

DRAFT

# 2017 Annual Action Plan

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## **City of Yuma and Yuma County HOME Consortium**

### **City of Yuma**

Neighborhood Services  
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Yuma, AZ 85364  
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## Executive Summary

### AP-05 Executive Summary - 91.200(c), 91.220(b)

#### 1. Introduction

As a recipient of Community Development Block Grant (CDBG) Program funds, each year the City of Yuma, Arizona is required to submit an Annual Action Plan (AAP) under Federal Regulations at 24 CFR Part 91. The purpose of the Annual Action Plan is to describe the goals and objectives for the year and outcomes expected to be achieved. Annually, recipients of HUD block grant funds must prepare an Action Plan that details how funds will be spent in the current program year.

The City of Yuma (City) is in the 2nd year of implementation of the City of Yuma 2016-2020 Consolidated Plan. As a CDBG entitlement community, the City will receive \$771,277 in CDBG funds from the Department of Housing and Urban Development (HUD) for Program Year (PY) 2017. The City expects to receive \$1,000 in Program Income and will reprogram \$130,000 in funds from cancelled projects, projects completed under budget, program income, or repaid funds. These funds will be used to meet the goals and objectives established in the Consolidated Plan. The primary objective for the use of CDBG funds is to improve the living conditions for low- and moderate-income (LMI) people. These funds can only be used within the City of Yuma boundaries.

The newly formed Yuma County HOME Consortium (YCHC) was approved by HUD as a participating jurisdiction to begin receiving HOME Investment Partnership funds from HUD in 2017 and each subsequent year. Previously, these dollars were only available through the State of Arizona in a competitive process. The City of Yuma is the lead entity for the YCHC. The consortium includes Yuma County, City of Somerton, City of San Luis and the Town of Wellton. The consortium will receive \$746,193 in HOME Investment Partnership funds. The primary objective for the use of HOME funds is to create affordable housing for LMI people. These funds can be used throughout Yuma County.

#### 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The following goals were developed for the 2016-2020 Consolidated Plan, with input from residents and stakeholders on the needs of low income people in Yuma: 1) Create affordable rental housing for very low income people; 2) Rehabilitate homes for LMI households; 3) Create affordable housing in general, including housing for persons who are homeless; 4) Enhance homeownership opportunities and housing counseling; 5) Expand the supply of workers who are trained to fill high-paying jobs; 6) Improve afterschool options for low income children; 7) Improve the quality of low income neighborhoods; 8) Improve transportation options regionally; and 9) Create a more accessible environment for persons with disabilities.

With HOME funding, the YCHC plans to accomplish the following during Program Year 2017-18 (Year 2 of the Consolidated Plan) throughout Yuma County:

- Rehabilitate up to 5 owner-occupied housing units
- Provide homebuyer assistance for 18 households
- Develop up to 3 affordable housing units

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

- Rehabilitate up to 17 homes, including minor or major repairs.
- Provide public services to 153 low-and moderate-income people. This includes abused youth and disabled youth.
- Reach 10,000 people with Fair Housing information, education and counseling.
- Continue Mesa Heights Neighborhood Revitalization, including: code enforcement; neighborhood clean-up campaign; outreach to residents; demolition of vacant, dilapidated residential structures; and infrastructure Improvements.

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

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

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

The most recent CAPER submitted was for 2015-16. It shows that a total of 18 owner-occupied and 32 rental housing units were rehabilitated; 2 vacant, dilapidated residential structures were demolished; public services, including foreclosure prevention counseling, GED preparation, financial literacy classes, group counseling for abused youth, and counseling for domestic violence victims were provided to 481 people. Fair housing counseling and outreach was provided to 2,822 people. Improvements were made to one public facility. Code enforcement and neighborhood outreach were provided to low income target areas.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The City of Yuma provided various opportunities for consultation on the Action Plan. Public notices were published in the Yuma Sun in English and in the Bajo el Sol in Spanish, flyers were mailed to approximately 113 organizations and individuals on our mailing list and posted at City Hall and at other public service organizations, and public meetings and hearings were held. A Citizen Advisory Committee reviewed CDBG applications, heard presentations from applicants and provided funding recommendations to be presented to City Council. Mailed HOME information to all known affordable housing providers and published invitation to a HOME Workshop in both newspapers. The YCHC reviewed and evaluated proposals from HOME applicants before making funding determinations. Published invitation to final public hearing and requested comments on the draft Action Plan.

## 5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Two comments were provided at the public hearings concerning needs:

In January of 2017 a new minimum wage law went into effect, which raised the minimum wage to \$10 per hour. This increase is having an impact on local nonprofit agencies that provide transportation and homecare.

The local churches are stretched to meet basic needs of the homeless, especially refugees. They are trying to provide things that meet immediate needs such as food and water.

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

Comments received were accepted and taken into consideration when determining which applications to fund.

## 7. Summary

The 2017-2018 Annual Action Plan addresses goals and objectives outlined in the Consolidated Plan for the use of CDBG and HOME funds. The City's Citizen Participation Plan was followed for both CDBG and HOME and there were several opportunities for the public to provide input. The CDBG Citizen Advisory Committee and members of the Yuma County HOME Consortium were an integral part of the Citizen Participation process.

