



CITY OF YUMA CONSOLIDATED
PLAN 2026-2030

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Executive Summary

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

1. Introduction

The City of Yuma and its partner jurisdictions within the Yuma County HOME Consortium (YCHC) receive funding from the Community Development Block Grant (CDBG) Program and the HOME Investment Partnership funds (HOME). Every five years, they are required to prepare a five-year Strategic Plan and an Annual Action Plan (AAP) in accordance with Federal Regulations at 24 CFR Part 91.

These plans:

- Identify the housing and community development needs of low- to moderate-income households, as well as individuals experiencing homelessness.
- Establish priorities for fund allocation and develop an investment strategy.
- Specify how funds will be distributed among housing and community development activities during the 2026 program year.

The Annual Action Plan outlines the goals and objectives for the year, as well as the expected outcomes. Each year, recipients of HUD funds are required to prepare an Action Plan that details how they will allocate the funds for the current program year.

This report includes the new five-year (2026-2030) Plan for the City of Yuma (City) and the HOME Consortium, and the first Action Plan of the 2026-2027 planning period.

As a CDBG entitlement community, the City of Yuma is expected to receive \$989,248 in CDBG funds from the Department of Housing and Urban Development (HUD) for Program Year (PY) 2026. These funds will be used to meet the goals and objectives established in the new Consolidated Plan. The primary objective for using CDBG funds is to improve the living conditions for low- and moderate-income (LMI) individuals. These funds can only be used within the City of Yuma boundaries.

HUD approved the Yuma County HOME Consortium (YCHC) as a participating jurisdiction to begin receiving HOME Investment Partnership funds in 2017 and each subsequent year. Previously, these dollars were only available through the State of Arizona in a competitive process. The City of Yuma is the lead entity for the YCHC. The consortium includes the City of Yuma, Yuma County, City of Somerton, City of San Luis, and the Town of Wellton. The consortium will receive \$667,363.82 in HOME Investment Partnership funds. The primary objective for the use of HOME funds is to create affordable housing for LMI people. These funds can be used throughout Yuma County.

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

Based on the needs summarized throughout this plan, the following goals were developed for the 2026-2030 Consolidated Plan:

Goals for 2026-2030 Five-year Plan

Goal 1. Affordable Housing. Increase the availability of affordable rental housing by creating new units. Expand and preserve safe, decent, and affordable housing options, including rental and homeownership opportunities.

Goal 2. Improvements to Existing Rental and Owner Housing. Improve the quality of existing affordable rental and owner-occupied housing stock, including home accessibility modifications.

Goal 3. Stability and Supportive Services for Low-Income and Special Needs Populations. Provide and expand eligible public and supportive services that improve stability, well-being, and access to trade and industry opportunities for low-income households, individuals with special needs, and people experiencing or at risk of homelessness.

Goal 4. Public Facilities & Improvement of Neighborhood Conditions. Enhance public facilities, infrastructure, and neighborhood conditions in designated areas to support revitalization, improve safety and accessibility, strengthen housing quality and energy efficiency, and improve neighborhood visual appeal and overall quality of life in low- to moderate-income areas.

Goal 5. Economic Development that Supports Low- and Moderate-Income Residents. Support economic development activities that expand economic opportunities for low- and moderate-income residents and strengthen Yuma's long-term community vitality.

Goal 6. Administer CDBG/HOME & Fair Housing. Administer CDBG and HOME programs and advance fair housing outreach efforts.

3. Evaluation of past performance

At the end of each program year, the City is required to submit a Consolidated Annual Performance and Evaluation Performance Report (CAPER). The CAPER summarizes the accomplishments made that specific year and the progress made towards the goals established in the Consolidated Plan. The most recent CAPER submitted was for PY 2024.

A summary of the accomplishments reported in the PY 2024 CAPER, include:

Goals	Performance Objective	Activity	Nat'l Obj	5 Year Goals	5 Year Accomplishments	2024 Goals	2024 Accomplishments	People Served Income Levels	Expended 2024
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	14 housing units	6 housing units	3 housing units	2 Low 1 Mod	360,658
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	N/A	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	280 people	N/A	66 people	N/A – Plan/Admin	15,000
		Infrastructure Supporting Housing Development	LMA	80 units	80 units	80 household units	80 household units	2,180 LMI 1,675 Non-LMI	149,652
		WACOG Housing Counseling	LMC	90 households	150 households	70 households	34 households	10 Ext Low 8 Low, 10 Mod 6 Non-LMI	16,283
		Crossroads Mission-Homeless Outreach Program	LMC	500 people	642 People	200 People	293 People	293 Ext Low	40,506
		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
Carver Park Restrooms	LMA			4,950 people	Population –4,955 60.51% Low Mod	N/A	N/A	N/A	0
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	69,309
		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	N/A	N/A	N/A	0
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 A – Summary CDBG Goals and Accomplishments

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Goals	Performance Objective	Activity	5 Year Goals	5 Year Accomplishments	2024 Goals	2024 Accomplishments	People Served 2024 Income Levels	Expended 2024
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	64 Households	30 households	16 households	15 Ext Low 1 Low	311,716
		Rental Housing Development (CHDO)	5 housing units	Construction Underway	1 housing unit	Construction underway	N/A	425,514
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	19 Housing Units	3 housing units	4 housing units	4 Low	219,845
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 B – Summary HOME Goals and Accomplishments

Goals	Performance Objective	Activity	5 Year Goals	2024 Accomplishments	People Served Income Levels	Expended 2024
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	Construction Underway		49,468

Table C – Summary HOME-ARP Goals and Accomplishments

4. Summary of citizen participation process and consultation process

The community engagement process conducted for this Consolidated Plan included:

- A resident and stakeholder survey targeting all Yuma County residents and service providers
- A resident survey targeting NRSA residents
- A business survey targeting NRSA business owners
- An in-person community meeting targeting NRSA residents
- Stakeholder focus groups on December 4 and December 18, 2025
- A public hearing and an in-person community meeting on October 29, 2025
- An in-person pop-up engagement at the 2025 Yuma Coalition to End Homelessness on November 6, 2025
- A presentation to City Council and open to the public on November 19, 2025
- A City Council presentation and open to the public on March 18, 2026
- A second public hearing on May 12, 2026
- A 30-day public comment period starting April 24, 2026, as the final opportunity for participation

- City Council adoption of the Plan on June 3, 2026

5. Summary of public comments

This section will be completed after the public comment period.

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

This section will be completed after the public comment period.

7. Summary

This document constitutes the City of Yuma (City) and Yuma County Home Consortium (YCHC) 2026-2030 five-year Consolidated Plan for housing and community development. It also contains the PY2026 Annual Action Plan. The Citizen Participation Plan was followed in the development of this plan, and there were many opportunities for the public to provide input. Findings from the citizen participation and stakeholder consultation processes are summarized throughout this plan.

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The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	YUMA	Neighborhood & Economic Development Division
HOME Administrator	YUMA	Neighborhood & Economic Development Division

Table 1 – Responsible Agencies

Narrative

The City of Yuma, Department of Community Development, Neighborhood Services Division, served as the lead agency in preparing the 2026-2030 Consolidated Plan with the help of a consultant. The division is responsible for the administration of the City’s CDBG Program and the Yuma County HOME Consortium’s HOME Investment Partnership Program.

Consolidated Plan Public Contact Information

For questions regarding the 2026-2030 Consolidated Plan, 2026 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:

Cynthia Blot,
Assistant Director of Community Development
Neighborhood & Economic Development Division
One City Plaza
Yuma, AZ 85364

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

This section outlines the consultation efforts aimed at: 1) coordinating the development of the plan with housing providers, social service providers, healthcare providers, and relevant government agencies; 2) aligning the annual plan with Continuum of Care initiatives; and 3) gathering 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(I)).

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

To further strengthen collaboration and support agency capacity, the City hosted an in-person CDBG and HOME Application Workshop in November. The workshop provided technical assistance on the application process, clarified HUD requirements, and offered guidance on regulatory expectations for agencies that may receive funding. Participants were able to ask questions, discuss project concepts, and receive direct feedback from City staff. The City also scheduled virtual one-on-one sessions with agencies unable to attend in person to ensure they received the same level of support and information.

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

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

The City provides direct support to homeless service providers through its CDBG and HOME allocations. CDBG funds have been used to support activities such as shelter operations, outreach, and facility improvements for organizations including Crossroads Mission, Achieve Human Services, Catholic Community Services, and the Housing Authority of the City of Yuma (HACY). These programs provide critical services such as emergency shelter, case management, and stabilization assistance for individuals and families experiencing homelessness. The City also participates in the Yuma Coalition to End Homelessness (YCEH), serving on its planning committee and actively contributing to coordinated local

strategies. Through this role, the City helps plan homelessness-related conferences and community events that provide education, resources, and outreach to service providers and the public. YCEH meets quarterly to share updates, coordinate efforts, and strengthen partnerships among agencies serving individuals and families experiencing or at risk of homelessness.

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

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

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

The following table highlights organizations that participated in the Consolidated Plan consultation process.

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Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Achieve	Services - Housing Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment	-Housing Needs Assessment -Public Housing Needs -Homelessness Strategy -Non-Homeless Special Needs -Economic Development -Market Analysis -Anti-poverty Strategy	Staff from the organization participated in an in-depth focus group.
Gila Vista Jr. High School	Services-Children Services-Education Public School	-Housing Needs Assessment -Public Housing Needs -Homelessness Strategy -Homeless Needs, Families with children -Economic Development -Market Analysis -Anti-poverty Strategy	Staff from the organization participated in an in-depth focus group.
Regional Center for Border Health	Services - Housing Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment	-Housing Needs Assessment -Public Housing Needs -Homelessness Strategy -Non-Homeless Special Needs -Economic Development -Market Analysis -Anti-poverty Strategy	Staff from the organization participated in an in-depth focus group.

Demo

<p>Housing Authority of the City of Yuma</p>	<p>Services - Housing Services-Persons with Disabilities Services-homeless Services-Education Services-Employment</p>	<p>-Housing Needs Assessment -Public Housing Needs -Homelessness Strategy -Non-Homeless Special Needs -Economic Development -Market Analysis -Anti-poverty Strategy</p>	<p>Staff from the organization participated in an in-depth focus group.</p>
<p>Arizona@work</p>	<p>Services-Employment</p>	<p>-Housing Needs Assessment -Economic Development -Market Analysis -Anti-poverty Strategy</p>	<p>Staff from the organization participated in an in-depth focus group.</p>
<p>Coalition to End Homelessness</p>	<p>Services-homeless Services - Housing</p>	<p>-Homelessness Strategy -Anti-poverty Strategy -Housing Needs Assessment -Public Housing Needs</p>	<p>Staff from the organization participated in an in-depth focus group.</p>
<p>Help Center</p>	<p>Services - Housing Services-homeless Services-Education Services-Employment</p>	<p>-Housing Needs Assessment -Public Housing Needs -Homelessness Strategy -Non-Homeless Special Needs -Economic Development -Market Analysis -Anti-poverty Strategy</p>	<p>Staff from the organization participated in an in-depth focus group.</p>

Demo

City Councilmembers	Elected Official / Local Government	<ul style="list-style-type: none"> -Housing Needs Assessment -Public Housing Needs -Homelessness Strategy -Non-Homeless Special Needs -Economic Development -Market Analysis -Anti-poverty Strategy 	Councilmembers participated in an in-depth focus group.
City of San Luis, Economic Development	Local Government	<ul style="list-style-type: none"> -Housing Needs Assessment -Non-Homeless Special Needs -Economic Development -Market Analysis -Anti-poverty Strategy 	Staff from the organization participated in an in-depth focus group.
City of Wellton	Local Government	<ul style="list-style-type: none"> -Housing Needs Assessment -Non-Homeless Special Needs -Economic Development -Market Analysis -Anti-poverty Strategy 	Staff from the organization participated in an in-depth focus group.
Yuma County	Local Government	<ul style="list-style-type: none"> -Housing Needs Assessment -Non-Homeless Special Needs -Economic Development -Market Analysis -Anti-poverty Strategy 	Staff from the organization participated in an in-depth focus group.
City of San Luis	Local Government	<ul style="list-style-type: none"> -Housing Needs Assessment -Non-Homeless Special Needs -Economic Development -Market Analysis -Anti-poverty Strategy 	Staff from the organization participated in an in-depth focus group.

Demo

<p>Campeños sin Fronteras</p>	<p>Housing Services-Housing Services-Health Services-Education Services-Employment</p>	<p>-Housing Needs Assessment -Public Housing Needs -Homelessness Strategy -Non-Homeless Special Needs -Economic Development -Market Analysis -Anti-poverty Strategy</p>	<p>Staff from the organization participated in an in-depth focus group.</p>
<p>Catholic Community Services</p>	<p>Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Health</p>	<p>-Housing Needs Assessment -Public Housing Needs -Homelessness Strategy -Homeless Needs - Families with children -Homelessness Needs, Veterans -Homelessness Needs, Unaccompanied youth -Non-Homeless Special Needs -HOPWA Strategy -Economic Development -Market Analysis -Anti-poverty Strategy</p>	<p>Staff from the organization participated in an in-depth focus group.</p>
<p>Arizona Complete Health</p>	<p>Services-Health Services-Persons with Disabilities Services-homeless</p>	<p>-Housing Needs Assessment -Public Housing Needs -Homelessness Strategy -Non-Homeless Special Needs -Economic Development -Market Analysis -Anti-poverty Strategy</p>	<p>Staff from the organization participated in an in-depth focus group.</p>

Table 2 – Agencies, groups, organizations who participated

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

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?
2024 City of Yuma Housing Needs Assessment	City of Yuma	Identification of gaps and development of strategic goals for increasing affordable housing.
City of Yuma Affordable Housing Plan, 2025	City of Yuma	Identification of gaps and development of strategic goals for increasing affordable housing.
2026-2050 Long-Range Transportation Plan	Yuma Metropolitan Planning Organization	Planning for transportation investments that improve access to jobs, services, and neighborhoods targeted for revitalization
2025 Comprehensive Economic Development Strategy (CEDs)	Greater Yuma Economic Development Corp.	Strategic plan goals for neighborhood revitalization, economic development, workforce growth, and support for small businesses.
2025-2030 City of Yuma Strategic Plan	City of Yuma	Citywide strategic plan provides an in-depth framework for long-term goals related to housing, economic development, infrastructure investment, service delivery, and neighborhood revitalization.
Yuma County 2030 Comprehensive Plan	Yuma County	Countywide strategic plan provides an in-depth framework for long-term goals related to housing, economic development, and infrastructure investment.
City of Yuma General Plan	City of Yuma	Long-term policy framework guiding land use, housing, transportation, infrastructure, and economic development to support City goals.

Table 3 – Other local / regional / federal planning efforts

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

The city will continue implementing the Consolidated Plan and will work collaboratively when appropriate to develop projects, improve efficiency, and reduce duplicated efforts for the benefit of predominantly low- to-moderate-income persons. Continuum of Care coordination will be considered for homelessness needs. The city will also continue to collaborate with the Housing Authority to address

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affordable housing needs. Additionally, the city consults with local, regional, and state organizations to stay informed about needs that may affect local initiatives.

Narrative (optional):

Please see above.

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PR-15 Citizen Participation – 91.105, 91.115, 91.200© and 91.300©

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

Citizen participation for the Consolidated Plan included

- A resident and stakeholder survey targeting all Yuma County residents and service providers
- A resident survey targeting NRSA residents
- A business survey targeting NRSA business owners
- An in-person community meeting targeting NRSA residents
- Stakeholder focus groups on December 4 and December 18, 2025
- A public hearing and an in-person community meeting on October 29, 2025
- An in-person pop-up engagement at the 2025 Yuma Coalition to End Homelessness on November 6, 2025
- A presentation to City Council and open to the public on November 19, 2025
- A City Council presentation and open to the public on March 18, 2026
- A second public hearing on May 12, 2026
- A 30-day public comment period starting April 24, 2026, as the final opportunity for participation.
- City Council adoption of the Plan on June 3, 2026

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Resident Survey	Residents of City of Yuma and Yuma County	278 responses were gathered	The survey captured residents' housing problems, neighborhood and community needs, as well as their perspectives on funding and service priorities.	All responses were accepted.	N/A

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	NRSA Resident Survey	NRSA (expansion area) Residents	37 responses were gathered	The survey collected input on neighborhood conditions, housing needs, safety, and available services.	All responses were accepted.	N/A
3	NRSA Business Survey	NRSA (expansion area) Businesses	3 responses were gathered	The survey gathered information about recruitment and retention issues, workforce training, and plans for expansion or relocation, and the impact of neighborhood issues on businesses	All responses were accepted.	N/A
4	Stakeholder Survey	Stakeholders of City of Yuma and Yuma County	27 responses were gathered	The survey asked about housing priority outcomes, general priority outcomes, and invited open ended comments.	All responses were accepted.	N/A
5	NRSA community meeting	NRSA (expansion area) Residents	27 residents attended.	During the public meeting, participants were invited to engage in two interactive activities designed to capture neighborhood needs and guide future funding priorities	All comments were accepted.	N/A

Demo

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)
6	Stakeholder focus groups	Stakeholders of City of Yuma and Yuma County	23 stakeholders attended.	In depth focus group discussion around housing and community needs and solutions.	All comments were accepted.	N/A
7	Public hearing and community meeting	General public, residents, and stakeholders of City of Yuma and Yuma County	Public meeting was held to receive comments and input on housing needs and priorities for grant funding	Comments focused on housing affordability, homelessness services, infrastructure needs, and prioritization of funds	All comments were accepted.	N/A
8	City Council presentations and community meetings	City Council members, residents, and community stakeholders	Overview of the planning and funding process was provided	Comments focused on housing affordability, homelessness services, infrastructure needs, and prioritization of funds	All comments were accepted.	N/A
9	In-person pop-up engagement at the 2025 Yuma Coalition to End Homelessness	Service providers, advocates, individuals experiencing or at risk of homelessness,	Outreach booth engaged attendees through informal discussions and collection of feedback.	Comments focused on housing affordability, homelessness services, infrastructure needs, and prioritization of funds	All comments were accepted.	N/A
10	Second public hearing	Residents of City of Yuma and Yuma County		N/A		N/A
11	Public Comment	Residents of City of Yuma and Yuma County		N/A		N/A

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section of the Consolidated Plan examines housing, community, and economic development needs of residents. The section uses data from 2016-2020 (the most recent available) Comprehensive Housing Affordability Strategy (CHAS), as well as other sources where noted. The CHAS data throughout this section refers to “HAMFI”, or HUD Area Median Family Income to determine income categories. HAMFI is calculated by HUD and is based on a household of 4. The HUD-provided data shown in the tables throughout this section shows cost burden and other housing problems by income category. For the purposes of this plan, the definitions shown below will be used consistently throughout the Needs Assessment (NA) and Market Analysis (MA) sections of this plan. Yuma County had a HAMFI of \$56,500 for 2020, \$63,900 for 2024, and \$76,200 in 2025.

HUD Income Categories

- 0-30% AMI = extremely low-income
- 30-50% AMI = very low-income
- 50-80% AMI = low-income
- 80-100% AMI = low- to moderate-income

The Needs Assessment section covers the following areas:

Housing needs. Top housing needs in the county include affordable rental housing (including housing for those transitioning out of homelessness as well as workforce housing), housing repairs, and entry-level ownership opportunities for low and moderate-income residents who would like to buy homes. Cost burden and severe cost burden are the most common housing problems in the city and county.

Public housing. The Housing Authority of the City of Yuma (HACY) has converted all public housing through the Rental Assistance Demonstration program and these 235 units are in good condition. HACY also administers 1,138 vouchers and has had increasing difficulty with voucher holders finding available rental units. The waiting list for HACY housing has over 3,000 residents, highlighting a significant need for more affordable housing options so that individuals can find suitable accommodations.

People experiencing homelessness. In the 2025 Unsheltered PIT Count for Yuma County, 103 surveys were collected, representing 118 unsheltered homeless individuals. Of the total, 1 person was in Dateland, 12 in Somerton, 1 in Wellton, and 104 in the City of Yuma. Thirty households, which included a total of 37 individuals, were experiencing chronic homelessness. Unsheltered individuals and households in the county are predominantly male and older, with most adults between ages 45 and 64 and a substantial share age 65 or older, while relatively few are under age 25. Many are experiencing homelessness for the first time, and a significant portion face overlapping vulnerabilities, including living

with a disability, having served in the armed forces, or being survivors of domestic violence. The most common factors contributing to displacement reflect economic instability and health challenges, led by inability to pay rent or a mortgage, job loss, difficulty finding affordable housing, underemployment or low income, and chronic illness.

Non-Homeless special needs. Non-homeless special needs populations include households containing persons with a disability, elderly households, those at risk of homelessness, victims of intimate partner/domestic violence, persons with alcohol or other drug addiction, and persons with living with HIV/AIDS. The needs of each of these individual populations are discussed in section NA-45.

Public services needs. According to stakeholder engagement, Yuma has a strong network of service providers, but demand for public services far exceeds available resources. Public services are needed to expand housing stability supports, including rental assistance, housing navigation, case management, and legal assistance related to landlord-tenant and fair housing protections, particularly for people facing eviction, survivors of domestic violence, and households with criminal histories or credit barriers. Workforce development, childcare, and transportation assistance are critical to improving economic stability, as many job seekers experiencing homelessness or housing instability cannot secure or retain employment without these supports. There is also a clear need for expanded behavioral health, substance use treatment, and reentry services for individuals exiting treatment programs or the criminal justice system, as well as outreach and supportive services for unsheltered individuals. While residents generally know how to access services, service providers report declining administrative capacity and flat or reduced funding, limiting their ability to meet growing needs despite increasing demand.

Projected Needs

According to the City of Yuma Affordable Housing Action Plan, in 2024, between 2024 and 2029 the City of Yuma needs an additional 3,573 housing units will be needed to accommodate projected population growth. This results in an average of around 715 units a year, slightly higher than the 686 units permitted in 2024. While population growth has moderated in recent years, housing demand continues to increase because of demographic changes—particularly the aging of the population. As residents age, household sizes tend to decline. These trends mean that even with slower population growth, the number of households can continue to rise, increasing the demand for housing units.

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

Summary of Housing Needs

Yuma County’s 2024 population estimate was 217,978. The county has added over 50,000 residents since 2000, an increase of 32%.

