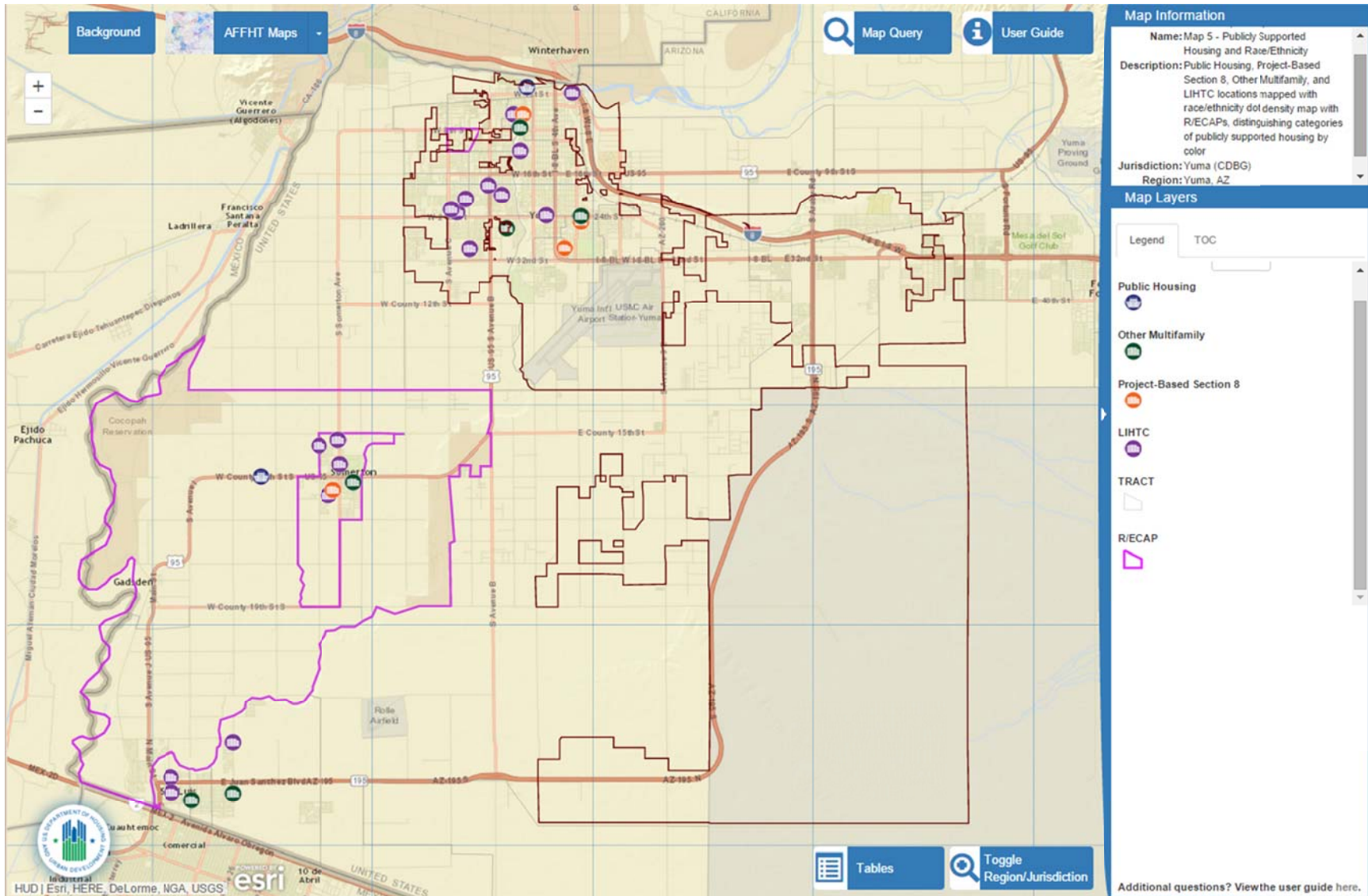
¹ These HUD-provided maps were discussed with HACY as part of the AI.

**Figure VI-1.
Housing Choice Vouchers**



Source: HUD AFFHT, 2016.

**Figure VI-2.
Publicly Supported Housing**



Source: HUD AFFHT, 2016.

According to HACY management, access to opportunity is good in nearly all areas of the city. The community colleges located in the city provide access to job training and skills development and small business/entrepreneurial support. Access to parks and recreation centers, shopping centers and healthy food exists in nearly all neighborhoods.

Transportation is the weakest link in accessing opportunity. Residents of low income neighborhoods can take public transportation to the community colleges, but it is time consuming. Single mothers have some of the greatest challenges in obtaining need training and education because of child care needs.

The following HUD-required tables summarize the types of assistance provided by the HACY and the characteristics of residents served.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	235	1,194	34	1,089	56	15	0

*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	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	14,319	10,164	12,080	12,214	7,793	8,567	
Average length of stay	0	0	3	3	3	5	1	1	
Average Household size	0	0	3	3	4	3	1	2	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	25	217	4	203	10	0	
# of Disabled Families	0	0	26	296	6	277	13	0	
# of Families requesting accessibility features	0	0	235	1,194	34	1,089	56	15	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	228	1,043	26	972	38	7	0
Black/African American	0	0	5	8	5	69	5	1	0
Asian	0	0	1	4	0	4	0	0	0
American Indian/Alaska Native	0	0	1	15	1	13	0	1	0
Pacific Islander	0	0	0	4	1	3	0	0	0
Other	0	0	4	9	0	9	0	0	0

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

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	195	790	27	756	4	3	0
Not Hispanic	0	0	38	349	5	299	39	6	0

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

Data Source: PIC (PIH Information Center)

Primary needs of public housing authority residents. The greatest need of public housing residents is access to supportive services. Lower income seniors, in particular, may not adequately identify or communicate their social service needs. Approximately 20 percent of HCV holders and public housing residents are elderly and/or disabled. These individuals have limited potential to increase their incomes and are likely to continue needing assisted housing as they age in place.

For the remainder of HACY residents, education, job training and access to jobs that pay a living wage, is necessary to help them become more self-sufficient, and potentially graduate into privately-provided housing.

HACY offers its clients a Family Self Sufficiency program to assist them with family self-sufficiency, education, employment and training, as well as homeownership. On average, through the program, 10 residents become homeowners each year.

How do these needs compare to the housing needs of the population at large? The needs of public housing authority residents and HCV voucher holders are similar to those of low income residents in general—with the exception of access to quality, affordable housing. Like low income households overall, public housing authority residents and voucher holders could benefit from job training and skills development to help them become more self-sufficient.

Accessible housing provision. The HACY is not under a voluntary compliance agreement to increase the number of accessible units. According to HACY administration, the private market generally does a good job of accommodating the visitability and accessibility needs of seniors and persons with disabilities, including voucher holders. HACY gets very few reasonable accommodations requests and is able to accommodate those received.

Wait lists. As of November 2015, the combined wait list for public housing units and HCV was 2,000 households. HACY does not give preferences; housing authority units and vouchers are allocated on a first-come, first-serve basis.

Zoning Code Review

As part of this AI, BBC reviewed zoning regulations for the City of Yuma (Chapter 154—Zoning) to identify potential barriers to housing choice. The zoning and land use review utilized a HUD-developed checklist, the “Review of Public Policies and Practices (Zoning and Planning Code)” form produced by the Los Angeles office. This form focuses on the most common regulatory barriers to fair housing choice.

- 1. Does the code definition of “family” have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement?** The definition of family does not appear to have the effect of discriminating against unrelated individuals with disabilities who reside together, provided that they do not exceed the occupancy limit described in the definition below.

The zoning code defines family as:

“(a) An individual or two or more persons related by blood, marriage or adoption, living together within a single dwelling unit; or

(b) A group of not more than five persons, who need not be related, living together within a single dwelling unit.”

When the City updates its code, it may want to consider a broader definition of family. According to lawyer Brian Connolly, co-author of a recent American Bar Association book on group homes planning and regulation, some jurisdictions are removing definitions of family from local codes to avoid potential liability.² Instead, communities are using more flexible definitions that avoid distinctions based on the relation of the household members and instead focus on the “functional aspects of a family relationship.” An example of a more current family definition:

Any group of individuals living together as the functional equivalent of a family where the residents may share expenses, meals and function as a close group. A family includes residents of residential care facilities and group homes for persons with disabilities. A family does not include larger institutional group living situations (e.g., college dormitories or fraternities/sororities).³

2. Is the code definition of “disability” the same as the Fair Housing Act?

The term “disability” it is not directly defined in the code. The city may want to consider adding a definition of the term disability that is consistent with the Fair Housing Act, which is found here: <http://www.justice.gov/crt/fair-housing-act-2>

3. Does the zoning ordinance restrict housing opportunities for individuals with disabilities and mischaracterize such housing as a “boarding or rooming house” or “hotel”? No. The code defines group homes as a residential use:

“RESIDENTIAL USE. Any structure intended for permanent residency. This includes, but is not limited to, such residential structures as single family homes, apartment complexes, boarding houses, bed and breakfasts, rental properties, nursing homes, group homes, residential care facilities and similar uses and accessory structures, but does not include hotels, motels or other temporary (a stay of less than 90 days) commercial lodging located in commercial or mixed use zoning districts.”

4. Does the zoning ordinance deny housing opportunities for disability individuals with on-site housing supporting services? No.

5. Does the jurisdiction policy allow any number of unrelated persons to reside together, but restrict such occupancy, if the residents are disabled? No. Please see question 1. for the definition of family.

² *Group Homes: Strategies for Effective and Defensible Planning and Regulation*, Connolly, Brian J. and Dwight H. Merriam.

³ Ibid.

6. ***Does the jurisdiction policy not allow disabled persons to make reasonable modifications or provide reasonable accommodation for disabled people who live in municipal-supplied or managed residential housing?*** The City's code does not specifically address reasonable modification for residents with disabilities living in municipal-supplied or managed housing. The city may want to add a definition of reasonable accommodation and related law.
7. ***Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for disabled applicants and is the hearing only for disabled applicants rather than for all applicants?*** No.
8. ***Does the zoning ordinance address mixed uses?*** Yes, the code addresses mixed use development in its Smart Growth Overlay District, the purpose of which is to: "promote compact, pedestrian-friendly development, encourage a compatible mix of uses, encourage more condensed residential subdivisions, provide a choice of housing types and transportation modes, preserve open space and provide a consistent development review process."
9. ***How are the residential land uses discussed? What standards apply?*** The code has 10 zone districts with sub-districts. The array of residential districts appears to provide for a range of housing types and commercial uses. The exception is the lack of residential care facilities in Low Density Single Family Districts. The City may want to clarify if group homes occupied as a single family home are allowed in this district.
10. ***Does the zoning ordinance describe any areas in this jurisdiction as exclusive?*** The low density residential lot sizes range from 5,000 to 40,000 square foot lots. Most developments are built at 6,000 and 8,000 square foot lots.
11. ***Are there any restrictions for Senior Housing in the zoning ordinance? If yes, do the restrictions comply with Federal law on housing for older persons (i.e., solely occupied by persons 62 years of age or older or at least one person 55 years of age and has significant facilities or services to meet the physical or social needs of older people)?*** No.
12. ***Does the zoning ordinance contain any special provisions for making housing accessible to persons with disabilities?*** No.
13. ***Does the zoning ordinance establish occupancy standards or maximum occupancy limits?*** None other than in the definition of family (see above).

We encourage the City to continue to monitor developments in group home and occupancy standards. Six unrelated persons was once generally thought to be the maximum acceptable standard for occupancy. In response to legal challenges, many jurisdictions have raised this to eight, or 10, some 12. In a Michigan lawsuit, the limit of six individuals was successfully challenged because it did not allow a reasonable rate of return for a group home facility.⁴

14. ***Does the zoning ordinance include a discussion of fair housing?*** No.

⁴ Smith & Lee Assoc., Inc. v. City of Taylor, Michigan, 1996.

15. Describe the minimum standards and amenities required by the ordinance for a multiple family project with respect to handicap parking. The code requires the following in public places but does not mention requirements for multifamily developments.

“Parking spaces for the handicapped. A minimum 2% of the parking spaces required in all public places shall be provided in convenient locations and reserved for the handicapped, however, that no parking lot shall have less than one such parking space. The stall width for a parking space for the handicapped shall be not less than 12 feet in width and a ramp shall be provided if there is a change of level from the parking lot to the adjoining walk or building. Said spaces and ramps shall further conform to the provisions of A.R.S. § 41-1492.”

The City follows ADA requirements through the Building Codes.

16. Does the Zoning Code distinguish senior citizen housing from other single family residential and multifamily residential uses by the application of a conditional use permit? No.

17. Does the Zoning Code distinguish handicapped housing from other single family residential and multifamily residential uses by the application of a conditional use permit? No.

18. How is “special group residential housing” defined in the jurisdiction Zoning Code?
Residential care facilities are defined as the following. It is important to note that spacing requirements for group homes have been struck down in many legal cases due to lack of rationale.

“RESIDENTIAL CARE FACILITY, LARGE. Establishments primarily engaged in the provision of residential social and personal care for 11 or more persons with some limits on ability for self-care, such as children, the elderly, but where medical care is not a major element. Included are establishments providing 24-hour year-round care for children. These facilities shall not include any persons whose occupancy would constitute a direct threat to the health or safety of other individuals or would result in substantial physical damage to the property of others. Establishments of this type located within any residential districts shall not be located within 1,320 feet of a child day care services, large, a nursing care facility, large or small or a residential care facility, large or small, that are also located within any residential district (SIC 8361).

RESIDENTIAL CARE FACILITY, SMALL. Establishments primarily engaged in the provision of residential social and personal care for ten or fewer persons with some limits on ability for self-care, such as children, the elderly, but where medical care is not a major element. Included are establishments providing 24-hour year-round care for children. These facilities shall not include any persons whose occupancy would constitute a direct threat to the health or safety of other individuals or would result in substantial physical damage to the property of others. Establishments of this type located within any residential districts shall not be located within 1,320 feet of a child day care services (large), a nursing care facility, large or small, or a residential care facility, large or small that are also located within any residential district (SIC 8361).”