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

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
Lead Agency	Yuma, AZ	
CDBG Administrator	Yuma, AZ	Department of Community Development, Neighborhood Services Division
HOME Administrator	Yuma, AZ	Department of Community Development, Neighborhood Services Division

**Table 1 – Responsible Agencies**

### Narrative

The lead agency for preparing the 2016-2020 Consolidated Plan was the City of Yuma Department of Community Development, Neighborhood Services Division. The division is responsible for the administration of the City's CDBG Program and the Yuma County HOME Consortium's HOME Investment Partnership Program.

## Consolidated Plan Public Contact Information

For questions regarding the 2016-2020 Consolidated Plan, 2017-2018 Annual Action Plan, or questions relating to the CDBG or HOME Programs, contact the program administrator. The administrator for the CDBG and HOME Programs is:

Rhonda Lee-James, Neighborhood Services Manager  
Department of Community Development, Neighborhood Services Division  
One City Plaza  
Yuma, AZ 85364  
Phone: (928) 373-5187  
TTY: (928) 373-5149  
[Rhonda.Lee-James@YumaAz.gov](mailto:Rhonda.Lee-James@YumaAz.gov)

## AP-10 Consultation - 91.100, 91.200(b), 91.215(I)

### 1. Introduction

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

The City of Yuma provides several opportunities to gain input from citizens, stakeholders, non-profit agencies, and governmental agencies as part of the Consolidated and Annual Action Plan process. For the 2017 Action Plan, consultation included public hearings, meetings with Consortium members, publications in the English and Spanish newspapers, flyers mailed and emailed to nonprofits and individuals on the CDBG mailing list and Coalition to End Homelessness email list, and flyers posted at City Hall and the Housing Authority.

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

The City of Yuma maintains partnerships with several nonprofit organizations and groups to implement Consolidated Plan goals. Until recently, City staff coordinated the Yuma Coalition to End Homelessness (YCEH). In January 2017, ACHIEVE Human services took over this role, but the City still attends meetings and serves on the Strategic Planning committee.

The highest priority for the YCEH is to reduce the number of families with children experiencing homelessness. Now that the Yuma County HOME Consortium is a participating jurisdiction and receives a HOME allocation, City staff has formed a committee that includes homeless and housing service providers to design a new Tenant Based Rental Assistance Program that will help homeless families with children secure permanent housing.

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

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

The City of Yuma also provides support to homeless service providers through CDBG and HOME allocations. In the past, 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 participates in the YCEH, which now meets monthly and serves on the Strategic Planning Committee. The City also assists with each Point-In-Time count.

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

The City does not receive ESG funds.

**2. Agencies, groups, organizations and others who participated in the process and consultations**

Please see the following table for agencies, groups, committees, and organizations who participated in the process and consultations.

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Western Arizona Council of Governments (WACOG)
	<b>Agency/Group/Organization Type</b>	Housing, Services - Housing, Services-Children, Services – Elderly Persons, Services-Fair Housing, Regional Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment, Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through attendance at a public hearing and staff dialogue.
2	<b>Agency/Group/Organization</b>	ACHIEVE Human Services
	<b>Agency/Group/Organization Type</b>	Housing, Services – Persons with Disabilities, Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment, Homeless Needs – Chronically Homeless, Homelessness Strategy, Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through attendance at a public hearing and staff dialogue.

3	<b>Agency/Group/Organization</b>	United Way of Yuma County
	<b>Agency/Group/Organization Type</b>	Services - Education
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through attendance at a public hearing and staff dialogue.
4	<b>Agency/Group/Organization</b>	Community Legal Services
	<b>Agency/Group/Organization Type</b>	Service- Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through attendance at a public hearing and staff dialogue.
5	<b>Agency/Group/Organization</b>	Yuma County InterFaith
	<b>Agency/Group/Organization Type</b>	Services – Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Other – Homeless Needs for Refugees
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through attendance at a public hearing and staff dialogue.
6	<b>Agency/Group/Organization</b>	Yuma Coalition to End Homelessness (YCEH)
	<b>Agency/Group/Organization Type</b>	Services – Homeless, Planning Organization, Regional Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless, Homeless Needs – Veterans, Homeless Needs – Unaccompanied youth, Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation provided during monthly YCEH meetings.
7	<b>Agency/Group/Organization</b>	Yuma County
	<b>Agency/Group/Organization Type</b>	Other Government – County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation with Yuma County at Yuma County HOME Consortium meetings concerning affordable housing needs throughout Yuma County.

8	<b>Agency/Group/Organization</b>	City of San Luis
	<b>Agency/Group/Organization Type</b>	Other Government – Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation with City of San Luis at Yuma County HOME Consortium meetings concerning affordable housing needs throughout Yuma County.
9	<b>Agency/Group/Organization</b>	City of Somerton
	<b>Agency/Group/Organization Type</b>	Other Government – Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation with City of Somerton at Yuma County HOME Consortium meetings concerning affordable housing needs throughout Yuma County.
10	<b>Agency/Group/Organization</b>	Town of Wellton
	<b>Agency/Group/Organization Type</b>	Other Government – Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation with Town of Wellton at Yuma County HOME Consortium meetings concerning affordable housing needs throughout Yuma County.

