



CITY OF
Yuma

2025 CDBG & HOME Annual Action Plan

City of Yuma

Yuma County HOME Consortium



Neighborhood Services

One City Plaza, Yuma, AZ 85364

(928) 373 5187

Table of Contents

Executive Summary

AP-05 Executive Summary – 91.200(c), 91.220(b).....	1
PR-05 Lead & Responsible Agencies – 91.200(b)	6
AP-10 Consultation – 91.100, 91.200(b), 91.215(l)	6
AP-12 Participation – 91.401, 91.105, 91.200(c)	11

Expected Resources

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.420, 91.220(c)(3)&(e)	17
AP-35 Projects – 91.420, 91.220(d)	19
AP-38 Project Summary.....	21
AP-50 Geographic Distribution – 91.420, 91.220(f)	27

Affordable Housing

AP-55 Affordable Housing – 91.420, 91.220(g)	28
AP-60 Public Housing – 91.420, 91.220(h)	29
AP-65 Homeless and Other Special Needs Activities – 91.420, 91.220(i)	30
AP-75 Barriers to affordable housing – 91.420, 91.220(j)	33
AP-85 Other Actions – 91.420, 91.220(k)	34

Program Specific Requirements

AP-90 Program Specific Requirements – 91.420, 91.220(l)(1,2,4)	37
--	----

Appendices

Public Notices.....	
SF424's and Certifications.....	

Note on Formatting

The U.S. Department of Housing and Urban Development (HUD) requires recipients of HOME Investment (HOME), Community Development Block Grant (CDBG), and Emergency Solutions Grant (ESG) funding to submit the Five-Year Consolidated Plan and Annual Action Plan electronically, using an automated tool in a template prescribed by HUD. The following Plan is the downloaded version of that electronic template (with formatting improvements).

Executive Summary

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

1. Introduction

As a recipient of Community Development Block Grant (CDBG) and HOME Investment Partnership 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, objectives, and anticipated outcomes for the year. The Action Plan must detail the specific allocation and utilization of funds throughout the program year.

The City of Yuma (City) is in the 5th year of implementation of the 2021-2025 Consolidated Plan. As a CDBG entitlement community, the City will receive \$984,398 from the Department of Housing and Urban Development (HUD) for Program Year (PY) 2025. 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 living conditions for low- and moderate-income (LMI) persons. CDBG funds must be used within the City of Yuma boundaries.

In 2017, the Yuma County HOME Consortium (YCHC) was approved by HUD as a participating jurisdiction to receive annual allocations of HOME Investment Partnership funds. The City of Yuma serves as the lead entity for the YCHC, which includes Yuma County, the City of Somerton, the City of San Luis, and the Town of Wellton. The consortium will receive an allocation of \$237,028 in HOME funds. The primary objective for the use of HOME is to create affordable housing for LMI households 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.

Goals for 2021-2025 Consolidated 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 down payment assistance, financial counseling, and/or support 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, childcare and afterschool programming, nutrition and food assistance, and public facility improvements.

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

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

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

With PY 2025-26 (Year 5 of the Consolidated Plan) funds, the YCHC and its partners plan to use HOME to accomplish the following throughout Yuma County:

- 1 Owner-occupied housing unit
- Develop 1 CHDO housing unit

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

- Rehabilitate up to 3 owner-occupied housing units
- Create major improvements to 32 affordable rental units
- Provide furniture for the new homeless men's shelter
- Conduct Fair Housing testing and enforcement, offer Fair Housing counseling, and educate the public on Fair Housing rights
- Provide Public infrastructure improvements to support the development of 80 affordable rental units, and conduct code enforcement

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 Report (CAPER). The CAPER outlines the objectives and outcomes set in the Annual Action Plan for each year, providing the progress made towards the goals established in the Consolidated Plan. The CAPER submitted in September 2024 reported on PY 2023 (7/1/23 – 6/30/24). Tables A – C below summarize the accomplishments made with CDBG and HOME funds in PY 2023 as reported in the CAPER.

Goals	Performance Objective	Activity	5 Year Goals	5 Year Accomplishments	2023 Goals	2023 Accomplishments	People Served 2023 Income Levels	Expended 2023
Increase affordable rental housing options through the creation of new units and tenant based rental assistance.	Provide decent affordable housing	Tenant Based Rental Assistance	60 households	81 Households	30 households	26 households	21 Ext Low 5 Low	173,227
		Rental Housing Development (CHDO)	5 housing units	Pre-Development Process	1 housing unit	Predevelopment Process	N/A	0
Improve the quality of existing affordable rental and owner-occupied housing stock, including home accessibility modifications	Provide decent affordable housing	Housing Rehabilitation	40 housing units	15 Housing Units	0 housing units	2 housing units	2 Low	249,209
Facilitate homeownership options through down payments assistance, financial counseling, and/or supporting the creation of more diverse and affordable housing products.	Provide decent affordable housing	Down Payment Assistance	20 households	1 household	0 households	N/A	N/A	0

Table A – Summary HOME Goals and Accomplishments

Goals	Performance Objective	Activity	5 Year Goals	2023 Accomplishments	People Served Income Levels	Expended 2023
Increase affordable rental housing options through the creation of new units and tenant-based rental assistance.	Provide decent affordable housing	Rental Housing Development	12 household units	Planning Underway		90,343