19. Does the jurisdiction's planning and building codes presently make specific reference to the accessibility requirements contained in the 1988 amendment to the Fair Housing Act? Only in reference to accessible routes.

Additional public sector barriers. According to stakeholders who responded to the survey for this AI, two of the three most serious barriers to fair housing in the Yuma region result from state policies—the scoring preferences on the Qualified Allocation Plan (QAP) and scoring preferences for other state housing programs. Stakeholders evaluated 42 potential fair housing issues, identifying the degree to which a particular factor was a serious fair housing issue in Yuma. Those receiving the highest average seriousness ranking on a 1 to 8 scale included:

- 1) State scoring preferences in the QAP—an average of 6.8, with 46 percent of stakeholders ranking as a serious barrier, and
- 2) State scoring preferences for other housing programs—an average of 6.6, with 43 percent of stakeholders ranking as a serious barrier.

With respect to the QAP, stakeholders perceive the allocation plan to favor Maricopa and Pima counties. One reason is that points are awarded for proximity to high capacity transit, which only exists in Maricopa County.

An April 2015 study completed by the U.S. Department of Housing and Urban Development's (HUD's) Office of Policy Development and Research reviewed changes to state QAPs over time.⁵ The study found that QAP features vary considerably among states and can change radically within a state over time. Arizona and North Carolina were the two states with the largest additional points for certain policies. In Arizona, this was adding 20 points for Transit Oriented Developments (TODs) in 2014.⁶ This has since been increased to 35 points. This category is split into three parts: 15 points for quality bus transit, 20 points for being near high-capacity transit (light rail, commuter rail), and 5 points for door-to-door transit.

Overall, the study finds that QAPs have a powerful influence on the siting of subsidized housing provided through the LIHTC program. The study also finds that many states prioritize proximity to transit, highlighting Arizona's as exceptional: Connecticut, for example, provides developers with 10 points for providing good transit to job centers.

Stakeholders and residents attending the public meetings for the Consolidated Plan and AI participated in an exercise where they were asked to rank fair housing barriers by level of seriousness ("serious," "moderate," "not a barrier"). The only public barrier that received a high ranking in the "serious" category was "residents not understanding fair housing laws."

⁵ *Effect of QAP Incentives on the Location of LIHTC Properties*, April 7, 2015.

⁶ In North Carolina, this included points for good site location—including parks and lack of environmental hazards.

Private Sector Actions

The concluding section in this chapter focuses on private sector actions that could present barriers to fair housing choice. This section incorporates relevant input from the community input process. It also contains an analysis of Home Mortgage Disclosure Act (HMDA) data, which report lending activity of financial institutions.

Mortgage lending. HMDA data are widely used to examine potential discrimination in mortgage lending. Financial institutions have been required to report HMDA data since the 1970s, when civil rights laws prompted higher scrutiny of lending activity. The variables contained in the HMDA dataset have expanded over time, allowing for more comprehensive analyses and better results. However, despite expansions in the data reported, public HMDA data remain limited because of the information that is *not* reported. As such, studies of lending disparities that use HMDA data carry a similar caveat: HMDA data can be used to determine disparities in loan originations and interest rates among borrowers of different races, ethnicities, genders, and location of the property they hope to own. The data can also be used to explain many of the reasons for any lending disparities (e.g., poor credit history). Violations of fair lending practices, however, generally originate with federal regulators who have access to a broader set of information (e.g., borrower loan files) on lending practices.

This section uses the analysis of HMDA data to determine if disparities in loan approvals and terms exist for loan applicants of different races and ethnicities. The HMDA data analyzed in this section reflect loans applied for by residents of the region in 2014, the latest year for which HMDA were publicly available at the time this document was prepared. It also compares the results of the HMDA analysis with lending outcomes reported in the last regional AI.

Loan applications. During 2014, households in Yuma County submitted 3,619 loan applications for home purchases, loan refinances and home improvements.

Figure VI-3 shows the proportion of loan applications by loan type in Yuma County.

Figure VI-3.
Distribution of Mortgage Loan Applications by Loan Type, 2014

Note:
Does not include loans for multifamily properties or non-owner occupants.
Source:
FFIEC HMDA Raw Data, 2014 and BBC Research & Consulting.

Loan Purpose	Number of Applications	Distribution
Home improvement	44	1%
Home purchase	1,850	51%
Refinancing	1,725	48%

The 3,619 loan applications were split almost evenly between those home purchases (51%) and refinancing (48%). Just one percent of the applications were for home improvements. About half (48%) of the loan applications were conventional (i.e., not government insured- or guaranteed), 32 percent were Federal Housing Administration-insured and 20 percent were Veterans Administration-guaranteed.

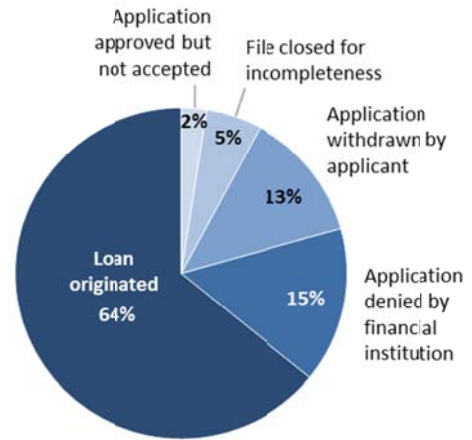
In 2009, the last time mortgage loan records were analyzed for an AI, there were nearly twice the number of applications (about 7,300). Of these, 56 percent were for mortgage loans, 39 were refinances and 5 percent were for home improvement loans.

Outcome of loan applications. Close to two-thirds (64%) of loans were originated. Fifteen percent of all loan applications were denied and 13 percent were withdrawn by the applicant. These outcomes are materially the same as in 2009. Figure VI-4 displays the actions taken on loan applications in 2014.

**Figure VI-4.
Loan Applications and Action Taken, All
Jurisdictions, 2014**

Note:
Does not include loans for multifamily properties or non-owner occupants.

Source:
FFIEC HMDA Raw Data, 2014 and BBC Research & Consulting.



Outcome of applications by race and ethnicity. Figure VI-5 presents more detail on the outcomes of loan applications, focusing on differences in race and ethnicity.

The racial and ethnic group with the highest denial rate was Native Hawaiians/Pacific Islanders, with a denial rate of 35 percent. This compares to a denial rate of 15 percent for all loan applicants and 14 percent for White applicants. American Indians had the second-highest denial rate at 28 percent.

It is important to note that non-White applicants represented just 5 percent of all applicants. The more significant comparison is between Hispanic and non-Hispanic applicants. The difference in denial rates between these two groups is minimal.

**Figure VI-5.
Outcome of Mortgage Loan Applications by Race and Ethnicity, All Jurisdictions, 2014**

Race/Ethnicity	Percent Originated	Percent Approved but Not Accepted by Applicant	Percent Denied	Percent Withdrawn	Percent Incomplete
Race					
American Indian or Alaska Native	49%	0%	28%	13%	10%
Asian	58%	6%	9%	13%	4%
Black or African American	58%	0%	18%	20%	4%
Native Hawaiian or Pacific Islander	45%	5%	35%	10%	5%
White	67%	2%	14%	12%	4%
Ethnicity					
Hispanic	64%	3%	16%	13%	5%
Non-Hispanic	67%	2%	14%	12%	5%
<i>African American/White Difference</i>	<i>-9%</i>	<i>-2%</i>	<i>4%</i>	<i>8%</i>	<i>-1%</i>
<i>American Indian/White Difference</i>	<i>-18%</i>	<i>-2%</i>	<i>14%</i>	<i>0%</i>	<i>6%</i>
<i>Hispanic/non-Hispanic Difference</i>	<i>-3%</i>	<i>0%</i>	<i>2%</i>	<i>1%</i>	<i>0%</i>

Notes: (1) Does not include loans for multifamily properties or non-owner occupants.

(2) N=Number of Applicants; n=39 for American Indian borrowers; n=47 for Asian borrowers; n=55 for African American borrowers; n=20 for Native Hawaiian borrowers

Source: FFIEC HMDA Raw Data, 2014 and BBC Research & Consulting.

In the public meetings conducted for the AI, residents and stakeholders identified “lenders refusing to lend to certain applicants or lending at unfavorable rates” as a moderate barrier to housing choice in the Yuma region.

Reasons for differences and trends. There are many reasons why loan origination rates may be lower for certain racial and ethnic groups. First, some racial and ethnic groups are very small, so the pool of potential borrowers is limited and may skew towards lower income households, since minorities typically have lower incomes. Second, minority applicants are more likely to not accept their loan offers, even if they are approved. For example, in Yuma County in 2014, 20 percent of African American applicants withdrew from the application process, compared to 12 percent of White applicants. Differences in the completeness of loan applications and withdrawal of applications by potential borrowers also affect the origination rates.

Denial rates exhibit significant variation over time, according to the Federal Reserve, driven by changes in demand for certain types of loans, variation in borrower type and changes in credit standards. Nationally, denial rates on home purchase applications in 2014 was very low—even lower than during the housing boom years. The relatively low denial rate in 2014 is attributed to a drop in applications from riskier applicants, perhaps related to tightening of credit availability and lending standards.

Outcomes and types of loans. Loan denial rates can also vary by race and ethnicity based on the type of loans applied for by applicants. Denial rates are typically highest for home improvement loans, often because the additional debt will raise the loan to value ratios above the levels allowed by a financial institution.

An examination of the types of loans applied for by applicants of varying races and ethnicities found that Hispanic applicants were slightly more likely than non-Hispanic applicants to apply for home purchase loans (56% v. 50%, respectively). This may partly explain the differences in denial rates. Denial rates for home purchase loans are only slightly higher for Hispanic applicants compared to non-Hispanics (7.4% and 6.5%, respectively). Hispanic refinance loan denial rates were also slightly higher, with a 26 percent denial rate compared to 21 percent for non-Hispanic applicants.

Denials also varied by income. Not surprisingly, the lowest income applicants had the highest denial rates.

**Figure VI-6.
Mortgage Loan Application Originations and Denials by Income Level, Yuma County, 2014**

Note:
Does not include loans for multifamily properties or non-owner occupants.
Source:
FFIEC HMDA Raw Data, 2014 and BBC Research & Consulting.

	Originated	Denied
Less than 50% MFI	54%	24%
50-80% MFI	64%	18%
80-100% MFI	67%	13%
100% MFI+	66%	14%

HMDA data contain some information on why loans were denied, which can help to explain differences in denials among racial and ethnic groups. Figure VI-7 shows the reasons for denials in Yuma County.

Loan application denial reasons across race and ethnicity were dissimilar. For Hispanic applicants, inadequate or poor credit history and debt-to-income ratio were the primary reasons for denial. The top reason for non-Hispanic application denials was insufficient collateral, followed by incomplete credit application and debt-to-income ratio. Asian applications were denied due to incomplete credit application or insufficient cash for down payment and closing costs. The primary denial reason for African Americans was inadequate credit history. Native Hawaiians were denied at an equal rate for inadequate or poor credit history and debt-to-income ratio. The top reason for White applicant denials was insufficient collateral.

Figure VI-7.
Reasons for Denials of Loan Applications by Race and Ethnicity of Applicant, Yuma County, 2014

Race/Ethnicity	Collateral Insufficient	Credit Application Incomplete	Credit History Inadequate/Poor	Debt-to-Income Ratio Too High	Employment History Inadequate/Poor	Insufficient Cash (downpayment, closing costs)	Unverifiable Information	Other Reasons
Race								
American Indian or Alaska Native	0%	25%	25%	25%	0%	0%	25%	0%
Asian	0%	50%	0%	0%	0%	50%	0%	0%
Black or African American	20%	20%	40%	0%	0%	0%	20%	0%
Native Hawaiian or Pacific Islander	0%	0%	50%	50%	0%	0%	0%	0%
White	28%	18%	14%	19%	2%	1%	5%	13%
Ethnicity								
Hispanic	15%	8%	28%	22%	6%	5%	4%	12%
Non-Hispanic	26%	19%	16%	19%	2%	2%	6%	12%

Note: Does not include loans for multifamily properties or non-owner occupants.

Source: FFIEC HMDA Raw Data and 2014 and BBC Research & Consulting.

Subprime loans. The subprime lending market declined significantly following the housing market crisis. Nationally, in 2014, only about 3 percent of conventional home purchases and 2 percent of refinance loans were subprime. Interestingly, nationally, small banks and credit unions were much more likely to originate subprime loans than were mortgage companies or large banks in 2014.^{7, 8}

In Yuma County in 2014, 14.0 percent of the loans were subprime, significantly above subprime lending nationally.⁹ The average interest rate above the prime rate was 2 percentage points. A borrower with a subprime rate would pay, on average, about \$2,400 more per year than a prime rate borrower, or about \$72,000 over the life of the loan, on a \$200,000 mortgage. There were more than twice as many subprime loans (211 loans) to Hispanic borrowers, compared with non-Hispanic borrowers (101 loans).

Barriers identified through public process. In the public meetings conducted for this study, residents and stakeholders frequently mentioned the following private sector actions as barriers to housing choice:

- Predatory lending by companies offering solar panels. There is anecdotal evidence that residents are being offered panels with deceptive financing offers that result in very high payments and no ownership of the panels.
- Poor condition of affordable housing in many areas, as well as general conditions in mobile home parks.
- Lack of available housing to buy or rent.
- No translation of rental or purchase documents into Spanish.

In addition, as this report was being developed, the Phoenix New Times reported on a discrimination complaint filed by Southwest Fair Housing Council against a landlord for falsely claiming that there were no rooms available and renting to some at double the advertised price. This alleged discrimination was the result of testing of the apartment complex. The complaint is pending.

Private sectors actions that were most commonly identified as *not* being barriers by stakeholders included: HOA restrictions or actions; housing providers using discriminatory advertising; and sellers refusing to show their homes to certain buyers.

⁷ For the purposes of this section, “subprime” is defined as a loan with an APR of more than three percentage points above comparable Treasuries. This is consistent with the intent of the Federal Reserve in defining “subprime” in the HMDA data.