### Identify any Agency Types not consulted and provide rationale for not consulting:

All appropriate agency types were contacted and given the opportunity to provide input on the 2017-2018 Action Plan and to participate in the CDBG and HOME Programs.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Mesa Heights Revitalization Strategy Area Plan	City of Yuma	The goals outlined in the Mesa Heights NRSA were included in the 5-year Strategic Plan. Revitalization of Mesa Heights is a top priority for use of CDBG funds.
Analysis of Impediments to Fair Housing Choice	City of Yuma	Yuma seeks to reduce impediments to fair housing choice for residents by aligning its fair housing efforts with recommendations made in the AI.
Balance of State Continuum of Care Plan	AZ Dept of Housing, Yuma Coalition to End Homelessness	The City of Yuma aligned its homeless strategies with the Balance of State's homeless strategies.

**Table 3 – Other local / regional / federal planning efforts**



## **Narrative**

In accordance with City's Citizen Participation Plan, the City solicited public comments on the 2017-2018 Annual Action Plan. Public hearings and meetings were held at various locations to gather input and seek participation from citizens, nonprofit organizations, and public agencies.

The CDBG Citizens Advisory Committee reviewed applications, heard presentations from applicants and provided recommendations to be made to the Yuma City Council. The Yuma County HOME Consortium reviewed Letters of Intent and had discussions with applicants before determining funding allocations.

### **AP-12 Participation - 91.401, 91.105, 91.200(c)**

#### **1. Summary of citizen participation process/Efforts made to broaden citizen participation**

##### **Summarize citizen participation process and how it impacted goal-setting**

In order to ensure broader participation, residents were given multiple opportunities to comment on the plan during the development and the draft plan was available for a 14-day comment period (allowed by HUD waiver). Efforts were made to provide accommodations and give opportunities to persons with disabilities and persons with Limited English Proficiency to provide input and public comments. Spanish-speaking staff was available to provide translation at all public meetings. Public notices were printed in the Yuma Sun in English and in the Bajo el Sol in Spanish, which is a Spanish-only newspaper. Meetings were held at a time of day that would facilitate the participation of members of the public who work. Notices were mailed to 113 nonprofit organizations, residents and stakeholders that have shown interest in the program. Notices were also emailed to all organizations and agencies involved with the Coalition to End Homelessness.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Other  Direct Mailing	Other  Nonprofit Organizations and other interested stakeholders	Flyers mailed to 113 parties interested in being on the CDBG mailing list and public agencies to post in their facilities. The flyers provided the citizen participation schedule, information on available funding and invitation to participate in the process.	No comments received.	N/A	
2	Newspaper Ad	Non-targeted/ broad community  Non-English Speaking	Public Notices announcing the public hearing, Application Workshops and how to provide input and comments.	No comments received.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	Non-targeted/broad community	The City held two public hearings to get input on the development of this Action Plan. On 12/12/16 there were five attendees and on 7/10/17 there were __ attendees).	<p>Comments at first public hearing were:</p> <p>In January of 2017 a new minimum wage law went into effect, which raised the minimum wage to \$10 per hour. This increase is having an impact on local nonprofit agencies that provide transportation and homecare.</p> <p>The local churches are stretched to meet basic needs of the homeless, especially refugees. They are trying to provide things that meet immediate needs such as food and water.</p>	The City accepted all comments received from the public.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Newspaper Ad	Non-targeted/ broad community  Non-English Speaking- Spanish	After the City was notified that the new consortium was approved for 2017-18 funding, a notice was published in the Yuma Sun (English) and in the Bajo el Sol (Spanish) on 5/5/17. The ad provided opportunity for comment and was an invitation to a public meeting.	No comments were received.	N/A	
5	Public Meeting	Non-targeted/ broad community	City staff gave an overview presentation on the Action Plan to include the CDBG and new HOME Program. The meeting was open to the public and televised.	No comments were received.	N/A	
6	Newspaper Ad	Non-targeted/ broad community  Non-English Speaking- Spanish	Summary draft AAP & opportunity to give input published in the Yuma Sun/Bajo el Sol in Spanish on 6/30/17. Began comment period that ended 7/17/17 (14-day waiver)	No comments were received.	N/A	
7	Public Hearing	Non-targeted/ broad community	A public hearing was held on 7/10/17 and provided an opportunity to comment on the draft AAP that included CDBG & HOME. ____ people attended.			

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

In 2017-18 (Year 2 of the 2016-2020 Consolidated Plan), the City of Yuma expects to receive level funding from CDBG annual allocations as represented in the table. As a new participating jurisdiction (PJ), the Yuma County HOME Consortium will receive its first allocation in 2017-18 that can be utilized throughout Yuma County.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	771,277	1,000	130,000	902,277	2,313,831	CDBG funds will be used for housing rehab, code enforcement in target areas, public services, and infrastructure/ facility improvements.
HOME	Public – federal	Acquisition Homebuyer assistance Homeowner rehab New construction for ownership	746,193	0	0	746,193	2,238,579	HOME funds will be used for housing rehabilitation, homebuyer assistance, development of affordable housing.

Table 1 - Expected Resources – Priority Table

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

The City of Yuma will leverage a combination of federal, state, local and private funds to address priority needs and specific objectives identified in this Action Plan. The City will provide \$370,812 of General Fund budget to support Neighborhood Services operations. The City will also provide general funds totaling \$94,880 to the Catholic Community Services Safe House for victims of domestic violence, the Crossroads Mission detox program, and Amberly's Place Victims Advocacy Center for program operations.

HOME Match Requirements – For 2017-18, the YCHC received a 100% match reduction. This means that HUD waived 100% of the match requirements this year for the YCHC. Subrecipients are encouraged to provide matching funds, despite the waiver. Any match that is provided for HOME projects in 2017-18 will be “banked” for a future year.