The table below illustrates population trends for Yuma County, the City of Yuma, and three surrounding cities: San Luis, Somerton, and Wellton, along with the State of Arizona. Since 2000, the City of Yuma has experienced slower growth than all the comparison jurisdictions and Yuma County as a whole. In contrast, San Luis has more than doubled in population since 2000, and Somerton has nearly doubled in size during the same period. Most of the population growth in the City of Yuma occurred between 2000 and 2010, with significantly slower growth observed since 2010.

Population Trends, by Jurisdiction, 2000-2024

	Total Population by Year				2000-2024 Change	
	2000	2010	2020	2024	Number	Percent
City of Yuma	79,486	93,010	96,355	102,726	23,240	29%
San Luis	17,038	25,547	35,573	39,383	22,345	131%
Somerton	7,558	14,246	14,241	14,743	7,185	95%
Wellton	1,869	2,860	2,392	2,627	758	41%
Yuma County	164,992	195,490	204,722	217,978	52,986	32%
State of Arizona	5,175,581	6,398,985	7,176,401	7,621,703	2,446,122	47%

Source: Arizona Office of Economic Opportunity

Demographics	Base Year: 2010	Most Recent Year: 2024	% Change
Population	93,010	102,276	10%
Households	31,417	39,909	27%
Median Income	\$45,789.00	\$71,828.00	57%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2010 ACS, 2024 ACS (Most Recent Year), and Arizona Office of Economic Opportunity

Rapid growth can complicate a jurisdiction's eligibility for housing programs. Both single-family home loans and multifamily loan guarantees offered through USDA Rural Development are aimed at cities with populations of fewer than 35,000 people. San Luis surpassed this threshold in 2020, according to estimates from the Arizona Office of Economic Opportunity. Additionally, USDA Rural Development preservation grants are designated for cities with populations under 20,000. If Somerton continues to grow rapidly, it may soon exceed this limit as well.

The comparative data highlights an important regional dynamic: while surrounding jurisdictions are absorbing significant residential growth, the City of Yuma continues to anchor the region’s economic base, workforce access, and service delivery infrastructure. Moving forward, strategic infill development, housing diversification, economic expansion, and neighborhood reinvestment will position the City of Yuma to capture future growth opportunities while maintaining its role as the region’s central urban core.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,610	3,595	5,220	3,575	19,335
Small Family Households	1,245	1,305	2,360	1,510	9,405
Large Family Households	240	140	650	570	2,320
Household contains at least one person 62-74 years of age	920	765	905	650	3,945
Household contains at least one person age 75 or older	505	1,100	855	430	2,425
Households with one or more children 6 years old or younger	750	513	1,279	840	2,945

Table 6 - Total Households Table

Data 2016-2020 CHAS
Source:



Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	105	0	20	0	125	0	20	0	0	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	150	120	180	240	690	40	20	55	40	155
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	175	0	115	75	365	4	0	115	75	194
Housing cost burden greater than 50% of income (and none of the above problems)	1,140	920	240	15	2,315	980	605	530	30	2,145

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	140	405	1,345	415	2,305	190	400	640	420	1,650
Zero/negative Income (and none of the above problems)	235	0	0	0	235	305	0	0	0	305

Table 7 - Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,565	1,040	550	330	3,485	1,020	645	700	150	2,515
Having none of four housing problems	510	760	2,055	1,195	4,520	515	1,145	1,915	1,900	5,475
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 - Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	690	805	1,150	2,645	304	435	470	1,209
Large Related	185	85	135	405	35	15	280	330
Elderly	320	335	140	795	720	460	265	1,445
Other	455	225	260	940	145	120	240	505
Total need by income	1,650	1,450	1,685	4,785	1,204	1,030	1,255	3,489

Table 9 - Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	700	700	300	260	0	560
Large Related	0	0	40	40	35	0	95	130
Elderly	265	130	30	425	550	270	40	860
Other	0	410	95	505	130	0	0	130
Total need by income	265	540	865	1,670	1,015	530	135	1,680

Table 10 - Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	325	85	235	90	735	44	0	115	110	269
Multiple, unrelated family households	0	0	4	30	34	0	20	55	4	79

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	35	50	195	280	0	0	0	0	0
Total need by income	325	120	289	315	1,049	44	20	170	114	348

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 12 – Crowding Information – 2/2

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

According to the 2024 ACS, there are 9,219 single-person households in the City of Yuma. Of those, 14% or 1,254 households, experienced housing needs. By 2029, there are projected to be 1,377 single-person households in need of housing assistance.

The types of single-person households that may be in need of housing assistance include the following:

- Roughly half (48% or 4,425 households) of single-person households are elderly and may require accessibility improvements or other health services as they age in place.
- Single-person households in the City of Yuma have a median income of \$36,386, compared to \$71,828 for all households. As such, single-person households may have more trouble paying rent or property tax bills.
- The poverty rate was approximately 30% for Yuma residents living in single-person households compared to 16% for all Yuma residents.
- Among resident survey respondents, 71% of single-person households reported that “utilities/other costs are too high,” and 57% indicated that “rent/mortgage is too high.”

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

Households with disabilities. According to HUD’s Comprehensive Housing Affordability Strategy (CHAS) data, 28% of households in the City of Yuma include a person with one or more disabilities, similar to the

state overall (27%). According to ACS data, disability rates are higher among seniors: 35% of residents aged 65 and older have some type of disability. CHAS data indicate that about 34% of all households containing a resident with a disability have at least one housing problem (e.g. cost burden, overcrowding, substandard housing). In other words, among the estimated 9,895 households with a disability in the City of Yuma, roughly 3,410 have some type of housing need. If current population growth trends continue, the number of households that include a member with a disability and are in need of housing assistance are projected to grow by roughly 10% to 3,744 households by 2029.

Victims of domestic violence. National incidence rates indicate that 41% of women and 26% of men aged 18 or older have experienced contact sexual violence, physical violence, or stalking by an intimate partner (IPV) in their lifetime. Annual incidence rates – meaning the proportion of people who have experienced contact sexual violence, physical violence, or stalking by an intimate partner in the previous year – are 4.5% for women and 2.8% for men.

Applying these rates to the population of women and men over 18 in the City of Yuma indicates that 2,786 residents are likely to have experienced some type of domestic violence, dating violence, sexual assault and/or stalking by an intimate partner in the previous year. National statistics show that 13.4% of women and 5.3% of men experiencing intimate partner violence are in need of housing services. These rates suggest that 283 victims of domestic violence or 10% of estimated domestic violence victims in Yuma require housing services each year.

Although the supportive and housing services needed by intimate partner violence (IPV) victims vary, generally, all need health care and counseling immediately following the event and continued mental health support to assist with the traumatic stress disorder related to the event. Victims may also require assistance with substance abuse and mental health services, both of which are common among IPV victims. Affordable housing is also critical: the National Alliance to End Homelessness argues that a “strong investment in housing is crucial [to victims of domestic violence] ... so that the family or woman is able to leave the shelter system as quickly as possible without returning to the abuse.” The Alliance also reports that studies on homelessness have shown a correlation between domestic violence and homelessness.

What are the most common housing problems?

Housing cost burden. The two levels of cost burden are the most common housing problems for low- to moderate- income (LMI) households in the City of Yuma. A household is considered low- to moderate income if they make 0-100% of the Area Median Income (AMI). Households experience moderate cost burden when they pay greater than 30% but less than or equal to 50% of their income on housing and severe cost burden if they spend greater than 50% of their income.

Based on the cost burden table above, 4,785 or 74% of low-income renter households experience cost burden. Within this group, 2,735 are severely cost burdened, 42% of all low-income renter households. Cost burden is also the most prevalent problem for low-income owner households. The housing problems table indicates that 3,489 or 59% of low-income owner households experience cost burden. Within this group, 2,175 are severely cost burdened, 37% of all low-income owner households. In the

City of Yuma, 67% of all low-income households are cost-burdened and 39% experience severe cost burden.

Cost burden affects some low-income households more acutely than others:

- Cost burden disproportionately impacts the lowest income households—79% of households with income below 30% AMI, 69% of households with income between 30-50% AMI, and 56% of households with income between 50-80% AMI.
- Low-income small related households have a higher rate of cost burden (78%) compared to the rate for all low-income households (67%).
- Low-income large related households have a higher rate of cost burden (71%) compared to the rate for all low-income households (67%).
- Extremely low-income elderly households, with income less than 30% AMI, experience a higher rate of cost burden (73%) than all low-income households (67%).

According to the resident survey, 75% of respondents with income below \$30,000 indicated “rent/mortgage is too high,” and 56% indicated “utilities/other costs are too high.” Among respondents with income between \$30,000 and \$75,000 68% indicated “rent/mortgage is too high,” and 64% indicated “utilities/other costs are too high.”

Substandard housing. HUD data indicates that substandard housing, without complete plumbing or kitchen facilities, is a far less common housing problem with 125 renter households and 20 owner households impacted. Almost all renters living in substandard housing had incomes below 30% of the AMI. Meanwhile, all owners with substandard housing made in between 30-50% of the AMI.

During the community engagement process, stakeholders described poor housing conditions as a serious problem across Yuma County, particularly in San Luis, where aging homes need rehabilitation. These homes have elderly homeowners who don't have the resources for rehabilitation.

Among resident survey respondents:

- Thirty-four percent indicated Yuma needs “help for current homeowners/renters to maintain or rehab housing.”
- Eight percent of respondents indicated “poor housing conditions (needs repairs).”
- This share was 13% among households with a member with a disability, 14% among single-person households, and 13% and 14% among households with income below \$30,000 and income between \$30,000 and \$75,000, respectively.
- The most important repair needed was “energy efficiency improvements.”

Overcrowding. According to HUD data, 365 LMI renter households live in overcrowded conditions in the City of Yuma – 1.01 to 1.5 people per room. There are also 690 LMI renter households living in severely overcrowded conditions – over 1.5 people per room. Overcrowding is less common in LMI owner households, though 194 still experience overcrowded conditions and 155 face severe overcrowding.

One or more housing problems. In total, 66% of all LMI households experience at least one housing problem and 38% experience at least one severe housing problem. LMI renter households experience housing problems at a higher rate (75%) than LMI owner households (56%). This trend also exists for severe housing problems with 44% of LMI renters compared to 31% of LMI owners experiencing at least one severe housing problem. For both LMI owner and renter households, the rates of housing problems and severe housing problems decline as household incomes increase. For example, almost all extremely low-income households, 99% of owners and 94% of renters, have a housing problem compared to only 28% of moderate-income owners and 49% of moderate-income renters.

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

Households that are most affected by housing problems, especially cost burden, include:

- Cost burden disproportionately impacts the lowest income households—79% of households with income below 30% AMI, 69% of households with income between 30-50% AMI, and 56% of households with income between 50-80% AMI.
- Low-income small related households have a higher rate of cost burden (78%) compared to the rate for all low-income households (67%); Low-income large related households (71%) also have a higher rate of cost burden.
- Almost half (44%) of elderly households with income between 0-80% of the AMI experience cost burden. Additionally, 73% with income less than 30% of the AMI are cost burdened.
- Both extremely low-income renter and owner households (0-30% HAMFI) are highly impacted by cost burden—80% of renter households and 78% of owner households.
- About 2,530 households with income less than 30% of the AMI and 1,570 households with income between 30-50% of the AMI are severely cost-burdened and at high risk of eviction or foreclosure and potentially homelessness.
- Roughly 13% of LMI renters live in overcrowded conditions, while only 4% of LMI owner households live in overcrowded conditions.

Based on the resident survey, 63% of respondents indicated “rent/mortgage is too high,” 60% indicated “utilities/other costs are too high,” and 29% indicated they “can’t find affordable housing.” By comparison:

- 84% of renters, 78% of those staying with friends or family, 75% of households with income below \$30,000, and 68% of those with income between \$30,000 and \$75,000 indicated “rent/mortgage is too high.”
- 71% of single-person households indicated “utilities/other costs are too high.”
- 43% of renters, 64% of those staying with friends or family, 34% of households with a member with a disability, 50% of multigenerational households, 42% of households with income below

\$30,000, and 36% of households with income between \$30,000 and \$75,000 indicated they “can’t find affordable housing.”

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

Households that spend 50% or more of their income on housing are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. An estimated 4,905 low-income City of Yuma households (2,735 renters and 2,175 owners) are severely cost burdened, spending 50% or more of their income on housing, and are therefore at risk of homelessness.

Stakeholders noted that households exiting homelessness, domestic violence, incarceration, or substance-use treatment face especially high barriers due to criminal history screening, short-term assistance windows, and the lack of affordable units to transition into.

Based on the resident survey conducted among households with incomes less than \$30,000:

- 75% believe that rent or mortgage costs are too high.
- 56% feel that utilities and other costs are too high.
- 42% cannot find affordable housing.
- 13% report poor housing conditions that need repairs.
- 69% indicated Yuma needs more affordable rental housing.
- 45% indicated Yuma needs more affordable homes for purchase.
- 35% indicated Yuma needs more shelters and services for people experiencing homelessness.

Among those staying with friends or family:

- 78% believe that rent or mortgage costs are too high.
- 64% cannot find affordable housing.
- 56% feel that utilities and other costs are too high.
- 89% indicated Yuma needs more affordable rental housing.
- 62% indicated Yuma needs more affordable homes for purchase.
- 24% indicated Yuma needs more shelters and services for people experiencing homelessness.

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

N/A

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

Indicators of housing instability include being severely cost burdened, having to move in with someone else temporarily/"couch surf," sleeping in a vehicle, temporary stays in hotels or motels or camping, staying in a homeless shelter or domestic violence shelter, or living in transitional or other temporary housing.

In addition, rising housing costs means a larger proportion of low- and moderate-income households are paying more than half of their income on housing. Additionally, rising costs for food, transportation, healthcare, and utilities further reduce an individual's disposable income and ability to save. Households without savings are more vulnerable to homelessness, particularly if their income is suddenly reduced for any reason (e.g., job loss, cut in work hours, or government benefits), or if they encounter an unexpected expense (e.g., medical emergency, major car repair).

Stakeholders noted that households exiting homelessness, domestic violence, incarceration, or substance-use treatment face especially high barriers due to criminal history screening, short-term assistance windows, and the lack of affordable units to transition into.

Discussion

Stakeholders have raised concerns about the aging housing in San Luis. The area lacks nonprofit organizations to support rehabilitation efforts. Additionally, there is a pressing need for housing for agricultural laborers in San Luis and its surrounding areas. Seasonal migrant workers, who require accommodation for three to six months, are currently facing overcrowding.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

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

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

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

0-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,920	690	0
White	995	460	0
Black / African American	85	15	0
Asian	35	10	0
American Indian, Alaska Native	49	0	0
Pacific Islander	0	0	0
Hispanic	1,725	205	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

30-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,490	1,105	0
White	855	625	0
Black / African American	20	0	0
Asian	15	0	0
American Indian, Alaska Native	45	0	0
Pacific Islander	0	0	0
Hispanic	1,490	455	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,240	1,985	0
White	945	785	0
Black / African American	75	29	0
Asian	90	65	0
American Indian, Alaska Native	0	25	0
Pacific Islander	40	0	0
Hispanic	1,950	1,055	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,310	2,260	0
White	495	815	0
Black / African American	35	50	0
Asian	14	35	0
American Indian, Alaska Native	20	20	0
Pacific Islander	0	0	0
Hispanic	745	1,275	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

Discussion

This section discusses the rate of housing problems for different racial and ethnic groups at different income levels and identifies groups that experience disproportionately greater need.

0-30% AMI. About four out of five households in this income group experience a housing problem (81%). White and Asian households have lower rates of housing problems – 68% and 78% respectively. Black/African American (85%) and Hispanic (89%) households have higher rates of housing problems. One hundred percent of American Indian/Alaska Native households at this income level have a housing problem and therefore have disproportionately greater need. Data for racial groups other than white or Hispanic have small sample sizes and may be less reliable; therefore, they should be interpreted with caution.

30-50% AMI. At this income level, roughly two out of three households in the City of Yuma have a housing problem (69%). White households experience housing problems at the lowest rate (58%). Hispanic households experience housing problems at a greater rate (77%). All (100%) Black/African American, Asian, and American Indian/Alaska Native households have a housing problem and have disproportionately greater need for households at this income level. Data for racial groups other than white or Hispanic have small sample sizes and may be less reliable; therefore, they should be interpreted with caution.

50-80% AMI. At this income level, 62% of households in the City of Yuma experience a housing problem. White and Asian households experience housing problems at lower rates – 55% and 58% respectively. Hispanic households (65%) experience housing problems at a rate similar to the overall rate for this income level. Black/African American and Pacific Islander households have disproportionately greater need for this income level, with 72% and 100% experiencing housing problems, respectively. None of

the 25 American Indian/Alaska Native households at this income level have a housing problem. Data for racial groups other than white or Hispanic have small sample sizes and may be less reliable; therefore, they should be interpreted with caution.

80-100% AMI. At this income level, 37% of households in the City of Yuma experience a housing problem. White and Hispanic households experience housing problems at similar rates – 38% and 37%, respectively – and account for almost all households at this income level (93%). Consequently, data for other racial groups are less reliable; therefore, they should be interpreted with caution. Asian households have the lowest rate (29%), while Black/African American households have a slightly higher rate (41%) than the overall rate. American Indian/Alaska Native households have the highest rate (50%) and disproportionately greater need compared to other households at this income level.

DRAFT

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

Introduction

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

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

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

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

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

0-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,585	1,025	0
White	885	570	0
Black / African American	70	35	0
Asian	30	15	0
American Indian, Alaska Native	49	0	0
Pacific Islander	0	0	0
Hispanic	1,520	410	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

30-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,685	1,905	0
White	590	890	0
Black / African American	20	0	0
Asian	15	0	0
American Indian, Alaska Native	45	0	0
Pacific Islander	0	0	0
Hispanic	960	990	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

50-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,250	3,970	0
White	285	1,445	0
Black / African American	20	85	0
Asian	19	135	0
American Indian, Alaska Native	0	25	0
Pacific Islander	40	0	0
Hispanic	800	2,205	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

80-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	480	3,095	0
White	110	1,210	0
Black / African American	0	85	0
Asian	4	45	0
American Indian, Alaska Native	20	20	0
Pacific Islander	0	0	0
Hispanic	345	1,670	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

Discussion

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

0-30% AMI. At this income level, 72% of households in the City of Yuma have a severe housing problem. White households have the lowest rate of severe housing problems (61%) while Black/African American and Asian households experience severe housing problems at a lesser rate (67%) than all households. All (100%) American Indian/Alaska Native households at this income level experience a severe housing problem, and therefore they have a disproportionately greater need. Hispanic households also experience severe housing problems at a greater rate of 79%. Data for racial groups other than white or Hispanic have small sample sizes and may be less reliable; therefore, they should be interpreted with caution.

30-50% AMI. At this income level, 47% of households in the City of Yuma have a severe housing problem. White households have the lowest rate of severe housing problems (40%), while Hispanic households experience severe housing problems at a rate similar to all households (49%). All (100%) Black/African American, Asian, and American Indian/Alaska Native households at this income level have a severe housing problem and therefore experience disproportionately greater need. Data

for racial groups other than white or Hispanic have small sample sizes and may be less reliable; therefore, they should be interpreted with caution.

50-80% AMI. Roughly a quarter (24%) of households in the City of Yuma at this income level have a severe housing problem. Asian, white, and Black/African American households have lower rates of severe housing problems – 12%, 16%, and 19% respectively. American Indian/Alaska Native households have the lowest rate of severe housing problems (0%). Hispanic households experience severe housing problems at a slightly higher rate (27%) than all households at this income level. Pacific Islander households have disproportionately greater need because all (100%) households have a severe housing problem. Data for racial groups other than white or Hispanic have small sample sizes and may be less reliable; therefore, they should be interpreted with caution.

80-100% AMI. At this income level, 13% of households in the City of Yuma have a severe housing problem. White and Asian households have a slightly lower rate of severe housing problems (8%), while Hispanic households have a slightly higher rate of severe housing problems (17%). Black/African American households have the lowest rate of severe housing problems at this income level (0%). American Indian/Alaska Native households have the highest rate of severe housing problems (50%) and therefore have disproportionately greater need. Data for racial groups other than white or Hispanic have small sample sizes and may be less reliable; therefore, they should be interpreted with caution.

DRAFT

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

Introduction:

This section provides data on households with disproportionate levels of housing cost burden. Housing cost burden occurs when households spend more than 30% of their gross household income on housing costs, including utilities. Severe housing cost burden occurs when households pay more than 50% of gross income on housing costs.

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

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

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

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	24,875	4,865	4,995	595
White	11,440	1,725	1,800	390
Black / African American	590	105	115	15
Asian	565	110	65	0
American Indian, Alaska Native	125	0	75	20
Pacific Islander	0	0	40	0
Hispanic	11,615	2,815	2,815	170

Table 21 – Greater Need: Housing Cost Burdens

Data Source: 2016-2020 CHAS

Discussion:

Demo

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

In the jurisdiction as a whole, 4,865 households (14%) were moderately cost burdened, and 4,995 households (14%) were severely cost burdened. According to HUD data, 100% of Pacific Islander households and 38% of American Indian/Alaska Native households suffer from severe cost burden. Although these populations are disproportionately impacted, the small number of Pacific Islander households (40) and American Indian/Alaska Native households (200) with reported income limits the reliability of the data. White households experience overall cost burden (>30% of income spent on housing costs) at a lower rate (24%) compared to Hispanic households (33%). Neither group experiences overall cost burden at a disproportionately greater or lesser rate than the rate for all racial/ethnic groups in the City of Yuma (28%).

DRAFT

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

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

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

- 100% of American Indian, Alaska Native households with income below 30% AMI experience a housing problem compared to 81% in the jurisdiction overall.
- Asian households that make 30-50% of the AMI have disproportionately greater need, as all 15 households in this group experience severe housing problems.
- Black/African American households have disproportionately greater need. Those earning 0-50% of the AMI experience higher rates of housing problems. Within this group, households earning 30-50% of the AMI face higher rates of severe housing problems.
- Pacific Islander households have disproportionately greater need as all 40 households in the City of Yuma experience severe housing problems.
- American Indian/Alaska Native households with incomes between 0-50% AMI and 80-100% AMI experience severe housing problems at disproportionately greater rates.
- Pacific Islander and American Indian/Alaska Native households experience severe cost burden at disproportionately greater rates than all households in the City of Yuma.
- However, data for racial groups other than white or Hispanic have small sample sizes and may be less reliable; therefore, they should be interpreted with caution.

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

In addition to the needs above, according to the Yuma County Resident Housing Survey, Hispanic residents were more likely to indicate that the rent or mortgage is too high (71% compared to 63%), and that they can't find affordable housing (36% compared to 29%).