Table B – Summary HOME-ARP Goals and Accomplishments

Goals	Performance Objective	Activity	Nat'l Obj	5 Year Goals	5 Year Accomplishments	2023 Goals	2023 Accomplishments	People Served Income Levels	Expended 2023
Improve the quality of existing affordable rental and owner-occupied housing stock, including home accessibility modifications.	Create Suitable Living Environment	Housing Rehabilitation	LMH	35 housing units	11 housing units	6 housing units	6 housing units	1 Low 5 Mod	326,859
Improve the quality of existing affordable rental and owner-occupied housing stock, including home accessibility modifications.	Create Suitable Living Environment	Housing Rehabilitation – Mesa Heights	LMH	5 housing units	3 housing units	1 housing unit	0 housing units	N/A	0
		ACHIEVE Window Replacement	LMC	7 housing units	7 housing units	N/A	N/A	N/A	0
		Saguaro 9th Ave Group Home	LMC	1 Facility	1 Facility	N/A	N/A	N/A	0
Support low and moderate-income families through public services including, but not limited to, childcare and after school programming, nutrition and food assistance and public facility improvements.	Create Suitable Living Environment	Fair Housing Activities	N/A	6,000 people	214 people	N/A	214 people	N/A – Plan/Admin	21,992
		Infrastructure Supporting Housing Development	LMA	80 units	Pre-construction planning underway	80 household units	Pre-construction planning underway	2,180 LMI 1,675 Non-LMI	0
		WACOG Housing Counseling	LMC	90 households	116 households	70 households	67 households	22 Ext Low 10 Low, 21 Mod 14 Non-LMI	32,584
		Crossroads Mission-Homeless Outreach Program	LMC	500 people	349 People	200 People	349 People	349 Ext Low	35,001
		Crossroads Mission-Eating Healthy Program	LMC	500 people	2192 People	N/A	N/A	N/A	0
		Mesa Heights Neighborhood Sports Program	LMA	100 people	718 People	N/A	N/A	N/A	0
Improve community infrastructure in qualified neighborhoods to support community revitalization and housing affordability.	Create Suitable Living Environment	Joe Henry Park Restrooms	LMA	3,855 people	2,180 LMI 1,675 Non-LMI	N/A	N/A	N/A	0
		Carver Park Restrooms	LMA	4,950 people	Population –4,955 60.51% Low Mod	4,950 People	Population –4,955 60.51% Low Mod	2,995 Low Mod Non-LMI 1,955	94,881
Continue to improve the quality of neighborhoods with low-income concentrations	Create Suitable Living Environment	Code Enforcement/Rental Inspection Program	LMA	9,055 people	Population – 9,055, 57.92% LMI	9,055 people	Population – 9,055, 57.92% LMI	5,245 LMI 3,810 Non-LMI	74,994
		Voluntary Demolition Program	SBS	5 housing units	2 housing units	N/A	N/A	N/A	0
		MHN Outreach	LMA	3,855 people	Population – 3,855 56.55% LMI	N/A	N/A	N/A	0
		MHN Cleanup	LMA	3,855 people	Population – 3,855 56.55% LMI	N/A	N/A	N/A	0
		MHN Façade Improvements	LMA	2 businesses	3 businesses	2 businesses	N/A	N/A	1,150
Provide Public Services for LMI people.	Create Suitable Living Environment	SHINE Childcare Center	LMC	30 households	53 households	N/A	N/A	N/A	0
		Walk-In Freezer Replacement-Food Programs	LMC	800 people	894 people	N/A	N/A	N/A	0

Table C – Summary CDBG Goals and Accomplishments

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City provided several opportunities for consultation and input on the Action Plan, including notices published in the Yuma Sun and in Spanish in the Bajo el Sol newspaper, posted on the City of Yuma website, and emailed to area nonprofit organizations and other interested parties. Additionally, there were public hearings and consultation with the CDBG Citizen Advisory Committee and Yuma County HOME Consortium board. See Table 4 in Section AP-12 for more detailed information.

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.

No comments were received during the Citizen Participation process.

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

All comments are taken into consideration when determining which applications to fund.

7. Summary

The 2025 Annual Action Plan addresses the goals and objectives in the Consolidated Plan for the use of CDBG and HOME funds. The City followed the Citizen Participation Plan 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	Planning & Neighborhood Services Department, Neighborhood Services Division
HOME Administrator	Yuma, AZ	Planning & Neighborhood Services Department, Neighborhood Services Division

Table 1 – Responsible Agencies

Narrative

The lead agency that prepared the PY 2025 Annual Action Plan was the City of Yuma Planning and Neighborhood Services Department, 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 PY 2025 Annual Action Plan, or questions relating to the CDBG or HOME Programs, contact the Program Administrator:

Cynthia Blot
Assistant Director
Neighborhood Services Division
One City Plaza - Yuma, AZ 85364
Phone: (928) 373-5187 TTY: (928) 373-5149
Cynthia.Blot@yumaaz.gov

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

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

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

The City of Yuma maintains partnerships with several nonprofit organizations to implement the goals of the Consolidated Plan. Yuma is a small community with limited resources; therefore, local nonprofit organizations collaborate closely to reduce service duplication and ensure efficient use of available resources.

The Yuma Coalition to End Homelessness (YCEH) holds bi-monthly meetings at Yuma City Hall. These meetings are well attended by social service, housing, mental health, and veteran service providers, as well as local government representatives. These meetings offer opportunities to discuss homelessness prevention strategies, network on related issues, receive updates on new services, and learn about funding opportunities. ACHIEVE Human Services coordinates the YCEH, with City staff actively participating in various committees and in the Point-in-Time count.

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.

The Yuma Coalition to End Homelessness (YCEH) is a member of the Arizona Balance of State Continuum of Care (BOSCoC). Members with access to the Homeless Management Information System (HMIS) regularly meet for case conferencing. These meetings coordinate efforts between homeless service providers, mental health, veterans, housing, and other social services agencies to identify the services needed by individuals experiencing homelessness.

The City supports homeless service providers through CDBG and HOME funding. This year, CDBG funds will be used to provide new furniture for the new homeless men's shelter, which will have the capacity to house twice the number of individuals. The beds will be designed for easy cleaning, helping to reduce the spread of germs and improve overall hygiene for shelter residents. Catholic Community Services and the Housing Authority of the City of Yuma will continue to use HOME funding to provide Tenant-Based Rental Assistance for people experiencing homelessness or those at risk of becoming homeless.

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

Not applicable. The City does not receive ESG funds.

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

The table below provides a list of agencies, groups, committees, and organizations that actively participated in the process and consultations.

1	Agency/Group/Organization	ACHIEVE Human Services
	Agency/Group/Organization Type	Housing, Services – Persons with Disabilities, Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment, Homeless Needs – Chronically Homeless, Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through dialogue at Yuma Coalition to End Homelessness (YCEH) meetings.
2	Agency/Group/Organization	Catholic Community Services
	Agency/Group/Organization Type	Services-Housing, Services-Victims of Domestic Violence, Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Homeless Needs – Families with children, Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through continuous staff dialogue and participation at bi-monthly YCEH meetings.
3	Agency/Group/Organization	Yuma Coalition to End Homelessness (YCEH)
	Agency/Group/Organization Type	Services – Homeless, Planning Organization, Regional Organization COC
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless, Homeless Needs – Veterans, Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation was provided during bi-monthly YCEH meetings.
4	Agency/Group/Organization	Yuma County
	Agency/Group/Organization Type	Other Government – County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through attendance at a public hearing and ongoing staff dialogue.

5	Agency/Group/Organization	City of San Luis
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation at Yuma County HOME Consortium meetings concerning affordable housing needs throughout Yuma County.
6	Agency/Group/Organization	City of Somerton
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation at Yuma County HOME Consortium meetings concerning affordable housing needs throughout Yuma County.
7	Agency/Group/Organization	Town of Wellton
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation at Yuma County HOME Consortium meetings concerning affordable housing needs throughout Yuma County.
8	Agency/Group/Organization	Western AZ Council of Governments (WACOG)
	Agency/Group/Organization Type	Housing, Services – Housing, Services – Children Services – Elderly Persons, Services - Education Services – Fair Housing, Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Anti-Poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through staff dialogue and consultation during bi-monthly YCEH meetings.