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

In PY 2016-17 the City provided land for a 58-unit Low Income Housing Tax Credit Project in the Mesa Heights Neighborhood. Construction on the project will begin in July 2017 and will be completed by July 2018.

**Discussion**

The City continuously explores new grant opportunities, partnerships and private investment to supplement HOME and CDBG funds to address the needs outlined in the 2016-2020 Consolidated Plan and to continue revitalization efforts in the Mesa Heights Neighborhood Revitalization area.

## Annual Goals and Objectives

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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehab	2016	2020	Affordable Housing	Countywide	Housing Priorities	CDBG - \$341,000 HOME - \$251,574	Homeowner Housing Rehabilitated – 19 Households Units
2	Code Enforcement	2016	2020	Non-Housing Community Development	Mesa Heights Carver Park, Yuma High Neighborhoods	Neighborhood & Community Development	CDBG - \$51,000	Other – 4,640 Household Housing Units
3	Demolition Program	2016	2020	Non-Housing Community Development	Mesa Heights, Carver Park, Yuma High Neighborhoods	Neighborhood & Community Development	CDBG - \$10,000	Buildings Demolished – 1 Buildings
4	Acquisition Rehab/ Resale	2016	2020	Affordable Housing	Mesa Heights Neighborhood	Neighborhood & Community Development	CDBG - \$10,000	Homeowner Housing Rehabilitated – 1 Household Housing Unit
5	Public Facility Improvements	2016	2020	Non-Housing Community Development	Mesa Heights Neighborhood	Neighborhood & Community Development	CDBG - \$261,022	2 Public Facility or Infrastructure Activities other than LMI Housing Benefit
6	Public Services - Citywide	2016	2020	Other	Citywide	Neighborhood & Community Development	CDBG - \$54,000	Public Service Activities other than Low/Moderate Income Housing Benefit 153 Persons Assisted
7	Mesa Heights Public Services	2016	2020	Other	Mesa Heights Neighborhood	Neighborhood & Community Development	CDBG - \$20,000	Public Service Activities other than Low/Moderate Income Housing Benefit 4,770 Persons Assisted
8	Housing & Public Facilities	2016	2020	Affordable Housing	Somerton San Luis	Housing Priorities	HOME - \$420,000	Direct Financial Assistance to Homebuyers – 18 Households Assisted, 2 Affordable Units created
9	Planning & Admin	2016	2020	Other	Citywide Countywide	N/A	CDBG - \$150,255 HOME - \$74,619	N/A

**Table 2 – Goals Summary**

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)**

Housing Rehab: Extremely low (0-30% AMI) – 4 families, Very low (31-50% AMI) – 9 families, and Moderate income (51-80% AMI) – 9 families

Homebuyer Assistance: Moderate income – 18 families

Affordable Housing Development: Moderate income – 2 families

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

**Introduction**

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

The City's CDBG allocation for Program Year 2017-18 is \$771,277, estimated program income is \$1,000 and reallocated funds is \$130,000 for a total of \$902,277. Any CDBG program income collected will be reported and reallocated to CDBG eligible activities.

The Yuma County HOME Consortium will receive its first allocation in the amount of \$746,193. The required CHDO set-aside is \$111,929, however the YCHC is budgeting \$120,000 towards CHDO set-aside projects. Because it's the first year of being a participating jurisdiction of the HOME Program, no program income is expected.

#	Project Name
1	Housing Rehabilitation
2	Code Enforcement/Rental Inspection
3	Demolition Program
4	Acquisition/Rehabilitation
5	Mesa Heights Infrastructure
6	Mesa Heights Outreach
7	Youth Empowerment Program
8	Housing Counseling
9	Home Delivered Meals
10	REAL Program for Blind Children
11	CDBG Planning & Administration
12	Fair Housing
13	Housing Rehabilitation Countywide
14	Homebuyer Assistance
15	Affordable Housing Development
16	HOME Planning & Administration

**Table 3 – Project Information**



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

The allocation priorities are outlined in the 2016-2020 Consolidated Plan and are being implemented in the 2017-2018 Annual Action Plan. These allocation priorities were developed with input by citizens, local public agencies, and nonprofit organizations based on what their clients are experiencing.

The City of Yuma and the YCHC are committed to meeting the underserved needs in the community. The primary obstacle to meeting underserved needs are insufficient funding for housing and non-housing activities. Requests for funding are much more than the amount of funds available. Other obstacles are the high costs of rental housing, increasing mortgage interest rates, and other factors contributing to the lack of safe, decent and affordable housing, especially for very low income people. The City will continue to pursue other resources to meet underserved needs and will support funding applications for resources sought by other agencies.