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

Minority group populations are most populous in the urbanized areas in the southwest corner of the county. There are 11 census tracts in the county with Hispanic resident concentrations above 90%. Census Tract 4.02 is in Donovan Estates, and the rest are Somerton, San Luis, and other unincorporated parts in the southwest corner of the county.

NA-35 Public Housing – 91.205(b)

Introduction

This section discusses the units and vouchers provided by the Housing Authority of the City of Yuma (HACY). As shown in the table below, HACY owns and operates 235 affordable rental units (converted from public housing) and administers 1,138 vouchers, with most of those tenant-based. Occupants of RAD units and voucher holders typically earn less \$15,000 per year and utilize their subsidies for 4 years.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	235	1,138	80	1,058	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	13,074	12,118	11,228	11,978	0	0	0

Demo

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	0	4	4	2	4	0	0
Average Household size	0	0	3	3	3	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	20	165	5	158	0	0
# of Disabled Families	0	0	21	210	3	205	0	0
# of Families requesting accessibility features	0	0	235	1,138	31	1,084	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	226	1,035	26	988	0	0	0

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Demo

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	8	75	5	69	0	0	0
Asian	0	0	1	4	0	4	0	0	0
American Indian/Alaska Native	0	0	0	20	0	20	0	0	0
Pacific Islander	0	0	0	4	0	3	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 - Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	205	810	26	764	0	0	0
Not Hispanic	0	0	30	328	5	320	0	0	0

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

Table 25 - Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

In addition to providing accessible units, HACY offers accessibility modifications to all tenants who request them. These accessibility needs are generally modest and may include grab bars in bathrooms and ramps. HACY has successfully accommodated these requests.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The waiting list for HACY housing has over 3,000 residents, highlighting a significant need for more affordable housing options so that individuals can find suitable accommodations. Currently, the waiting list is closed. HACY has separate waitlists for each project, including one for Section 8 and another for RAD. Within the RAD program, there is also a waitlist for each unit size. There used to be more turnover of vouchers as people graduated into market-rate housing, but in recent years, residents have held on to vouchers for longer due to a lack of other market-rate options or the increased cost of living.

The primary needs of RAD tenants are childcare, education, and skill development, transportation and finding employment that pays a living wage. Rising market rents have surged to levels that exceed Section 8 voucher limits, discouraging landlords from participating in these essential programs. As a result, many low-income families are left without viable housing options. For voucher users, the number of landlords accepting vouchers has decreased from around 400 before the pandemic to approximately 290. Landlords are now more inclined to take advantage of higher market rents.

Rents have increased by 20% since the onset of COVID-19. Support that used to range from \$400 to \$500 per unit is now over \$600. The Housing Authority has incurred a deficit to cover these costs. Previously, they were housing 1,500 households each month; now, they are down to around 1,400 and may need to reduce that number further to stay within the available budget. All subsidies that were provided during the COVID-19 pandemic have ended, and the ongoing funding received is insufficient.

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

The needs of RAD tenants and voucher holders are similar to the needs of other extremely and very low-income households in the city—finding affordable rental housing is a significant challenge. Voucher holders and tenants without assistance also struggle to find childcare and transportation to access services. Having access to affordable childcare would allow voucher holders to participate in the labor market or reach their education goals.

During the COVID-19 pandemic, the city received substantial assistance, leading to higher occupancy rates and more funding for homelessness and eviction prevention programs. At that time, it seemed like there was an abundance of vouchers available. However, as this support has diminished, vacancies are on the rise. For two years, individuals facing eviction could go to court, and approximately 75% of them were able to secure funding to avoid eviction. Now, that support has nearly disappeared, with only 1 in 10 receiving help.

Discussion

Another challenge is that federal funding sources are often designated for specific populations. The Housing Authority is working with the Arizona Housing Development Corporation on the Mesa development project and has recently completed a triplex, utilizing All Access funding for targeted populations, particularly individuals with mental illness. However, funding is limited primarily to construction; without supportive services, it's challenging to help these individuals maintain housing.

Recent incidents of property damage have raised concerns about the effectiveness of funding aimed at housing individuals without adequate supportive services. Approximately 5-10% of those receiving assistance have serious mental illness, with the largest voucher program being managed by HOM Inc. Many of these individuals may not be capable of living independently, but the authority is striving to provide them with a final opportunity. Consequently, the Housing Authority has effectively taken on the role of managing these tenants, with a small group of them causing the majority of the issues.

Among voucher users, the greatest need currently is for one-bedroom units. What used to be public housing is now under the RAD program, with over 2,200 people on the waitlist for a one-bedroom. The typical wait time is 5-7 years.

DRAFT

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Annually, the State of Arizona conducts a Point-in-Time (PIT) survey of persons experiencing homelessness in Arizona balance of state areas including Yuma County. The Arizona Department of Housing serves as the Collaborative Applicant and Homeless Management Information System (HMIS) lead agency for the Continuum of Care for the 13 non-metro counties in the state, or the Balance of State Continuum of Care (AZBOSCO). The table presents data from the 2025 Unsheltered PIT Count for Yuma County; data for the sheltered population were only available for the entire Balance of State.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	n/a	3	n/a	n/a	n/a	n/a
Persons in Households with Only Children	n/a	0	n/a	n/a	n/a	n/a
Persons in Households with Only Adults	n/a	115	n/a	n/a	n/a	n/a
Chronically Homeless Individuals	n/a	37	n/a	n/a	n/a	n/a
Chronically Homeless Families	n/a	30	n/a	n/a	n/a	n/a
Veterans	n/a	25	n/a	n/a	n/a	n/a
Unaccompanied Child	n/a	0	n/a	n/a	n/a	n/a
Persons with HIV	n/a	n/a	n/a	n/a	n/a	n/a

Table 26 - Homeless Needs Assessment

Data Source

Comments:

Arizona Balance of State Continuum of Care 2025 Yuma Unsheltered PIT Count.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

In the 2025 Unsheltered PIT Count for Yuma County, 103 surveys were collected, representing 118 unsheltered homeless individuals. Of the total, 1 person was in Dateland, 12 in Somerton, 1 in Wellton, and 104 in the City of Yuma. Thirty households, which included a total of 37 individuals, were experiencing chronic homelessness.

Characteristics of unsheltered individuals and households in the county include:

- First-time homeless households (37%);
- Male individuals (75%);
- Ages under 18 (1.69%), 18 to 24 (2.54%), ages 25 to 44 (19.49%), ages 45 to 64 (53.39%), ages 65 or older (22.88%);
- Survivor of domestic violence households (18%);
- Served in the armed forces (24%); and
- Households with a member with a disability, including developmental, physical, mental, or emotional impairment (48%).

Of the selected situations that contributed to being displaced, the top 5 were:

- Unable to pay rent or mortgage (17%);
- Loss of job (9%);
- Can't find affordable housing (8%);
- Underemployment/Low Income (8%); and
- Chronic Illness (7%).

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
American Indian	n/a	4
Asian American	n/a	1
Black African American	n/a	4
Mid Easter/N African	n/a	1
White	n/a	72
Multi Race	n/a	5
Ethnicity:	Sheltered:	Unsheltered (optional)
Black African American and Hispanic	n/a	1
Hispanic	n/a	22
White and Hispanic	n/a	6
Multi	n/a	2

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

According to the 2025 Unsheltered PIT count, 25 individuals had served in the armed forces, and 9 were eligible for veteran healthcare. Additionally, two individuals were under 18.

Although the PIT provides a snapshot of homelessness on a single night, it excludes residents who are precariously housed, couch surfing, or were simply not identified on the night of the PIT. As such, it is considered an underrepresentation of homelessness in a community. School districts, through the McKinney Vento Act, provide an additional data point for measuring homelessness, with a focus on children and youth experiencing homelessness. Under the McKinney Vento Act, the term “homeless children and youths” is defined as individuals who lack a fixed, regular, and adequate nighttime residence. The Arizona Department of Education reported a count of 379 homeless students in the county enrolled in Arizona Public Schools on October 1, 2024.

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

Countywide, of the 118 unsheltered homeless individuals interviewed as a part of the 2025 Point-in-Time survey. The most prevalent racial or ethnic groups were White (61%), followed by Hispanic (18%).

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Data for sheltered homelessness were not available by county. In the 2025 Unsheltered Point-in-Time (PIT) Count for Yuma County, 103 surveys were conducted, revealing 118 unsheltered homeless individuals, primarily concentrated in the City of Yuma. Notably, 37% of households were experiencing homelessness for the first time, and a significant proportion were male (75%). The demographic breakdown showed that 53.39% were aged 45 to 64, while 22.88% were 65 or older. Key factors contributing to homelessness included the inability to pay rent (17%) and job loss (9%). Additionally, 24% of individuals had served in the armed forces, with 9 eligible for veteran healthcare. The count, likely underrepresents the true scope of homelessness, as it does not account for those who are precariously housed. An additional data point from the Arizona Department of Education identified 379 homeless students enrolled in public schools in the county as of October 1, 2024.

Discussion:

According to stakeholders, many low-income families in the southern area of the county are struggling with overcrowding and financial burdens. The shortage of affordable rental units and well-maintained homes forces numerous families into unsatisfactory living conditions, including overcrowding and living far from essential services. This issue is particularly severe within the Hispanic community, where many individuals are effectively homeless. Stakeholders noted that hundreds of residents in the community are either homeless or semi-homeless but not included in the PIT counts.

Many low-income families in the southern area of the county are facing challenges related to overcrowding and financial constraints, according to stakeholders. The limited availability of affordable rental options and well-maintained homes often leads families to live in less-than-ideal conditions, including overcrowding and distant locations from essential services. Stakeholders observed that the number of people living in cars appears to be rising, which may not be fully captured in the Point-in-Time (PIT) counts.

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

Introduction:

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

Describe the characteristics of special needs populations in your community:

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

Disability. According to the latest CHAS data, there were 9,895 households with a disabled member in the City of Yuma. Of these, 4,575 households include a person with a hearing or vision impairment; 5,915 include a person with an ambulatory limitation; 3,375 include a person with a cognitive limitation; and 3,490 include a person with a self-care or independent living limitation. Some households may have a member with more than one disability. Roughly 34% of households with a disabled member have one or more housing problems—about 3,410 households. Within this group, households that include a member with a cognitive disability experience housing problems at a higher rate (42%) than those with members who have other types of disabilities.

2024 ACS data provide insight into which age groups are most impacted by different types of disabilities. Roughly two out of three persons (63%) with a hearing disability are over the age of 65; the distribution of those impacted by vision disabilities is relatively even across age groups; adults over 35 account for roughly half of the population, yet they represent 65% of those with cognitive disabilities; ambulatory disabilities also disproportionately affect adults over the age of 35, with 90% of those affected in this age group; the distribution of self-care and independent living disabilities is similar: roughly one-third of individuals affected are over 75, and the rest are relatively evenly distributed across age groups.

The resident survey for this study found that 63%, 61%, and 34% of households with a member who has a disability reported that utilities and other costs are too high, rent or mortgage is too high, and they cannot find affordable housing, respectively. Additionally, 59% indicated Yuma needs more affordable rental housing, 55% indicated Yuma needs more affordable homes for purchase, and 35% indicated Yuma needs more help for current homeowners/renters to maintain or rehab housing.

Elderly. There are 19,717 people over the age of 62 in the City of Yuma. Within this group, an estimated 2,879 elderly people have a housing need—roughly 15% of the elderly population. Senior households may struggle to afford increasing housing costs (rents, property taxes, HOA fees, etc.) as they are more likely to be living on a fixed retirement income. Most seniors desire to age in place, but many need accessibility modifications and additional support services to maintain their health and property. These modifications and services can be expensive and may be inaccessible to a large share of seniors.

Large families. There are 5,260 large family households (five or more members) in the City of Yuma according to the 2024 ACS estimates. CHAS data indicate that nearly half of these households have some type of housing problem. The most common housing need is related to cost burden, but large households are also more susceptible to overcrowding. Among large families with children (three or more children) poverty rates are elevated, at 37%. There are 11,621 large family households (five or more members) in Yuma County according to the 2024 ACS estimates.

Female-headed households with children. There are 3,990 female-headed households with children in the City of Yuma, according to 2024 estimates. The poverty rate for these households is 31%—much higher than the poverty rate of 17% among households with children. The 1,235 female headed households with children living in poverty are the most likely to struggle with rising housing costs and may need unique supports given the challenges they face.

At risk of homelessness. Households spending 50% or more of their income on housing are severely cost-burdened and may be at risk of homelessness. These households have limited capacity to adjust to rising housing costs and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. There are 4,905 severely cost-burdened low-income households in the City of Yuma and 8,885 in Yuma County.

Victims of intimate partner/domestic violence. Based on the National Intimate Partner and Sexual Violence Survey (NISVS) and ACS population estimates, an estimated 2,786 residents of the City of Yuma (4.5% of women and 2.8% of men) experienced rape, physical violence, and/or stalking by an intimate partner in 2024. Within this group, about 10% or 283 victims have a housing need. Although the supportive and housing services needed by IPV victims vary, generally, all need health care and counseling immediately following the event and continued mental health support to assist with the traumatic stress disorder related to the event. Victims may also require assistance with substance abuse and mental health services, both of which are common among IPV victims. Affordable housing is also critical: The National Alliance to End Homelessness argues that a “strong investment in housing is crucial [to victims of domestic violence] ...so that the family or woman is able to leave the shelter system as quickly as possible without returning to the abuse.” Numerous studies have shown a correlation between domestic violence and homelessness.

According to stakeholders, most DV survivors return to their abusers because 120-day program windows aren't long enough to get established, and Catholic Community Services aims to add 8 more months of transitional housing.

Persons with alcohol or other drug addiction. According to the National Survey on Drug Use and Health (NSDUH), an estimated 19.4% of Arizona residents ages 18 and older have a substance use disorder. Applying this rate to the City of Yuma suggests that approximately 14,969 adult residents have a substance use disorder. NSDUH also estimates that 75.3% of Arizona residents who need substance use treatment do not receive it, indicating that about 11,923 adults in Yuma needed but did not receive treatment in the past year.

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

The non-homeless special needs populations have a wide range of service needs, including home modifications, transitional housing, supportive housing, counseling, care management, transportation to healthcare facilities, and employment. Information was also gathered from focus group sessions with local organizations during the planning process. According to stakeholders, those exiting the criminal justice system or recovering from substance use often can't afford to live on their own. Limited access to mental health services also limits opportunities. Domestic violence service providers noted they are trying to address the fact that most domestic violence survivors return to their abusers, largely because they don't have resources to take care of themselves and their kids. Many domestic violence programs only provide assistance for 120 days, which isn't enough time for survivors to get established in their new lives (get new jobs, etc.) and to save up enough money to live independently. Service providers also noted that discrimination against families and people with disabilities is rising dramatically, and places will try to restrict kids from doing things like playing on the grass.

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

Yuma County does not receive HOPWA funding directly from the federal government, but they do receive assistance from the Southern Arizona AIDS Foundation (SAAF), an organization assigned to administer HOPWA funds for Arizona's Balance of State CoC. The Arizona Department of Health Services publishes an annual report that assesses the prevalence and impact of HIV/AIDS across the state. According to the 2023 report,¹ there were 19,894 people in Arizona living with HIV/AIDS with 975 new cases that year. In Arizona, there are roughly 269 people living with HIV/AIDS for every 100,000 people. The prevalence of HIV/AIDS in Yuma County is lower: 167 cases for every 100,000 people. In Yuma County, the incidence rate – the rate of new cases that year – was 9.5 cases per 100,000 residents, which was lower than the statewide incidence rate of 13.2 cases per 100,000 residents.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

Please see above.

¹ <https://www.azdhs.gov/documents/preparedness/epidemiology-disease-control/disease-integrated-services/hiv-epidemiology/reports/2023/hiv-annual-report-2023.pdf?v=20231214>

NA-50 Non-Housing Community Development Needs – 91.215 (f)

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

Describe the jurisdiction’s need for Public Facilities:

Yuma County’s 2030 Comprehensive Plan emphasizes the role of regional cooperation in guiding development goals. The updated comprehensive plan centers on the following policy objectives: preserving rural areas and lifestyles, land conservation, promoting efficient transportation systems, sustainable land development, efficient provision of public resources, economic development, minimizing interference with military activities (particularly with aviation), and preserving agricultural land, and coordinated, fiscally conscious planning.

Stakeholder and resident input gathered for this Consolidated Plan indicate the need for infrastructure and public amenities, especially in the NRSA area and for residents with disabilities. Residents indicated that streets, sidewalks, and parks were in poor condition. A stakeholder noted they would love to see Kennedy Pool returned to functioning and increased investment in public facilities and schools.

According to the Resident Survey, nearly half (48%) of respondents identified a need for more parks or community centers in their neighborhood. This need was even more pronounced among households with children and multigenerational households, where more than half selected this option. In addition, between 27% and 32% of lower- and moderate-income households reported that their neighborhoods do not have safe places for children to play outside, underscoring the need for public facilities that support recreation and safety.

How were these needs determined?

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

Describe the jurisdiction’s need for Public Improvements:

The Yuma Metropolitan Planning Organization (YMPO) received 416 responses to their survey for the 2026-2050 Long-Range Transportation Plan.² According to residents the highest priority transportation needs are “improving surface conditions (pavement, sidewalks, intersections, etc.),” “reducing congestion on roadways,” and “improving traffic safety.”

² https://9a0c6348-c822-4750-ab90-a587b53b3204.filesusr.com/ugd/bf52ab_a882a47a96b24b109adfebaf64961e21.pdf

Public transportation is provided by Yuma County Area Transit (YCAT) system, which has grown from a new transit service offering paratransit to the current mix of fixed-route and demand responsive services. YCAT has moved from regional management to a new Yuma County Intergovernmental Public Transportation Authority (YCIPTA). Based on survey responses that YMPO received for the 2026-2050 Long-Range Transportation Plan, only about 10% of residents used public transportation regularly. However, when asked which modes of transportation should be prioritized for improvements, public transit was the second most popular choice—selected by approximately 41% of respondents. According to the Resident Survey conducted for the Consolidated Plan, 58% of households with income below \$30,000 indicated that better access to jobs and transportation was one of the most important community improvements.

Yuma County must enhance its water infrastructure to adapt to climate change and drought. The University of Arizona Water Resources Research Center identifies challenges with both water quantity and quality in the region.³ These issues are particularly critical for Yuma’s large agricultural industry. Upgrades that enhance water-use efficiency and ensure safe, reliable water quality are essential.

According to the Resident Survey, more than half (56%) of respondents indicated a need for better sidewalks, street lighting, drainage, or similar improvements. Infrastructure concerns were also frequently reported as existing neighborhood challenges, with 34% citing inadequate sidewalks or lighting.

During resident engagement conducted for the NRSA Plan, residents raised worries about inadequate lighting, flooding, and drainage in areas that become impassable during heavy rain. Participants also expressed a desire for more trees to provide shade, better maintenance of existing green spaces, and action on vacant or underused land, particularly the parcel behind CVS. There was interest in developing new and improved facilities for seniors and after-school programs for children, highlighting the need for spaces that cater to multiple age groups.

Additional comments noted ongoing maintenance issues, including unpleasant odors at Ray Smucker Park and insufficient street lighting in areas prone to flooding. The need for educational facilities such as AWCs was emphasized.

How were these needs determined?

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

Describe the jurisdiction’s need for Public Services:

According to stakeholder engagement, Yuma has a strong network of service providers, but demand for public services far exceeds available resources. Public services are needed to expand housing stability supports, including rental assistance, housing navigation, case management, and legal assistance related

³ https://wrrc.arizona.edu/sites/default/files/2024-01/Yuma_Factsheet_01_2024.pdf

to landlord-tenant and fair housing protections, particularly for people facing eviction, survivors of domestic violence, and households with criminal histories or credit barriers. Workforce development, childcare, and transportation assistance are critical to improving economic stability, as many job seekers experiencing homelessness or housing instability cannot secure or retain employment without these supports. There is also a clear need for expanded behavioral health, substance use treatment, and reentry services for individuals exiting treatment programs or the criminal justice system, as well as outreach and supportive services for unsheltered individuals. While residents generally know how to access services, service providers report declining administrative capacity and flat or reduced funding, limiting their ability to meet growing needs despite increasing demand.

Stakeholders noted that childcare is a critical barrier impacting resident's ability to participate fully in the workforce and access educational opportunities.

One-third (33%) of survey respondents reported public services for youth, senior, homeless, or disability services, would help their community. With even higher levels among single person households (52%) and households with disabilities. Lower-income households also showed elevated need for service supports, with 40% of households earning below \$30,000 indicating interest in programs serving vulnerable populations.

How were these needs determined?

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section presents the housing market analysis overview. The primary findings from that analysis included:

- About one quarter or 3,004 renter households in the City of Yuma earned less than \$25,000 per year. These renters need units that cost \$625 or less per month to avoid being cost burdened. However, only 10% of rental units (1,386 units) in the city rent for \$625 or less per month. This leaves a “gap,” or shortage, of 1,618 units for these low-income households.
- Contributing factors to housing needs in the area include low wages and the seasonality of employment, combined with rising housing prices, high levels of cost burden, and high utility costs.
- Housing future workforce is possible with an increase in housing unit production and diversification of housing development. Without subsidies, new construction will not reach the affordability levels needed for lower wage workers nor will it close current rental gap. Tenant based rental assistance, downpayment assistance and credit counseling, and development of multifamily units and townhomes and condos, ADUs, are all needed to address housing affordability challenges.

DRAFT

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Based on 2024 ACS data, there are approximately 44,723 housing units in the City of Yuma and 98,018 in Yuma County. Since 2010, the number of housing units in the City of Yuma has increased by 6,316 or almost 17%. In the same period Yuma County added an additional 10,073 units, an increase of almost 12%. The share of the county’s housing stock located in the City of Yuma has increased slightly since 2010, up from 44% to 46%.