9	Agency/Group/Organization	City of Yuma Housing Authority
	Agency/Group/Organization Type	Housing, PHA, Services – Housing, Services – Education, Services – Employment
	What section of the Plan was addressed by Consultation?	Public Housing Needs, Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing staff dialogue. Staff also provided input by email.
10	Agency/Group/Organization	National Community Health Partners (NCHP)
	Agency/Group/Organization Type	Housing, Services – Persons with Disabilities, Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Non-Homeless Special Needs, Homelessness Needs-Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation was provided during bi-monthly YCEH meetings.
11	Agency/Group/Organization	The Salvation Army
	Agency/Group/Organization Type	Services – Housing, Services – Children, Services – Elderly Persons, Services – homeless
	What section of the Plan was addressed by Consultation?	Homeless Special Needs, Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation was provided during bi-monthly YCEH meetings.
12	Agency/Group/Organization	Crossroads Mission
	Agency/Group/Organization Type	Services – Housing, Services – homeless, Services – Education, Services – Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs – Chronically homeless, Homeless Needs – Families with children, Homeless Needs – Unaccompanied youth, Homelessness Strategy, Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Crossroads Mission was consulted through staff dialogue, and participation in the YCEH meetings.

Table 2 – Agencies, groups, organizations who participated

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

All known local social service and housing organizations were invited to participate in public hearings and submit CDBG and HOME grant applications. No relevant agencies were intentionally excluded from the consultation process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
General Plan – Housing & Redevelopment Elements	City of Yuma	Many of the goals in the City’s General Plan align with the Consolidated Plan - the need for affordable housing, housing rehabilitation, neighborhood revitalization, and code enforcement.
Analysis of Impediments to Fair Housing Choice	City of Yuma	Reduce impediments to fair housing choice for residents by aligning its fair housing efforts with recommendations made in the AI.
Continuum of Care	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

The City solicited public comments on the 2025 Action Plan in accordance with its Citizen Participation Plan. Public notices were published in the Yuma Sun and in the Bajo el Sol (Spanish). Public hearings and meetings were held both virtually and in person to gather input from citizens, nonprofit organizations, and public agencies. The CDBG Citizens Advisory Committee reviewed applications, heard presentations from applicants, and recommendations were provided to City Council. The Yuma County HOME Consortium also reviewed applications and held discussions before finalizing 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

The City provides nonprofit organizations serving low- and moderate-income individuals the opportunity to apply for Community Development Block Grant (CDBG) funding, while all housing providers are eligible to apply for HOME funding. Both programs follow a competitive application process. To promote these opportunities, a flyer is posted on the City’s website, published in the Yuma Sun and Bajo El Sol, and emailed to organizations that have expressed interest in the CDBG or HOME programs. The flyer includes an invitation to apply, the application schedule, a link to the application portal, and an estimate of available funding. Applications are submitted through Neighborly, an online grant management system. One-on-one technical assistance is available to guide applicants through the process, including an overview of application requirements, Consolidated Plan priorities and goals, and compliance with CDBG and HOME regulations.

CDBG applicants are required to give a presentation to the CDBG Citizen Advisory Committee before the Committee makes any funding recommendations. For HOME funding, The HOME Consortium board reviews applications and addresses any questions before discussing funding recommendations. City staff presents funding recommendations to City Council and are published in the local newspaper, starting a 30-day public comment period. A public hearing will be held during the comment period before the final draft is presented to City Council for approval on July 2, 2025.

The City provides several opportunities for input from citizens, local government agencies, and nonprofit organizations—including those providing services for the homeless, housing, mental health, education, senior care, and other social services. To ensure broad citizen participation, the community was given various opportunities to comment while the plan was being developed.

The draft will be available for a 30-day public comment period, with notices published in English in the Yuma Sun and in Spanish in Bajo El Sol. Public outreach included hearings, email notifications sent to 91 organizations, residents, and stakeholders, as well as 259 emails distributed by the Yuma Coalition to End Homelessness (YCEH) to its members. Flyers were also posted at City Hall and the Housing Authority of the City of Yuma.

Accommodations were made for individuals with disabilities and those with limited English proficiency, including Spanish-speaking staff available for translation during meetings. To ensure accessibility, meetings were scheduled at convenient times for working community members.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted & reasons	URL (If applicable)
1	Other Direct Emailing	Other Nonprofit Organizations and other interested stakeholders	Flyers were sent to 91 parties on the CDBG/HOME email list, 259 YCEH members, and sent to public agencies to post in their facilities. The flyers included details on the schedule, available funding, and an invitation to apply for grant funds and participate in the process.	No comments were received	N/A	
2	Newspaper Ad	Non-targeted/ broad community Non-English Speaking: Spanish	Public Notices were published in both English and Spanish newspapers announcing the public hearings, one-on-one application technical assistance and how to provide comments on the Action Plan.	No comments were received	N/A	
3	Public Hearing	Non-targeted/broad community	At the beginning of the process, the City held a virtual and in-person public hearing to solicit input on the development of this Action Plan. There was one attendee.	No comments were received	N/A	
4	Public Meeting	Non-targeted/ broad community	Held one-on-one HOME and CDBG application technical assistance.	No comments were received	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted & reasons	URL (if applicable)
5	Public Meeting	Non-targeted/ broad community	Staff presented the Action Plan to City Council, including funding proposals and recommendations for CDBG and HOME. The meeting was open to the public, televised, and live-streamed. The public could participate in-person or virtually.	No comments were received	N/A	
6	Newspaper Ad	Non-targeted/ broad community Non-English Speaking- Spanish	A summary of the Annual Action Plan draft and an invitation to the Public Hearing were published in the Yuma Sun and Bajo El Sol (Spanish). The draft plan was available on the City website and hard copies were distributed at various locations throughout Yuma County for public review and input.	No comments were received	N/A	
7	Public Hearing	Non-targeted/ broad community	A public hearing was held to provide a summary of the AAP draft. Attendees were given an opportunity to comment on the draft.	No comments were received	N/A	
8	Public Meeting	Non-targeted/ broad community	Staff presented the final Action Plan to City Council for approval. The meeting was televised, live-streamed, and available virtually. Comments could be provided virtually or in-person.	No comments were received	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

In PY 2025 (Year 5 of the 2021-2025 Consolidated Plan), the City of Yuma is receiving \$984,398 in CDBG. YCHC is receiving \$237,028 in HOME funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Amount Available Year 5				Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation:	Program Income: \$	Prior Year Resources:	Total: \$		
CDBG	Public - Federal	Admin & Planning Housing Public Services Public Infrastructure	984,398	0	0	984,398	984,398	CDBG will be used for housing rehabilitation, code enforcement, public infrastructure, and public services.
HOME	Public - Federal	Admin & Planning New Rental Construction	237,028	0	0	237,028	237,028	HOME will be used for affordable rental housing development and housing rehabilitation.