## AP-38 Project Summary

### Project Summary Information

Table 3 – Project Summary

1	<b>Project Name</b>	Housing Rehabilitation
	<b>Goals Supported</b>	Housing Rehab
	<b>Needs Addressed</b>	Housing Priorities
	<b>Funding</b>	CDBG: \$341,000
	<b>Description</b>	The City of Yuma will administer an Owner-Occupied Housing Rehabilitation Program, including the Priority Home Repair and Home Improvement Loan Programs. National objective - LMH.
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	17 low income families
	<b>Location Description</b>	City of Yuma limits, with priority given in the Mesa Heights Neighborhood.
	<b>Planned Activities</b>	Owner-occupied housing rehabilitation, including reconstruction.
2	<b>Project Name</b>	Code Enforcement/Rental Inspection
	<b>Goals Supported</b>	Code Enforcement (including Rental Inspection)
	<b>Needs Addressed</b>	Housing Priorities
	<b>Funding</b>	CDBG: \$51,000
	<b>Description</b>	The City of Yuma will administer a proactive Code Enforcement/Rental Inspection Program in three target areas. National objective - LMA
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4,440 households will benefit. All three target neighborhoods have more than 51% LMI people.
	<b>Location Description</b>	Mesa Heights Neighborhood Revitalization Strategy Area has over 70% LMI, Carver Park has approximately 75% LMI and Yuma High has approximately 58% LMI.
	<b>Planned Activities</b>	The Program will address code violations throughout target areas and will inspect rental units to ensure compliance with City codes.

3	<b>Project Name</b>	Demolition Program
	<b>Goals Supported</b>	Demolition Program
	<b>Needs Addressed</b>	Neighborhood & Community Development Priorities
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	The City will administer a voluntary demolition program for vacant, extremely dilapidated structures in the Mesa Heights, Carver Park and Yuma High Neighborhoods. National Objective – SBS
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 unit will be demolished, which will reduce crime and improve safety for all area residents.
	<b>Location Description</b>	Mesa Heights Neighborhood Revitalization Strategy Area has over 70% LMI, Carver Park has approximately 75% LMI and Yuma High has approximately 58% LMI.
	<b>Planned Activities</b>	The City will continue to administer a Voluntary Demolition Program. Property owners must apply and may be required to share the cost of the demolition depending on income status.
4	<b>Project Name</b>	Acquisition/Rehabilitation
	<b>Goals Supported</b>	Housing & Public Facilities
	<b>Needs Addressed</b>	Housing Priorities
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	The City of Yuma will acquire property to rehabilitate for affordable housing. National Objective - LMH
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 unit for a low income family.
	<b>Location Description</b>	Mesa Heights NRSA has over 70% low and moderate income people.
	<b>Planned Activities</b>	The City of Yuma will acquire a vacant home, rehabilitate it, and sell it to a LMI family at a cost that is affordable to them.
5	<b>Project Name</b>	Mesa Heights Infrastructure
	<b>Goals Supported</b>	Public Facility Improvements
	<b>Needs Addressed</b>	Neighborhood & Community Development Priorities
	<b>Funding</b>	CDBG: \$261,022
	<b>Description</b>	The City of Yuma will improve the infrastructure in the Mesa Heights NRSA. National Objective – LMA

	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The area has 1,582 households that will benefit from the improvements
	<b>Location Description</b>	Mesa Heights Neighborhood Revitalization Strategy Area is an older neighborhood with over 70% LMI.
	<b>Planned Activities</b>	The City of Yuma will make improvements to the Joe Henry Optimist Center facility, make pedestrian improvements on Arizona Avenue and begin preliminary planning of sewer infrastructure improvements on Harvard Street as funding allows.
6	<b>Project Name</b>	Mesa Heights Outreach
	<b>Goals Supported</b>	Mesa Heights Public Services
	<b>Needs Addressed</b>	Neighborhood & Community Development Priorities
	<b>Funding</b>	CDBG: \$12,000
	<b>Description</b>	The City will provide outreach to residents of the Mesa Heights Neighborhood. National Objective is LMA.
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The area has 1,582 households that will benefit from these services.
	<b>Location Description</b>	Mesa Heights Neighborhood Revitalization Strategy Area is an older neighborhood with over 70% LMI.
	<b>Planned Activities</b>	The City will engage residents and the business community in revitalization efforts and inform residents of services available through monthly and annual neighborhood events. Staff will create a small business association and other planning committees.
7	<b>Project Name</b>	Youth Empowerment Program
	<b>Goals Supported</b>	Public Services Citywide
	<b>Needs Addressed</b>	Neighborhood & Community Development Priorities
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Peer support group counseling and advocacy support to victims of child abuse. National objective is LMC-presumed.
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 victims of child abuse that are ages 3 to 17.
	<b>Location Description</b>	Citywide

	<b>Planned Activities</b>	Healing Journey will provide peer support group counseling and advocacy support to victims of child abuse that will give them the tools to deal with anger from being abused and show them how to be empowered.
8	<b>Project Name</b>	Building Sustainable Homeowners (Housing Counseling)
	<b>Goals Supported</b>	Public Services Citywide
	<b>Needs Addressed</b>	Neighborhood & Community Development Priorities
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	WACOG will provide a housing counseling program. National objective is LMC.
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 low income families.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	WACOG will provide various forms of housing counseling, including: pre-purchase and post-purchase, foreclosure prevention, and reverse mortgage counseling.
9	<b>Project Name</b>	Home Delivered Meals
	<b>Goals Supported</b>	Public Services Citywide
	<b>Needs Addressed</b>	Neighborhood & Community Development Priorities
	<b>Funding</b>	CDBG: \$9,000
	<b>Description</b>	Funds will support the Meals on Wheels program in Yuma. National Objective – LMC
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	8 elderly people.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Catholic Community Services will add 8 more people to their home delivered meal service for the elderly.
10	<b>Project Name</b>	REAL Program for Blind Children
	<b>Goals Supported</b>	Public Services Citywide
	<b>Needs Addressed</b>	Neighborhood & Community Development Priorities
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Training will be provided to improve life skills to live confidently as a blind person. National Objective - LMC