Type of housing. Over half (61%) of housing units in the City of Yuma are detached single family homes. Mobile homes (18%), townhomes (7%), du/tri/quadplexes (7%), and apartment or condo buildings with 20 or more units (5%) are the next most common types of housing. There has been a significant increase in the number of townhomes and du/tri/quadplexes since 2010 with supply of these units increasing by 70% and 96%, respectively. Detached single family homes make up the same share of housing units in Yuma City and Yuma County. However, the City of Yuma has a higher share of townhomes, du/tri/quadplexes, and buildings with 20 or more units and a lower share of mobile homes.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	27,416	61%
1-unit, attached structure	3,109	7%
2-4 units	3,276	7%
5-19 units	1,036	2%
20 or more units	2,014	5%
Mobile Home, boat, RV, van, etc	7,872	18%
Total	44,723	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2024 1-year ACS

Note: The data above is for the City of Yuma

In the City of Yuma, detached single family homes are the most common type of housing for owners and renters, but a much greater proportion of owners occupy this type of housing—79% of owners compared to 31% of renters. Most other owners live in mobile homes (16%) or townhomes (4%). The remaining owners—roughly 1%—live in other types of units. Renters live in a wider range of unit types, but the next most common are du/tri/quadplexes (24%) and townhomes (17%). A much greater share of renters live in buildings with 20 or more units, 16% compared to almost 0% of owners. Almost 7% of renters live in mobile homes and roughly 5% live in buildings with 5-19 units.

In Yuma County a smaller share of owners live in detached single family homes (75%) while a larger share live in mobile homes (20%). In comparison with the City of Yuma, a larger proportion of renters in the county live in detached single family homes (44%) as well as mobile homes (15%).

In the City of Yuma, roughly 41% of housing units have three bedrooms, 23% of units have two bedrooms, 22% of units have four bedrooms, and 10% of units have one bedroom. Units without a bedroom are uncommon (3%), as are units with five or more bedrooms (2%), all of which are owner-occupied. Owner-occupied units account for 70% of occupied housing in the city and therefore have greater influence on the distribution of housing unit sizes. On average, units occupied by renters tend to have fewer bedrooms.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	830	3%	397	3%
1 bedroom	1,457	5%	2,343	20%
2 bedrooms	4,227	15%	4,826	40%
3 or more bedrooms	21,391	77%	4,438	37%
Total	27,905	100%	12,004	100%

Table 28 – Unit Size by Tenure

Data Source: 2024 1-year ACS

Based on 2024 ACS data, there are 539 occupied housing units that lack complete plumbing facilities (1%), 529 occupied units that lack complete kitchen facilities (1%). These substandard units only represent a small share of occupied housing units in the City of Yuma. In the county there are 763 occupied housing units that lack complete plumbing facilities (1%), and 873 occupied housing units that lack complete kitchen facilities (1%).

Based on the Yuma County Resident Housing Survey, 8% of respondents in the City of Yuma reported that their homes are in poor condition or need repairs, while 9% of respondents in the rest of the county indicated the same. Respondents who indicated their home was in poor condition were then asked what the most important repair they needed was; the most common response was energy-efficiency improvements.

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

Federal. According to data from the National Housing Preservation Database (NHPD), there are a total of 224 units assisted by federal subsidy programs. Among these, 64 units are targeted to families, 30 are targeted to disabled residents, and 130 are targeted to elderly residents. According to HUD’s Picture of Subsidized Households, 58% of households in Project-Based Section 8 and 94% in Public Housing are female-headed in Yuma. Seventeen percent in Project-Based Section 8 have a household member with a disability, and 23% in Public Housing have a household member with a disability. Additionally, 98% of those in Project-Based Section 8 and 91% in Public Housing are extremely low-income.

State. The Arizona Department of Housing administers the Low Income Housing Tax Credit (LIHTC) program. ADOH allocates credits based on a Qualified Allocation Plan According to NHPD, in Yuma there are 424 units subsidized with LIHTC. Of these, 142 units are targeted to families and 113 are targeted to elderly and disabled individuals.

Local. The Housing Authority of the City of Yuma administers rental assistance, Housing Choice Vouchers, Project-Based Vouchers, and Public Housing. According to data in NA-25, HACY administers 1,138 vouchers and owns and operates 235 affordable rental units that were converted from public housing through the RAD program. According to HUD's Picture of Subsidized Households, 44% of Housing Choice Voucher users in Yuma are a female-headed household with children and 93% are very low income.

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

According to NHPD, there are three properties with subsidies at risk of expiring before 2030. Casa Sierra Vista has 30 Section 8 units serving elderly residents set to expire in 2026, Yuma Senior Terrace has 9 units subsidized by HOME and serving elderly residents set to expire in 2030, and Terracina Apartments has 80 LIHTC units set to expire in 2030.

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

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

The median contract rent in the City of Yuma is \$1,106; it is \$928 in the county. To afford rent without being cost burdened, renter households in the city need to earn \$44,240; in the county, renter households need to earn \$37,120. However, 36% of renters in the city and county earn less than \$35,000 annually.

In both the City of Yuma and Yuma County, renters are more likely to be cost burdened than homeowners. In the city, 45% of renters are cost burdened compared to 21% of owners. In the county, 40% of renters are cost burdened compared to 21% of owners. Renters also have higher rates of severe cost burden—six percentage points higher in the city and nine percentage points higher in the county.

Factors driving housing needs in the City of Yuma include low wages, the seasonality of employment, rising housing prices, high levels of cost burden, and high utility costs. These factors will continue to impact the demand for affordable housing in the city.

The rental gaps analysis conducted for this study compares the number of renters at each income level to the number of affordable rental units in the market. A rental unit is considered affordable if the renter spends no more than 30% of their gross income on housing costs. This analysis accounts for income-restricted affordable units and the use of rental subsidies and vouchers. The distribution of

rental unit costs reflects the distribution of what renters pay in rent and utilities each month rather than the rent charged. Takeaways from the rental gaps analysis include:

- Approximately 23% of renters in the City of Yuma—or an estimated 3,004 renters—earned less than \$25,000 per year. These renters are typically single people, single parents, and families living in poverty.
- There is a shortage of 1,618 affordable rental units for all renter households with incomes below \$25,000. Only 10% or 1,386 rental units in the City of Yuma are affordable to these renters. This shortage increased from 1,594 in 2023. At the county level, there is a shortage of 1,439 affordable rental units for all renter households with incomes below \$25,000, which is a slight decrease from the 1,462 shortage in 2023.
- A cumulative gap of 1,204 affordable rental units still exists for renters making less than \$35,000. Although there are 2,063 affordable units for the 1,649 renters with incomes between \$25,000 and \$34,999, there is still a cumulative gap in affordable rental units because of the shortage of units for renters with incomes below \$25,000. Renters who cannot find housing affordable at their income level must occupy units above their means, resulting in cost burden. They need to cut back on other household expenses to make ends meet. The lowest-income renters may be severely cost burdened and face a heightened risk of homelessness.
- On the ownership side, the gaps analysis shows that countywide, 75% of renter households in the county have an income below \$75,000, but only 18% of site-built homes purchased with a mortgage in 2024 were affordable to them.

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

Describe the need for specific types of housing:

Stakeholders noted the need for a wider range of affordable and attainable housing types due to severe affordability pressures, limited availability, and long waitlists for assistance. They also highlighted the need for deeply affordable rental housing, including units affordable to extremely low- and very low-income households, as evidenced by multi-year voucher waitlists, declining landlord participation, and increasing numbers of people living in cars, shelters, or doubled up with family. Family-sized units are needed to address overcrowding and multigenerational living arrangements, particularly for large families and female-headed households with children. The community also needs more accessible units for seniors and people with disabilities, along with rehabilitation of aging owner-occupied homes to support aging in place. Transitional and permanent supportive housing are needed for people exiting homelessness, domestic violence situations, substance use treatment, and the criminal justice system, as short-term programs and limited placement options currently leave many without stable next-step housing. Finally, there is a growing need for attainable homeownership opportunities, as rising prices,

limited inventory, and constrained downpayment assistance programs have made it increasingly difficult for lower- and moderate-income households to move from renting into ownership.

For the resident survey, residents were asked “what do you think Yuma needs most to improve housing?”

- 61% indicated more affordable homes for purchase;
- 53% more affordable rental housing;
- 34% help for current homeowners/renters to maintain or rehab housing;
- 28% more shelters and services for people experiencing homelessness; and
- 17% more housing for seniors or people with disabilities.

Discussion

Please see above.

DRAFT

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

Introduction

This section contains updated cost of housing data from the 2010 Census and ACS, 2021 CHAS, and the 2024 ACS.

The table below shows the median contract and gross (including utilities) rents in Yuma County, the City of Yuma, and surrounding jurisdictions for 2010, 2019, and 2024. Each year since 2019, median gross rent has increased by roughly 6.4% in the City of Yuma and 5.8% in Yuma County. Meanwhile, median contract rent has increased annually at a rate of 9.2% in the city and 6.9% in the county. Wellton has seen a dramatic increase in both median contract and gross rent during this period, but the margins of error for these estimates are high. San Luis and Somerton have experienced slower increases in rent, with the annual growth rate being the lowest in San Luis.

Median Rent by Jurisdiction, 2010, 2019, and 2024

Note:

1-year ACS estimates are used for the City of Yuma and Yuma County. 5-year ACS estimates are used for San Luis, Somerton, and Wellton.

Estimates for Wellton have a particularly high margin of error in 2024.

Source:

2010, 2019, and 2024 1-year and 5-year ACS and Root Policy Research.

	2010	2019	2024	CAGR 2019-2024
Median Gross Rent				
City of Yuma	\$872	\$924	\$1,260	6.4%
San Luis	\$488	\$671	\$741	2.0%
Somerton	\$624	\$750	\$896	3.6%
Wellton	\$540	\$682	\$1,517	17.3%
Yuma County	\$781	\$829	\$1,099	5.8%
Median Contract Rent				
City of Yuma	\$671	\$712	\$1,106	9.2%
San Luis	\$383	\$519	\$626	3.8%
Somerton	\$462	\$596	\$747	4.6%
Wellton	\$451	\$565	\$1,517	21.8%
Yuma County	\$630	\$665	\$928	6.9%

Since 2019, the annual growth rate of the renter median income in Yuma County, the City of Yuma, and surrounding jurisdictions has slightly outpaced the rate for median rents. Renter median income has grown by 12.4% annually in the City of Yuma and 7.7% annually in Yuma County since 2019.

Median Income by Tenure and Jurisdiction, 2010, 2019, and 2024

Note:

1-year ACS estimates are used for the City of Yuma and Yuma County. 5-year ACS estimates are used for San Luis, Somerton, and Wellton.

Estimates for Wellton have a higher margin of error.

Source:

2010, 2019, and 2024 1-year and 5-year ACS and Root Policy Research.

	2010	2019	2024	CAGR 2019-2024
Owner Median Income				
City of Yuma	\$58,524	\$62,303	\$76,059	4.1%
San Luis	\$31,468	\$43,204	\$64,808	8.4%
Somerton	\$38,590	\$46,914	\$79,630	11.2%
Wellton	\$43,662	\$50,273	\$57,931	2.9%
Yuma County	\$51,436	\$53,586	\$73,266	6.5%
Renter Median Income				
City of Yuma	\$29,509	\$32,055	\$57,438	12.4%
San Luis	\$20,915	\$24,419	\$50,438	15.6%
Somerton	\$13,877	\$24,510	\$52,786	16.6%
Wellton	\$33,472	\$25,286	\$91,078	29.2%
Yuma County	\$27,111	\$32,499	\$47,001	7.7%
Overall Median Income				
City of Yuma	\$45,789	\$47,249	\$71,828	8.7%
San Luis	\$25,622	\$37,255	\$59,400	9.8%
Somerton	\$28,996	\$38,315	\$74,015	14.1%
Wellton	\$42,564	\$43,342	\$58,470	6.2%
Yuma County	\$42,240	\$46,419	\$66,844	7.6%

Median Home Value by Jurisdiction, 2010, 2019, and 2024

Note:

1-year ACS estimates are used for the City of Yuma and Yuma County. 5-year ACS estimates are used for San Luis, Somerton, and Wellton.

Estimates for Wellton have a higher margin of error.

Source:

2010, 2019, and 2024 1-year and 5-year ACS and Root Policy Research.

	2010	2019	2024	CAGR 2019-2024
Median Home Value				
City of Yuma	\$146,900	\$163,900	\$270,100	10.5%
San Luis	\$120,900	\$117,400	\$224,900	13.9%
Somerton	\$143,600	\$127,000	\$232,600	12.9%
Wellton	\$65,000	\$79,600	\$55,600	-6.9%
Yuma County	\$131,800	\$139,100	\$255,300	12.9%

Between 2019 and 2024, home values increased substantially faster than household incomes across

Yuma County and its municipalities. According to ACS data, the median home value in Yuma County increased from \$139,100 in 2019 to \$255,300 in 2024, a 12.9% compound annual growth rate (CAGR). In the City of Yuma, median home values rose from \$163,900 to \$270,100 during the same period (10.5% CAGR), while Somerton experienced a 12.9% annual increase and San Luis a 13.9% annual increase. By contrast, overall median household income grew more modestly. Countywide median income increased from \$46,419 in 2019 to \$66,844 in 2024 (7.6% CAGR), and in the City of Yuma from \$47,249 to \$71,828 (8.7% CAGR). Although renter incomes grew more rapidly than owner incomes in some jurisdictions, income growth still lagged home value appreciation in most areas. This widening gap between housing prices and incomes indicates declining homeownership affordability and increased barriers to entry for first-time buyers.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2024	% Change
Median Home Value	\$146,900	\$270,100	84%
Median Contract Rent	\$671	\$1,106	65%

Table 29 - Cost of Housing

Data Source: 2010, 2024 1-year ACS

The HUD tables below show the distribution of rent paid for the 2020-2024 period. It is important to note that the Renter Gaps analysis above shows the distribution of gross rents, while the Rent Paid table below shows the distribution of contract rents. A larger share of renters (10.5%) pay less than \$500 in contract rent because utilities are excluded. In contrast, only 6.2% of renters pay gross rent of less than \$500. Both the Rent Paid and Housing Affordability tables below show that there are very few units affordable to low- and moderate-income renters.

Rent Paid	Number	%
Less than \$500	1,289	10.52%
\$500-999	5,335	43.55%
\$1,000-1,499	4,213	34.39%
\$1,500-1,999	1,120	9.14%
\$2,000 or more	292	2.38%
Total	12,249	99.9%

Table 30 - Rent Paid

Data Source: 2024 5-year ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	435	No Data
50% HAMFI	1,620	1,610
80% HAMFI	5,495	4,420
100% HAMFI	No Data	6,980
Total	7,550	13,010

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,043	\$1,050	\$1,377	\$1,877	\$2,312
High HOME Rent	\$806	\$866	\$1,041	\$1,194	\$1,313
Low HOME Rent	\$636	\$681	\$817	\$944	\$1,053

Table 32 – Monthly Rent

Data Source: 2025 HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, according to the gaps analyses there is a shortage of 1,618 affordable rental units for all renter households with incomes below \$25,000. Only 10% or 1,386 rental units in the City of Yuma are affordable to these renters. This shortage increased from 1,594 in 2023. At the county level, there is a shortage of 1,439 affordable rental units for all renter households with incomes below \$25,000, which is a slight decrease from the 1,462 shortage in 2023. On the ownership side, the gaps analysis shows that countywide, 75% of renter households in the county have an income below \$75,000, but only 18% of site-built homes purchased with a mortgage in 2024 were affordable to them.

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

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

Yuma County remains a relatively affordable and desirable destination and it is unlikely that housing prices will decline significantly in the future given continued demand. There are a diversity of reasons residents relocate to the area (retirement, military, agricultural industry).

According to the City of Yuma Affordable Housing Action Plan, in 2024, the total housing deficiency is 2,878 units. By 2029, an additional 3,573 housing units will be needed to accommodate projected population growth, bringing the total housing need to 6,450 units. The need is distributed across all income levels, with households earning above 100% AMI requiring 3,751 units. Lower-income households, such as those earning less than 80% of AMI, also demonstrate significant housing needs, requiring 2,040 (current deficiency and projected need) units by 2029.

Current levels of rental unit production should accommodate needs. However, new rentals will not reach the level of affordability needed for low wage workers, nor will it close the existing rental gap. Additional rental subsidies are needed to lower cost burden.

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

According to the 2024 ACS 1-Year estimates, median gross rents in the county are \$803 for one-bedroom units, \$1,096 for two-bedroom units, \$1,549 for three-bedroom units, and \$1,779 for four-bedroom units. The 2025 HUD Fair Market Rents (FMRs) for the Yuma Metropolitan Statistical Area (MSA) are significantly higher: \$1,050 for one-bedroom units, \$1,377 for two-bedroom units, \$1,877 for three-bedroom units, and \$2,312 for four-bedroom units. In every bedroom category, FMRs exceed the county's median gross rents.

Additionally, the 2025 HUD High HOME rent limits are set at \$866 for one-bedroom units, \$1,041 for two-bedroom units, \$1,194 for three-bedroom units, and \$1,313 for four-bedroom units. In the county, the median gross rent for one-bedroom units is slightly below the High HOME rent limit. However, median rents for two-, three-, and four-bedroom units are higher than the High HOME rent limits, with the gap widening for larger units. This suggests that HOME-assisted units, especially those with more bedrooms, will require additional subsidies to be feasible.

In the city, the median gross rents for 2024 are \$798 for one-bedroom units, \$1,155 for two-bedroom units, \$1,638 for three-bedroom units, and \$1,803 for four-bedroom units. These amounts are also below the 2025 FMRs: \$1,050 for one-bedroom units, \$1,377 for two-bedroom units, \$1,877 for three-bedroom units, and \$2,312 for four-bedroom units. However, when compared to the 2025 High HOME rents of \$866 for one-bedroom units, \$1,041 for two-bedroom units, \$1,194 for three-bedroom units, and \$1,313 for four-bedroom units, median rents in the city are below the High HOME limit for one-bedroom units but exceed the High HOME limits for two-, three-, and four-bedroom units. The difference is particularly pronounced for three- and four-bedroom units, where median rents exceed the High HOME limits by several hundred dollars per month. The city should monitor unit sizes to ensure that demand is being adequately met.

Discussion

Please see above.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section discusses housing conditions in the City of Yuma and Yuma County.

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

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Standard Condition: A dwelling unit which meets HUD Section 8 Housing Quality Standards (HQS) and local code with no major defects in the structure and only minor maintenance needs. Such a dwelling will have the following characteristics: reliable roofs; sound foundations; adequate and stable floors, walls, and ceilings; surfaces and woodwork that are not seriously damaged nor have obvious deterioration; sound windows and doors; adequate heating, plumbing, electrical systems, insulation, water, and sewer systems; and are not overcrowded as defined by local code.

Substandard condition: A dwelling unit that does not meet HUD Section 8 HQS or local code which includes lacking the following: complete plumbing, complete kitchen facilities, efficient and environmentally sound sewage removal and water supply, and heating source. Additionally, the dwelling may be overcrowded as defined by local code.

Substandard but suitable for rehabilitation: A dwelling unit, at a minimum, does not meet HUD section 8 HQS or local code with some of the same features as a “substandard condition” dwelling unit. This unit is likely to have deferred maintenance and may have some structural damage such as a leaking roof, deteriorated interior surfaces, and inadequate insulation. A “substandard but suitable” dwelling unit, however, has basic infrastructure (including systems for clean water and adequate waste disposal) that allows for economically and physically feasible improvements and upon completion of rehabilitation meets the definition of a “standard” dwelling unit.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,126	23%	6,172	47%
With two selected Conditions	154	1%	761	6%
With three selected Conditions	0	0%	51	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	19,827	76%	6,019	46%
Total	26,107	100%	13,003	100%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	11,281	40%	3,262	27%
1980-1999	7,142	26%	4,292	36%
1950-1979	8,453	30%	3,776	31%
Before 1950	1,029	4%	674	6%
Total	27,905	100%	12,004	100%

Table 34 – Year Unit Built

Data Source: 2024 1-year ACS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,360	37%	5,285	42%
Housing Units built before 1980 with children present	4,675	21%	2,635	21%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	N/A
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	N/A
Abandoned REO Properties	N/A	N/A	N/A

Table 36 - Vacant Units

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

Generally speaking, the age of a jurisdiction’s housing stock is a good indicator of its condition. Homes built before 1970 are now over 50 years old and will have more needs for repairs. Approximately 20% of units in the city and 13% in the county were built before 1970.

Based on the Yuma County Resident Housing Survey, 8% of respondents in the City of Yuma reported that their homes are in poor condition or need repairs, while 9% of respondents in the rest of the county indicated the same. These rates were similar among owners and renters. Survey respondents who indicated their home was in poor condition were then asked what the most important repair they needed was; the most common response was energy-efficiency improvements.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to the 2024 ACS estimates, there are approximately 9,482 owner-occupied housing units and 4,450 renter-occupied units in the City of Yuma that were constructed before 1980. The most recent CHAS data from 2020 indicates that there were 8,360 owner-occupied housing units built before 1980, with 4,675 of those occupied by children under the age of 6. Additionally, there were 5,285 renter-occupied homes built before 1980, and 2,635 of these were occupied by children under 6. Homes built before 1978 are more likely to have lead-based paint, as its use was banned for residential purposes in 1978.

Discussion

Please see above.

DRAFT

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

This section provides information on units and vouchers managed and administered by the Housing Authority of the City of Yuma (HACY), as well as the condition of those units. As shown in the table below, HACY owns and operates 235 affordable rental units (converted from public housing) and administers 1,138 vouchers, with most of those tenant based.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	235	1,138	80	1,058	71	15	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments: HACY has no public housing developments; those units have all been moved into the Rental Assistance Demonstration (RAD) program and total 235 units. These units remain as affordable rentals, as the RAD program allows HACY to use vouchers to keep rents affordable.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

RAD units are generally well-maintained. HACY’s capital improvement program for its RAD development includes upgrading common spaces and continuing accessibility modifications.

Public Housing Condition

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

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Please see above.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

HACY offers a Family Self-Sufficiency (FSS) program for RAD occupants and voucher holders, which incentivizes education, job training, and homeownership. On average, the program serves 240 families at any given time. According to HACY, the authority has met or exceeded HUD’s requirements for community services and has been recognized as the largest and most successful FSS program in the state.

Discussion:

Please see above.

DRAFT

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

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

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	194		56	224	
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source: 2025 Unsheltered PIT Count

Note: The report notes an additional 24 beds for rapid rehousing.

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

Mainstream services that support individuals and families experiencing homelessness in Yuma are delivered through a broad network of health, mental health, and community-based providers. The Arizona Health Care Cost Containment System (AHCCCS), through the Arizona Complete Health – Complete Care Plan, coordinates physical and behavioral health services for Medicaid members and provides referrals to housing-related supports through the Housing and Health Opportunities (H2O) Demonstration for eligible individuals experiencing or at risk of homelessness.