Table 2 - 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 objectives identified in this Action Plan. The City will allocate over \$458,530 from its general fund to support Neighborhood Services operations to implement goals outlined in the Consolidated Plan. The City will also provide \$94,880 in general funds to Catholic Community Services Safe House to assist victims of domestic violence, the Crossroads Mission Detox Program, and Amberly's Place Victims Advocacy Center to support abused victims.

HOME Match Requirements – The Yuma County Home Consortium has received a 100% match reduction each year since its first allocation in 2017 and expects the same for 2025. This means HUD waived 100% of the match requirements for YCHC. Subrecipients and Community Housing Development Organization's (CHDO) are still encouraged to provide matching funds, despite the waiver. Any HOME-eligible match contributed this year will be "banked" for use in a future year.

In PY 2018, the YCHC allocated HOME funds to the Arizona Housing Development Corporation (AHDC) for the acquisition of property to construct three rental homes on Magnolia Avenue. AHDC received \$572,043 from Cenpatico (now called Arizona Complete Health) to construct the units. If the YCHC does not receive a 100% match reduction this year, a portion of these matching funds will be used to meet the PY 2025 match obligation.

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

The City owns three properties on Arizona Avenue within the Mesa Heights neighborhood, an area designated as low- and moderate-income. The first property is a 15-unit apartment complex located on 20th Street, and a triplex on 23rd Street. Both properties managed by the Housing Authority of the City of Yuma (HACY) are used for affordable housing.

The City conveyed surplus property located at the corner of 18th Street and Arizona Avenue to Arizona Housing Development Corporation (AHDC) for the development of affordable housing. AHDC plans to build 6 units on this site, with plans recently submitted for review. The units will only be available to low- to moderate-income households that receive various types of tenant-based rental assistance. Construction is currently underway and is expected to be completed by June 2025.

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 2021-2025 Consolidated Plan.

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	Improvements to Existing Rental and Owner Housing	2021	2026	Affordable Housing Non-Homeless Special Needs	City of Yuma: Citywide	Housing Repairs and Accessibility Modifications	CDBG - \$505,238 HOME- \$177,771	Homeowner Housing Rehabilitated – 4 Housing Units Rental Housing Rehabilitated: 32 Housing Units
2	Improvements to Low-income Neighborhoods	2021	2026	Non-Housing Community Development	Mesa Heights Carver Park Yuma High Neighborhoods	Community Development & Neighborhood Revitalization	CDBG - \$60,000	Housing Code Enforcement/ Foreclosed Property Care – 4,375 Household Units
3	Increase Affordable Rental Housing	2021	2026	Affordable Housing	City of Yuma: Citywide	Provide decent affordable housing	HOME-\$35,554	Increase affordable rental housing units options through the creation of new units –1 unit
4	Supportive Services for Low-income households	2021	2026	Homeless, Non-Homeless Special Needs, Non-Housing Community Development	City of Yuma: Citywide	Public Services	CDBG - \$92,280	Public service activities other than LMI Housing Benefit – 240 Persons Assisted
5	Improvements to Community Infrastructure	2021	2026	Non-Housing Community Development	Mesa Heights	Affordable Rentals and TBRA	CDBG - \$130,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 80 Households Assisted
6	Administer CDBG/HOME & Fund Planning/Fair Housing	2021	2026	Administration & Planning	City of Yuma: Citywide Yuma County	N/A	CDBG - \$196,880 HOME- \$23,703	CDBG includes Fair Housing

Goal Descriptions

1	Goal Name	Improvements to Existing Rental and Owner Housing
	Goal Description	Improve the quality of existing affordable rental and owner-occupied housing stock, including home accessibility modifications.
2	Goal Name	Improvements to Low Income Neighborhoods
	Goal Description	Continue to improve the quality of neighborhoods with low-income concentrations. This will include code enforcement, rental inspection, neighborhood clean-up, and property improvement programs in neighborhoods with more than 51% LMI people. The City is making targeted efforts to improve the safety and security of these areas.
3	Goal Name	Increase Affordable Rental Housing
	Goal Description	Increase affordable rental housing options through the creation of new units.
4	Goal Name	Public Services for LMI families
	Goal Description	Support low - and moderate-income families through public services including, but not limited to, childcare and afterschool programming, nutrition, and food assistance, and public facility improvements.
5	Goal Name	Supportive Services for Low Income Households
	Goal Description	Provide supportive services to low-income households, people with special needs, and the homeless.
6	Goal Name	Improvements to Community Infrastructure
	Goal Description	Improve community infrastructure in qualified neighborhoods to support community revitalization and housing affordability.
7	Goal Name	Administer CDBG/HOME & Fund Planning/Fair Housing
	Goal Description	Administer CDBG and HOME and fund planning and fair housing activities.

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

CHDO funds will be set-aside for a future affordable housing project, assisting one low-income family. HOME funds will be used to support one reconstruction project for a low- income household through the City's Housing Rehabilitation Program.

AP-35 Projects - 91.420, 91.220(d)

Introduction

This section describes the projects that the City of Yuma and the HOME Consortium will undertake with CDBG and HOME funds. The PY 2025, the City of Yuma will receive \$984,398 in CDBG funds. Any CDBG program income collected will be reported and allocated to CDBG-eligible activities. The Yuma County HOME Consortium will receive \$237,028.12 in HOME funds. The required 15% CHDO set-aside is \$35,554. No program income is expected.

#	Project Name
1	Housing Rehabilitation – City of Yuma
2	Code Enforcement/Rental Inspection – City of Yuma
3	Colorado Street Apartment Improvements - Housing America
4	Mesa Heights Neighborhood Infrastructure - Supporting Housing Development – Vistara III
5	Homeless Men’s Shelter- Crossroads Mission
6	CDBG Program Administration – City of Yuma
7	Fair Housing – Southwest Fair Housing Council
8	Affordable Housing Development Project
9	HOME Planning & Administration – City of Yuma

Table 3 – Project Information

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

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

The primary obstacle to meeting the community’s needs is insufficient funding for both housing and non-housing activities. In May 2021, HUD staff notified the City of an error in the 2017-2020 HOME formula, which resulted in an over-allocation of HOME funds to the YCHC during that period. The formula was corrected for the 2021 allocation. In 2022, HUD Headquarters staff explained that the overages needed to be recaptured, leading to a reduction in the YCHC’s allocation for the years (2022 – 2025). The past four HOME allocations have been as follows: 2022 - \$411,329; 2023 - \$378,564; 2024 - \$222,171.48; and 2025 - \$237,028.12. These funding reductions have impacted the ability to address the growing need for affordable housing in Yuma County.