	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 blind children aged 5 through 18 and their families
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Southern AZ Association for the Visually Impaired (SAAVI) will provide the Reaching Empowerment through Achievement & Learning Program (REAL). This program will educate children on how to advocate as a blind student and participate in the community with improved life skills.
11	<b>Project Name</b>	CDBG Program Administration
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$139,255
	<b>Description</b>	2017-2018 Program Administration of CDBG and HOME activities
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Administration of the 2017-18 CDBG Program (including Fair Housing Activities in Project #12)
12	<b>Project Name</b>	Fair Housing
	<b>Goals Supported</b>	CDBG Administration
	<b>Needs Addressed</b>	Neighborhood & Community Development Priorities
	<b>Funding</b>	CDBG: \$16,000
	<b>Description</b>	Administer a Fair Housing program within the city of Yuma. National Objective – N/A Pln/Adm
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 10,000 people will be provided information on Fair Housing.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	WACOG and the City of Yuma will provide outreach, education, presentations and counseling Fair Housing throughout the City of Yuma.

13	<b>Project Name</b>	Housing Rehabilitation (Countywide)
	<b>Goals Supported</b>	Housing Rehab
	<b>Needs Addressed</b>	Housing Priorities
	<b>Funding</b>	HOME: \$251,574
	<b>Description</b>	Owner-occupied Rehabilitation Program throughout Yuma County.
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5 low income families.
	<b>Location Description</b>	City of Yuma and Yuma County.
	<b>Planned Activities</b>	The City of Yuma will rehabilitate or reconstruct 3 owner-occupied homes within the city of Yuma and Campesinos Sin Fronteras will rehabilitate or reconstruct 2 within Yuma County.
14	<b>Project Name</b>	Homebuyer Assistance
	<b>Goals Supported</b>	Housing & Public Facilities
	<b>Needs Addressed</b>	Housing Priorities
	<b>Funding</b>	HOME: \$300,000
	<b>Description</b>	Direct Homebuyer Assistance including but not limited to down payment assistance, closing costs, principal reduction, and gap financing to low-income families.
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 low income families
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Housing America Corporation and Comte de Bien Estar will provide direct down payment and/or closing cost assistance to 18 families.
15	<b>Project Name</b>	Affordable Housing Development (CHDO Set-Aside)
	<b>Goals Supported</b>	Housing & Public Facilities
	<b>Needs Addressed</b>	Housing Priorities
	<b>Funding</b>	HOME: \$120,000
	<b>Description</b>	A CHDO will develop at least 2 affordable homes that will be sold to low-and moderate-income families.
	<b>Target Date</b>	6/30/2018

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 low income families
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	A CHDO will develop either two new or acquire and rehabilitate 2 homes to be sold to LMI families at affordable prices.
16	<b>Project Name</b>	HOME Planning & Administration
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	HOME: \$74,619
	<b>Description</b>	Administer 2017-18 HOME Program and activities
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	The City of Yuma, as the Lead Agency will administer the 2017-18 HOME program on behalf of the YCHC that includes the City of Yuma, Yuma County, City of Somerton, City of San Luis, and Town of Wellton.



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

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

CDBG Resources – The service area for CDBG funding is within the city of Yuma limits. The Mesa Heights Neighborhood is a HUD-designated Neighborhood Revitalization Strategy Area (NRSA). Therefore it is a priority area for the use of CDBG funds. The Mesa Heights Neighborhood has a 70% low-and moderate-income population. Although the Mesa Heights Neighborhood is priority, activities are still taking place in the Carver Park Neighborhood with a 75% LMI population and Yuma High Neighborhood that has a 58% LMI population.

HOME Resources - The service area for the Yuma County HOME Consortium 2017-2018 Annual Action Plan is all of Yuma County, and includes the HOME Consortium members of City of Yuma, Yuma County, City of Somerton, City of San Luis, and the Town of Wellton.

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

### Geographic Distribution

Target Area	Percentage of Funds
Mesa Heights Neighborhood	62%
Carver Park Neighborhood	7%
Yuma High Neighborhood	7%

Table 5 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The City of Yuma is focusing efforts in areas that have high percentages of low-and-moderate income people. For several years, the City focused efforts in the Carver Park and Yuma High Neighborhoods. The Mesa Heights Neighborhood was designated by the City and approved by HUD as a Neighborhood Revitalization Strategy Area. The area has a 70% LMI population, an older housing stock, a need for infrastructure improvements, and 60% of the homes are rentals. Over the next four to five years, this area will remain the priority.

### Discussion

Please see discussion above.

## Affordable Housing

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

#### Introduction

This section outlines the one-year Annual Action Plan Affordable Housing goals for 2017-2018, year two of the 2016-2020 Consolidated Plan. The tables below outline the numbers of households supported and the number of affordable housing units that will be provided by program type. This table is inclusive of HOME, CDBG, and the City and County's Public Housing Agencies' affordable housing goals.

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

One Year Goals for the Number of Households to be Supported	
Homeless	66
Non-Homeless	1,976
Special-Needs	0
Total	2,042

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,999
The Production of New Units	18
Rehab of Existing Units	22
Acquisition of Existing Units	3
Total	2,042

Table 7 - One Year Goals for Affordable Housing by Support Type

#### Discussion

The City and the YCHC will undertake the following affordable housing activities:

- Housing Rehabilitation for low-and moderate-income (LMI) homeowners
- Down Payment Assistance and/or closing costs for LMI homebuyers
- Acquisition and Rehabilitation for Home Ownership

The Housing Authority of the City of Yuma and the Yuma County Housing Department will continue to provide public housing and Housing Choice Vouchers for low income renters.