⁸ http://www.federalreserve.gov/pubs/bulletin/2015/pdf/2014_HMDA.pdf

⁹ The number of subprime loans is very small—just 315.

SECTION VII.

Disability and Access Analysis

SECTION VII.

Disability and Access Analysis

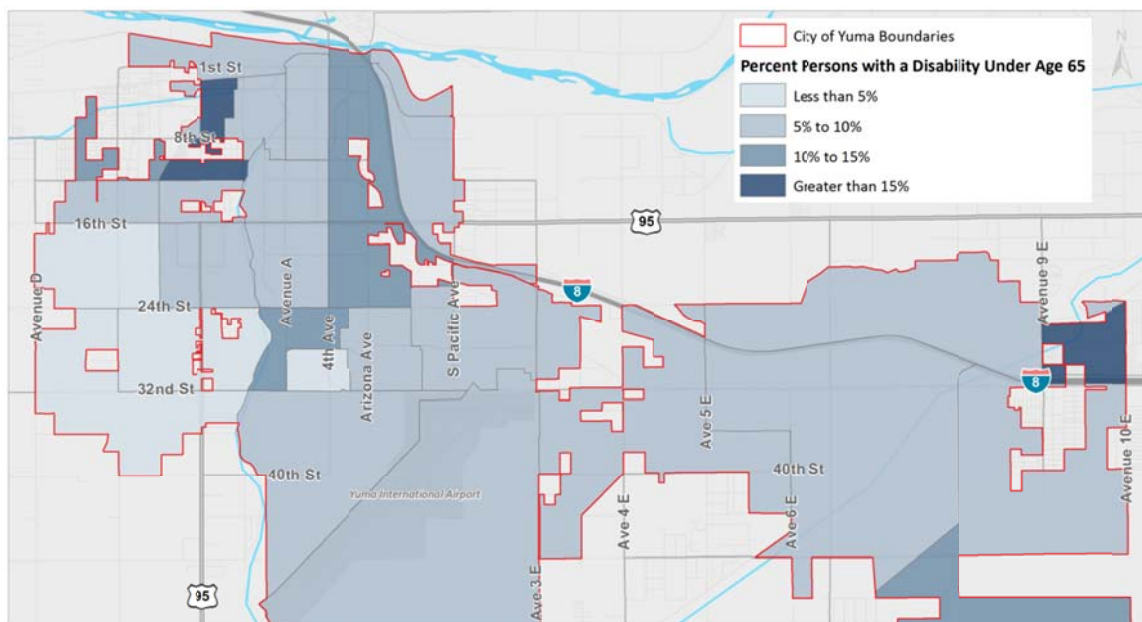
This section examines the housing experience and access to opportunity for Yuma residents with disabilities.

Population Profile

Overall, slightly more than one in 10 Yuma residents (11%) has a disability. This drops to 8 percent in the population under age 65 and increases to 38 percent of seniors. Population by type of disability is not available on the city level. Countywide, 5 percent of residents ages 18 to 64 and 22 percent of residents age 65 and older have an ambulatory disability.

Residents with disabilities under age 65. Figure VII-1 depicts the proportion of residents with disabilities in each of the city’s Census tracts. As shown, no tracts have concentrations of persons with disabilities under age 65 and individuals with disabilities live throughout Yuma. Further, the three areas in the city with the greatest proportion of residents under 65 with disabilities (the darkest blue in the figure) do not include block groups with concentrated poverty (greater than 40 percent, see Figure I-8 for this data). Within the county, 1 percent of residents ages 18 to 64 have a self-care difficulty compared to 2 percent statewide and 2 percent of Yuma residents in this age cohort have an independent living difficulty, compared to 4 percent in Arizona overall.

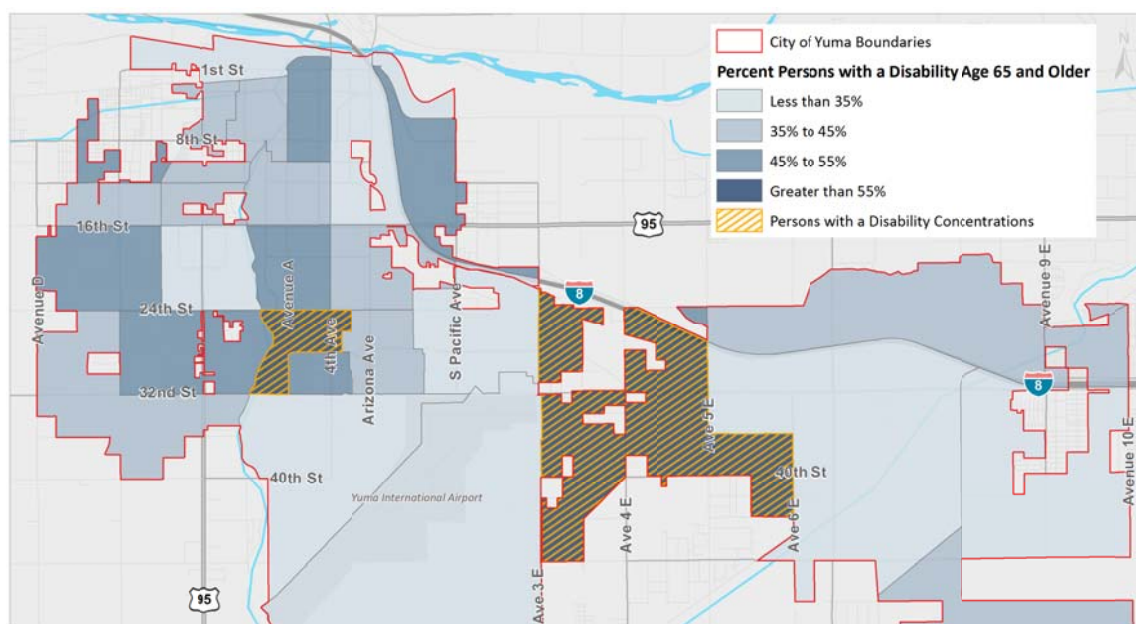
Figure VII-1.
Percent Disability by Census Tract for People with Disabilities Under Age 65



Source: 2010-2014 American Community Survey (ACS).

Residents with disabilities age 65 and older. Overall, about two in five Yuma residents age 65 and older have a disability (38%) and nearly one in four Yumans in this age cohort has a mobility disability. Figure VII-2 shows the distribution of Yuma residents age 65 and older with a disability. Four Census tracts (shown with cross-hatching) meet the criteria for a concentration of persons with a disability age 65 and older. The Census tracts with concentrations in central Yuma are primarily industrial and farmland and do not include poverty or ethnic concentrations. The western concentrated Census tract includes the Yuma Regional Medical Center and the Yuma Rehabilitation hospital, commercial areas and residential subdivisions. None of the Census tracts with concentrations or residents with disabilities age 65 and older includes concentrated areas of poverty or areas of ethnic concentration. Countywide, 6 percent of seniors have a self-care difficulty and 12 percent have an independent living difficulty, similar to Arizona as a whole (7 percent and 13 percent respectively).

Figure VII-2.
Percent Disability by Census Tract for People with Disabilities Age 65 and Older



Source: 2010-2014 American Community Survey (ACS).

Housing

This section examines the housing experience of Yuma residents with disabilities and expands on the housing analysis in previous sections.

Housing accessibility. As in most communities, data on the number or location of accessible housing units are not available. The public input process incorporated questions about housing accessibility to better understand the landscape for accessible housing in Yuma. Among resident survey respondents whose households include a member with a disability, one in five live in housing that *does not* meet their accessibility needs. Within the home, the most frequently mentioned needs are accessibility improvements to the residence's bathrooms (e.g., grab bars, wider doors and roll-in showers). The majority of respondents did not indicate accessibility needs within the home but rather specified lack of access to transportation or other accessibility impediments in the community. (Discussed in more detail below.)

Most households that include a member with a disability (71%) believe that the current housing stock has housing choices that would meet their accessibility needs. Stakeholders had a different view. Respondents to the stakeholder survey knowledgeable of the needs of residents with disabilities indicate that Yuma has an insufficient number of accessible units. Given program participation requirements, it is likely that these stakeholders serve those residents with disabilities who are more difficult to house due to income constraints or other personal or program requirements, thus narrowing the range of suitable options in the marketplace.

Reasonable accommodations and accessibility modifications. It is not uncommon for stakeholders serving residents with disabilities to encounter landlords in Yuma who refuse or are reluctant to make reasonable accommodations or modifications. With most, stakeholders believe the refusal or reluctance is due to the landlord's lack of knowledge of their responsibilities under the Fair Housing Act. Other landlords seem to intentionally discriminate in subtle ways, such as using credit or background checks to screen out potential tenants with mental illness or denying that first floor units are available to rent.

- *“Outreach about the fair housing law with landlords and tenants is needed, especially about the difference between pets, service animals and therapy animals. There is also education needed about ADA laws in general in Yuma. There are a lot of misconceptions, including the differences between housing rules for therapy animals versus restaurant rules for service animals.” (Disability focus group participant)*
- *“Yuma has a lot of really run down trailers that people in power wheelchairs are living in. They need ramps.” (Disability focus group participant)*
- *“Discrimination generally is not intentional. Tenants don't know their rights and the same is true of landlords.” (Stakeholder interview participant)*
- *“I think landlords discriminate against people with disabilities, because they say ‘I don't have anything available on the first floor, when I think they do.’” (Disability focus group participant)*

- *“We typically see screening criteria from landlords that don’t want Section 8 or disability income because they don’t want tenants with mental health issues. They use the background/credit check to screen out mental health issues.” (Stakeholder interview participant)*

Supportive services. About one in five respondents to the resident survey indicate that a member of their household has supportive service needs (e.g., assistance with bathing/dressing, rides to doctor’s appointments/grocery store). Among these households, supportive service needs include:

- Rides to doctor’s appointments/grocery store/other places (44%)
- Help with home maintenance (38%)
- Assistance with bathing/dressing (19%)
- Caregiver respite (19%)
- Adult day care (13%)
- Assistance with preparing meals (13%)

Of those residents with supportive service needs, most currently have the services (73%). Those whose needs are not met attribute this to 1) insufficient financial resources to pay for services and 2) lack of awareness of service availability.

Housing with supportive services. Stakeholders serving residents with severe mental illness and intellectual disabilities believe that Yuma is lacking housing options with integrated services, such as group homes and other supported housing options.

- *“The mentally disabled have even greater challenges finding housing. They tend to go to north and west Yuma, where there are decent rents. But, these clients can rarely pass a credit check. What they really need is affordable housing with services. But, if the housing is ‘too’ supported, the client misses ‘normalcy.’ There needs to be a balance.” (Stakeholder interview participant)*
- *“[We need] more group homes for developmentally disabled or cognitively challenged adults through Rise and Saguaro Foundation or incentives for family to start one.” (Resident survey participant)*
- *“Ideally, we would be renting apartments for the mentally disabled throughout the community so they don’t stick out. But, they need to have support staff to help achieve stability. There is no funding for supportive monitoring.” (Stakeholder interview participant)*

Ease of moving from institutions to integrated settings. A lack of assistance for transitioning from institutions to integrated settings¹ was not raised as a barrier to fair housing choice in Yuma. Rather, local organizations providing housing search services for persons with disabilities are challenged by a lack of subsidized units that meet quality and accessibility standards and are adjacent to public transportation. Others cite a lack of options across the housing spectrum, particularly supportive or semi-supportive housing options.

- *“Clients need income-based housing (subsidized on a sliding scale), but there is none in the area. In some places, (market rate) housing is affordable, but the neighborhood is unsafe.” (Disability focus group)*
- *“All of the apartments that are accessible to people in wheelchairs are already occupied.” (Disability focus group)*

Access to Opportunity

With respect to access to opportunity, public transportation and sidewalk infrastructure were the most frequently discussed factors that impact fair housing choice for residents with disabilities.

Government services and facilities. In general, stakeholders and residents did not share specific challenges or problems that residents with disabilities experience when accessing government services or facilities, with the exception of three issues: 1) ADA accessibility of the Post Office, 2) State of Arizona rules for CapTel® phones, and 3) Individualized Education Plan (IEP) eligibility—residents with children with disabilities who move to Yuma from California or other states may experience differences in disability services eligibility in Arizona.

- *“The Post Office really isn’t accessible; not all of the doors are accessible and the parking lot is not accessible. When it rains it floods; it’s unpaved.” (Disability focus group participant)*
- *“The State rules for CapTel® phones are that each residence is allowed one line. So, if a deaf person lives in a group home and another tenant has an Obamaphone (or any cell phone or landline billed to the same address as the CapTel phone), the deaf person loses their CapTel phone.” (Disability focus group participant)*
- *“Families are the biggest challenges, especially with respect to disability services. They move to Arizona from another state, like California. In California, their child qualified for an IEP, but the same child does not qualify under Arizona rules. In Arizona, the rules are set by individual school districts.” (Stakeholder interview participant)*

Public infrastructure. In general, most residents with disabilities (74%) who participated in the resident survey believe Yuma has sidewalks, streets and/or bus stops that meet their accessibility needs. However, survey respondents, interview and focus group participants

¹ Arizona’s Medicaid funds and functionally equivalent Money Follows the Person program are administered through the Arizona Health Care Cost Containment System’s (AHCCCS) Arizona Long Term Care System (ALTCSS).

discussed the challenges that Yuma’s non-accessible sidewalks and or missing sidewalks posed to residents with disabilities.