The funding requests exceeded estimated amount by a significant margin. After setting aside 10% for Planning & Administration, only \$213,325 is available for HOME projects. The YCHC board reviewed all applications and decided to allocate \$177,771 to the Owner-Occupied Housing Rehabilitation Program. Due to the small size of this year’s CHDO set-aside (\$35,554), these funds will be combined with next year’s CHDO allocation to support the development of one affordable housing unit.

Other obstacles to addressing housing needs include:

- High rental housing costs relative to the income of low- and moderate-income (LMI) renters
- Loss of naturally occurring affordable housing due to rising rents in the public sector
- Lack of accessible housing
- Deferred maintenance on certain older rental units
- Limited diversity in both rental and ownership housing options
- Challenges faced by renters wanting to become homeowners, particularly in accumulating a down payment and obtaining a mortgage loan
- Significant increases in the housing market, making homeownership unattainable for low- and moderate-income families
- Rising rents leading to a lack of available units for voucher holders

The City will continue to seek additional resources to address these underserved needs and will support funding applications pursued by other agencies to further improve housing opportunities.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehabilitation
	Target Area	City of Yuma: Citywide
	Goals Supported	Improvements to Existing Rental and Owner Housing
	Needs Addressed	Housing Repairs and Accessibility Improvements
	Funding	CDBG: \$320,238 HOME: \$177,771
	Description	The City will use funds to carry out owner-occupied housing rehabilitation activities, which will include one reconstruction project. National objective – LMH, Matrix Code-14A, Rehabilitation: Single-Unit Residential
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	CDBG: 3 Household Housing Unit HOME: 1 Household Housing Unit
	Location Description	City of Yuma: Citywide
	Planned Activities	Owner-occupied housing rehabilitation and a reconstruction project.
2	Project Name	Code Enforcement
	Target Area	Mesa Heights, Yuma High, and Carver Park Neighborhoods
	Goals Supported	Improvements to Low-Income Neighborhoods
	Needs Addressed	Community Development & Neighborhood Revitalization
	Funding	CDBG: \$60,000
	Description	The City will administer a proactive Code Enforcement Program in three low-income areas. National objective – LMA, Matrix Code -15 Code Enforcement
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4,375 households will benefit. All three low-income neighborhoods have more than 51% LMI people.
	Location Description	Mesa Heights Neighborhood has over 56.5% LMI, Carver Park has approximately 60.5% LMI and Yuma High has approximately 57% LMI.
	Planned Activities	The Code Enforcement Program will address code violations in three low- and moderate-income areas.

3	Project Name	Colorado Street Apartment Improvements - Housing America
	Target Area	City of Yuma: Citywide
	Goals Supported	Improvements to Existing Rental and Owner Housing
	Needs Addressed	Roof replacement
	Funding	CDBG: \$185,000
	Description	Housing America Corporation will use CDBG funds to replace the roof on a 32-unit multifamily apartment complex, enhancing the building's structural integrity and energy efficiency. National objective – LMH, Matrix Code-14B, Rehabilitation: Multi-Unit Residential
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	32 Low-income Households
	Location Description	City of Yuma: Citywide
	Planned Activities	Housing America Corporation will replace the deteriorating roofing system on a 32-unit complex that provides housing for low-income households.
4	Project Name	Mesa Heights Neighborhood Infrastructure - Supporting Housing Development – Vistara III
	Target Area	Mesa Heights
	Goals Supported	Increase affordable rental housing
	Needs Addressed	Affordable rental units
	Funding	CDBG: \$130,000
	Description	CDBG funds will be used for public infrastructure improvements that may include sidewalks, curbs, and gutters to support affordable housing development in the Mesa Heights Neighborhood. National Objective – LMA, Matrix Code-03Z (Public Improvements)
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	80 Households assisted
	Location Description	Mesa Heights Neighborhood –18 th Street and Riley Avenue
	Planned Activities	The City will hire a contractor to install public infrastructure needed to support the development of affordable rental housing.

5	Project Name	Homeless Men's Shelter - Crossroads Mission
	Target Area	City of Yuma: Citywide
	Goals Supported	Supportive Services for low-income households
	Needs Addressed	Public Services
	Funding	CDBG: \$92,280
	Description	Crossroads Mission will utilize CDBG funds to provide 120 new bunkbeds for the homeless men's shelter. National Objective – LMC, Matrix Code - 03T (Homeless Programs)
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	240 Persons assisted
	Location Description	Crossroads Mission, 944 S. Arizona Avenue
	Planned Activities	Crossroads Mission will purchase 120 bunk beds for the new homeless men's shelter designed for easy cleaning to help reduce the spread of germs and improve overall hygiene for shelter residents.
6	Project Name	CDBG Program Administration
	Target Area	City of Yuma: Citywide
	Goals Supported	Administer CDBG/HOME and Fund Planning/Fair Housing
	Needs Addressed	Other – Administration & Planning
	Funding	CDBG: \$181,880
	Description	Administration of 2025-2026 CDBG Program. National Objective – N/A, Matrix Code- 21A (General Program Admin)
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	City of Yuma: Citywide
	Planned Activities	Administration of 2025/2026 CDBG Program

7	Project Name	Fair Housing – Southwest Fair Housing Council
	Target Area	City of Yuma: Citywide
	Goals Supported	Planning & Administration
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	Administer a Fair Housing program within the City of Yuma. National Objective – N/A, Matrix Code 21D (Fair Housing Activities Subject to Admin Cap)
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	City of Yuma: Citywide
	Planned Activities	The Southwest Fair Housing Council will conduct outreach, education, testing, and Fair Housing counseling to inform the public about their Fair Housing rights.
8	Project Name	Affordable Housing Development Project-CHDO
	Target Area	Yuma County
	Goals Supported	Increase affordable rental housing
	Needs Addressed	Affordable Rental Units and TBRA
	Funding	HOME: \$35,554
	Description	CHDO funds will be set aside to develop an affordable unit that will be sold or rented to a low moderate-income family.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 Household Housing Unit
	Location Description	Countywide
	Planned Activities	Develop 1 affordable housing unit

9	Project Name	HOME Planning & Administration
	Target Area	Yuma County
	Goals Supported	Planning and Administration
	Needs Addressed	N/A
	Funding	HOME: \$23,703
	Description	Administer the 2025/2026 HOME Program on behalf of the Yuma County HOME Consortium.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	Countywide
	Planned Activities	The City of Yuma, the lead agency for the YCHC will administer the 2025 HOME program.

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. CDBG funding is restricted to the City of Yuma limits. Service areas include the Mesa Heights Neighborhood (57% low- and moderate-income population), Carver Park Neighborhood (61% LMI population), the Yuma High Neighborhood (57% LMI population), and citywide.

HOME. The service area for the Yuma County HOME Consortium is Yuma County, including the City of Yuma, Yuma County, the City of Somerton, the City of San Luis, and the Town of Wellton. Activities funded this year will be available to all residents within Yuma County.