Behavioral health services are available through local providers such as Community Bridges Inc. (inpatient, crisis, detox, outpatient, and residential), Onvida Health, Community Health Associates, Community Partners Integrated Health, Horizon Health and Wellness, National Community Health Partners, Telecare, and the Regional Center for Border Health. These agencies offer crisis stabilization, outpatient counseling, medical services, detoxification, psychiatric support, and case management that complement homeless-specific programs. Employment services are available through ARIZONA@WORK and Goodwill Career Center programs, which provide job readiness training, career counseling, skills development, and job search assistance for individuals with employment barriers.

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

Yuma County provides a range of services and facilities that address the needs of individuals and families experiencing homelessness, including chronically homeless individuals, families with children, veterans, and unaccompanied youth. Emergency shelter is available through Crossroads Mission, which provides shelter beds, meals, detox services, case management, and recovery support. Survivors of domestic violence can access safe housing through the Catholic Community Services DV Shelter and the Proverbs 31 Home in San Luis, which offer crisis intervention, advocacy, and supportive services.

Behavioral health treatment, including crisis stabilization, detoxification, inpatient care, and outpatient services, is available through Community Bridges Inc. (CBI), Onvida Health, Community Health Associates, Community Partners Integrated Health, Horizon Health and Wellness, National Community Health Partners, Telecare, and the Regional Center for Border Health. Street outreach teams from The Salvation Army, Crossroads Mission, Horizon Health and Wellness, National Community Health Partners, and Community Medical Services engage unsheltered individuals with basic needs, harm reduction tools, and case management.

In addition to outreach, The Salvation Army also provides utility assistance that helps households prevent disconnection or restore essential services, which reduces the risk of homelessness and supports housing stability. Coordinated Entry assessments are conducted through Achieve Human Services, WACOG, and National Community Health Partners, connecting individuals and families to available housing programs. Together, these services form a comprehensive network that addresses

crisis needs and supports long term stability for specialized populations, including veterans, youth, and individuals with behavioral health challenges.

DRAFT

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

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

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

Persons with disabilities. Survey participants were asked if their household included a member with a disability. A total of 88 respondents indicated their household included a member with a disability. Of those, 24% indicated the house or apartment they currently live in does not meet the needs of their household member with a disability. Among those, 35% indicated they need services for developmental or cognitive disability and 30% indicated they need grab bars in bathroom, an alarm to notify if someone leaves the home, and service or emotional support animal allowed in apartment/room/home.

Elderly/Frail elderly. The supportive needs and housing needs of the elderly are often aligned with those of the disability community (discussed above). In addition, seniors typically need supports related to health care including access to health services and home health care options, transportation, and supports related to aging in place such as home modification, home repair, and assistance with maintenance. Among survey respondents who indicated they have a member in their household who is over 65, their top housing challenges were utilities/other costs are too high (57%), and rent/mortgage is too high (45%).

Stakeholders noted a wide range of service needs among these populations, including home modifications, care management, and transportation to healthcare facilities.

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

Achieve Human Services assists individuals with serious mental health needs or developmental disabilities who are transitioning back into the community. Achieve works directly with inpatient facilities and crisis units to coordinate discharge plans and provides permanent supportive housing, case management, life skills training, and transportation to help individuals stabilize after leaving institutional care.

National Community Health Partners provides assessments and case management for individuals who need housing support following institutional discharge. NCHP helps clients secure safe housing, obtain rental assistance when available, and connect to medical and behavioral health care, benefits assistance, and other supportive services that promote long term stability.

Community Bridges Inc. plays a key role through its Transitional Living Center for Recovery, which offers short term supportive housing for individuals exiting crisis stabilization units, detoxification programs, inpatient behavioral health treatment, or correctional settings. TLCR provides structured recovery housing along with intensive case management, medication management, peer support, and connections to outpatient care and long term housing options.

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

The City of Yuma's efforts to assist persons with special needs and not homeless will include activities to address the housing and supportive service needs of residents with special needs who are not homeless, including seniors, persons with disabilities, and other low-income households requiring additional support to maintain stable housing. Planned activities include owner-occupied housing rehabilitation and accessibility improvements, ADA modifications to existing rental units, tenant-based rental assistance to help stabilize households facing housing cost burdens, and supportive services such as mobile health services and nutrition programs. Infrastructure investments that support affordable housing development, including improvements associated with new senior housing, will also expand housing options for residents with special needs.

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

The YCHC's efforts will focus on tenant-based rental assistance for low income renters and renters with special needs; and affordable housing development.

MA-40 Barriers to Affordable Housing – 91.210(e)

Describe Any Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Yuma’s latest Affordable Housing Plan included extensive stakeholder engagement on barriers to affordable housing and residential investment.

Stakeholders pointed to several significant challenges affecting housing production:

Rising Costs: Construction costs have become increasingly prohibitive. Appraisals frequently fall short of contract prices, and high material costs—combined with rising interest rates—are exacerbating affordability concerns. Land, construction, and financing costs are climbing, with mortgages around \$300,000 far out of reach for low-income families. Moreover, permit fees—often ranging from \$14,000 to \$15,000—add another layer of financial pressure.

- **Lack of Local Capacity:** Some stakeholders have raised concerns about limited municipal staffing, which can delay permit processing and further inflate project costs.
- **Land Constraints:** Developable land is in short supply due to extensive federal, state, and tribal ownership. Minimum lot size requirements further restrict options, and resistance to higher-density housing presents additional barriers.
- **Community Opposition:** While some neighborhood-level resistance to new developments exists—often citing traffic concerns—support from city officials has helped projects proceed. In many cases, these traffic concerns may be overstated.
- **Insufficient Funding:** A lack of funding persists for both new affordable housing development and rehabilitation programs.

Despite these challenges, Yuma has experienced a resurgence in multifamily development. After a 15- to 20-year lull, the past 18 months have seen more multifamily projects emerge. These developments, typically two- to three-story buildings, offer a mix of one-, two-, and some three-bedroom units.

Interest in Accessory Dwelling Units (ADUs) has surged over the past two to three years. According to the Building Safety Department, the City has issued permits for the construction of 49 ADUs over the last four years. This program has become extremely popular in Yuma.

The City of Yuma handles roughly 300 pre-development meetings annually. Its rezoning (5-6 months), variance (6 weeks), and design review (4 weeks) timelines are significantly faster than in larger metropolitan areas in the state.

Developers from outside the region frequently express surprise at the city’s shorter process. The city is actively working to expedite approvals—completing first reviews in approximately 15 working days and second reviews in about seven. It was noted that the City of Yuma maintains a strong, collaborative relationship with developers.

The city is also seeing a trend towards smaller single-family homes on smaller lots and developments with smaller lots and larger homes. The pace of development is closely tied to interest rates—lower rates around 4% could catalyze significantly more activity.

DRAFT

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section provides an overview of employment, workforce characteristics, and earnings in Yuma. The data reflect 2024 ACS estimates, Bureau of Labor Statistics (BLS) reports, and 2022 Longitudinal Employer-Household Dynamics. The discussion incorporates findings from community engagement.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	4,466	4,827	11.9%	10.8%	-1.1%
Arts, Entertainment, Accommodations	4,751	5,317	12.6%	11.9%	-0.8%
Construction	1,996	2,352	5.3%	5.2%	-0.1%
Education and Health Care Services	8,485	10,819	22.5%	24.1%	1.6%
Finance, Insurance, and Real Estate	1,379	1,739	3.7%	3.9%	0.2%
Information	303	325	0.8%	0.7%	-0.1%
Manufacturing	1,871	2,817	5.0%	6.3%	1.3%
Other Services	841	927	2.2%	2.1%	-0.2%
Professional, Scientific, Management Services	1,934	2,689	5.1%	6.0%	0.9%
Administration and Support, Waste Management	2,594	2,676	6.9%	6.0%	-0.9%
Public Administration	2,308	2,557	6.1%	5.7%	-0.4%
Retail Trade	4,274	5,432	11.4%	12.1%	0.8%
Transportation and Warehousing	1,440	1,422	3.8%	3.2%	-0.7%
Wholesale Trade	1,004	910	2.7%	2.0%	-0.6%
Total	37,646	44,809	100.0%	100.0%	0.0%

Table 40 - Business Activity

Data Source: 2022 Longitudinal Employer-Household Dynamics (LEHD)

Labor Force

Total Population in the Civilian Labor Force	45,474
Civilian Employed Population 16 years and over	41,937
Unemployment Rate	7.78%
Unemployment Rate for Ages 16-24	13.63%
Unemployment Rate for Ages 25-65	6.66%

Table 41 - Labor Force

Data Source: 2024 1-year ACS

Occupations by Sector	Number of People
Management, business and financial	4,518
Farming, fisheries and forestry occupations	691
Service	10,434
Sales and office	7,874
Construction, extraction, maintenance and repair	3,175
Production, transportation and material moving	5,597

Table 42 - Occupations by Sector

Data Source: 2024 1-year ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	33,847	82%
30-59 Minutes	6,083	15%
60 or More Minutes	1,339	3%
Total	41,269	100%

Table 43 - Travel Time

Data Source: 2024 1-year ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	3,973	424	2,707

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	7,656	1,234	3,368
Some college or Associate's degree	13,019	504	3,308
Bachelor's degree or higher	8,214	176	1,895

Table 44 - Educational Attainment by Employment Status

Data Source: 2024 1-year ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	498	357	67	2,245	2,754
9th to 12th grade, no diploma	1,180	1,156	996	2,382	1,143
High school graduate, GED, or alternative	5,199	3,893	4,282	4,083	4,507
Some college, no degree	3,367	4,698	3,655	4,173	4,285
Associate's degree	1,033	925	1,744	2,094	1,433
Bachelor's degree	968	2,257	2,417	1,979	1,988
Graduate or professional degree	109	246	1,739	2,091	1,177

Table 45 - Educational Attainment by Age

Data Source: 2024 1-year ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$33,076
High school graduate (includes equivalency)	\$40,273
Some college or Associate's degree	\$45,806
Bachelor's degree	\$80,175
Graduate or professional degree	\$86,498

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2024 1-year ACS

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

As shown in the Business Activity table, the largest sector of employment in the City of Yuma is in education and health care services (24.1%); followed by retail trade (12.1%); arts, entertainment, and

accommodations (11.9%); and agriculture, mining, and oil and gas extraction (10.8%). The column on the far right of the Business Activity table shows the difference in the share of workers (people living and working in Yuma) and the share of jobs (all people working in Yuma). A positive value indicates that the sector has a relatively greater share of in-commuters, whereas a negative value reflects a larger proportion of workers living in the City of Yuma. The sectors that tend to have a larger share of in-commuters include education and health care services; manufacturing; professional, scientific, management services; and retail trade.

Describe the workforce and infrastructure needs of the business community:

According to the 2025 Comprehensive Economic Development Strategy, businesses in Yuma County report ongoing workforce constraints tied to skills mismatches, higher-than-average unemployment, alongside shortages in skilled and technical occupations, and difficulty retaining local talent as graduates leave the region for higher-paying opportunities elsewhere.⁴ Employers in priority sectors—including manufacturing, logistics/distribution, healthcare, ag tech, and clean energy—need stronger alignment between education and training programs and industry demand, along with employer-driven career pathways and partnerships with regional training providers to build a reliable talent pipeline. At the same time, business growth is constrained by infrastructure gaps, including limited supplies of ready-to-occupy industrial and commercial space, the need for upgrades to industrial parks, utilities, and broadband, and transportation connectivity challenges that affect workforce access and goods movement (including congestion and staffing pressures at ports of entry). The CEDS also emphasizes that quality-of-place investments—such as downtown revitalization, streetscape and public realm improvements, and improved mobility options—are economic infrastructure that support workforce attraction, business vitality, and customer access.

Among comments received from the resident survey, residents emphasized rehabilitating vacant and underutilized downtown buildings so they can be leased or sold to support business growth and job creation. Respondents also identified the need for improved streetscapes, landscaping, lighting, and public spaces to make downtown a more attractive place to work and visit, along with enhanced public transportation to improve workforce access and customer connectivity.

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

Several major public and private initiatives in Yuma County are expected to shape job and business growth during the planning period. The CEDS identifies important projects, including the proposed Spaceport, the Elevate Southwest Innovation Hub, ONVIDA’s training center, and expansion of clean energy and advanced manufacturing activities, all of which have the potential to diversify the local

⁴ <https://greateryuma.org/greater-yuma-region.html>

economy and create higher-wage employment opportunities. In addition, ongoing efforts to strengthen logistics and cross-border trade, supported by Yuma's strategic location near ports of entry and binational supply chains, are expected to influence growth in manufacturing, distribution, and related services.

These initiatives are expected to increase demand for skilled and technical workers, particularly in manufacturing, logistics, clean technology, aerospace-related activities, healthcare, and professional services. As a result, there is a growing need for workforce development investments that strengthen education-to-career pipelines, expand employer-driven training programs, and support talent attraction and retention. Business support needs are also expected to grow, including small business technical assistance, business retention and expansion services, and coordinated economic development marketing and recruitment.

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

The Comprehensive Economic Development Strategy (CEDS) notes that in Yuma County, the skills and education of the current workforce only partially align with existing and emerging employment opportunities. While the region benefits from strong education and career pathway assets and partnerships with local institutions, employers continue to report shortages in skilled and technical occupations needed for priority sectors such as manufacturing, logistics/distribution, healthcare, ag tech, and clean energy. At the same time, a large share of employment is concentrated in lower-wage sectors (retail, hospitality, agriculture), contributing to skills mismatches and limiting advancement into higher-paying jobs.

The CEDS also notes challenges in talent retention, with many graduates leaving the region for better-paying opportunities elsewhere. These gaps point to the need for tighter alignment between training programs and employer demand, expanded employer-driven career pathways, and targeted upskilling to connect local residents to higher-quality jobs in growth industries.

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

The City of Yuma partners with Arizona Western College (AWC) and other local workforce organizations to provide training programs that align with the city's employment needs. These efforts have helped address workforce gaps in key sectors such as manufacturing, electrical trades, healthcare, tourism, and logistics. Some of the city's workforce training initiatives are listed below:

Electrical Technology Apprenticeship

- AWC offers multiple stackable electrical technology certificates and degrees. Its curriculum is aligned with the National Center for Construction Education & Research (NCCER) standards.

- Participants engage with technical instruction at the college and gain hands-on experience through employment with a sponsor company. Students can earn and learn at the same time.
- Graduates can eventually earn an Arizona State Certified Journeyman Electrician credential, which is valid throughout the US.

Manufacturing Programs

- AWC offers multiple stackable manufacturing certificates and degrees. Students can leverage existing certificates to find employment while they continue to earn other certificates.
- There are eight specializations in the program: maintenance operations, basic mechanical systems, basic hydraulic systems, basic pneumatic systems, electrical systems, electronic control systems, process control systems, and maintenance welding.
- Instruction is based on National Institute of Metalworking Skills (NIMS) standards.

Healthcare Training Programs

- AWC offers training for a variety of healthcare professions: registered nurses, nurse anesthetists, midwives, certified nursing assistants, EMTs, paramedics, behavioral health, and other careers in healthcare.
- AWC and Onvida Health (a significant employer in Yuma with over 4,000 employees) have agreed to build a health careers center to train future healthcare professionals in the region.⁵
- The nonprofit organization, Regional Center for Border Health, Inc., offers training for a variety of healthcare professionals through its College of Health Careers.

Logistics and Transportation Programs

- The City of Yuma is a logistics and supply chain hub because of its proximity to California and Mexico. It sits at the intersection of interstate 8 and highway 95 and is near the San Luis Port of Entry and the Union Pacific Railroad line.
- The Southwest Technical Education District of Yuma is offering a new two-year “Logistics and Supply Chain Management” program to local high school and college students.
- AWC offers three stackable certificates in logistics and supply chain management. These courses have a unique emphasis on U.S.-Mexico border operations. Students who complete all three courses will be offered career mentorship and/or internship opportunities.

Tourism and Hospitality Initiatives

⁵ <https://www.onvidahealth.org/pilkington-construction-to-serve-as-general-contractor-for-new-health-careers-center/>

- Tourism is an important component of Yuma’s economy. According to the City website, 96,000 people live in the City of Yuma full-time, and an additional 90,000 people stay in the Yuma area during the winter.⁶
- Travel-related spending contributed \$596 million to Yuma’s economy in 2023. This helped fuel a 4% increase in earnings—from \$187 million in 2022 to \$195 million in 2023.⁷
- AWC has a offers an associate’s degree in hotel and restaurant management to help develop leaders in the hospitality industry. Credits from this program can be transferred to a full bachelor's degree.

These workforce initiatives help residents gain in-demand skills and find employment. By strengthening its labor market, Yuma is helping residents access higher-paying jobs, which supports the Consolidated Plan goals of expanding community development and improving housing affordability.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes, the City of Yuma and Yuma County completed a Comprehensive Economic Development Strategy (CEDS) in October of 2025.

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

Economic development efforts outlined in the CEDS align with Consolidated Plan priorities related to economic opportunity, workforce development, and revitalization of underserved areas. Coordination opportunities include aligning HUD-funded infrastructure investments with CEDS-identified priority projects, using CDBG to support small business assistance and entrepreneurship in NRSA neighborhoods, and linking workforce development strategies supported through the CEDS with housing and transportation investments in the Consolidated Plan to reduce barriers to employment for low- and moderate-income residents.

Discussion

Please see above.

⁶ <https://www.yumaaz.gov/visitors/about-yuma>

⁷

https://assets.simpleviewinc.com/simpleview/image/upload/v1/clients/yumaaz/2023_Travel_Impact_Report_Yuma_11_18_24_0e5b1083-0b6e-4292-b5b4-ea6573c0dfc0.pdf

MA-50 Needs and Market Analysis Discussion

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

Households experiencing multiple housing problems are concentrated within the proposed Mesa Heights NRSA. A “concentration” refers to a geographic area where a substantially higher share of households experience housing challenges—such as cost burden (paying more than 30% of income toward housing), overcrowding (more than one person per room), and substandard housing conditions—compared to the city.

As documented in the draft NRSA plan, 51.1% of residents in the proposed NRSA are low- to moderate-income. Additionally, according to ACS data summarized in the Housing section, 60% of renters in the NRSA are cost burdened, and 69% of owners with a mortgage pay more than 30% of income toward housing, compared to lower rates citywide. Overcrowding is also more prevalent in the NRSA (12% of households) than in the city overall (8%), particularly among renters. The area’s housing stock is older and includes a significant share of manufactured homes in poor condition—72% of manufactured homes in the NRSA require major repairs, compared to just 10% citywide.

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

As documented in the draft NRSA plan, 51.1% of residents in the proposed NRSA are low- to moderate-income.

See NA-30 for minority group concentrations.

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

The NRSA area has a lower-value, renter-dominated, and aging housing stock with significant reinvestment needs. The area has a higher share of multifamily housing and renters (64%) compared to the city overall, and median home values (\$151,520) are well below the citywide median (\$230,000). Much of the housing stock was built before 1990, and a substantial share of units—particularly manufactured homes—require major repairs. Recent multifamily development has relied heavily on public financing tools such as LIHTC and CDBG, indicating that private market activity alone has been insufficient to address housing needs.

Are there any community assets in these areas/neighborhoods?

The NRSA area has an established commercial corridor along 4th Avenue and Arizona Avenue with locally owned businesses, medical offices, financial institutions, and restaurants that draw customers citywide. The NRSA is served by multiple YCAT transit routes and has above-average walkability, particularly along the 4th Avenue corridor.

The area includes Kennedy Memorial Park, an 18-acre facility with playgrounds, sports fields, courts, and walking paths, as well as the Joe Henry Optimist Center, which provides indoor recreation space and community programming. The neighborhood is also home to multiple public and private schools, including Gila Vista Jr. High, McGraw Elementary, and Palmcroft Elementary, which serve as community anchors.

Are there other strategic opportunities in any of these areas?

The neighborhood includes vacant parcels—including residentially zoned land and nine parcels owned by the City—which present opportunities for infill housing or mixed-use redevelopment. The commercial corridor along South 4th Avenue and Arizona Avenue is identified as a key reinvestment area with strong walkability and existing infrastructure, positioning it well for corridor revitalization and small business growth.

The area’s inclusion in an Opportunity Zone and HUBZone creates additional leverage for attracting private capital and federal contracting activity. In addition, the high need for manufactured home rehabilitation presents an opportunity to implement targeted repair, replacement, or redevelopment programs to improve housing quality and neighborhood stability. These assets and designations create strategic openings for coordinated housing preservation, infill development, commercial reinvestment, and infrastructure improvements.

DRAFT

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

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

According to 2024 ACS data, 75% of households in the City of Yuma have a desktop or laptop computer and 92% have a smartphone. In comparison, 83% households in Arizona have a desktop or laptop computer and 94% have a smartphone. In the City of Yuma, 4.7% of households have no computer compared to 2.6% of households statewide.

In the City of Yuma, 90% of households have access to a cellular data plan, 79% have access to home-based broadband internet, and 6% use satellite internet. Overall, internet access in the City of Yuma and Arizona is similar. However, a slightly greater proportion of households in the City of Yuma do not have any internet access—7.7% compared to 6.3% statewide.

There is a significant discrepancy in internet access based on income in the City of Yuma: 29% of households that make less than \$20,000 have no internet access, compared to 9% of households that make between \$20,000 and \$74,999, and 1% of households that make \$75,000 or more.

According to the resident survey conducted for this study, 3% of respondents do not have internet access in their home, most of them noted they do not have internet access because service is too expensive.

Internet Subscription by Income, City of Yuma

Source:
2024 1-year ACS.