- *“There are places in Yuma with no sidewalks or crossing lights and dirt alleys. This is very difficult for people with disabilities.” (Disability focus group participant)*
- *“People with disabilities or people who are likely to become disabled need more education about where they should buy in Yuma, because they seem to go to places that don’t have the bus or don’t have sidewalks.” (Disability focus group participant)*
- *“On 24th and Arizona Avenue, the button for the crosswalk is too high for people in a wheelchair to reach.” (Disability focus group participant)*

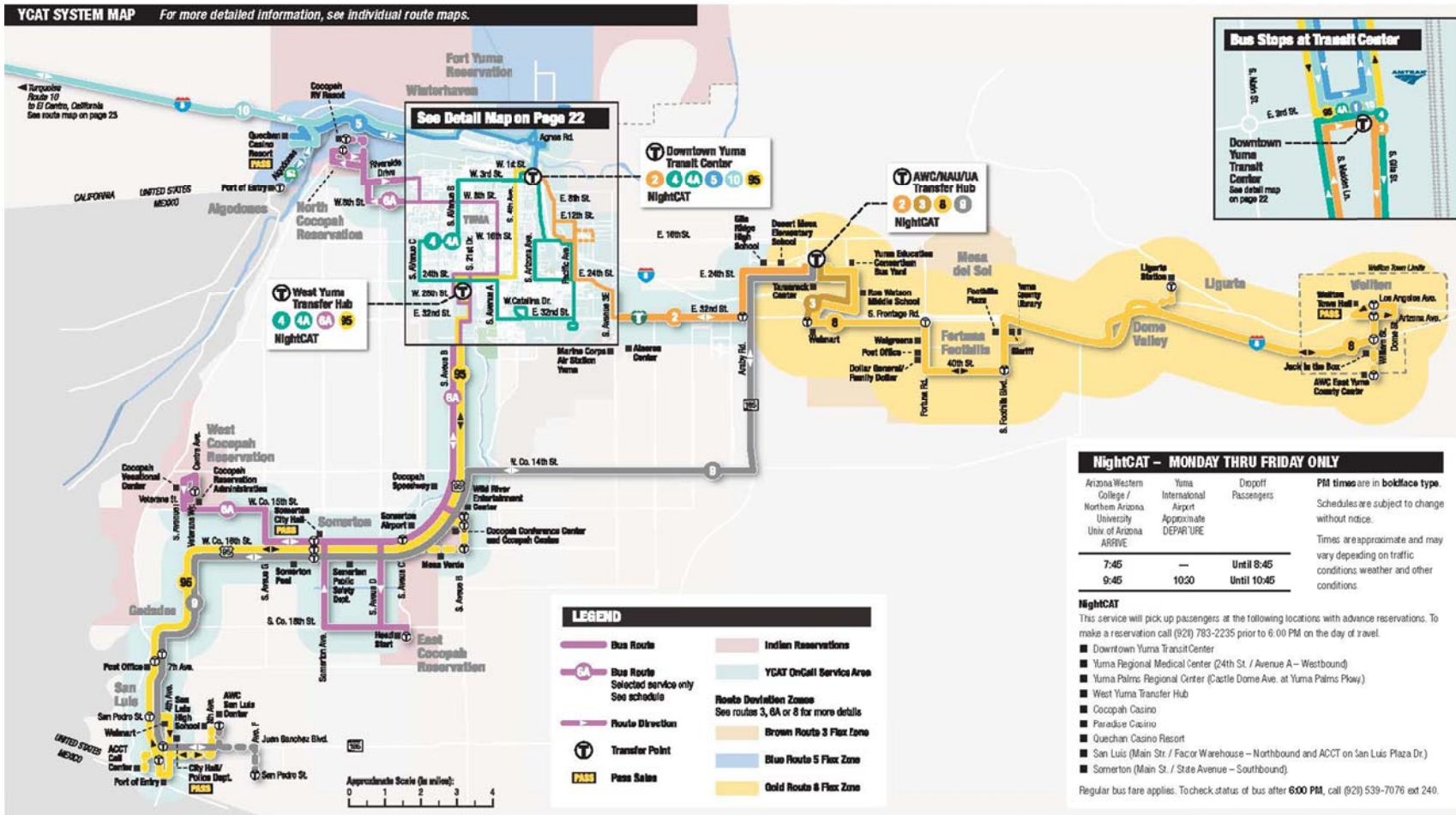
Transportation. Yuma County Area Transit (YCAT) provides fixed route, vanpool and demand response services in southwestern Yuma County. Service is available Monday through Friday from 5:25 a.m. to 8:30 p.m. and Saturday from 9:30 a.m. to 6:30 p.m. Service is not available on Sundays or holidays. YCAT OnCall (the demand response service) is available to eligible riders with disabilities. Riders must schedule trips and the pickup window for each trip is 30 minutes before or after the time requested. One-way fares are \$4.²

Western Arizona Council of Governments (WACOG) provides specialized transportation services for seniors (age 60 and older), residents with disabilities or qualified residents outside of the YCAT OnCall service area for trips to medical appointments and dialysis; shopping; the senior center and food/nutrition; and the pharmacy.

Figure VII-3 presents YCAT’s system map, followed by the downtown route in Figure VII-4.

² <http://www.ycipta.org/ycat-oncall.html#fares>

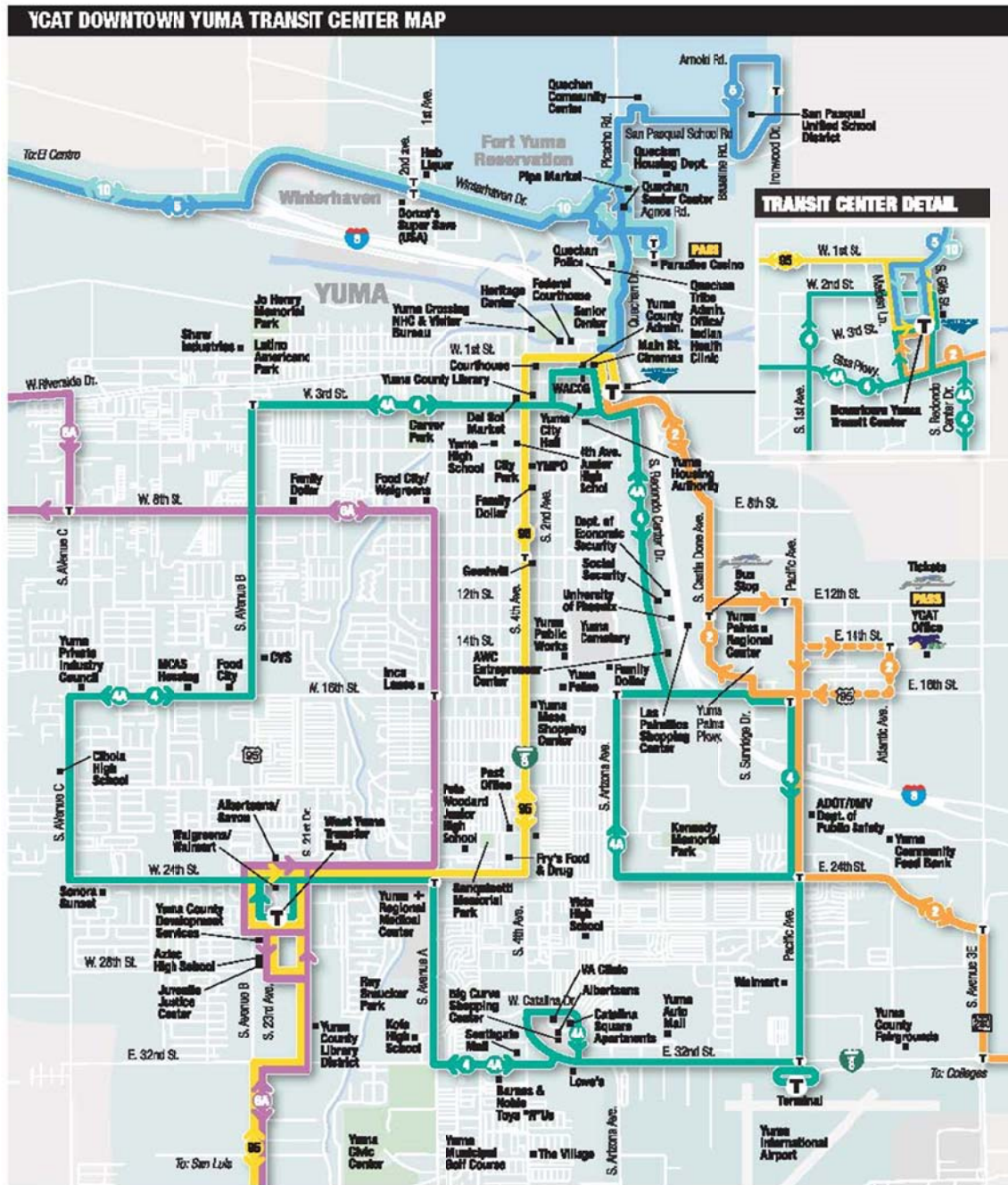
Figure VII-3.
YCAT System Map



Source: <http://www.ycipta.org/system-map.html>.

Figure VIII-4.
YCAT Downtown Yuma Transit Center Map

YCAT RIDER'S GUIDE



Source: <http://www.ycipta.org/system-map.html>.

First and last mile transit connections. In focus groups and interviews, stakeholders and residents shared their experiences using YCAT for transportation. While a bus stop may be within a reasonable distance from a residence, work, services or shopping, a lack of sidewalks or inaccessible bus stops renders the bus stop—and thus fixed route YCAT service—unusable for residents with disabilities. The inconsistency of the accessibility of these first and last mile

connections limits where transit-dependent residents with ambulatory disabilities may live, work and shop—even if most areas are within a mile of a fixed route stop. Although the YCAT OnCall program provides a valuable and needed service, it is more costly than fixed route and requires up to an hour of waiting for each pick up. Further, YCAT OnCall’s service area is $\frac{3}{4}$ mile of operating fixed route services and excludes Brown Route 3, Blue Route 5, Gold Route 8, Silver Route 9 and Turquoise Route 10.³

- *“While Yuma has a few bus routes, if you have a disability, you have to live right on the bus route because otherwise you can’t get to the bus route—no sidewalks; unsafe.” (Disability focus group)*
- *“Some bus stops are not accessible. Many places have gravel road and no sidewalks; this is impossible for people with disabilities.” (Disability focus group)*
- *“We need improved access to transportation for ambulatory disability. Bus stops are few and very far between stops. Only pass on hourly basis. Long wait, especially in summertime, can be extremely difficult for people who have chronic health conditions.” (Resident survey respondent)*

Proficient schools and educational programs. Based on the data analysis and public process, access to proficient schools and educational programs for residents with disabilities is similar to that of other Yuma residents. As destinations, Yuma’s schools and other education opportunities may be inaccessible to transit-dependent residents who are unable to use fixed route YCAT services or are ineligible for YCAT OnCall. For more detail about access to schools and education see the discussion in Section V.

Jobs. Access to employment specific to individuals with disabilities was not raised as barrier by stakeholders or residents who participated in the public process. For more detail on access to employment for all Yuma residents see the discussion in Section V.

Contributing Factors

Factors that impede or limit fair housing choice of Yuma residents with disabilities include both the private and public sections. Affordable, accessible housing units that are near accessible bus stops are needed. Within Yuma neighborhoods, a lack of sidewalks or other safe connections further restricts where residents who are disabled and transit-dependent may live. While a bus stop may be within a reasonable distance from a residence, a lack of sidewalks (or “first and last mile connections”) or inaccessible bus stops renders the bus stop unusable for residents with disabilities.

Based on the analysis, contributing factors that impact disability and access include:

- Inaccessible sidewalks, pedestrian crossings, or other infrastructure

³ <http://www.ycipta.org/ycat-oncall.html#fares>

- Lack of access to transportation due to lack of accessibility, lack of reliability, lack of services, or cost
- Lack of affordable, accessible housing in a range of unit sizes
- Lack of affordable in-home or community-based supportive services
- Lack of affordable, integrated housing for individuals who need supportive services
- Inaccessible government facilities or services

SECTION VIII.

Enforcement and Fair Housing Resources

SECTION VIII.

Enforcement and Fair Housing Resources

This section of the AI reviews the fair housing environment in Yuma based on fair housing complaint data, legal cases and existing fair housing resources.

Fair Housing Laws and Complaints

Federal approach to fair housing. The Federal Fair Housing Act (FHA), passed by Congress in 1968, prohibits discrimination in the sale, rental and financing of dwellings based on race, color, religion, sex and national origin. The FHA was amended in 1988 to prohibit discrimination based on disability or familial status and to require accessible units be constructed as part of multifamily units built after 1991.

Much of the enforcement of the FHA has been determined by legal decisions since its passage, as well as application by HUD. HUD is required by the FHA to administer its programs and activities in a manner that “affirmatively furthers” the FHA. Courts have consistently found that the purpose of that HUD mandate is to ensure that recipients of federal housing and urban development funds address segregation and related barriers for protected classes. This is partially executed through completion of a barriers to housing choice study, such as this report.

State fair housing laws. The Arizona Fair Housing Act mirrors the FHA, prohibiting discrimination based on a person's race, color, religion, sex, handicap (or disability), familial status, or national origin.¹

Discrimination is defined as:

- Refusal to sell, rent, negotiate or otherwise make unavailable or deny a dwelling,
- Refusal to make reasonable accommodations in rules, policies, practices or services when such accommodations may be necessary to afford a person with a disability equal opportunity to use or enjoy a dwelling.

Complaints filed. This section analyzes fair housing complaints received by HUD from or against residents and businesses in Yuma between 2000 and 2015.

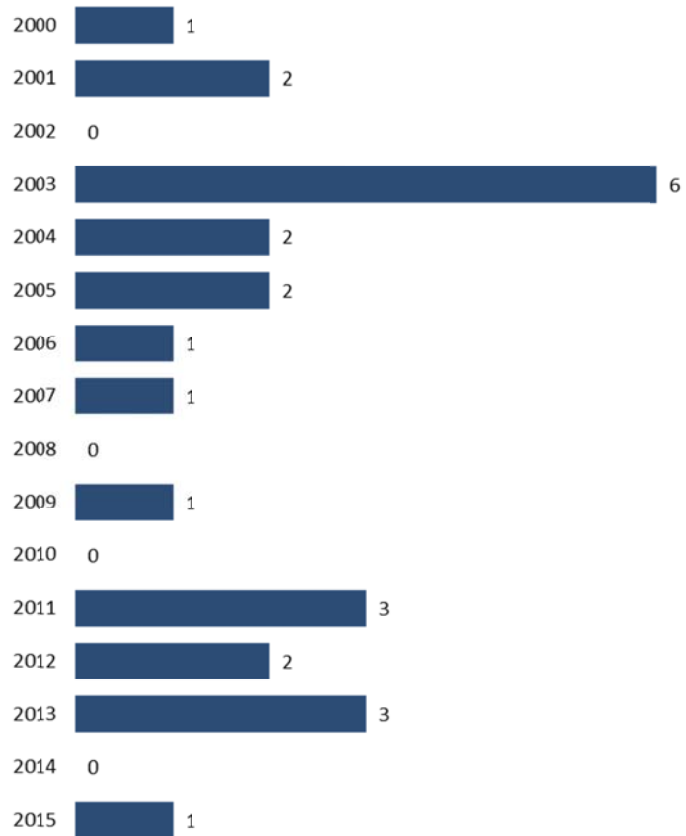
During this period, 27 complaints were filed, for an average of less than two complaints per year.