The Yuma County HOME Consortium allocates resources based on received funding proposals. Funding decisions consider geographic distribution, priority needs, project readiness, and the organization's capacity to successfully complete the proposed project.

Geographic Distribution

Target Area	Percentage of Funds
City of Yuma: Citywide	79%
Yuma County (HOME)	21%

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Yuma priorities areas with high percentages of low- and moderate-income residents. Efforts have been focused on the Carver Park, Yuma High, and Mesa Heights neighborhoods for several years and continue through initiatives such as code enforcement, public infrastructure improvements, affordable housing development, and housing rehabilitation.

Discussion

Please see discussion above.

Affordable Housing

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

Introduction

This section outlines the PY 2025 affordable housing goals for the 5th year of the 2021-2025 Consolidated Plan. Tables 5 and 6 provide an overview of the number of households receiving housing assistance and the distribution of support by program type. This table includes the affordable housing goals for HOME, CDBG, and the Public Housing Authorities of both the City and County.

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	95
Non-Homeless	2,046
Special-Needs	0
Total	2,141

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	2,025
The Production of New Units	81
Rehab of Existing Units	35
Acquisition of Existing Units	0
Total	2,141

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

Discussion

The City and its partners will undertake the following affordable housing activities:

- Owner-occupied housing rehabilitation
- Multi- rental unit housing rehabilitation
- Tenant-based rental assistance
-
- New construction of affordable housing (CHDO Activity)
- Public Infrastructure Improvements to support affordable rental development

The Housing Authority of the City of Yuma and the Yuma County Housing Department will continue to provide affordable rental housing, Housing Choice Vouchers for low-income renters, VASH vouchers for homeless veterans and other special purpose vouchers. They both successfully administer Family Self Sufficiency (FSS) Programs.

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

Introduction

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

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

In PY 2025, HACY and YCHD will continue their efforts to provide affordable rental housing to low-income families in the City of Yuma and Yuma County, while also supporting self-sufficiency programs and fostering strong partnerships with landlords who accept Section 8 vouchers—critical elements for a successful Public Housing Agency (PHA).

At the time this plan was prepared, HACY managed 235 Rental Assistance Demonstration (RAD) units across the City. All public housing units have been converted to RAD units. Although RAD units have higher rents, they are paired with project-based vouchers, allowing HACY to invest more in essential capital improvements.

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

The Yuma County Housing Department manages 159 public housing units in non-incorporated Yuma County, Somerton, and San Luis.

As highlighted throughout this plan, there is a critical need for more landlords to accept vouchers. HACY has seen some success with offering landlord incentives for program participation in the past; however, additional funding is required to make this program more successful and widely utilized. The current market conditions are impacting voucher recipients, as they face increased competition from the private rental market.

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

The Housing Authority of the City of Yuma (HACY) offers a Family Self-Sufficiency (FSS) program to approximately 240 residents in the Housing Choice Voucher (HCV) and Project-Based Voucher (PBV) programs. The FSS program provides support in education, employment, and various training opportunities. Additionally, HACY offers a Homeownership Program to help families prepare for first-time homeownership. On average, 25 residents graduate from the FSS program each year, with five becoming homeowners.

The Yuma County Housing Department also operates a Family Self-Sufficiency program for participants in the HCV and Public Housing programs. Currently, 160 families are enrolled, with an average of 34 graduates each year. Of these, nine become homeowners, and four pursue higher education annually.

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 is designated as a "troubled" PHA. HACY is classified as a "high performing" PHA, while YCHD is designated as a "standard performing" PHA.

Discussion

Yuma County currently administers 406 Section 8 Housing Choice Vouchers throughout the County.

HACY is currently managing 1,024 Section 8 Housing Choice Vouchers, 93 project-based vouchers, 235 tenant-based, 13 homeownerships, and 95 special purpose vouchers - for a total of 1,460 vouchers. The waiting list for vouchers exceeds 3 years and the HCV waiting list is currently closed. As rents continue to rise, it becomes increasingly difficult for voucher holders to find affordable rental units.

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

Introduction

The City of Yuma is a member of the Yuma Coalition to End Homelessness, a collaborative network of local agencies dedicated to providing services for individuals experiencing homelessness. YCEH strives to help those who are homeless or at risk of homelessness achieve housing stability, self-sufficiency, and an improved quality of life. As part of the Arizona Balance of State Continuum of Care (BOSCoC), YCEH works toward the goal of preventing and ultimately ending homelessness.

The Arizona Department of Housing (ADOH) contracts with Achieve Human Services to serve as the lead entity for YCEH, overseeing the implementation of a Strategic Action Plan to address the needs of Yuma's homeless population.

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

Several agencies in Yuma assist unsheltered individuals by providing basic needs and connecting them to community resources. These agencies include Achieve Human Services, National Community Health Partners, the Housing Authority of the City of Yuma (HACY), Catholic Community Services, the Western Arizona Council of Governments (WACOG), and Crossroads Mission. Crossroads Mission will use CDBG funding to purchase new furniture for its new Men's Shelter, which will accommodate up to 240 individuals. The furniture is designed to minimize the spread of germs while also supporting the assessment of residents' overall needs.

The City will continue supporting YCEH in coordinating the annual Point-In-Time (PIT) Count, which provides an unduplicated count of sheltered and unsheltered homeless individuals and families in the community. YCEH will recruit and train volunteers, establish survey protocols, and implement a plan for data collection. To better understand and address the needs of the homeless population, YCEH will gather input from service providers through meetings, town halls, and community events. The City will also assist in organizing the annual homeless conference, offering a platform for social service organizations to network and stay informed about available community resources.

Additionally, YCEH has formed a diverse decision-making group to implement an action plan with specific goals and strategies aimed at preventing and ultimately ending homelessness in Yuma.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City is committed to supporting the health and well-being of homeless individuals by funding agencies that provide emergency shelter and essential services. It will continue allocating general funds to Crossroads Mission for its Detox Center/Shelter and to Catholic Community Services (CCS) for its Domestic Violence Shelter.

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

Catholic Community Services will continue utilizing HOME funds for its Tenant-Based Rental Assistance (TBRA) Program, prioritizing existing domestic violence survivors with incomes below 60% of the area median income (AMI) who are transitioning from the Safe House Shelter. Throughout the 12-month assistance period, CCS will conduct monthly visits to provide ongoing support services, ensuring long-term housing stability once the subsidy ends.

HACY will continue its TBRA Program, initially funded with HOME funds in 2021. The program provides security, utility deposits, rental subsidies, and utility assistance. HACY will assist existing clients who are homeless or at risk of homelessness and have incomes below 60% of AMI.

In 2021, YCHC was awarded \$2,730,716 in HOME-American Rescue Plan (ARP) funds to support the development of affordable rental housing. While this will not fully bridge the gap in Yuma's affordable housing shortage, it will help reduce the deficit. Pre-construction planning and underwriting are currently in progress. More details can be found in HOME-ARP Allocation Plan at www.yumaaz.gov/government/community-development/neighborhood-services.