Household Income Level	% of households with a broadband Internet subscription	% of households without an Internet subscription
Less than \$20,000	71%	29%
\$20,000 to \$74,999	91%	9%
\$75,000 or more	99%	1%

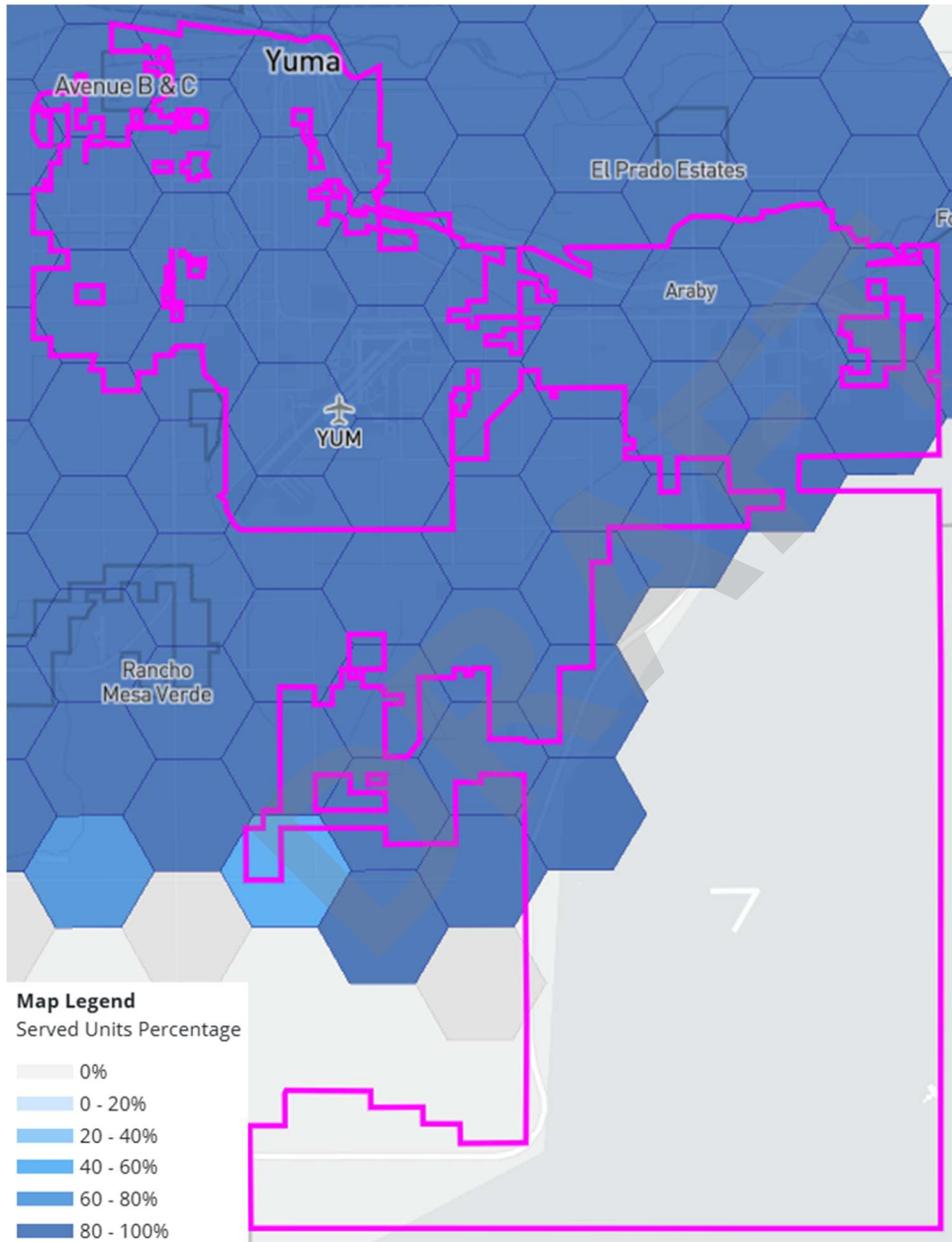
Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Internet is available throughout the City of Yuma as seen in the FCC National Broadband Map below. The portion of the city without hexagons or blue shading is non-residential land used by the military. That is why there are no served residential units in this area, but there are broadband internet providers.

There are a few pockets within the City of Yuma that only have a few broadband internet providers. Otherwise, there are at least four providers in most parts of the city. In contrast, much of the rest of Yuma County, which is mostly rural, has only a few internet providers. According to Arizona's Digital

Equity Plan, rural regions tend to have fewer providers and higher internet costs.⁸ In response, Arizona is subsidizing the cost of internet and infrastructure development through programs like the Arizona Broadband Development Grant Program.⁹

FCC National Broadband Map, City of Yuma



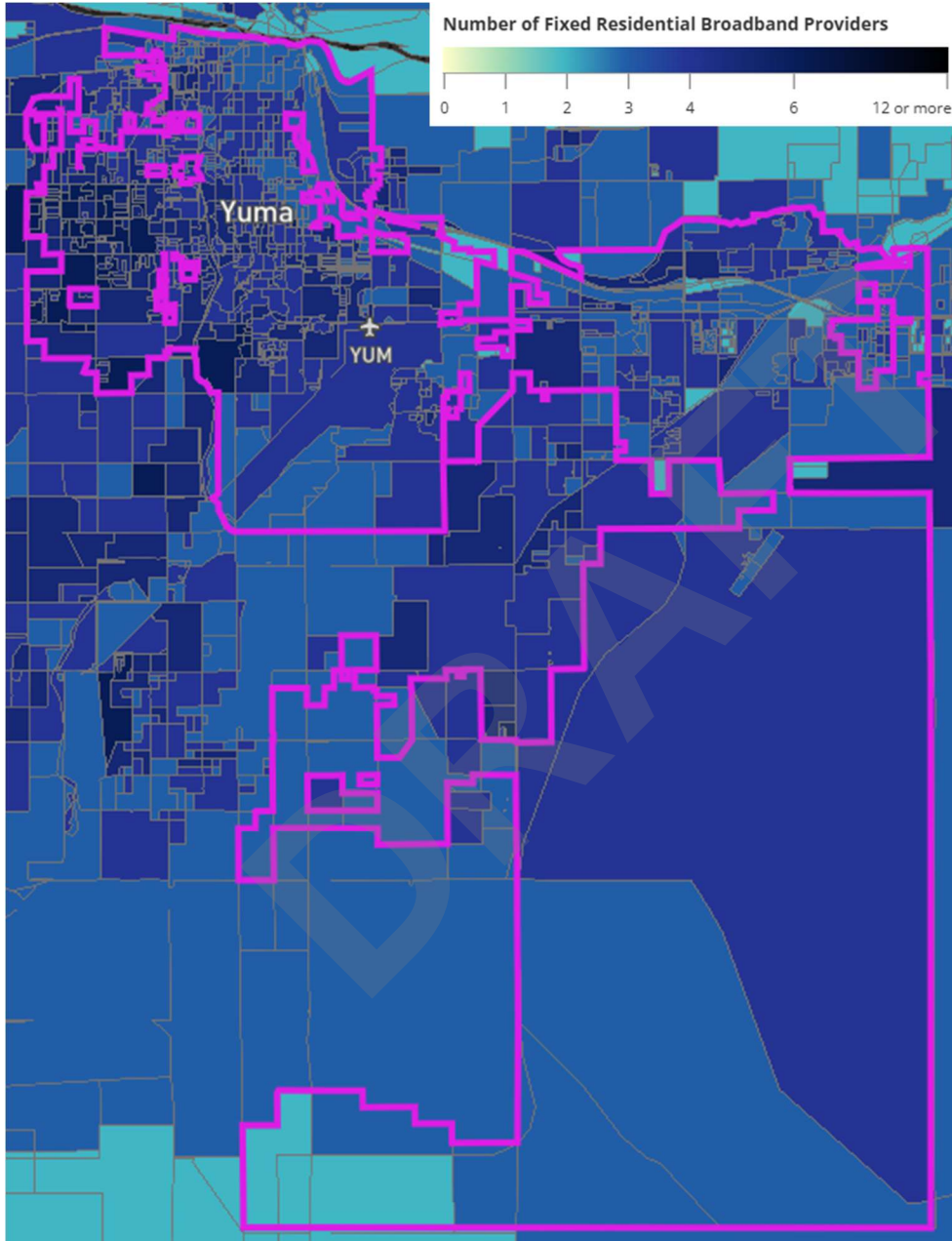
Note: Latest data from December 2024. The map shows access to internet with 100 Mbps download and 20 Mbps upload.

Source: Federal Communications Commission (FCC).

⁸ https://www.azcommerce.com/media/onndg13j/arizona-digital-equity-plan_updated-132024.pdf

⁹ <https://www.azcommerce.com/media/bgah3px/aca-abdg-program-guidelines.pdf>

FCC Fixed Broadband Deployment, City of Yuma



Note: Latest data from June 2021. The map shows providers with speeds of 25 Mbps download and 3 Mbps upload.
Source: Federal Communications Commission (FCC).

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

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

Extreme heat, drought, and flooding are the most significant natural hazard risks in the City of Yuma.¹⁰ The city's desert climate is naturally hot and arid, but conditions are intensifying with climate change. Around 1990, Yuma experienced about seven days per year with temperatures above 112.1°F; by 2050, that number is projected to rise to 39 days per year. According to First Street, an organization dedicated to assessing the impact of climate change on property values, all homes in Yuma are at risk of extreme heat.¹¹ When paired with drought conditions, extreme heat increases fire risk. Extreme heat also poses health risks to residents, particularly those with pre-existing conditions, the elderly, young children, outdoor workers, and low-income households.

Drought is another risk to the livelihoods of Yuma's residents. According to the National Drought Monitor, the Yuma Desert watershed has experienced drought in 83% of weeks and extreme drought in 9% of weeks since 2000. As climate change increases the frequency of extreme weather events, the risk of drought is expected to rise. Yuma's economy is highly reliant on the availability of water from the Colorado River—nearly 90% of the county's water comes from the river, and about 97% of water used supports Yuma's significant agricultural sector. The river also helps generate roughly \$372 million annually from recreation.

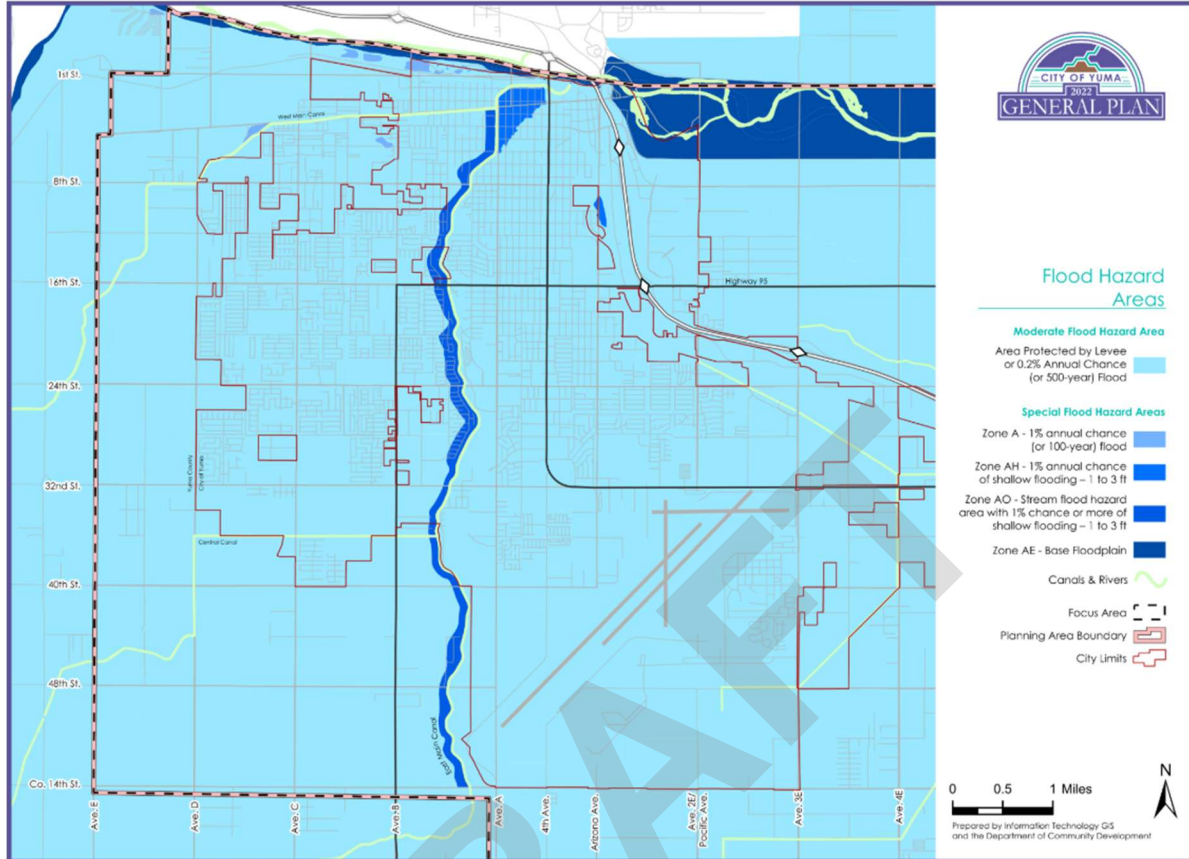
Flooding also poses a risk to residents of Yuma County with 89% of buildings having some level of flood risk.¹² The map below shows potential flood hazards in the City of Yuma. The most significant floodplain is to the northwest of the city where there is a confluence of the Colorado and Gila Rivers. There is also significant flood risk along the irrigation canal that runs north-south through the city. Climate change is increasing the severity and frequency of extreme precipitation events which increase flood risk in Yuma.

¹⁰ <https://climatecheck.com/arizona/yuma>

¹¹ https://firststreet.org/city/yuma-az/485540_fsid/heat

¹² <https://climatecheck.com/arizona/yuma>

Flood Hazard Areas, City of Yuma



Source: City of Yuma 2022 General Plan.

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

As high temperatures increase in frequency, homes will be inhospitable without air conditioning and utility costs are likely to rise sharply. Stakeholders noted for the Affordable Housing Action Plan that available rentals at lower price points are frequently in poor condition, often accompanied by exorbitant utility bills that can reach \$600 per month. Many families find themselves anxiously awaiting their most substantial utility bill each summer, relying on the Western Arizona Council of Governments (WACOG) for assistance. However, WACOG can typically provide help only once or twice a year, further underscoring the pressing need for ongoing support.

Resident engagement for the NRSA Plan raised concerns about drainage issues that cause flooding—particularly near Madison Avenue and 1st Avenue.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan establishes goals and priorities for CDBG and HOME investments during the 2026-2030 planning period. It also projects outcomes—e.g., housing units created, households assisted—which will be evaluated annually through the Consolidated Evaluation and Performance Application Report (CAPER).

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

Top needs include:

Housing needs. Top housing needs in the county include affordable rental housing (including housing for those transitioning out of homelessness as well as workforce housing), housing repairs, and entry-level ownership opportunities for low and moderate-income residents who would like to buy homes. Cost burden and severe cost burden are the most common housing problems in the city and county.

Public housing. The Housing Authority of the City of Yuma (HACY) has converted all public housing through the Rental Assistance Demonstration program and these 235 units are in good condition. HACY also administers 1,138 vouchers and has had increasing difficulty with voucher holders finding available rental units. The waiting list for HACY housing has over 3,000 residents, highlighting a significant need for more affordable housing options so that individuals can find suitable accommodations.

People experiencing homelessness. In the 2025 Unsheltered PIT Count for Yuma County, 103 surveys were collected, representing 118 unsheltered homeless individuals. Of the total, 1 person was in Dateland, 12 in Somerton, 1 in Wellton, and 104 in the City of Yuma. Thirty households, which included a total of 37 individuals, were experiencing chronic homelessness. Unsheltered individuals and households in the county are predominantly male and older, with most adults between ages 45 and 64 and a substantial share age 65 or older, while relatively few are under age 25. Many are experiencing homelessness for the first time, and a significant portion face overlapping vulnerabilities, including living with a disability, having served in the armed forces, or being survivors of domestic violence. The most common factors contributing to displacement reflect economic instability and health challenges, led by inability to pay rent or a mortgage, job loss, difficulty finding affordable housing, underemployment or low income, and chronic illness.

Non-Homeless special needs. Non-homeless special needs populations include households containing persons with a disability, elderly households, those at risk of homelessness, victims of intimate partner/domestic violence, persons with alcohol or other drug addiction, and persons with living with HIV/AIDS. The needs of each of these individual populations are discussed in section NA-45.

Public services needs. According to stakeholder engagement, Yuma has a strong network of service providers, but demand for public services far exceeds available resources. Public services are needed to expand housing stability supports, including rental assistance, housing navigation, case management, and legal assistance related to landlord-tenant and fair housing protections, particularly for people facing eviction, survivors of domestic violence, and households with criminal histories or credit barriers. Workforce development, childcare, and transportation assistance are critical to improving economic stability, as many job seekers experiencing homelessness or housing instability cannot secure or retain employment without these supports. There is also a clear need for expanded behavioral health, substance use treatment, and reentry services for individuals exiting treatment programs or the criminal justice system, as well as outreach and supportive services for unsheltered individuals. While residents generally know how to access services, service providers report declining administrative capacity and flat or reduced funding, limiting their ability to meet growing needs despite increasing demand.

Projected Needs

According to the City of Yuma Affordable Housing Action Plan, in 2024, between 2024 and 2029 the City of Yuma needs an additional 3,573 housing units will be needed to accommodate projected population growth. This results in an average of around 715 units a year, slightly higher than the 686 units permitted in 2024. While population growth has moderated in recent years, housing demand continues to increase because of demographic changes—particularly the aging of the population. As residents age, household sizes tend to decline. These trends mean that even with slower population growth, the number of households can continue to rise, increasing the demand for housing units.

Revitalization efforts. The City of Yuma intends to retain high-level goals of continuing neighborhood revitalization efforts in its NRSA through programs and projects aimed at enhancing neighborhood cohesion and addressing economic and social disparities.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	Mesa Heights NRSA
	Area Type:	Neighborhood Revitalization Strategy Area
	Other Target Area Description:	N/A
	HUD Approval Date:	2015
	% of Low/ Mod:	According to HUD’s Low- and Moderate-Income Summary Data (LMISD), the share of low- to moderate-income persons in the combined area is 51.1%
	Revital Type:	Comprehensive
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	The area is formed by Census Tract 7 Block Groups 1 and 2, Census Tract 10.03 Block Group 1, Census Tract 10.04 Block Groups 1 and 2, and Census Tract 11 Block Groups 1 and 2. According to HUD’s Low- and Moderate-Income Summary Data (LMISD), the share of low- to moderate-income persons in the combined area is 51.1%
	Include specific housing and commercial characteristics of this target area.	<p>The area is primarily residential. The NRSA housing stock is older than the City of Yuma overall, with a heavy concentration of homes built between the 1950s and through the 1980s. Mobile home communities in the NRSA area have a significantly higher need for repairs than communities citywide, an estimated 72% of manufactured homes in the NRSA area are need of major repair.</p> <p>The area encompasses transportation arteries in the City of Yuma’s street system, including parts of 4th Avenue, Arizona Avenue, and 24th Street. These arteries house an array of small businesses, many of which have been in operation in the community for years and are well known throughout the city.</p>

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The target area has several factors that contribute to its designation, especially in comparison to other neighborhoods in the City of Yuma. These factors include a low median income and a high percentage of families living in poverty. Additionally, the area suffers from deteriorating infrastructure and conditions, with a significant need for improvements to drainage and flood systems. The housing stock is old and in need of repairs, and vacant commercial areas require rehabilitation.</p>
<p>Identify the needs in this target area.</p>	<p>Community feedback and consultation identified several needs for the community, including:</p> <ul style="list-style-type: none"> ▪ Affordable homeownership opportunities and assistance with major home repairs. ▪ Improved housing quality, code enforcement, and diversified housing options such as ADUs. ▪ Better neighborhood infrastructure, including drainage and flooding fixes, alley clean-up, and improved lighting, streets, and sidewalks. ▪ Improved public spaces and more shade, trees, and park maintenance. ▪ Expanded public services, especially mental health care, food access, and programs for seniors and youth. ▪ Enhanced traffic and pedestrian safety, including speed control and safer crossings near schools. ▪ Support for local businesses, job training programs, and revitalization of vacant commercial properties. ▪ Community safety and visible enforcement of nuisance issues like dumping, abandoned vehicles, and stray animals.

<p>What are the opportunities for improvement in this target area?</p>	<p>Community engagement highlighted key opportunities to improve the target area by addressing persistent drainage and flooding issues, upgrading streets, sidewalks, and lighting, and enhancing overall neighborhood cleanliness through more consistent alley maintenance and code enforcement. Residents also identified opportunities to expand affordable homeownership and major home repair assistance, strengthen mental health and food access services, improve traffic and pedestrian safety near schools, and revitalize aging commercial areas through support for small businesses and reinvestment in vacant properties.</p> <p>The City’s community programs continue to have a significant impact, especially with collaboration from non-profits. Non-profit service agencies funded with CDBG and others work together to provide supportive programs and expand affordable housing access.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>A key barrier to improvement in the target area is that available funding is insufficient to address the full range of housing, infrastructure, and service needs identified by residents. Aging drainage systems, deteriorating streets and alleys, and longstanding maintenance issues require substantial investment. At the same time, limited economic opportunities in the neighborhood constrain residents’ ability to achieve stable, higher incomes, underscoring the need for economic revitalization to support long-term progress. Reviving commercial corridors, supporting small businesses, and expanding job training programs are therefore critical, as physical improvements alone cannot be sustained without stronger local economic activity and household financial stability.</p>

Table 47 - Geographic Priority Areas

General Allocation Priorities

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

CDBG Funding – The service area for CDBG funding is within the City of Yuma limits. The Mesa Heights Neighborhood is a HUD-designated Neighborhood Revitalization Strategy Area (NRSA). Therefore, it is a

priority area for the use of CDBG funds and is anticipated to remain a priority for the duration of the five-year plan. Funds will be allocated to the Mesa Heights neighborhood to continue the revitalization efforts that have been underway since the city designated Mesa Heights as a Neighborhood Revitalization Strategy Area (NRSA). The balance of CDBG funds will be allocated citywide according to need.

HOME Funding – The service area for the Yuma County HOME Consortium is throughout Yuma County, and includes the HOME Consortium members of City of Yuma, Yuma County, City of Somerton, City of San Luis, and the Town of Wellton. Yuma County HOME Consortium resources are allocated in response to funding proposals. Geographic distribution is a contributing factor when making funding decisions. Decisions are also based on priority needs, the readiness of a project to proceed, and the capacity of an organization to successfully complete HOME projects.