Figure VIII-1 displays the number of complaints issued by Yuma residents each calendar year.

¹ Familial status means households with children under 18 years of age living with their parents or guardians, pregnant women or people securing the custody of children under 18 years of age.

**Figure VIII-1.
Number of Fair Housing Complaints
Filed, within the City of Yuma, 2000
through October 2010**

Source:
U.S. Department of Housing & Urban Development,
Office of Fair Housing and Equal Opportunity, San
Francisco Region.



The most common reason for discrimination identified in HUD records was disability. Of the 27 complaints filed, 15 (56%) named disability as one of the bases of the alleged discrimination. The number of complaints based on disability was much higher between 2010 and 2015 than 2000 to 2010.

**Figure VIII-2.
Protected Class Basis of Housing Discrimination Complaints
Filed, within the City of Yuma, 2000 through October 2010**

Source:
U.S. Department of Housing & Urban Development, Office of Fair Housing and Equal
Opportunity, San Francisco Region.

Basis	Number of Complaints
Disability	15
Race	3
Retaliation	4
Familial Status	3
National Origin	3
Religion	3
Gender	1
Total	32

The above data are consistent with national data compiled by the National Fair Housing Alliance, which have shown that complaint volumes are highest on the basis of disability, race and family status (families with children).

According to HUD, the most common issues cited of the fair housing complaints filed involved “discriminatory terms, conditions, privileges, or services and facilities,” “discriminatory refusal to rent” and “failure to make reasonable accommodation.”

The majority of the complaints (17) were found to have no probable cause, particularly those filed after 2010—all but one complaint were found to have no cause. It should be noted that “no cause determination” does not necessarily mean that fair housing problems did not exist; rather, it indicates that the case did not contain enough evidence to move forward. Five of the complaints were withdrawn by the complainant after a resolution was agreed upon and three of the complaints were settled successfully.

Most of the complaints cited the City of Yuma as the location where the alleged violation occurred. Other cities were Ehrenberg, Quartzsite, San Luis and Wellton (all one complaint each).

Legal Cases

A review of fair housing legal cases reported by the federal Department of Justice and maintained by the National Fair Housing Advocate case database found only two cases occurring in the Yuma County region, both of which are more than five years old.

United States v. The Mortgage Super Center. This 2004 case involved a mortgage company and a realty company that breached a conciliation agreement they had entered into with HUD to resolve a complaint that the defendants had discriminated on the basis of national origin. As part of the agreement, the defendants agreed to pay \$1,000 to the complainants and to refinance the complainants' first and second mortgages as one loan. This complaint alleged that they failed to do so. The consent decree prohibited the defendants from discriminating on the basis of national origin, required fair housing training, and required the defendants to pay the complainants \$8,358.85. The consent decree, issued by the Department of Justice, remained in effect for three years.

Avenue 6E Investments, LLC vs. City of Yuma, Arizona. In February 2009, Avenue 6E Investments LLC and Saguaro Desert Land, Inc. filed a lawsuit seeking injunctive relief and approximately \$3.2 million in damages against the City of Yuma. The developers claimed, among other things, that the City of Yuma violated the federal Fair Housing Act by denying a request to rezone certain property from a minimum of 8,000 square foot lots (R-1-8) to 6,000 square foot lots (R-1-6). The rezoning request was denied in September 2008.

The only claim to survive the City's motion to dismiss the lawsuit was a Fair Housing Act, disparate impacts claim. On June 5, 2013, the United States District Court for the District of Arizona granted the City summary judgment on the developers' remaining claim. The developers' then filed an appeal to the 9th Circuit Court of Appeals. Oral arguments were heard by a 9th Circuit three judge panel in August 2015, but no decision has been issued as of March 2016.

Arizona SB 1070 and legal challenges. Arizona's Senate Bill 1070 (Support Our Law Enforcement and Safe Neighborhoods Act), passed in 2010, was challenged by the U.S.

Department of Justice and heard by the U.S. Supreme Court. In June 2012, the Supreme Court upheld some provisions of the law—including immigration status checks when residents are stopped by law enforcement—and struck down others. Although SB 1070 gives law enforcement officials a duty to inquire about a person’s citizenship status under certain circumstances, it provides no legal authority for, nor does it require, landlords and property managers to inquire about a potential or existing tenant’s immigration or citizenship status. SB 1070 also does not require them to report known or suspected undocumented persons to law enforcement authorities. Procedures to screen potential and existing tenants for citizenship and immigration status may violate prohibitions on national origin housing discrimination.

Fair Housing Enforcement, Outreach Capacity, and Resources

Yuma residents who believe they have experienced discrimination in violation of the Federal Fair Housing Act (FHA) or state and local fair housing laws may report their complaints to the following entities:

- Western Arizona Council of Governments (WACOG)— <http://www.wacog.com>
- HUD’s regional Office of Fair Housing and Equal Opportunity (FHEO), located in San Francisco—accessed by calling 1-800-347-3739;
- The Civil Rights Division of the Arizona Attorney General’s Office (ACRD)— <https://www.azag.gov/fair-housing>; or
- Non-profit fair housing organizations in the state, including:
 - Community Legal Services, with an office in Yuma— <http://www.clsaz.org/>
 - The Arizona Fair Housing Center—<http://azfairhousing.net/>
 - Southwest Fair Housing Council—<http://swfhc.com/>
 - The Arizona Center for Disability Law— <http://www.azdisabilitylaw.org/>

City of Yuma Community Development staff can also refer residents to the appropriate organization— <http://www.yumaaz.gov/community-development/neighborhood-services/fair-housing.html>

Fair housing complaints must be filed within one year of the alleged discrimination.

The City of Yuma maintains fair housing resource information on its website. A search using the terms “fair housing yuma az” found the City’s website first. This website summarizes fair housing rights and protections, provides information about upcoming fair housing events and includes links to fair housing resources outside of the city, including HUD. The site could be improved by including a direct link to HUD’s complaint-taking page:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/complaint-process and by including the email and phone number of City staff who should be contacted if residents have fair housing questions.

SECTION IX.

**Impediments, Assessment of Past Goals, and
Fair Housing Actions**

SECTION IX.

Impediments, Assessment of Past Goals, and Fair Housing Actions

This section of the Yuma AI discusses fair housing impediments, examines past fair housing goals and how they have been achieved, and proposes a fair housing action plan for the 2016-2020 Consolidated Plan period.

Following HUD’s new Assessment of Fair Housing (AFH) framework, this section applies an analysis of “contributing factors” in determining fair housing impediments. These factors also help shape the fair housing action plan.

According to HUD, contributing factors are “factor[s] that create, contribute to, perpetuate or increase the severity of one or more fair housing issues.” HUD provides many examples of contributing factors in its new AFH guidebook. These include:

- Access to financial services;
- For persons with disabilities, access to proficient schools, quality schools, transportation and community amenities/infrastructure;
- Availability of affordable housing in a range of sizes and types;
- Quality of conditions in minority- and poverty-concentrated neighborhoods: presence of deteriorated properties, lack of community revitalization strategies, lack of private investment, lack of access to opportunity—e.g., through good schools and jobs.
- Lack of fair housing outreach and enforcement;
- Lack of regional cooperation; and
- State and local regulations.

2010 Impediments to Fair Housing Choice—Do They Remain?

The impediments found in the 2010 AI included the following. The comments in italics discuss if the impediments were also found in the current AI.

Impediment No. 1. Persons with disabilities face barriers to housing choice. Evidence from the fair housing complaint review and stakeholder interviews conducted for the 2010 AI suggest that fair housing barriers faced by persons with disabilities are prevalent in Yuma.

This challenge persists in Yuma. Fair housing complaints are still largely based on disability. Participants in community outreach efforts for the current AI described challenges with the

region's public transit system and lack of sidewalks as disproportionately affecting persons with disabilities.

Impediment No. 2. Anecdotal evidence suggests some landlords are ignorant of and/or do not comply with fair housing laws. In the 2007 AI, and again in 2010, stakeholders suggest several specific populations in Yuma are being discriminated against by landlords and/or property managers.

In the current AI, other barriers were ranked higher than discrimination in rental transactions. Nine percent of residents said they had experienced discrimination. The reasons included race (largely White or non-Spanish speaking); income; disability; and military status. In sum, rental discrimination continues to occur in Yuma, yet it is not perceived by stakeholders as one of the most significant barriers to housing choice.

Impediment No. 3. Residents experiencing or unsure of discrimination in housing “do nothing.” Key persons interviewed for the 2010 expressed some concern about housing discrimination, and stakeholders believe that violations do occur and go unreported.

One-third of residents surveyed for the current AI said they would contact a fair housing organization if they felt they had been discriminated against. Seventeen percent said they would “do nothing.” Another 13 percent said they would look for help on the Internet. Although a high proportion of residents would not take action if they felt they had faced discrimination, the majority would seek help.

Impediment No. 4. Single family home development fees and permits fees are a barrier to affordable housing. To develop an affordable unit the developer is tasked with keeping costs as low as possible. In the 2010 AI, several participants in focus groups mentioned the City of Yuma's development fees, impact fees, capacity fees, etc. are barriers to building affordable units.

This was not raised as a significant issue in the current AI.

Impediment No. 5. There is a lack of access to credit in certain areas of Yuma. The 2010 AI found that residents of northern and western Yuma were more likely to face financing challenges in securing home loans when compared to the city overall.

An analysis of Home Mortgage Disclosure Act (HMDA) data for this AI found smaller gap in mortgage loan denials between Hispanic and non-Hispanic applicants. The percentage of loans originated that carry subprime (higher) rates increased significantly, however. Yet the number of subprime loans remains very small (about 300 loans).

Assessment of Past Goals and Actions

The City of Yuma's fair housing goals have been achieved, in part, through funding Community Legal Services (CLS) to conduct fair housing outreach. Annually, the City has provided CLS with \$15,000 to conduct fair housing activities, largely presentations on fair housing at City-sponsored meetings. City staff also continue to be a resource on fair housing issues.

Through City programs and funding, the City continues to address inequity between low and moderate/high income households. These efforts include neighborhood and housing stock revitalization in high-poverty areas; continually updating land use code to allow for a variety of housing throughout the city (e.g., infill program); supporting the Housing Authority of the City of Yuma; and coordinating with neighboring communities to address housing and neighborhood challenges regionally.

Current Fair Housing Issues and Priorities

The impediments identified through the AFH research are presented below. These are organized in a manner consistent with the AFH template:

- Impediments;
- Contributing factors to impediments;
- Highest priority goals to mitigate the factors that limit or deny housing choice or access to opportunity or negatively impact fair housing or civil rights compliance.

Impediments to Fair Housing Choice and Access to Opportunity

Impediment No. 1. Persons with disabilities face barriers to housing choice. Section VII of this AI discusses barriers to housing choice and access to opportunity for persons with disabilities. Barriers to housing choice that were identified through that analysis include:

- 1) Refusal of landlords to make reasonable accommodations when requested;
- 2) Lack of housing with integrated services for persons with disabilities;
- 3) General lack of assisted, accessible housing near supportive services; and
- 4) Difficulty accessing public transportation due to insufficient sidewalks and inaccessible bus stops.

Impediment No. 2. Disparities in access to educational enrichment activities can prevent low income children from accessing opportunity. A frequent challenge to opportunity raised during the community input process was the lack of sports and educational enrichment activities for low income youth. Current enrichment activities are largely privately provided and, as such, are cost prohibitive for low income families. In addition, there is no transportation option for low income children with working parents—many of whom work in the fields—to access the activities that do exist. Recent academic research has demonstrated a link between participation in certain enrichment activities and higher educational attainment and greater lifetime earnings.

Impediment No. 3. High poverty areas are burdened with poor quality housing, high crime, environmental hazards, and inadequate streets and sidewalks. Concerns about the poor quality of housing and neighborhood conditions in high poverty neighborhoods were raised frequently throughout the study, in the resident and stakeholder surveys, in public meetings and in focus groups and key person interviews. Some, but not all, of these areas also have concentrations of

Hispanic residents. The primary effect of these conditions on Yuma residents is in creating barriers for neighborhood youth to access opportunity—and in residents feeling safe in their neighborhood.

Impediment No. 4. Fair housing education and enforcement could be improved. Most residents who responded to a survey for this AI said they would take action if they felt they had been discriminated against. Seventeen percent said they would “do nothing.” The persistence of discrimination, evidenced by complaints, testing and the perception of residents’ experiences finding housing, underscores the importance of fair housing education and outreach activities.

The City of Yuma maintains fair housing resource information on its website. A search using the terms “fair housing yuma az” found the City’s website first. This website summarizes fair housing rights and protections, provides information about upcoming fair housing events and includes links to fair housing resources outside of the city, including HUD.

Yet the site could be improved by including a direct link to HUD’s complaint-taking page: http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/complaint-process and by including the email and phone number of City staff who should be contacted if residents have fair housing questions.

This information should also be available on the websites of WACOG and the Housing Authority of the City of Yuma.

The City may also want to examine expanding its fair housing education and outreach presence by funding WACOG, who already does intake for Southwest Fair Housing Council and the State of Arizona, to conduct fair housing education and outreach.