The Yuma Coalition to End Homelessness consists of agencies dedicated to preventing and eliminating homelessness. Members include ACHIEVE Human Services, Salvation Army, National Community Health Partners (NCHP), Western Arizona Council of Governments (WACOG), City of Yuma Housing Authority (HACY), behavioral health providers, local churches, and other organizations following HUD's Housing First model. These agencies offer permanent and rapid re-housing, rental and utility assistance, housing vouchers for veterans, case management, healthcare services,

education and vocational support, financial literacy programs, and strategies aligned with local and state homelessness initiatives.

YCEH follows Coordinated Entry Procedures, a structured referral process designed to improve the efficiency of the homeless response system. This process streamlines access to housing and services, prioritizes assistance based on need, and connects individuals and families to appropriate housing interventions. A Coordinated Entry Committee meets regularly to ensure individuals enrolled in the Homeless Management Information System (HMIS) are referred to agencies that can provide the necessary resources. Reducing homelessness among families with children remains one of YCEH's top priorities. City staff actively participates in YCEH committees, contributing to strategic planning and housing initiatives to help address community needs.

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 and YCHC will allocate CDBG and HOME funds, along with funding from the City's Utilities Division, to support programs aimed at preventing homelessness and assisting individuals experiencing housing instability.

- Catholic Community Services and HACY will continue offering Tenant-Based Rental Assistance for very low-income individuals, prioritizing domestic violence survivors, the homeless, and those at risk of homelessness.
- The City's Utilities Division will provide funds to WACOG to assist low-income residents with water utility payments.
- The Salvation Army and WACOG will offer rental and utility assistance, along with supportive services.

Discussion

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

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

Introduction

The number of affordable housing units in Yuma County falls short of meeting the needs of many residents, resulting in significant cost burdens, particularly for renters. Key barriers to affordable housing include:

- Approximately 4,866 renter households earn less than \$20,000 per year and require rental units priced at \$500 or less per month to avoid being cost-burdened. However, only 10% of the county's rental units—about 2,550—fall within this price range, creating a shortage of 2,316 units.
- In the city of Yuma, renter overcrowding increased from 9% in 2010 to 15% in 2023, further straining the limited affordable housing supply.
- Despite an increase in the homeownership rate from 61% in 2010 to 65% in 2023, Yuma still has the lowest homeownership rate in the region, highlighting a persistent gap in affordable housing.
- Many renters face challenges such as affording a down payment, overcoming credit issues, and finding housing options that accommodate their families' needs.

These factors emphasize the significant gap in affordable rental housing. To address this need, the City of Yuma remains committed to supporting the development of Low-Income Housing Tax Credit (LIHTC) projects within the community.

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

In 2022, the City's Planning Division expanded manufactured housing districts to allow site-built homes in Recreational Vehicle Subdivision (RVS) Districts. Also, in 2022, voters approved the City's new General Plan, which increased high-density development from 18 dwelling units to 30 dwelling units per acre. Over the past year, the Planning Division completed the following code changes to help to reduce barriers to affordable housing development:

- Eliminated minimum lot area per unit requirements, increasing residential density opportunities within the Medium and High-Density Residential Districts
- Reduced parking requirements for multi-family development and residential development within the Infill Overlay District
- Redefined multi-family to increase development opportunities
- Updated accessory dwelling unit provisions to increase allowable sizes, allow tiny homes, and allow attached units
- Expand accessory dwelling units to most residential zoning districts

The City continues to explore opportunities for increasing access to housing and will begin to research the following ideas:

- Inclusive zoning opportunities, optional approach
- Updating the Planned Unit Development (PUD) Overlay to encourage mixed housing developments
- Remove requirements for deed restrictions for Accessory Dwelling Units (ADUs).

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

The primary obstacle to addressing the needs of Yuma residents is the lack of resources throughout Yuma County. To overcome this challenge, the City of Yuma will:

- Continue seeking new resources to fund essential housing projects.
- Foster strong partnerships to leverage available resources.
- Review the Arizona Department of Housing's (ADOH) Low-Income Housing Tax Credit Qualified Allocation Plan to ensure it fairly serves rural and semi-rural communities, and advocate for changes to improve equity if necessary.
- Support private developers' applications for Low-Income Housing Tax Credits submitted to ADOH.
- Collaborate with partner agencies to ensure American Rescue Plan (ARP) funding is distributed efficiently and equitably, benefiting as many low-income residents as possible.

Actions planned to foster and maintain affordable housing

The City is committed to expanding affordable housing through partnerships with a Community Housing Development Organization (CHDO) and other developers. Efforts will focus on rehabilitating dilapidated owner-occupied homes and providing Tenant-Based Rental Assistance to help very low-income families maintain stable housing. To further support affordable rental development, the City will collaborate with a developer to install essential public infrastructure. Additionally, the Yuma County HOME Consortium will leverage HOME-ARP funds to create much-needed affordable rental units.

Actions planned to reduce lead-based paint hazards

While most residential areas in the City of Yuma feature relatively new housing, older neighborhoods and parts of the city may still have lead-based paint hazards. As these areas undergo revitalization and rehabilitation, any lead-based paint hazards will be addressed through abatement by EPA-certified

firms and workers. The City and its subrecipients will provide information about lead paint risks to all program participants in both English and Spanish.

Actions planned to reduce the number of poverty-level families

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

- The Center will continue its partnership with AZ@Work by offering the MLK Neighborhood Center for services to unemployed individuals, including job training, resume writing, and interview assistance.
- Family Self-Sufficiency Programs will be offered to assisted housing residents through both Housing Authorities.
- The Mesa Heights Resource Center supports nonprofit organizations by providing space for essential services, including resume writing, job interview workshops, youth employment assistance, financial literacy classes, and adult literacy programs. It also offers a leadership program for high school students, an afterschool program, and hosts supportive groups like the Healing Journey and Youth Peer Support.
- Continue enhancing low-income neighborhoods by expanding residents' access to opportunities and upgrading housing quality.
- The Prosperity Business and Learning Center will be created using State and Local Fiscal Recovery Funds, with HACY offering workshops and training to help participants secure better employment, start their own businesses, or improve existing ones.

Actions planned to develop institutional structure

The City of Yuma has established strong partnerships with nonprofit housing providers, including HACY, economic development organizations, and social service agencies. Staff will continue to build on these relationships to address housing needs through coordinated efforts.

To foster more integrated responses, the City has merged its economic development and neighborhood services departments, allowing for closer collaboration.

The City will remain actively involved in the Yuma Coalition to End Homelessness, hosting bi-monthly meetings at City Hall to drive further collaboration.