DRAFT

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

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

1	Priority Need Name	Housing repairs and accessibility improvements
	Priority Level	High
	Population	Extremely low- and low-income households Moderate income households Persons with disabilities Elderly
	Geographic Areas Affected	Citywide and Countywide
	Associated Goals	Improvements to Existing Rental and Owner Housing. Improve the quality of existing affordable rental and owner-occupied housing stock, including home accessibility modifications.
	Description	The City supports minor home repair, weatherization, and accessibility improvements for income-qualified homeowners through CDBG- and HOME-funded rehabilitation programs, supplemented by leveraged resources. These efforts help preserve aging housing stock, address health and safety concerns, and improve accessibility for elderly and disabled residents.
	Basis for Relative Priority	Community engagement, survey results, and recent program performance all indicate that housing repairs and accessibility improvements remain a significant need in the City of Yuma and Yuma County. Rising construction and labor costs, aging homes and increasing housing cost burdens have limited the ability of low-income, elderly, and disabled residents to maintain safe, livable housing.
2	Priority Need Name	Affordable rentals and tenant-based rental assistance
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Citywide and Countywide
	Associated Goals	Affordable Housing. Increase the availability of affordable rental housing by creating new units. Expand and preserve safe, decent, and affordable housing options, including rental and homeownership opportunities.
	Description	CDBG and HOME funds are used to support new affordable rental developments, including CHDO, as well as rehabilitation of existing units to maintain quality and safety. Tenant-Based Rental Assistance helps households experiencing or at risk of homelessness, including survivors of domestic violence, transition into and remain in stable housing despite rising rents and limited vacancies.
	Basis for Relative Priority	Through the community engagement process, the lack of affordable housing in Yuma (and throughout the county) was identified as the greatest need by residents and stakeholders.
3	Priority Need Name	Community Development and Neighborhood Revitalization
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Citywide and NRSA area

	Associated Goals	<p>Public Facilities & Improvement of Neighborhood Conditions. Enhance public facilities, infrastructure, and neighborhood conditions in designated areas to support revitalization, improve safety and accessibility, strengthen housing quality and energy efficiency, and improve neighborhood visual appeal and overall quality of life in low- to moderate-income areas.</p> <p>Economic Development that Supports Low- and Moderate-Income Residents. Support economic development activities that expand economic opportunities for low- and moderate-income residents and strengthen Yuma’s long-term community vitality.</p>
	Description	Through the community engagement process, residents and stakeholders spoke to the continued need for street and sidewalk improvements, neighborhood park improvements, pedestrian safety improvements, and other future capital improvements needed, particularly in the NRSA target area.
	Basis for Relative Priority	Through the community engagement process, residents and stakeholders identified the need for improvements to neighborhood infrastructure and public facilities, particularly in the NRSA target area.
4	Priority Need Name	Public services
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Citywide and NRSA area
	Associated Goals	<p>Stability and Supportive Services for Low-Income and Special Needs Populations. Provide and expand eligible public and supportive services that improve stability, well-being, and access to opportunity for low-income households, individuals with special needs, and people experiencing or at risk of homelessness.</p>
	Description	Throughout the community engagement process, residents and stakeholders shared a need for services including affordable childcare, in-home care for persons with disabilities and seniors, and mental and behavioral health care services for special needs populations.

	Basis for Relative Priority	These public services are a high relative priority because they are foundational to housing stability and economic self-sufficiency. Affordable childcare enables parents—especially single parents and low-income households—to work or participate in training. In-home care for persons with disabilities and seniors supports independent living and aging in place. Expanded mental and behavioral health services are essential for stabilizing households facing housing insecurity, homelessness, or transitions from crisis, treatment, or reentry.
5	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Citywide and NRSA area
	Associated Goals	Economic Development that Supports Low- and Moderate-Income Residents. Support economic development activities that expand economic opportunities for low- and moderate-income residents and strengthen Yuma’s long-term community vitality.
	Description	Provide grants to nonprofit service providers that deliver technical assistance, training, and access to capital for low- and moderate-income residents and business owners.
	Basis for Relative Priority	Through the community engagement process, residents and stakeholders identified the need for workforce training and skills development, as well as the need for redevelopment of commercial areas in the NRSA area.

Table 48 - Priority Needs Summary

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

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

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

Table 49 – Influence of Market Conditions

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

Introduction

During the five-year planning period, the City of Yuma expects to receive \$4.9 million in CDBG funding. The YCHC anticipates receiving \$3.3 in HOME funding.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$989,248	\$0	\$495,257	\$1,484,505	\$3,956,992	CDBG funds will be used for housing rehabilitation, code enforcement, public services, and facility improvements
HOME	Public-federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$667,363.82	\$0	\$18,269.34	\$685,633.16	\$2,669,445.28	HOME funds will be used for housing rehabilitation, development of affordable housing, and tenant-based rental assistance

Table 50 - Anticipated Resources

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

The City will contribute local resources as opportunities arise. For example, the City has regularly provided general fund dollars to support Neighborhood and Economic Development operations, the Crossroads Mission Detox Program, Catholic Community Services Safe House for victims of domestic violence, and Amberly's Place Victim Advocacy Center to support abused victims. The City will seek opportunities to leverage other federal, state, local, and non-profit funds to support projects.

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

The City owns two properties on Arizona Avenue within the Mesa Heights NRSA. The first is a 15-unit apartment complex located on 20th Street, and the second is a triplex located on 23rd Street. Both properties are managed by the Housing Authority of the City of Yuma (HACY) and are used to provide affordable housing to low- and moderate-income households.

In addition, the City owns a vacant parcel located on 16th Street and Avenue A. This site is being recommended for future affordable housing development and may be leveraged to address identified housing needs within low- to moderate-income areas of the community.

The City has utilized publicly owned land as a strategy to expand affordable housing opportunities. The City previously 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. The six-unit project has been completed and is occupied by low- to moderate-income households receiving tenant-based rental assistance.

Discussion

The City will continue to explore new grant opportunities, partnerships, and private investment to leverage HOME and CDBG funds to maximize the benefits and address needs outlined in this plan.

SP-40 Institutional Delivery Structure – 91.215(k)

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

DRAFT

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Yuma	Grant Administrator and Service Provider	Administer outreach and clean up activities Oversee façade improvements Code enforcement CDBG and HOME Administration Planning Community Development— Neighborhood improvements, public facilities, and public services	Mesa Heights NRSA Target neighborhoods with greatest needs
City of Yuma	Program Manager	Manage housing rehabilitation program Affordable housing— ownership and rental	Citywide Countywide
Housing Authority of The City of Yuma (HACY)	Housing Authority	Tenant-based rental assistance Affordable housing— rental	Countywide
Catholic Community Services	Supportive Services	Tenant-based rental assistance for victims of domestic violence	Citywide
Crossroads Mission	Homeless Shelter	Meals and supportive services Outreach coordination	Citywide
Western Arizona Council of Governments (WACOG)	Regional Planning Agency	Housing counseling services Weatherization	Citywide
Southwest Fair Housing Council	Fair Housing	Education and outreach efforts	Citywide
Campeños Sin Fronteras	Housing Service Provider	Provide housing rehabilitation Affordable housing— ownership and rental	Balance of county
Housing America Corporation	Housing Service Provider	Affordable housing— rental	Citywide
Achieve Human Services	Housing Service Provider	Affordable housing— rental Supportive services for individuals with Serious Mental Illness	Citywide
Yuma County	Program Manager	Manage housing rehabilitation program Affordable housing— ownership and rental	Balance of County

**Table 51 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

The City of Yuma has well-developed partnerships with nonprofit housing providers, HACY, regional agencies, and social service organizations that assist in delivering housing and community development programs. City staff will continue strengthening partnerships and pursuing new development opportunities to address identified housing needs.

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

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

Table 52 - Homeless Prevention Services Summary

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

Mainstream services that support individuals and families experiencing homelessness in Yuma are delivered through a broad network of health, mental health, and community-based providers. The Arizona Health Care Cost Containment System (AHCCCS), through the Arizona Complete Health – Complete Care Plan, coordinates physical and behavioral health services for Medicaid members and

provides referrals to housing-related supports through the Housing and Health Opportunities (H2O) Demonstration for eligible individuals experiencing or at risk of homelessness.

Behavioral health services are available through local providers such as Community Bridges Inc. (inpatient, crisis, detox, outpatient, and residential), Onvida Health, Community Health Associates, Community Partners Integrated Health, Horizon Health and Wellness, National Community Health Partners, Telecare, and the Regional Center for Border Health. These agencies offer crisis stabilization, outpatient counseling, medical services, detoxification, psychiatric support, and case management that complement homeless-specific programs. Employment services are available through ARIZONA@WORK and Goodwill Career Center programs, which provide job readiness training, career counseling, skills development, and job search assistance for individuals with employment barriers.

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

Stakeholder engagement highlighted a well-rounded and high-functioning network for service providers, with efficient service delivery. The main gap identified was insufficient funding to meet service demand.

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

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

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

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicators
1	Affordable Housing	2026	2030	Affordable Housing	City limits Countywide	Provide decent affordable housing	CDBG, HOME	Increase affordable rental housing units options through the creation of new units and tenant based rental assistance. Specifically, 200 units, 40 TBRA households, 3 homeowner housing added. Direct financial assistance to 5 homebuyers.
2	Improvements to Existing Rental and Owner Housing	2026	2030	Affordable Housing Non-Homeless Special Needs	City limits Countywide	Housing Repairs and Accessibility Modifications	CDBG, HOME	30 homeowner housing units rehabilitated and 15 rental housing units rehabilitated.
3	Stability and Supportive Services for Low-Income and Special Needs Populations	2026	2030	Non-Housing Community Development	City limits	Homelessness prevention and services Public Services	CDBG	Support public service activities that assist 1,500 low- and moderate-income persons and special needs populations.

4	Public Facilities & Improvement of Neighborhood Conditions	2026	2030	Non-Housing Community Development	Mesa Heights Carver Park Yuma High Neighborhoods	Community Development & Neighborhood Revitalization	CDBG	Public facility or Infrastructure Activities for low- and moderate-income housing benefit. Housing Code Enforcement. Specifically, 8,137 residents for code and public facilities, and 2 Façade improvements. Public services other than LMI housing benefit (cleanup): 50 households, and 3 buildings demolished.
5	Economic Development that Supports Low- and Moderate-Income Residents	2026	2030	Non-Housing Community Development	City limits	Public Services Community Development	CDBG	Support activities that create or retain jobs for 10 low- and moderate-income persons
6	Administer CDBG/HOME & Fair Housing	2026	2030	Administration & Planning	City limits Countywide	N/A	CDBG, HOME	Administer CDBG and HOME programs and advance fair housing outreach efforts

Table 53 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
1.Affordable Housing	Increase the availability of affordable rental housing by creating new units and tenant-based rental assistance. Expand and preserve safe, decent, and affordable housing options, including rental and homeownership opportunities.
2.Improvements to Existing Rental and Owner Housing	Improve the quality of existing affordable rental and owner-occupied housing stock, including home accessibility modifications.
3.Stability and Supportive Services for Low Income and Special Needs Populations	Provide and expand eligible public and supportive services that improve stability, well-being, and access to trade and industry opportunities for low-income households, individuals with special needs, and people experiencing or at risk of homelessness.
4.Public Facilities & Improvement of Neighborhood Conditions	Enhance public facilities, infrastructure, and neighborhood conditions in designated areas to support revitalization, improve safety and accessibility, strengthen housing quality and energy efficiency, and improve neighborhood visual appeal and overall quality of life in low- to moderate-income areas.
5.Economic Development that Supports Low- and Moderate-Income Residents	Support economic development activities that expand economic opportunities for low- and moderate-income residents and strengthen Yuma’s long-term community vitality.
6.Administer CDBG/HOME & Fair Housing	Administer CDBG and HOME programs and advance fair housing outreach efforts.

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

The City estimates that during the 2026–2030 Consolidated Plan period, HOME-funded activities will assist 35 low-income households and 2 extremely low-income households.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

In addition to providing accessible units, HACY offers accessibility modifications to all tenants who request them. These accessibility needs are generally modest and may include grab bars in bathrooms and ramps. HACY has successfully accommodated these requests.

Activities to Increase Resident Involvements

HACY offers a Family Self-Sufficiency (FSS) program for RAD occupants and voucher holders, which incentivizes education, job training, and homeownership. On average, the program serves 240 families at any given time. According to HACY, the authority has met or exceeded HUD's requirements for community services and has been recognized as the largest and most successful FSS program in the state.

Is the public housing agency designated as troubled under 24 CFR part 902?

The housing agency is not designated as troubled.

Plan to remove the 'troubled' designation

The housing agency is not designated as troubled.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Yuma’s latest Affordable Housing Plan included extensive stakeholder engagement on barriers to affordable housing and residential investment.

Stakeholders pointed to several significant challenges affecting housing production:

Rising Costs: Construction costs have become increasingly prohibitive. Appraisals frequently fall short of contract prices, and high material costs—combined with rising interest rates—are exacerbating affordability concerns. Land, construction, and financing costs are climbing, with mortgages around \$300,000 far out of reach for low-income families. Moreover, permit fees—often ranging from \$14,000 to \$15,000—add another layer of financial pressure.

- **Lack of Local Capacity:** Some stakeholders have raised concerns about limited municipal staffing, which can delay permit processing and further inflate project costs.
- **Land Constraints:** Developable land is in short supply due to extensive federal, state, and tribal ownership. Minimum lot size requirements further restrict options, and resistance to higher-density housing presents additional barriers.
- **Community Opposition:** While some neighborhood-level resistance to new developments exists—often citing traffic concerns—support from city officials has helped projects proceed. In many cases, these traffic concerns may be overstated.
- **Insufficient Funding:** A lack of funding persists for both new affordable housing development and rehabilitation programs.

Despite these challenges, Yuma has experienced a resurgence in multifamily development. After a 15- to 20-year lull, the past 18 months have seen more multifamily projects emerge. These developments, typically two- to three-story buildings, offer a mix of one-, two-, and some three-bedroom units.

Interest in Accessory Dwelling Units (ADUs) has surged over the past two to three years. According to the Building Safety Department, the City has issued permits for the construction of 49 ADUs over the last four years. This program has become extremely popular in Yuma.

The City of Yuma handles roughly 300 pre-development meetings annually. Its rezoning (5 6 months), variance (6 weeks), and design review (4 weeks) timelines are significantly faster than in larger metropolitan areas in the state.

Developers from outside the region frequently express surprise at the city’s shorter process. The city is actively working to expedite approvals—completing first reviews in approximately 15 working days and second reviews in about seven. It was noted that the City of Yuma maintains a strong, collaborative relationship with developers.

The city is also seeing a trend towards smaller single-family homes on smaller lots and developments with smaller lots and larger homes. The pace of development is closely tied to interest rates—lower rates around 4% could catalyze significantly more activity.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In September 2025, the City of Yuma City Council adopted the Affordable Housing Action Plan. The City's Affordable Housing Action Plan outlines a coordinated strategy to address housing needs by increasing the supply of affordable housing, enhancing public understanding and support for diverse housing options, and strengthening the financial tools needed to make housing projects feasible.

The Plan includes three main objectives:

- Objective 1. Support for the new construction of affordable housing and the preservation of existing affordable housing.
- Objective 2. Increase education, communication, and information on housing affordability to increase support for and access to affordable housing.
- Objective 3. Support financing for new construction, preservation, and expand funding sources for affordable housing.

These objectives aim to help address Yuma's most pressing housing challenges by increasing the supply of affordable housing, enhancing public understanding and support for varied housing options, and strengthening the financial tools necessary to make housing projects feasible.

SP-60 Homelessness Strategy – 91.215(d)

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

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

National Community Health Partners provides assessments and case management for individuals who need housing support following institutional discharge. NCHP helps clients secure safe housing, obtain rental assistance when available, and connect to medical and behavioral health care, benefits assistance, and other supportive services that promote long term stability.

Achieve Human Services assists individuals with serious mental health needs or developmental disabilities who are transitioning back into the community. Achieve works directly with inpatient facilities and crisis units to coordinate discharge plans and provides permanent supportive housing, case management, life skills training, and transportation to help individuals stabilize after leaving institutional care.

Community Bridges Inc. plays a key role through its Transitional Living Center for Recovery, which offers short-term supportive housing for individuals exiting crisis stabilization units, detoxification programs, inpatient behavioral health treatment, or correctional settings. TLCR provides structured recovery housing along with intensive case management, medication management, peer support, and connections to outpatient care and long-term housing options.

Addressing the emergency and transitional housing needs of homeless persons

The City has funded homeless service providers for a variety of activities, including Crossroads Mission, Achieve Human Services, Catholic Community Services, and HACY, each of which provides programs focused on eliminating chronic homelessness.

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

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

The City, through the Yuma County HOME Consortium will provide HOME funding to housing service providers for tenant based rental assistance for special needs populations, including the homeless and

victims of domestic violence. This assistance will act as a bridge towards self-sufficiency. These agencies will also provide supportive services to participants in the program.

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

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

HACY also provides Housing Choice (1,138), project-based (80), and special-purpose vouchers, including 71 VASH vouchers for veterans, 15 for family reunification, 15 for children aging out of foster care, and 5 for the homeless.

HACY works closely with landlords to promote the program and its benefits—including the stable source of fixed income (SSI, VA benefits) that the veterans contribute toward their rent payment. HACY works closely with partner organizations, including WACOG, Achieve Human Services, and National Community Health Partners to coordinate housing and services provision.

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SP-65 Lead based paint Hazards – 91.215(i)

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

Lead-based paint hazards will be mitigated through CDBG-funded housing rehabilitation activities as well as through the City's recently awarded Lead Hazard Reduction Grant. If lead paint hazards are identified, they will be addressed by EPA-certified lead abatement contractors in accordance with federal regulations. In addition, the City will provide required notices regarding the hazards and risks of lead-based paint in both English and Spanish to all program participants. Outreach and education efforts will prioritize households with young children and older housing stock.

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

While much of Yuma's housing stock is newer, pre-1978 housing is concentrated in older neighborhoods that are also targeted for housing rehabilitation and revitalization efforts. These homes are more likely to contain lead-based paint hazards.

The City prioritizes assistance to low-income households residing in older housing stock, including households with young children who are most vulnerable to lead exposure. The Lead Hazard Reduction Grant further enhances the City's ability to proactively assess and remediate hazards in qualifying units.

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

Lead-based paint compliance is integrated into the City's housing rehabilitation policies and procedures. Environmental review processes, written rehabilitation standards, contractor procurement requirements, and project monitoring all incorporate lead hazard evaluation and mitigation requirements in accordance with federal regulations.

The Lead Hazard Reduction Grant formalizes additional policies for assessment, prioritization, remediation, and post-clearance verification.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

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

Rehabilitating owner-occupied homes and multi-unit properties to improve safety, accessibility, and housing quality for low- and moderate-income households citywide. Proactive code enforcement will continue in the Mesa Heights, Yuma High, and Carver Park neighborhoods to reduce blight and stabilize neighborhood conditions.

Expanding affordable rental housing through partnerships supported by HOME funds.

Delivering critical public services to vulnerable residents, including shelter meals through Crossroads Mission, homeless outreach through Achieve, and mobile health services through Onvida.

Additionally, through implementation of its NRSA Plan, the City will continue to target revitalization of low-income neighborhoods by coordinating housing rehabilitation, commercial corridor improvements, and public facility investments. These place-based strategies are intended to improve residents’ access to opportunity, increase economic mobility, strengthen neighborhood conditions, and support healthier communities, which will contribute to a sustained reduction in the number of families living in poverty.

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

The ongoing efforts mentioned will help achieve economic development goals by enhancing workforce education and skills, as well as improving residents' access to opportunities through revitalization.

SP-80 Monitoring – 91.230

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

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

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

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

After subrecipients are selected, Neighborhood & Economic Development staff meet with each organization to review the Subrecipient Agreement and discuss program requirements. During this meeting, staff explain reporting expectations, performance requirements, documentation standards, reimbursement procedures, and applicable federal regulations. Templates and examples of required forms and reports are provided upon request, and staff remain available to offer technical assistance throughout the program year.

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

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

Criteria for identifying high-risk subrecipients include:

- Subrecipients receiving CDBG or HOME for the first time;
- Subrecipients with prior monitoring visits that resulted in findings or areas of concern; and
- Subrecipients that fail to submit timely quarterly reports or demonstrate difficulty meeting performance objectives, timelines, or program requirements.

Monitoring staff will provide written notice to subrecipients outlining the date, time, and location of the scheduled monitoring visit, as well as the records that must be available for review. Following the on-site visit, a formal monitoring letter will be issued detailing the results, including any findings or concerns identified. The letter will outline required corrective actions and provide guidance to ensure compliance with CDBG or HOME program requirements. Follow-up monitoring will be conducted as necessary until all findings and concerns have been resolved.

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Expected Resources

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

Introduction

In Year 1 of the 2026–2030 Consolidated Plan, the City of Yuma will receive \$989,248 in CDBG funds, and the Yuma County HOME Consortium will receive \$667,363.82 in HOME funds. In addition, \$495,257 in prior year CDBG funds and \$18,269.34 in prior year HOME funds will be available for program activities.

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$989,248	\$0	\$495,257	\$1,484,505	\$3,956,992	CDBG funds will be used for housing rehabilitation, code enforcement, public services, and facility improvements
HOME	Public-federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$667,363.82	\$0	\$18,269.34	\$685,633.16	\$2,669,455.28	HOME funds will be used for housing rehabilitation, development of affordable housing, and tenant-based rental assistance

Table 54 - Expected Resources - Priority Table

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

The City will contribute local resources as opportunities arise. For example, the City has regularly provided general fund dollars to support Neighborhood and Economic Development operations, the Crossroads Mission Detox Program, Catholic Community Services Safe House for victims of domestic violence, and Amberly's Place Victim Advocacy Center to support abused victims. The City will seek opportunities to leverage other federal, state, local, and non-profit funds to support projects. For HOME-assisted projects, the Yuma County HOME Consortium will utilize eligible non-federal contributions and other match-eligible activities, as applicable, to meet the HOME match requirement in accordance with HUD regulations.

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

The City owns two properties on Arizona Avenue within the Mesa Heights NRSA. The first is a 15-unit apartment complex located on 20th Street, and the second is a triplex located on 23rd Street. Both properties are managed by the Housing Authority of the City of Yuma (HACY) and are used to provide affordable housing to low- and moderate-income households.

In addition, the City owns a vacant parcel located on 16th Street and Avenue A. This site is being recommended for future affordable housing development and may be leveraged to address identified housing needs within low- to moderate-income areas of the community.

The City has utilized publicly owned land as a strategy to expand affordable housing opportunities. The City previously 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. The six-unit project has been completed and is occupied by low- to moderate-income households receiving tenant-based rental assistance.