Contributing Factors

This AI found the following factors significantly affecting fair housing issues in the Yuma area:

Public contributing factors include:

- State Qualified Allocation Plan (QAP) preferences for developments near high capacity transit. Two of the top three barriers to housing choice identified by stakeholders included the State QAP scoring; state scoring for other programs.
- The availability, type, frequency, and reliability of public transportation.
- Inaccessible buildings, sidewalks, pedestrian crossings or other infrastructure—particularly near access to public transit.
- Lack of resources for persons with disabilities to transition out of institutions and lack of affordable in-home/community-based supportive services.
- Lack of funding for educational enrichment.

Private contributing factors include:

- Failure of landlords to make reasonable accommodations.
- Discriminatory behavior in rental transactions.
- Landlords not maintaining properties or mobile home park conditions.

FAIR HOUSING PLAN - CITY OF YUMA

ROW #	FAIR HOUSING GOAL	CONTRIBUTING FACTORS TO BE ADDRESSED BY GOAL	FAIR HOUSING STRATEGIES	RESPONSIBLE PARTY	METRICS AND MILESTONES	TIMEFRAME FOR ACHIEVEMENT
1	Goal No. 1. Reduce barriers to housing choice for persons with disabilities.	Landlords fail to make reasonable accommodations.	Increase awareness among residents about Fair Housing Law and reasonable accommodations requirements.	City of Yuma, Nonprofit partners	Create one Fair Housing educational opportunity for landlords each year.	2016, 2017, 2018, 2019, 2020
2		Lack of resources to transition out of institutional settings.	Increase the supply of affordable rental housing in high opportunity areas. Encourage the State of AZ to modify its QAP to make Yuma developments more competitive in the scoring process.	City of Yuma, Yuma County HOME Consortium members	Support the development of 5 rental units within five years. Continue to provide input on the QAP to make Yuma more competitive for LIHTC projects.	2020
3		Inaccessible sidewalks and challenges accessing transit stops.	Invest in high-poverty neighborhoods--many of which have senior residents and residents with disabilities--and work with neighborhoods to initiate comprehensive revitalization efforts.	City of Yuma	Implement a study in designated neighborhoods to determine the accessibility needs on sidewalks and transit stops. Seek funding to improve accessibility.	2020
4	Goal No. 2. Increase access to enrichment activities for low income children.	Lack of resources for afterschool enrichment programming.	Fund afterschool activities in low income neighborhoods.	City of Yuma, Nonprofit partners	Provide afterschool enrichment activities for 300 children.	2020
5	Goal No. 3. Improve neighborhood conditions in high-poverty areas.	Lack of private sector investment. Landlords do not maintain properties, especially in mobile home communities.	Increase the supply of affordable rental housing in high opportunity areas. Encourage the State of AZ to modify its QAP to make Yuma developments more competitive in the scoring process. Continue housing rehabilitation programs. Invest in high-poverty neighborhoods and work with neighborhoods to initiate comprehensive revitalization efforts.	City of Yuma, Yuma County HOME Consortium members	Implement the Mesa Heights NRSA Plan. Administer Rental Inspection Program in designated neighborhoods and complete 35 rental inspections per year. Provide input on the QAP each year on ways to make Yuma more competitive on LIHTC project scoring. Rehabilitate 40 homes over five years.	2016, 2017, 2018, 2019, 2020
6	Goal No. 4. Improve fair housing education and outreach.	Discrimination in rental transactions, including failure to make reasonable accommodations.	Fund fair housing education and counseling.	City of Yuma, Nonprofit partners.	Provide Fair Housing presentations to 2,500 people per year, including realtors, property managers, landlords, and Planning and Zoning Commission. Provide information on how to file a Fair Housing complaint to residents. Provide counseling to 15 or more people per year.	2016, 2017, 2018, 2019, 2020

APPENDIX A.

Citizen Participation Plan



City of Yuma Citizen Participation Plan CDBG Program Activities

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, 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 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 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 also encourage the participation of local and regional organizations in the process of developing and implementing the Consolidated Plan.

The City will hold at least two meetings and/or workshops to solicit public input on the past year's performance and recommendations for new project allocations for the upcoming program year.

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

- a. Distribution of announcement flyers to non-profit organizations for display.
- b. Post announcement on the City's website.
- c. Post announcement flyer in public buildings, including: City Hall, Housing Authority of the City of Yuma (HACY), Yuma County Main Library, Yuma County Heritage Library and the Dr. Martin Luther King, Jr. Neighborhood Center.
- d. Public Notices will be published in local newspapers in English and Spanish.

Residents are encouraged to submit their questions, comments and criticisms regarding the City's CDBG program. These comments may be expressed at public meetings, by mail, email or through the City website (see contact information on page 5).

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 Meetings/Hearings

The City of Yuma will hold a minimum of two public hearings at different stages of the CDBG 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 proposed Consolidated Plan and Annual Action Plans.

1. Such hearings shall be held after a minimum of two weeks notice is given to citizens with sufficient information published about the subject of the hearing to permit informed comments.
2. 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.
3. The City will publish at least one public notice in advance of scheduled public hearings, with information including time, place, date and how the needs of handicapped citizens will be met. 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:

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

A summary of the proposed Consolidated Plan, Annual Action Plan, Performance Reports and Plan Amendments will be published in the Yuma Sun and Bajo el Sol. Copies of these plans will be made available for review at City Hall, Housing Authority of the City of Yuma (HACY), Dr. Martin Luther King, Jr. Neighborhood Center, Yuma County Main Library, and Yuma County

Heritage Library. 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.

Technical Assistance

The City will hold a CDBG Applicant Workshop to provide guidance on completing CDBG 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, and amount of funding available for different types of activities.

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 at public meetings, by email, mail, or in person at the contact information on page 6.

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:

1. The Administrative Assistant in Neighborhood Services will receive and log all complaints.
2. The Neighborhood Services Manager or designee will be responsible for reviewing and drafting responses.
3. A response will be sent within 15 working days of receipt of a complaint
4. Any appeal to a response must be filed within 10 working days of the issuance of the response.
5. The complainant may appeal to the City Administrator, or designee, who shall have final authority to resolve the complaint.
6. 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

HUD requires an amendment to the City's Consolidated Plan or Annual Action Plan whenever the City makes one of the following decisions:

1. To make a change in its allocation priorities or a change in the method of distribution of funds;
2. 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
3. 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:

1. Increases the funding level of a previously approved activity(ies) or program(s) by \$50,000 or more;
2. Changes the purpose, scope, location or beneficiaries of an activity to the extent that it could be considered a new activity;
3. Changes the types of beneficiaries proposed to be served by the activity;
4. Creates a new CDBG-funded activity that was not previously described in an Annual Action Plan;

Amendments to the Plan that do not meet any of these four (4) 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. HUD will be notified of non-substantial Amendments in the next Consolidated Annual Performance and Evaluation Report (CAPER) submitted.

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. HUD will be notified of the Substantial Amendment in the next Consolidated Annual Performance and Evaluation Report (CAPER) submitted.

Anti-Displacement Policy

The City will make every effort possible to minimize displacement of persons affected by CDBG or HOME funded activities. The City will work to ensure that all Consolidated Plan activities are designed to eliminate (or minimize) the occurrence of displacement. If an involuntary displacement should occur, the City will provide housing referral assistance and, if required, make relocation payments in accordance with local, state and federal law.

Access to Records

The final Consolidated Plan, Annual Action Plans, and Performance Reports will be available for review to the public on the Internet at www.YumaAz.gov , in the City of Yuma Neighborhood Services Office at One City Plaza, Yuma, Arizona and at other locations as listed in the public notices. The Consolidated Plan will be in a format accessible to persons with disabilities.

The City of Yuma will provide reasonable and timely access for citizens, public agencies, and/or interested parties for access to information and records relating to the City's Consolidated Plan and the City's use of assistance under the programs covered by the plan during the preceding five years.

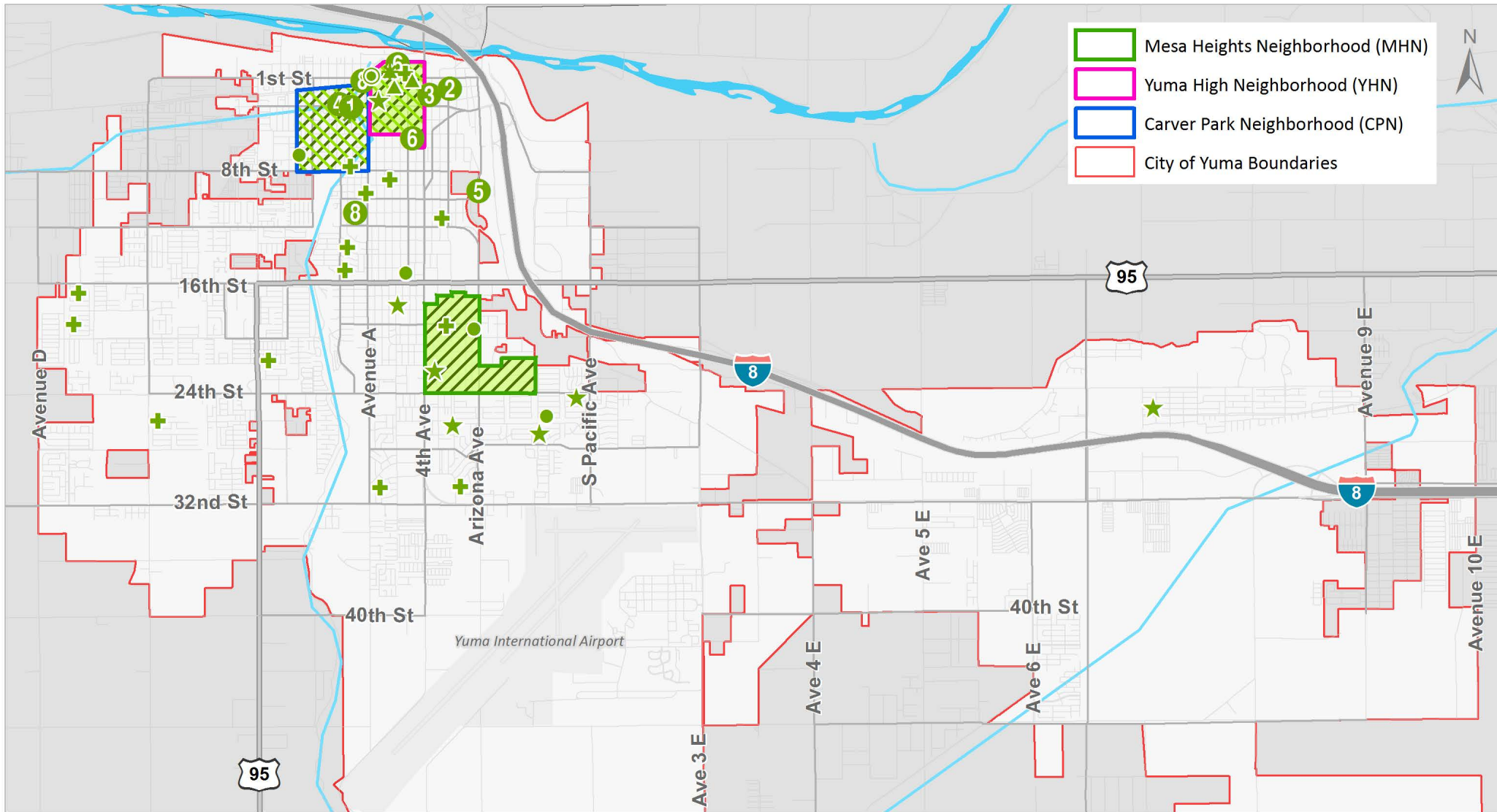
Contact Information

Public Hearing information and materials may be received by contacting:

City of Yuma, Neighborhood Services
One City Plaza
Yuma, AZ 85364
Email: NeighborhoodServices@YumaAz.gov
Website: www.YumaAz.gov
Phone: (928) 373-5187
Fax: (928) 373-5188
TTY: (928) 373-5149

APPENDIX B.

Maps of Past CDBG Investment



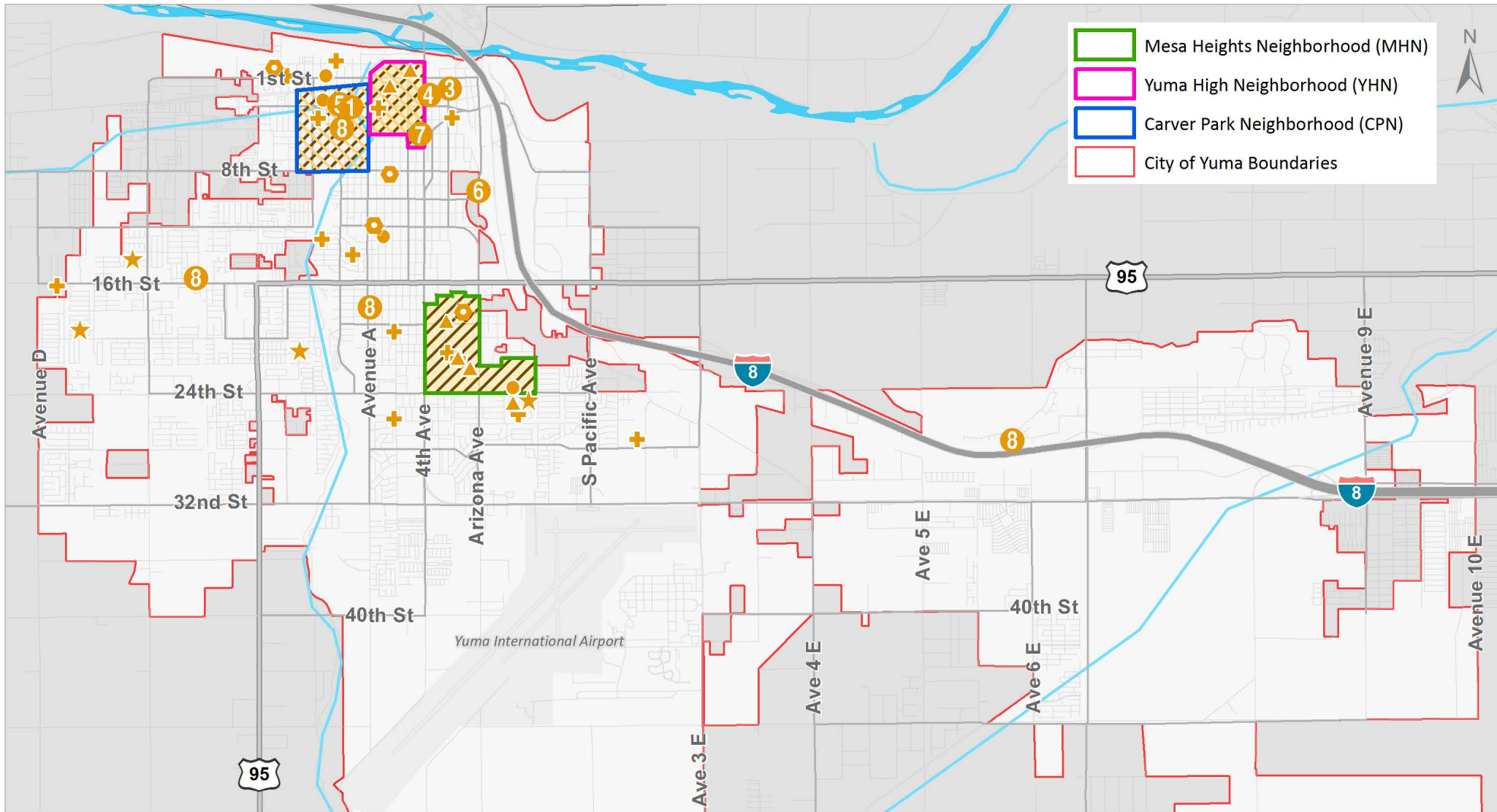
2011 Public Services and Facilities

- ① MLK Neighborhood Center
- ② Fair Housing Services (Com Legal Services)
- ③ A Hand Up (WACOG)
- ④ Food Distribution/Food Bank (American Legion)
- ⑤ Personal Care Needs (Crossroads Mission)
- ⑥ Yuma High Neighborhood improvements
- ⑦ MLK Center improvements
- ⑧ YNDO - Microbusiness Development –
N-Yuma Trucking
Nevel's Catering