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

### **Introduction**

This section summarizes the activities of the Housing Authority of the City of Yuma (HACY) and the Yuma County Housing Department that will support the Action Plan programs during Program Year 2017.

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

During Program Year 2017, HACY and the Yuma County Housing Department will continue to provide affordable rental housing to low income families in the city of Yuma and Yuma County, continue Self Sufficiency programs and continue to build strong relationships with landlords who accept Section 8 vouchers--all cornerstones of a successful PHA.

HACY manages 235 Public Housing rental units throughout the city. All the PH units will convert to the Rental Assistance Demonstration (RAD) Program, effective this Fiscal Year. In addition, HACY is administering 1,204 Section 8 Housing Choice Vouchers of which 66 are Veterans Affairs Supportive Housing Program (VASH) vouchers for homeless veterans that also receive case management and clinical services provided by the VA.

The Yuma County Housing Department manages 159 public housing units in non-incorporated Yuma County, Somerton, and San Luis. They also administer 401 Section 8 Housing Choice Vouchers.

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

HACY offers its clients a Family Self Sufficiency program to assist them with education, employment and training, as well as homeownership. There are currently 298 families enrolled in this program. On average, through the program, 8 residents become homeowners each year.

The Yuma County Housing Department also offers a Family Self Sufficiency Program and currently has 254 families enrolled. On average, 10 residents graduate and 6 of them become homeowners each year.

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

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

### **Discussion**

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 training and education because of child care needs. HACY will continue to explore solutions to transportation challenges and ensure that affordable housing is available in many areas of the city.

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

### **Introduction**

The City of Yuma is an active participant in the local Continuum of Care (CoC), operating in alignment with the Arizona Balance of State Continuum of Care (BOSCoC) established to implement strategies to end homelessness. Although the City does not receive ESG funds, it invests financial and staff resources to address the following housing priorities stated in the City of Yuma's 2016-2020 Consolidated Plan and Analysis of Impediments to Fair Housing Choice:

- Housing for persons transitioning out of homelessness
- 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 illness; and veterans.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City will assist the Yuma Coalition to End Homelessness (YCEH), the local CoC with outreach activities. Currently, there are three local agencies assisting unsheltered individuals by providing basic needs and information on community resources. The City in collaboration with the YCEH leader execute strategies stated in the Arizona BOSCoC's Strategic Action Plan, to include the coordination of the annual Point-In-Time (PIT) Count, an unduplicated count of sheltered and unsheltered homeless individuals and families in the community. YCEH Actions include: recruit and train volunteers, establish protocols for distribution and collection of surveys, and implement deployment plan to conduct surveys. The City and the YCEH are currently identifying the needs of the homeless population in Yuma by conducting a survey, analyzing data, and evaluating community resources. The survey will help to identify the most common instances and barriers of homelessness, document community assets, identify gaps, and develop a strategic plan that will serve as a tool to overcome homelessness.

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

The City continues to serve the health and welfare of homeless persons by providing General Funds to agencies that provide emergency shelter and other services. Funded agencies include: Crossroads Mission Detox Program, which offers a detox program to persons with substance abuse; Catholic Community Services - Safe House (emergency shelter for victims of domestic violence); and, Amberly's Place, a victim advocacy center with a crisis response team to assist victims of domestic violence, child abuse, adult sexual assault, and elder abuse.

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

The YCEH is comprised of agencies committed to the eradication and prevention of homelessness. Collaborating agencies include: ACHIEVE Human Services, National Community Health Partners (NCHP), Western Arizona Council of Governments (WACOG), City of Yuma Housing Authority (HACY), and others following HUD's Housing First model. These agencies provide permanent and rapid re-housing, housing assistance (rent, utility, and deposits), housing vouchers for veterans, case management, health services, education/vocational goals, financial education and planning, and implementing local and state strategies. In May 2017, the Yuma Coalition to End Homelessness created the YCEH Coordinated Entry Procedures, a formal service and referral process that increases the efficiency of the homeless response system by simplifying access to housing and services for people experiencing homelessness; prioritizing housing assistance based on need; and connecting households to the appropriate housing intervention. One of the highest priorities for the YCEH is to reduce the number of families with children experiencing homelessness. Now that the YCHC is a participating jurisdiction and receives a HOME allocation, City staff formed a committee with homeless and housing service providers to design a Tenant Based Rental Assistance Program that will help homeless families with children obtain permanent housing. City staff will continue to participate in YCEH's meetings and serve on the Strategic Planning Committee to provide input and ensure housing priorities are accomplished.

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

This year, the City will provide CDBG for the following programs aimed to prevent homelessness:

- WACOG's Building Sustainable Homeowners Program, housing counseling services for eligible homeowners at risk of foreclosure and preventing homelessness with case management, as well as pre-purchase homebuyer education and counseling.
- Catholic Community Services' Meals on Wheels program, which delivers meals to low- and very low income elderly people.

The City of Yuma provides funding to assist with water utility payments for low income families. The program is administered by WACOG. Other agencies such as the Salvation Army provide rental and utility assistance. The YCEH is putting together a list of felony friendly employers. The City will continue to participate on YCEH committees and encourage representatives of other sectors to participate.

