

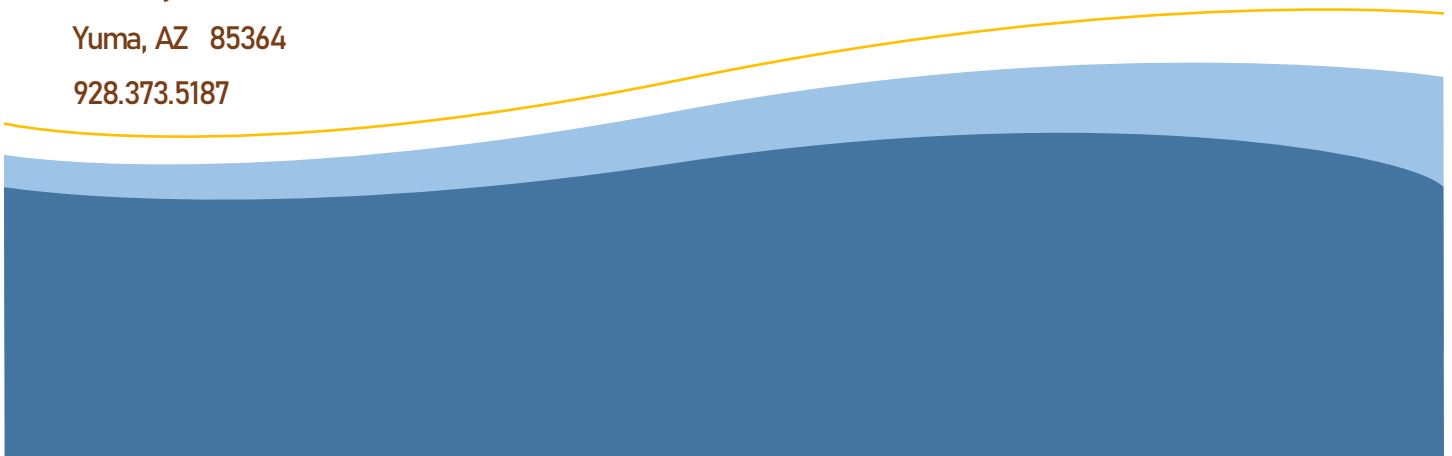
Summary

2021-2025 Consolidated Plan & 2021 Action Plan



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City of Yuma and
Yuma County HOME Consortium



Summary of Needs, Priorities and Goals for the 2021-2025 Consolidated Plan

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

These plans:

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

Development of the five-year plan included a comprehensive community engagement process, an overview of demographic changes, and a housing market analysis of both the City of Yuma and Yuma County. That supporting research is included in this packet.

The top needs and recommended priorities and goals for the City of Yuma and Yuma County HOME Consortium 2021-2025 Consolidated Plan are detailed below:

Recommended Priority Needs

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

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

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

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

The need for more affordable rental housing is evidenced in increasing cost burden, a growing rental gap, overcrowding statistics, and employment forecasts which are greatest for low wage occupations.

- The share of renter households severely cost burdened—when a household pays more than 50 percent of their household income in housing costs—has increased significantly from 2010. In the city, 32 percent of renters and 13 percent of owners are severely cost burdened. In the county, 25 percent of renters and 11 percent of owners are severely cost burdened.
- Rental gaps have significantly changed during the past 9 years. In the city, in 2010 there was a 2,856 unit shortage for households earning less than \$20,000. In 2019,

this gap increased to 3,734 units. This increase was due to units that had been priced below \$500 per month increasing rent and an increase in very low income households.

Contributing factors to growing housing needs in the area include low wages and the seasonality of employment, combined with rising housing prices, high levels of cost burden, and high utility costs. All of these factors were present before the pandemic and will continue to impact the demand for affordable housing in Yuma after the pandemic.

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

Starter homes and homeownership assistance

- Homeownership rates across the county have trended down since 2010.
- The county has many affordable single family detached homes, yet renters struggle to buy because of lack of a downpayment, credit challenges, and inability to find a product type to accommodate their family's needs.
- The resident survey found very strong support for first time homebuyer products.

Public services

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

- Affordable child care;
- In-home care for persons with disabilities and seniors;
- Nutrition and food assistance programs;
- Accessibility modifications to the home for persons with disabilities;
- Enrichment Activities, sports, and park play spaces for youth and accessible to children with disabilities;
- Employment services for unemployed, underemployed and seasonal workers;
- Mental and behavioral health care services for special needs populations; and

- Improved access to transit and improvements to bus stops for persons with disabilities, persons who are homeless, extremely low income households, and seniors.

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

- According to the resident survey, 28 percent of renters in the City of Yuma and 30 percent of renters in Yuma County are behind on paying rent; they are paying one month late and typically owe \$1,400 in back rent.
- Agricultural workers have been disproportionately harmed by the pandemic: many have seen a reduction in work hours or have lost jobs because they have tested positive for the virus. Some operations require COVID tests as condition for employment, which is costly and falls on the worker. The industry is experiencing a shortage of workers and workers are struggling to balance obligations at home (child care, providing meals for children on reduced salaries) with work.

Recommended Goals

The following seven goals should guide investments during the five-year planning period. Annually, the city will report on its progress on meeting these goals through an evaluation report called the CAPER.

Goals for 2021-2025 Five-year Plan

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

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

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

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

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

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

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

2021 Action Plan

The City of Yuma expects to receive \$916,984 in CDBG funds during the 2021 Action Plan program year; this amount is about \$93,000 less than total funding requests. The figure below shows the recommended allocation of those funds for the 2021 program year. This allocation includes program administration costs.

2021 CDBG Funding Recommendations

PY 2021-2022 Allocation \$916,984	Funding Recommendations
Mesa Heights Neighborhood	
1 City of Yuma-Mesa Heights Revitalization Outreach & Cleanup	10,000
Façade Improvements "VIP"	25,000
Housing Rehabilitation*	236,161
Code Enforcement/Rental Inspection*	78,200
<i>*activity may occur in other COY neighborhoods</i>	
Mesa Heights Neighborhood Subtotal	\$349,361
Public Services (15% cap - \$137,532)	
2 AHDC SHINE Center Child Care	60,000
3 WACOG Housing Counseling	18,893
Public Service Subtotal	\$78,893
Housing and Public Facilities	
4 City of Yuma Neighborhood Park Improvements	
JHOC Restroom Improvements (Mesa Heights)	170,096
Sanguinetti Ballfields Restroom Improvements	135,238
Morris Rec Center Restroom Improvements	0
Park Improvements Subtotal	\$305,334
Planning and Administration (20% cap - \$183,396)	
CDBG Planning & Administration	163,396
Southwest Fair Housing Council - Fair Housing	20,000
Planning & Administration Subtotal	\$183,396
Grand Total	\$916,984

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

2021 HOME Funding Allocations

PY 2021-2022 Allocation \$753,444	Funding Recommendations
Housing Projects	
1 City of Yuma, Housing Rehab	90,000
2 HACY, Tenant-Based Rental Assistance	250,000
3 Yuma County Housing Dept / Housing Rehab	216,429
Housing Projects Subtotal	\$556,429
CHDO Projects (15% required)	
4 CHDO Housing Development	121,671
CHDO Projects Subtotal	\$121,671
HOME Planning and Administration (10% cap)	
HOME Planning & Administration	75,344
Grand Total	\$753,444