The Yuma County HOME Consortium, which includes the City of Yuma, Yuma County, the City of Somerton, the City of San Luis, and the Town of Wellton, has developed a strong collaborative framework. As the Lead Entity, the City is gaining a comprehensive understanding of housing resources across Yuma County and will continue to strengthen partnerships with nonprofit housing developers in these areas.

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

The City leverages both public and private agencies as resources and partners to enhance housing and community development programs that support the low-income population. These partner agencies include, but are not limited to, local schools, the Housing Authority of the City of Yuma, homeless service providers, nonprofit organizations, mortgage lenders, construction companies, social service providers, and affordable housing developers. Additionally, the Yuma Coalition to End Homelessness plays a key role in improving the coordination of homeless services throughout Yuma.

Discussion

Broadband - The 2021-2025 City of Yuma Strategic Plan aims to make Yuma "connected and engaged through active communication, forward-looking partnerships, and ongoing public involvement." To achieve this, one of the City Council's priority initiatives is expanding broadband infrastructure. As part of the City's Proposed Capital Improvement Program (CIP) for Fiscal Years 2022 to 2026, \$5.5 million is allocated over two years for phase one of the Fiber Optic Network Buildout. This phase involves designing and constructing a fiber optic communication backbone to connect all City facilities to a City-owned fiber network, reducing reliance on leased communication networks and providing reliable, self-managed services. Additionally, the backbone will support the implementation of a traffic management system for approximately half of the City's traffic signals.

In alignment with these efforts, Yuma County's 2020 Five-Year Economic Development Plan also prioritizes broadband infrastructure improvements. The plan includes key objectives such as amending the zoning ordinance to incentivize the placement of cellular towers and broadband infrastructure in rural areas, submitting broadband projects to the Arizona Commerce Authority and the Economic Development Administration, and advocating for enhancements to the federal Reconnect Program to increase funding access for local entities. In April 2021, the Yuma Regional Broadband Task Force was formed, comprising representatives from Yuma County, the cities of Yuma, Somerton, and San Luis, the Town of Wellton, as well as economic development and agricultural stakeholders.

Yuma County was awarded \$10 million from the Arizona Commerce Authority's AZ Broadband Development Grant program to build a new 140-mile Broadband Middle-Mile Network. This network, utilizing the latest fiber optic technology, will provide high-speed, reliable, and affordable internet access to all residents, with a focus on serving underserved areas in the county. While some areas of the network have been completed, other areas are still under construction.

Hazard Mitigation - The Yuma County Multi-Jurisdictional Hazard Mitigation Plan, adopted in 2019, includes Yuma County, the Cocopah Tribe, and local municipalities. It outlines mitigation measures and an implementation strategy based on vulnerability analysis, public input, and expert assessment. The plan details project priorities, costs, funding sources, and responsible agencies, guiding ongoing mitigation efforts and Capital Improvement Plans (CIP).

Program Specific Requirements

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

Introduction

In PY 2025, the City of Yuma will receive \$984,398 in CDBG. The YCHC is expected to receive \$237,028 in HOME funds. No repayments or program income is expected to be received this year. If recaptured funds or program income are received for the HOME program, the funds will remain in the local account and programmed in the following year's Annual Action Plan.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(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.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income	100%

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 (YCHC) is not using forms of investment beyond those identified in Section 92.205(b).

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 Yuma County Housing Commission (YCHC) enforces Recapture Provisions when HOME funds are provided to a homebuyer. Under these provisions, YCHC will recapture the full amount of direct HOME subsidy granted to the homebuyer. To ensure compliance, YCHC requires subrecipients, Community Housing Development Organizations (CHDOs), and other entities to uphold these recapture provisions.

HOME assistance enables homebuyers to purchase homes at an affordable cost by providing financial support. This support includes any assistance that reduces the purchase price from fair market value to an affordable amount. If HOME funds contribute to the development of a property and the unit is sold below market value, the difference between the fair market value and the purchase price is considered a direct result of HOME funding.

The Recapture approach mandates that YCHC funds be repaid from the net proceeds of the sale. If the homebuyer transfers ownership of the property, whether voluntarily or involuntarily, YCHC will recapture only the HOME funds used as a direct subsidy for the home purchase. Recapture is limited to the "net proceeds" of the sale, which are defined as the sales price minus superior loan repayment (excluding HOME funds) and any closing costs. YCHC will not recover more than what is available from these net proceeds.

To enforce the recapture provisions, YCHC will implement an upfront loan agreement with the homebuyer, accompanied by a recorded Deed of Trust and Promissory Note. The amount documented in the note and deed of trust will include:

- Any HOME funds provided to the buyer at the time of purchase, including down payment assistance, closing costs, or housing rehabilitation support. This applies whether the funds are provided directly by the program administrator or through a developer using program funds.
- Any reduction in the purchase price from fair market value to an affordable purchase price.

By establishing these provisions, YCHC ensures the responsible use and recapture of HOME funds, reinforcing its commitment to maintaining affordability and sustainability within the housing program.

2. 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's policies and procedures manual uses the following to determine the Period of Affordability for the Recapture provisions of homebuyer activities:

Total HOME Investment in Unit period of Affordability:

HOME Assistance	Number of Years
Under \$15,000	5
Between \$15,001 - \$40,000	10
Over \$40,001+	20

Direct HOME Subsidy in Unit Period of Affordability:

HOME Assistance	Number of Years
Under \$15,000	5
Between \$15,001 - \$40,000	10
Over \$40,001+	20

YCHC will utilize the recapture provisions outlined in Number 2 above to enforce the period of affordability for homebuyers. All written agreements with the homebuyers will clearly define the period of affordability, the principal residence requirement, and the recapture provision to ensure compliance with the affordability period. To secure all HOME investments, the YCHC will use appropriate security instruments, such as promissory notes and deeds of trust, placed on the property.

Once the homebuyer has satisfied the affordability period, they will be entitled to all "net proceeds" from the sale of the property and will no longer be obligated to use the property as their principal residence.

3. 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 YCHC does not permit the use of HOME funds to refinance existing debt.

4. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

The YCHC provides funding for two organizations to offer TBRA. HACY's TBRA program gives preference to homeless individuals, at risk of homelessness, or victims of domestic violence. Catholic Community Services' TBRA program gives preference to victims of domestic violence.

5. **If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities** (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

No preference is given for individuals with disabilities.

6. **If applicable, a description of any preference or limitation for rental housing projects.** (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)).

Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

A rental development project funded with HOME-ARP and HOME funds is currently in the pre-construction phase. No preference will be given for the HOME-funded units. However, the HOME-ARP units will prioritize Qualifying Populations as required by the HOME-ARP program. Qualifying populations include individuals who are homeless or at risk of homelessness, as well as those fleeing domestic violence.

Discussion

The YCHC will not apply limits or preferences that violate nondiscrimination requirements and will not provide preference to jurisdiction employees or students.