- Rental Inspection Program
- Code Enforcement
- Neighborhood Outreach

2011 Housing Activities

- + Home Accessibility Mods (SMILE)
- Emergency Home Repair (COY)
- ▲ Home Improvement Loan Program (COY)
- ⊙ 1st Street Housing Project - Achieve
- ★ IDA Homeownership Program (YNDO)
- * Neighborhood Demolition Program (COY)



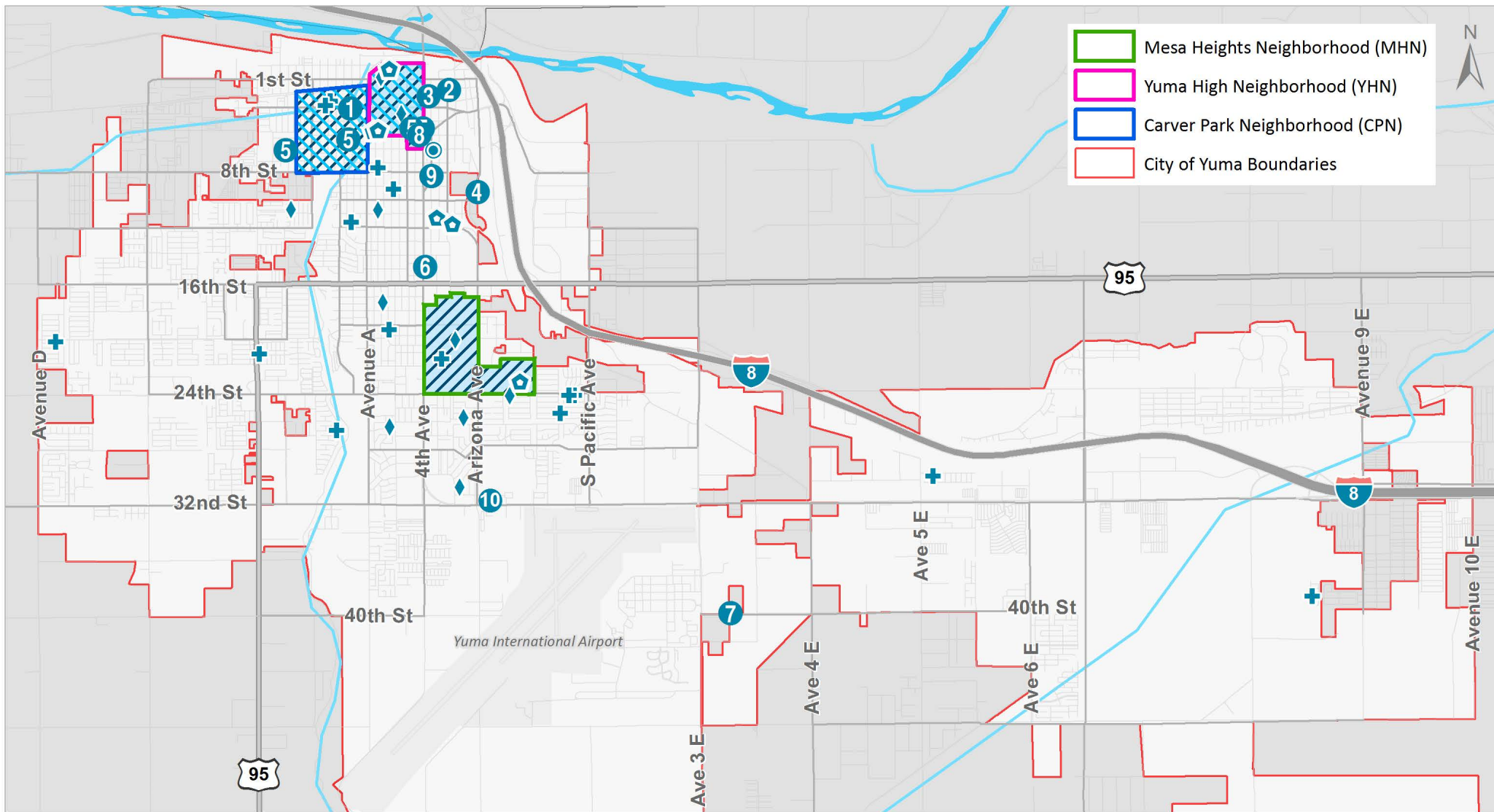
- Mesa Heights Neighborhood (MHN)
- Yuma High Neighborhood (YHN)
- Carver Park Neighborhood (CPN)
- City of Yuma Boundaries

2012 Public Services and Facilities

- 1 MLK Neighborhood Center/VITA
- 2 VITA (MLK Center)
- 3 Fair Housing Services (Com Legal Svcs)
- 4 A Hand Up (WACOG)
- 5 Food Distribution/Food Bank (American Legion)
- 6 Personal Care Needs (Crossroads Mission)
- 7 Yuma High Neighborhood pedestrian improvements
- 8 YNDO's IDA Microbusiness Program –
PC Smart
RoyCO
Reflections Chio's Photography
Resourceful Inspirations
- 8 Rental Inspection Program
- 8 Code Enforcement & Neighborhood Cleanup
- 8 Neighborhood Outreach

2012 Housing Activities

- + Home Accessibility Mods (SMILE)
- Emergency Home Repair (COY)
- ▲ Home Improvement Loan Program (COY)
- ★ IDA Homeownership Program (YNDO)
- ⊙ Affordable Housing Acquisition/Rehab Program (YNDO)



- Mesa Heights Neighborhood (MHN)
- Yuma High Neighborhood (YHN)
- Carver Park Neighborhood (CPN)
- City of Yuma Boundaries

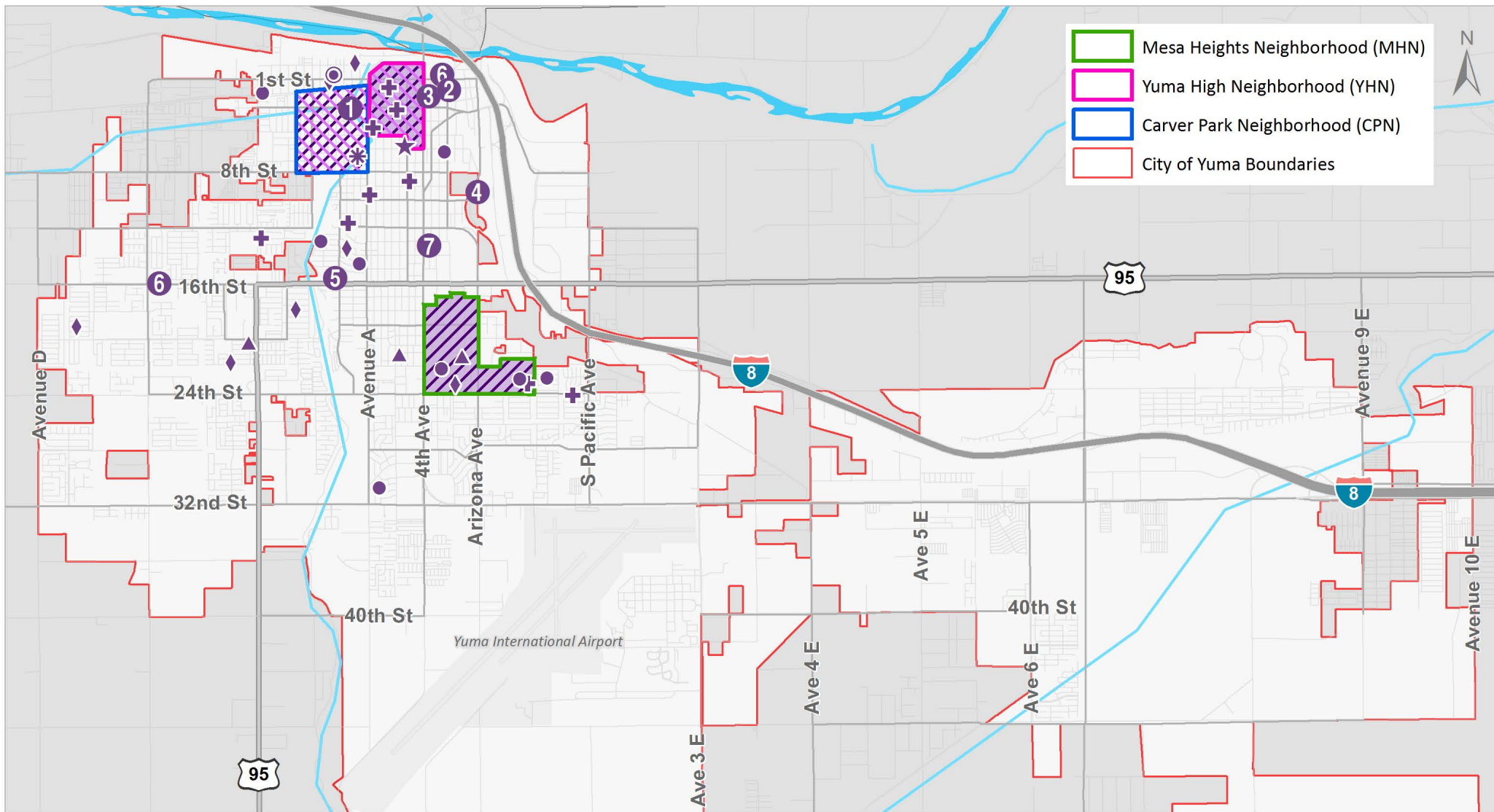
2013 Public Services and Facilities

- 1 MLK Neighborhood Center
- 2 Fair Housing Services (Com Legal Svcs)
- 3 A Hand Up (WACOG)
- 4 Jobs Preparation Program (Crossroads)
- 5 Back Pack Program/Food Bank
- 6 Jobs Development for Disabled Program (Saguaro Foundation)
- 7 Employment Opportunities Program (Achieve)

- 8 Yuma High Neighborhood improvements
- 9 Adult Literacy Plus of SW AZ facility improvements
- 10 Catholic Community Services Safe House (administrative offices)
- Rental Inspection Program
- Code Enforcement & Neighborhood Cleanup
- Neighborhood Outreach




2013 Housing Activities

- + Home Accessibility Mods (SMILE)
- ⬠ Major Housing Rehabilitation (COY)
- ◆ Minor Home Repairs (COY)
- ⦿ Orange Ave Apartments Minor Rehab (Achieve)