## **Discussion**

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

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	The City does not receive HOPWA.
Tenant-based rental assistance	
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated	
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	
Total	

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

### **Introduction**

As noted in the 2016-2020 Consolidated Plan Gaps Analysis there is a shortage of approximately 1,800 units with rents of \$400 and less per month, serving renters earning \$25,000 per year or less. Most of these renters are not homeless. The renters who cannot find affordably priced rentals are living in units that cost more than they can afford and are cost burdened. The City and the YCHC will support the development of Low Income Housing Tax Credit projects proposed for the community.

Results from the Consolidated Plan Resident Survey showed that 26% of the respondents said they could not afford the down payment to purchase a home and 18% said that student loan/other debt was too high. One of the activities being funded by CDBG is Housing Counseling, which includes pre-purchase guidance to prepare people for homeownership and a post-purchase component to make sure they maintain homeownership.

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

An update to the City's Analysis of Impediments to Fair Housing Choice (AI) was conducted last year as part of the Consolidated Plan. The analysis did not find negative effects of City of Yuma public policies on affordable housing and residential investment. The study did identify several public sector contributing factors that affect housing choice including the State of Arizona Qualified Allocation Plan (QAP); lack of public transportation in Yuma and the region; and lack of resources to make older parts of Yuma accessible, expand afterschool programming and assist persons with disabilities transition out of institutional care.

### **Discussion**

See responses above and the proposed projects described in Section AP-38.

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

### **Introduction**

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

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

Lack of resources to address the many needs of Yuma residents is the primary obstacle throughout Yuma County. Solutions to some of these needs--development of accessible public infrastructure, expanded transit options--are very costly. During the Consolidated Plan period, the City of Yuma will continue to nurture effective partnerships to leverage resources; encourage the State of Arizona to amend the QAP to reduce the emphasis on public transit (putting rural and semi-rural communities at a competitive disadvantage); and continue to seek new resources. Forming the Yuma County HOME



Consortium and becoming a HOME Participating Jurisdiction will help to make progress in creating and maintaining affordable housing throughout Yuma County.

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

Please see above. The City will also support creation and maintenance of affordable housing through its NRSA investments and home rehabilitation program.

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

The City of Yuma has relatively new housing stock in most of its residential areas. However, lead-based paint hazards are likely to exist in older parts of the city and throughout Yuma County. These neighborhoods are targeted for housing condition improvement and redevelopment. Lead-based paint hazards will be mitigated through CDBG and HOME-funded housing rehabilitation. If lead paint exists, it will be removed by EPA/LBP certified contractors. Two Neighborhood Services staff members that oversee the Housing Rehabilitation Program are EPA Lead-Base Paint Certified Supervisors. In addition, the City will provide notices about the hazards and risks of lead-based paint in English and Spanish to all program participants.

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

The City of Yuma's housing and community development 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:

**Housing Counseling.** As part of the Building Sustainable Homeowners Program, WACOG will include a financial literacy component, which includes subjects, such as: budgeting, handling debt, improving credit, savings and the different kinds of accounts, and the difference between fixed and flexible expenses.

**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, the City will continue to revitalize commercial, industrial, and residential neighborhoods to improve residents' access to opportunity.

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

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

The newly formed Yuma County HOME Consortium has created a partnership between the City of Yuma, Yuma County, City of Somerton, City of San Luis, and Town of Wellton. As the Lead Entity, the City is



learning about the housing resources throughout Yuma County and will be creating collaborations with nonprofit housing developers that serve these areas.

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

The City draws on public and private agencies as resources or partners for housing and community development programs and to better serve the low-income community. These partnering agencies include, but are not limited to: area schools, the Housing Authority of the City of Yuma, local homeless providers, local nonprofit organizations, mortgage lenders, construction companies, service providers and affordable housing developers.

The City participates in the Yuma Coalition to End Homelessness. Their goal is to find ways to reduce the number of families with children experiencing homelessness. City staff has formed a committee that includes homeless and housing service providers to design a Tenant Based Rental Assistance Program help homeless families with children secure permanent housing.

## **Program Specific Requirements**

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

#### **Introduction**

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	18,823.11
5. The amount of income from float-funded activities	0
<b>Total Program Income</b>	<b>18,823.11</b>

#### **Other CDBG Requirements**

1. The amount of urgent need activities	0
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**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

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

The Yuma County HOME Consortium does not use forms of investment not described in 92.205(b).

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

The YCHC uses **Recapture Provisions** when HOME funds are provided to a homebuyer. YCHC will recapture the entire amount of direct HOME subsidy provided to the homebuyer. YCHC will require subrecipients, CHDO's, and other entities to utilize the resale/recapture provisions outlined in the Annual Action Plan. The HOME assistance enables the homebuyer to purchase the unit at an affordable cost. The loan includes any assistance that reduces the purchase price from fair market value to an affordable cost. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value, the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME funding.

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

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

- Any HOME funds provided to the buyer at the time of purchase (down payment, closing cost or housing rehabilitation) to assist with the purchase, whether provided directly by the program administrator or by the developer using funds provided by the program; and
- Any reduction in the purchase price from fair market value to an affordable purchase price.

**3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

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

Total HOME Investment in Unit period of Affordability:

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

Direct HOME Subsidy in Unit Period of Affordability:

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

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

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

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

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