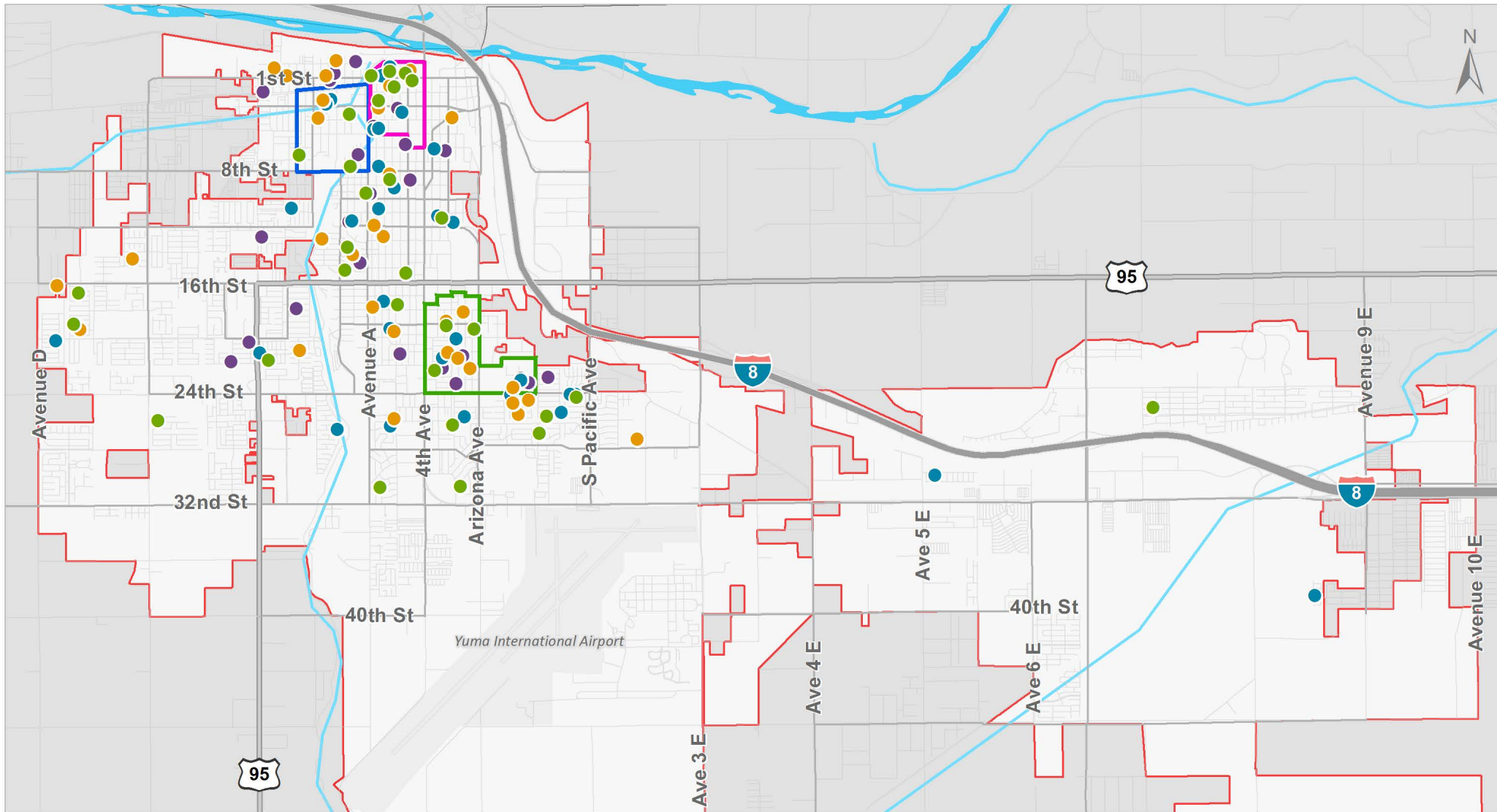
2014 Public Services and Facilities

- ① MLK Neighborhood Center/VITA
- ② Fair Housing Services (Com Legal Svcs)
- ③ A Hand Up (WACOG)/VITA
- ④ Jobs Prep Program (Crossroads)
- ⑤ Youth Victims Program (Healing Journey)
- ⑥ Volunteer Income Tax Assist (VITA)/Fin Literacy (United Way)
- ⑦ Amberly's Place Facility (construction underway)

-  Rental Inspection Program
-  Code Enforcement
-  Neighborhood Outreach

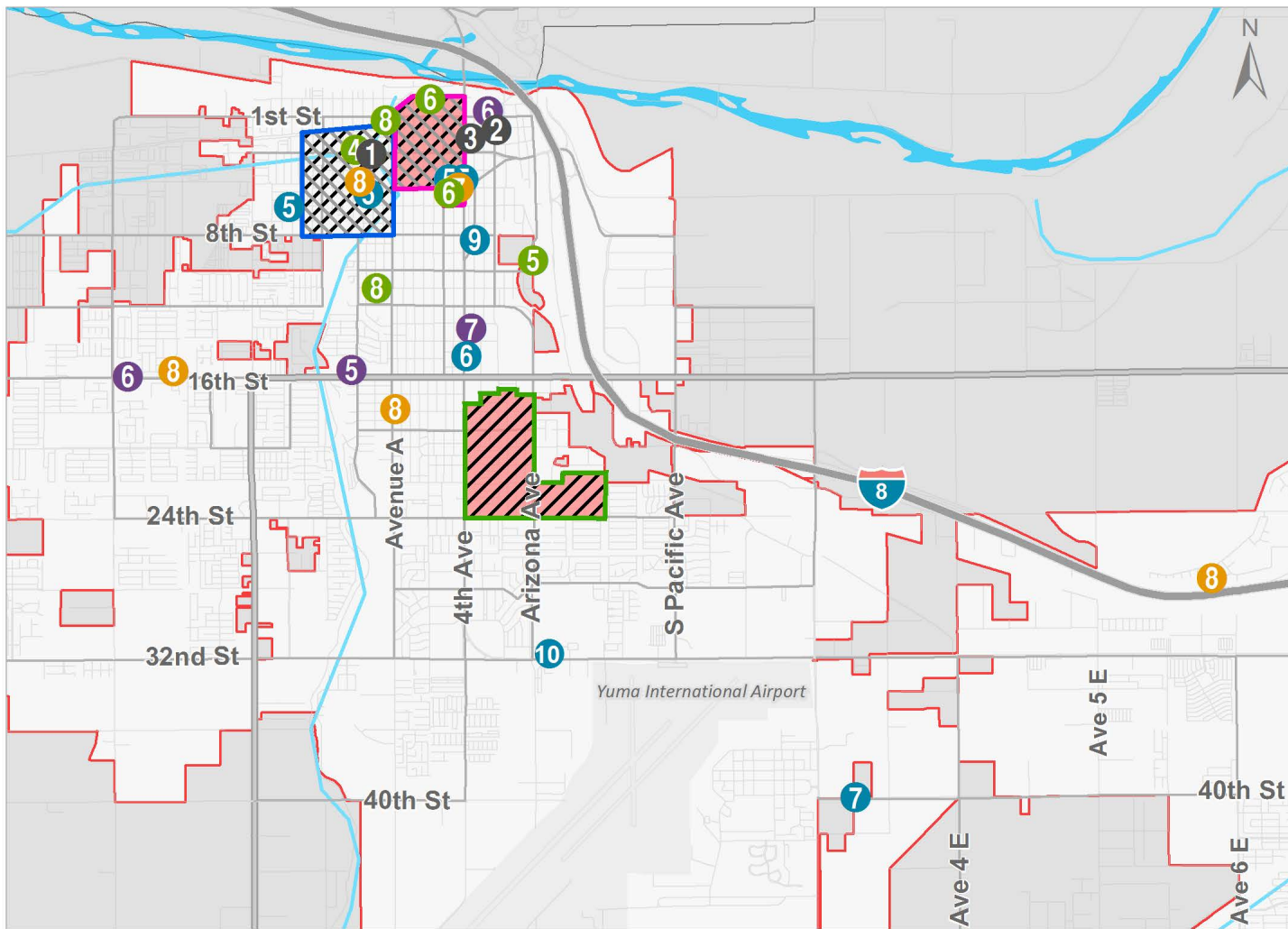
2014 Housing Activities

-  Home Accessibility Mods (SMILE)
-  Minor Home Repairs (COY)
-  Home Improvement Loan Program (COY)
-  Housing Rehab/Weatherization (WACOG)
-  Demolition Program (COY)
-  Colorado St Apartment Rehab (Housing America Corp)
-  IDA Homeownership Program (YNDO)



2011-2014 Housing Activities

- 2011 Housing Activities
- 2012 Housing Activities
- 2013 Housing Activities
- 2014 Housing Activities
- Mesa Heights Neighborhood (MHN)
- Yuma High Neighborhood (YHN)
- Carver Park Neighborhood (CPN)
- City of Yuma Boundaries



- Mesa Heights Neighborhood (MHN)
- Yuma High Neighborhood (YHN)
- Carver Park Neighborhood (CPN)
- City of Yuma Boundaries

2011-2014 Public Services and Facilities

- 1 MLK Neighborhood Center/VITA
- 2 Fair Housing Services
- 3 A Hand Up
- Rental Inspection Program
- Code Enforcement
- Neighborhood Outreach

2011

- 4 Food Distribution/Food Bank
- 5 Personal Care Needs
- 6 YHN improvements
- 7 MLK Center improvements
- 8 YNDO - Microbusiness Development

2012

- 5 Food Distribution/Food Bank
- 6 Personal Care Needs
- 7 YHN pedestrian improvements
- 8 YNDO's IDA Microbusiness Program

2013

- 4 Jobs Preparation Program
- 5 Back Pack Program/Food Bank
- 6 Jobs Development for Disabled Program
- 7 Employment Opportunities Program
- 8 YHN improvements
- 9 Adult Literacy Plus facility improvements
- 10 Catholic Community Services Safe House

2014

- 4 Jobs Prep Program
- 5 Youth Victims Program
- 6 VITA/Fin Literacy
- 7 Amberly's Place Facility

APPENDIX C.

Public Comments



2016-2020 Consolidated Plan and Analysis of Impediments to Fair Housing Choice

The City of Yuma has prepared drafts of the 2016-2020 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 insuring fair housing opportunities for all. These documents will guide the allocation of the City's Community Development Block Grant (CDBG) funds for the next five years and Citizens of Yuma are encouraged to review the plans and offer comments.

The draft plans can be reviewed on the City website at (www.ci.yuma.az.us) or at the following locations:

- City Hall, Neighborhood Services, One City Plaza
- Housing Authority of the City of Yuma (HACY), 420 S. Madison Ave
- Yuma County Heritage Library, 350 3rd Ave
- Dr. Martin Luther King, Jr. Neighborhood Center, 300 S. 13th Ave

2016 CDBG Action Plan

After completion of an application process and review by the CDBG Citizen Advisory Committee, the following recommendations were offered to the Yuma City Council on March 15, 2016. These activities will be included in the 2016 Action Plan. The plan will be submitted to the Department of Housing and Urban Development (HUD) for approval before May 15, 2016. Funds will be available on July 1, 2016, pending HUD approval and satisfactory completion of the NEPA/Part 58 environmental review. This proposed Action Plan is in compliance with CDBG Program requirements and supports the goals, objectives and strategies of the City's 2016-2020 Consolidated Plan. None of the proposed activities will cause people to be displaced.

Public Services	
Arizona Classical Ballet, Crossroads Mission Dancers Initiative	\$ 4,000
BRAG, Battered and Bullied No More	\$ 13,000
City of Yuma, Mesa Heights Neighborhood Outreach	\$ 7,000
Healing Journey, Youth Empowerment Program	\$ 10,000
United Way, Financial Literacy Program	\$ 8,000
WACOG, Fair Housing	\$ 15,000
WACOG, Building Sustainable Homeowners	\$ 30,000
Yuma Community Food Bank, Mesa Heights Satellite Distribution	\$ 20,000
	\$ 107,000
Housing & Public Facilities	
City of Yuma, Mesa Heights Neighborhood Revitalization	\$ 325,461
City of Yuma, Joe Henry Optimist Gym Improvements	\$ 60,000
Saguaro Foundation, Palmcroft Group Home Roof Replacement	\$ 23,000
SMILE, Home Accessibility & Emergency Repairs	\$ 40,000
Yuma Neighborhood Development Org, Mesa Heights Steps to Homeownership	\$ 45,000
	\$ 493,461
CDBG Planning & Administration	
CDBG Planning & Administration	\$ 150,115
	Total Uses \$ 750,576
2016 CDBG Entitlement Funds	
Estimated 2016 Program Income	\$ 750,576
	\$0
	Total Funds Available \$ 750,576

The City will accept public responses and comments through April 20, 2016. Please respond to Neighborhood Services, One City Plaza, Yuma, AZ 85364. E-mail nikki.hoogendoorn@YumaAz.gov or call Phone (928) 373-5187. A Public Hearing and adoption of the 2016 Action Plan, 2016-2020 Consolidated Plan and AI is scheduled for April 20, 2016 at 5:30 pm during the regular Council Meeting.

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.

Si usted desea interpretación de esta noticia en Español, por favor llame al (928) 373-5187.

Public Comments
2016 CDBG Public Hearing
January 4, 2016 – Dr. Martin Luther King, Jr. Neighborhood Center

Nikki Hoogendoorn, Senior Neighborhood Services Specialist gave a presentation on a general overview of the City's CDBG program and explained the draft needs and goals for the new City of Yuma 2016-2020 Consolidated Plan.

Valarie Donnelly, WACOG – On the slide that showed the draft five-year goals, it said that one of the goals is to expand the supply of workers who are training to fill high-paying jobs in agribusiness. Is that the only industry the City would consider funding a training program for? There are other high-paying industries that lack trained local workers to fill positions and that goal should be expanded. The City could add to the end of that sentence “and other businesses.”

Rhonda Lee-James, City of Yuma, Neighborhood Services Manager – That is not the only skill that would be considered. It would be best to home grow workers. Many people are underemployed, GED and computer training continue to grow and expand. Let's get workers trained for the need. The City will look all along that spectrum. We can add other industries to that goal. The idea is for people to earn a living wage.

Hoogendoorn – Instead of adding other industries to that goal, adding “to make a living wage” as ultimate goal might be better.

Donnelly – Under this goal, maybe the City could fund an internship program.

Lee-James – The director from GYEDC has some great ideas of skills (i.e. robot) needed. Many agricultural businesses are struggling to fill these positions

Gina Whittington, WACOG – One of the goals says to enhance homeownership opportunities and counseling. Does that mean housing counseling and down payment assistance?

Hoogendoorn – Should be housing counseling with credit counseling, post purchase counseling, 7-steps (credit, fair housing) and hits all areas of counseling. That goal can be revised to say “homeownership opportunities and housing counseling.”

Lee-James – Input that we received said that renters want to own, but are afraid to purchase homes. There are renters who have homeownership goals.

Anita Maude, Yuma Community Food Bank – What are collaborative efforts?

Lee-James – Sometimes they're services in place and sometimes they're not. Used fair housing as an example of what wasn't working. There hasn't been a lot being accomplished and the City wants to do something new. We went out and asked the organizations that do fair housing for proposals on services they can provide and expect to get some good ideas.

Maude - I think that's what we need in order to attain these goals (i.e. First Things First) advocate with our youth. Food Bank, for example, is collaborating to get problems solved. Looking at how parents develop skills and develop youth thru a collaboration between all the local community services.

Hoogendoorn – The City encourages collaboration between nonprofit organizations. They would have to form a partnership with a lead agency and a partner.

Lee-James – The City received a lot of input from the community about the need for affordable after-school sports and other activities.

Susan Jorgenson, Crossroads Mission – After school activities should include the arts, i.e. piano lessons, and not only sports.