Discussion

The City is actively seeking new grant opportunities, forming partnerships, and inviting private investments to enhance the HOME and CDBG funds. These efforts aim to address the needs identified in the 2026-2030 Consolidated Plan and to support revitalization initiatives in the Neighborhood Revitalization Area.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2026	2030	Affordable Housing	City limits Countywide	Provide decent affordable housing	CDBG HOME	Increase affordable rental housing options through the creation of 59 new units and tenant-based rental assistance to 16 households.
2	Improvements to Existing Rental and Owner Housing	2026	2030	Affordable Housing Non-Homeless Special Needs	City limits Countywide	Housing Repairs and Accessibility Modifications	CDBG HOME	Homeowner housing rehabilitated: 7 units. Rental housing rehabilitated: 2 units.
3	Stability and Supportive Services for Low-Income and Special Needs Populations	2026	2030	Non-Housing Community Development	City limits	Homelessness prevention and services Public Services	CDBG	Support public service activities that assist low- and moderate-income persons and special needs populations: 1,080 persons.
4	Public Facilities & Improvement of Neighborhood Conditions	2026	2030	Non-Housing Community Development	Mesa Heights Carver Park Yuma High Neighborhoods	Community Development & Neighborhood Revitalization	CDBG	Public facility or Infrastructure Activities for low- and moderate-income housing benefit and Housing Code Enforcement for 8,137 persons.
5	Economic Development that Supports Low- and Moderate-Income Residents	2026	2030	Non-Housing Community Development	City limits	Public Services Community Development	CDBG	Support activities that create or retain jobs for low- and moderate-income persons
6	Administer CDBG/HOME & Fair Housing	2026	2030	Administration & Planning	City limits Countywide	N/A	CDBG HOME	Administer CDBG and HOME programs and advance fair housing outreach efforts

Table 55 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
1.Affordable Housing	Increase the availability of affordable rental housing by creating new units and tenant-based rental assistance. Expand and preserve safe, decent, and affordable housing options, including rental and homeownership opportunities.
2.Improvements to Existing Rental and Owner Housing	Improve the quality of existing affordable rental and owner-occupied housing stock, including home accessibility modifications.
3.Stability and Supportive Services for Low Income and Special Needs Populations	Provide and expand eligible public and supportive services that improve stability, well-being, and access to trade and industry opportunities for low-income households, individuals with special needs, and people experiencing or at risk of homelessness.
4.Public Facilities & Improvement of Neighborhood Conditions	Enhance public facilities, infrastructure, and neighborhood conditions in designated areas to support revitalization, improve safety and accessibility, strengthen housing quality and energy efficiency, and improve neighborhood visual appeal and overall quality of life in low- to moderate-income areas.
5.Economic Development that Supports Low- and Moderate-Income Residents	Support economic development activities that expand economic opportunities for low- and moderate-income residents and strengthen Yuma’s long-term community vitality.
6.Administer CDBG/HOME & Fair Housing	Administer CDBG and HOME programs and advance fair housing outreach efforts.

Projects

AP-35 Projects – 91.220(d)

Introduction

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

CDBG

Projects

#	Project Name
1	Housing Rehabilitation – City of Yuma
2	Code Enforcement – City of Yuma
3	Colorado Street Apartment ADA Improvements – Housing America
4	Gila Vista Industrial Arts Shop Restoration
5	Mesa Heights Neighborhood Infrastructure Improvements
6	Homeless Nutrition Wellness – Crossroads Mission
7	Onvida Health Mobile Equity Project
8	Homeless Outreach – Achieve
9	CDBG Program Administration – City of Yuma
10	Fair Housing Outreach – SWFHC
11	Fortuna Palms – DANCO (contingency)
12	Bethel Development - Solara Apartments (contingency)
13	Yuma County Housing Rehabilitation Program
14	TBRA – Catholic Community Services
15	Affordable Housing Development Project – CHDO
16	HOME Planning & Administration – City of Yuma

Table 56 – Project Information

HOME

The allocation for the 2026/2027 program year is \$667,363.82. Of the total 15% (\$100,104.57) is set aside for the Community Housing Development Organization (CHDO), 10% (\$66,736.38) for Planning and Administration, leaving \$500,522.87 available for other projects.

The Danco/Fortuna Palms and Solara projects would be a strong candidate for funding, as it would bring affordable housing to the Foothills area. Under contingency plan, if either project does not receive LIHTC funding, the allocation would increase TBRA to its full amount, with the remaining funds allocated to housing rehabilitation.

\$165,000 would be allocated to Yuma County Housing Rehabilitation, since that program can only be funded with HOME funds while the other projects are eligible for CDBG funding.

Catholic Community Services will receive \$123,792.21 to support families through its Tenant-Based Rental Assistance (TBRA) program.

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

The allocation priorities are outlined in the 2026-2030 Consolidated Plan and are being implemented in the 2026 Action Plan. These allocation priorities were developed with input by citizens, local public agencies, and nonprofit organizations based on what their clients are experiencing. The City and the YCHC are committed to meeting the underserved needs in the community.

The primary obstacle to meeting needs is insufficient funding for housing and non-housing activities. Requests for funding are more than the amount available. Other obstacles are the high costs of rental housing relative to the income of many renters; a loss of naturally occurring affordable housing provided by the private sector due to rising rents; lack of accessible housing; deferred maintenance on some older rentals; limited product diversity in both rental and ownership housing; and challenges accumulating a downpayment and obtaining a mortgage loan for renters who would like to be owners.

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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: \$562,768
	Description	The City will use funds to rehabilitate owner-occupied homes to help low- and moderate-income households. National objective – LMH, Matrix Code-14A, Rehabilitation: Single-Unit Residential
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	7 Household Housing Unit
	Location Description	Citywide
	Planned Activities	Owner-occupied housing rehabilitation
2	Project Name	Code Enforcement
	Target Area	Mesa Heights, Yuma High, and Carver Park Neighborhoods
	Goals Supported	Public Facilities & Improvement of Neighborhood Conditions
	Needs Addressed	Community Development & Neighborhood Revitalization
	Funding	CDBG: \$15,000
	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	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	6,900 households will benefit. All three low-income neighborhoods have more than 51% LMI people.
	Location Description	Mesa Heights Neighborhood has over 51% LMI, Carver Park has approximately 61% LMI and Yuma High has approximately 59% LMI.
	Planned Activities	The Code Enforcement Program will address code violations in three low- and moderate-income areas.

3	Project Name	Colorado Street Apartments ADA Improvements - Housing America
	Target Area	City of Yuma: Citywide
	Goals Supported	Improvements to Existing Rental and Owner Housing
	Needs Addressed	Housing Repairs and Accessibility Improvements
	Funding	CDBG: \$90,500
	Description	Housing America Corporation will use CDBG funds to rehabilitate two housing units for ADA compliance and improved accessibility for persons with disabilities. National objective – LMH, Matrix Code-14B, Rehabilitation: Multi-Unit Residential
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	2 Low-income Households
	Location Description	Citywide
	Planned Activities	Housing America Corporation will rehabilitate two multi-units to complete ADA modifications and accessibility improvements for low- and moderate-income households, including persons with disabilities.
4	Project Name	Gila Vista Industrial Arts Shop Restoration
	Target Area	Mesa Heights Neighborhood
	Goals Supported	Public Facilities & Improvement of Neighborhood Conditions
	Needs Addressed	Improvement of Public Facilities
	Funding	CDBG: \$70,000
	Description	CDBG funds will be used to rehabilitate the industrial arts shop at Gila Vista to support youth programs within the Mesa Heights neighborhood. National Objective – LMA, Matrix Code-03D
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	3,805 households, Mesa Heights Neighborhood has over 51% LMI
	Location Description	Gila Vista Jr. High School, 2245 S Arizona Avenue
Planned Activities	Rehabilitation and restoration of the industrial arts shop facility, including replacement of windows, HVAC system, and flooring.	

5	Project Name	Mesa Heights Neighborhood Infrastructure Improvements
	Target Area	Mesa Heights Neighborhood (Proposed Neighborhood Revitalization Strategy Area)
	Goals Supported	Public Facilities & Improvement of Neighborhood Conditions
	Needs Addressed	Improvement of Public Infrastructure
	Funding	CDBG: \$400,000
	Description	CDBG funds will be used for public infrastructure improvements within the Mesa Heights NRSA. National Objective – LMA, Matrix Code-03Z
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	3,805 households, Mesa Heights Neighborhood has over 51% LMI
	Location Description	Mesa Heights Neighborhood (Proposed Neighborhood Revitalization Strategy Area)
	Planned Activities	Public infrastructure improvements, including but not limited to streets, sidewalks, lighting, drainage, and related public facility enhancements.
6	Project Name	Homeless Nutrition Wellness - Crossroads Mission
	Target Area	City of Yuma: Citywide
	Goals Supported	Stability and Supportive Services for Low Income and Special Needs Populations
	Needs Addressed	Public Services
	Funding	CDBG: \$40,000
	Description	Crossroads Mission will use CDBG funds to purchase healthy food items to provide nutritious meals for individuals staying at the homeless shelter. National Objective – LMC, Matrix Code - 03T Homeless Programs
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1,000 Persons assisted
	Location Description	Crossroads Mission, 944 S. Arizona Avenue
	Planned Activities	Crossroads Mission will purchase healthy food supplies to provide nutritious meals for individuals staying at the homeless shelter.

7	Project Name	Onvida Health Mobile Equity Project
	Target Area	Mesa Heights Neighborhood
	Goals Supported	Public Services
	Needs Addressed	Stability and Supportive Services for Low Income and Special Needs Populations
	Funding	CDBG: \$29,224
	Description	Onvida Health will use CDBG funds to deliver mobile health services within the Mesa Heights Neighborhood, improving access to essential healthcare for area residents. National Objective – LMA, Matrix Code – 05M Health Services
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	3,805 households, Mesa Heights Neighborhood has over 51% LMI
	Location Description	Mesa Heights Neighborhood
	Planned Activities	Mobile health services, including preventative care, screenings, and basic medical services provided within the Mesa Heights NRSA.
8	Project Name	Homeless Outreach – Achieve
	Target Area	City Limits
	Goals Supported	Public Services
	Needs Addressed	Stability and Supportive Services for Low Income and Special Needs Populations
	Funding	CDBG: \$79,163
	Description	Achieve will implement a Homeless Outreach Program to engage unsheltered individuals, establish rapport, and connect them to available services. National Objective – LMC, Matrix Code - 03T Homeless Programs
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	80 Persons Assisted
	Location Description	City Limits
Planned Activities	The outreach program will assist participants in obtaining identification documents to help remove barriers to housing and supportive services.	

9	Project Name	CDBG Program Administration
	Target Area	City of Yuma: Citywide
	Goals Supported	Administer CDBG/HOME
	Needs Addressed	Other – Administration & Planning
	Funding	CDBG: \$182,850
	Description	Administration of 2026-2027 CDBG Program. National Objective – N/A, Matrix Code- 21A (General Program Admin)
	Target Date	6/30/2027
	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 2026/2027 CDBG Program
10	Project Name	Southwest Fair Housing Outreach- SWFHC
	Target Area	City of Yuma: Citywide
	Goals Supported	Administer CDBG/HOME & Fair Housing
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	Implement a housing education and outreach initiative within the City of Yuma. National Objective – N/A, Matrix Code 21D (Fair Housing Activities Subject to Admin Cap)
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	City of Yuma: Citywide
	Planned Activities	Provide education sessions and community presentations to inform residents about their housing rights and available support services.

11	Project Name	Fortuna Palms-DANCO
	Target Area	Yuma County
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable rental units
	Funding	HOME: \$100,000 contingent on receiving LIHTC allocation
	Description	DANCO Communities will develop 59 affordable rental housing units for low-income households. HOME funds will support the construction of the multifamily rental development, contingent upon the award of Low-Income Housing Tax Credits.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	59 Household Units
	Location Description	E 35th Pl & S Prescott Ave
	Planned Activities	HOME funds will support the construction of 59 affordable multifamily rental housing units for low-income households in Yuma Foothills.
12	Project Name	Bethel Development - Solara Apartments
	Target Area	Yuma County
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable rental units
	Funding	HOME: \$130,000 contingent on receiving LIHTC allocation
	Description	Bethel Development will develop 84 affordable rental housing units for low-income households. HOME funds will support the construction of the multifamily rental development, contingent upon the award of Low-Income Housing Tax Credits.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	84 Household Units
	Location Description	Castle Dome Avenue Yuma, AZ 85365
	Planned Activities	HOME funds will support the construction of 84 affordable multifamily rental housing units.

13	Project Name	Yuma County Housing Rehabilitation Program
	Target Area	Countywide
	Goals Supported	Improvements to Existing Owner Housing
	Needs Addressed	Affordable Ownership Units
	Funding	HOME: \$165,000
	Description	The County will use funds to rehabilitate owner-occupied homes to help low- and moderate-income households. National objective – LMH, Matrix Code-14A, Rehabilitation: Single-Unit Residential
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	2 Household Housing Units Assisted
	Location Description	Countywide
	Planned Activities	Rental housing rehabilitation
14	Project Name	TBRA – Catholic Community Services
	Target Area	Countywide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Rental Units and TBRA
	Funding	HOME: \$123,792.21
	Description	Catholic Community Services will administer a Tenant-Based Rental Assistance (TBRA) program to provide rental assistance to low-income households.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	16 Persons Assisted
	Location Description	Countywide
	Planned Activities	Provide tenant-based rental assistance to eligible low-income households.

15	Project Name	Affordable Housing Development Project-CHDO
	Target Area	Yuma County
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Rental Units and TBRA
	Funding	HOME: \$100,104.57
	Description	CHDO funds will be set aside to develop an affordable unit that will be sold or rented to a low-income family.
	Target Date	6/30/2027
	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
16	Project Name	HOME Planning & Administration
	Target Area	Yuma County
	Goals Supported	Administer CDBG/HOME
	Needs Addressed	N/A
	Funding	HOME: \$66,736.38
	Description	Administer the 2026/2027 HOME Program on behalf of the Yuma County HOME Consortium.
	Target Date	6/30/2027
	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 is the lead agency for the YCHC and will administer the 2026 HOME Program.

AP-50 Geographic Distribution – 91.220(f)

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

CDBG Funding – The service area for CDBG funding is within the City of Yuma limits. The Mesa Heights Neighborhood is a HUD-designated Neighborhood Revitalization Strategy Area (NRSA). Therefore, it is a priority area for the use of CDBG funds. The NRSA outlined in the Plan has a poverty rate of 21%, which is significantly higher than the citywide rate of 16%. The share of low- to moderate-income persons in the combined area is 51.1%

For CDBG, about 30% of 2026 funds overall will be allocated to Mesa Heights to continue the revitalization efforts that have been underway since the city designated Mesa Heights as a Neighborhood Revitalization Strategy Area (NRSA). The balance of CDBG funds will be allocated citywide according to need.

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

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

Geographic Distribution

Target Area	Percentage of Funds
NRSA	30
City of Yuma: Citywide	37
Yuma County (HOME)	33

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Yuma is focusing efforts in areas that have high percentages of low-and-moderate income people. The Mesa Heights Neighborhood was designated by the City and approved by HUD as a Neighborhood Revitalization Strategy Area (NRSA). The NRSA outlined in the Plan has a poverty rate of 21%, which is significantly higher than the citywide rate of 16%. The share of low- to moderate-income persons in the combined area is 51.1%. The area has a need for infrastructure improvements, housing investment, and commercial revitalization to spur economic mobility.

Over the next five years, this area will remain the priority. An extension and expansion to the NRSA

designation is being requested along with this Consolidated Plan submittal.

Discussion

Please see above.

DRAFT

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	106
Non-Homeless	1,606
Special-Needs	0
Total	1,712

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,564
The Production of New Units	139
Rehab of Existing Units	9
Acquisition of Existing Units	0
Total	1,712

Table 59 - 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

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 – 91.220(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 to public housing

HACY is establishing an entrepreneurial center called the Prosperity Business and Learning Center (PBLC). This initiative is funded by the city through the American Rescue Plan Act (ARPA). The center is designed for anyone who is business-oriented, currently owns a business, or is interested in starting a small business.

One of the programs offered will be "Entrepreneurship 101," provided in partnership with the local college. This course will be offered for free, allowing participants to earn college credit. Additionally, HACY plans to bring high school students into the program, offering them an Organizational Leadership Certificate through the local community college.

Clients at PBLC will have opportunities to earn both an Occupational Certificate and an Organizational Leadership Certificate. These qualifications will benefit them as entrepreneurs or in any business-oriented career path they choose. Participants will develop leadership and communication skills, as well as human relations abilities, which can be applied in various professional settings.

The goal of the PBLC is to address the need for soft skills while also connecting participants with employers who can provide technical skills training.

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

HACY offers a Family Self-Sufficiency (FSS) program for RAD occupants and voucher holders, which incentivizes education, job training, and homeownership. On average, the program serves 240 families at any given time. According to HACY, the authority has met or exceeded HUD's requirements for community services and has been recognized as the largest and most successful FSS program in the state.

The Yuma County Housing Department also offers a Family Self Sufficiency Program. The program is designed to encourage communities to coordinate resources in a comprehensive way and to move low-income families receiving housing assistance up and out into the economic mainstream.

If the PHA is designated as troubled, describe the manner in which financial assistance will be

provided or other assistance

N/A

Discussion

HACY also provides Housing Choice (1,138), project-based (80), and special-purpose vouchers, including 71 VASH vouchers for veterans, 15 for family reunification, 15 for children ageing out of foster care, and 5 for the homeless. The waiting list for vouchers is more than 2 years. The largest need is for more vouchers, because vouchers open the door to the self-sufficiency program.

The waiting list for HACY housing has over 3,000 residents, highlighting a significant need for more affordable housing options so that individuals can find suitable accommodations. Currently, the waiting list is closed. HACY has separate waitlists for each project, including one for Section 8 and another for RAD. Within the RAD program, there is also a waitlist for each unit size. There used to be more turnover of vouchers as people graduated into market-rate housing, but in recent years, residents have held on to vouchers for longer due to a lack of other market-rate options or the increased cost of living.

The primary needs of RAD tenants are childcare, education, and skill development, transportation and finding employment that pays a living wage. Rising market rents have surged to levels that exceed Section 8 voucher limits, discouraging landlords from participating in these essential programs. As a result, many low-income families are left without viable housing options. For voucher users, the number of landlords accepting vouchers has decreased from around 400 before the pandemic to approximately 290. Landlords are now more inclined to take advantage of higher market rents.

Rents have increased by 20% since the onset of COVID-19. Support that used to range from \$400 to \$500 per unit is now over \$600. The Housing Authority has incurred a deficit to cover these costs. Previously, they were housing 1,500 households each month; now, they are down to around 1,400 and may need to reduce that number further to stay within the available budget. All subsidies that were provided during the COVID-19 pandemic have ended, and the ongoing funding received is insufficient.

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

Introduction

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

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

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

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

National Community Health Partners provides assessments and case management for individuals who need housing support following institutional discharge. NCHP helps clients secure safe housing, obtain rental assistance when available, and connect to medical and behavioral health care, benefits assistance, and other supportive services that promote long term stability.

Achieve Human Services assists individuals with serious mental health needs or developmental disabilities who are transitioning back into the community. Achieve works directly with inpatient facilities and crisis units to coordinate discharge plans and provides permanent supportive housing, case management, life skills training, and transportation to help individuals stabilize after leaving institutional care.

Community Bridges Inc. plays a key role through its Transitional Living Center for Recovery, which offers short term supportive housing for individuals exiting crisis stabilization units, detoxification programs, inpatient behavioral health treatment, or correctional settings. TLCR provides structured recovery housing along with intensive case management, medication management, peer support, and connections to outpatient care and long term housing options.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City continues to serve the health and welfare of homeless persons by providing general funds to

agencies that provide emergency shelter and other services.

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

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

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

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

The primary activities that the city will employ to help households from becoming homeless include housing rehabilitation, tenant-based rental assistance, code enforcement, and supportive services for vulnerable residents. Additional efforts include investments in neighborhood infrastructure, affordable housing development, outreach to individuals experiencing homelessness, and access to health and nutrition services that help stabilize households and prevent housing loss.

Discussion

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

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

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

The City of Yuma’s latest Affordable Housing Plan included extensive stakeholder engagement on barriers to affordable housing and residential investment. Stakeholders pointed to several significant challenges affecting housing production:

- **Rising Costs:** Construction costs have become increasingly prohibitive. Appraisals frequently fall short of contract prices, and high material costs—combined with rising interest rates—are exacerbating affordability concerns. Land, construction, and financing costs are climbing, with mortgages around \$300,000 far out of reach for low-income families. Moreover, permit fees—often ranging from \$14,000 to \$15,000—add another layer of financial pressure.
- **Lack of Local Capacity:** Some stakeholders have raised concerns about limited municipal staffing, which can delay permit processing and further inflate project costs.
- **Land Constraints:** Developable land is in short supply due to extensive federal, state, and tribal ownership. Minimum lot size requirements further restrict options, and resistance to higher-density housing presents additional barriers.
- **Community Opposition:** While some neighborhood-level resistance to new developments exists—often citing traffic concerns—support from city officials has helped projects proceed. In many cases, these traffic concerns may be overstated.
- **Insufficient Funding:** A lack of funding persists for both new affordable housing development and rehabilitation programs.

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

Despite these challenges, Yuma has experienced a resurgence in multifamily development. After a 15- to 20-year lull, the city has seen more multifamily projects emerge. These developments, typically two- to three-story buildings, offer a mix of one-, two-, and some three-bedroom units.

Interest in Accessory Dwelling Units (ADUs) has surged over the past two to three years. According to the Building Safety Department, the City has issued permits for the construction of 49 ADUs between 2021 and 2025. This program has become extremely popular in Yuma.

The City of Yuma handles roughly 300 pre-development meetings annually. Its rezoning (5 6 months), variance (6 weeks), and design review (4 weeks) timelines are significantly faster than in larger metropolitan areas in the state.

Developers from outside the region frequently express surprise at the city’s shorter process. The city is actively working to expedite approvals—completing first reviews in approximately 15 working days and

second reviews in about seven. It was noted that the City of Yuma maintains a strong, collaborative relationship with developers.

The city is also seeing a trend towards smaller single-family homes on smaller lots and developments with smaller lots and larger homes. The pace of development is closely tied to interest rates—lower rates around 4% could catalyze significantly more activity.

In response to some of these pressures, the City’s Attainable Housing Committee has enacted targeted reforms to reduce development costs for fourplexes. These include allowing fire sprinklers in lieu of hydrants within greater distances and permitting alternative paving materials in infill areas. The City works to update its codes and requirements to ease the development process.

In September 2025 the City of Yuma City Council adopted the Affordable Housing Action Plan. The Plan includes three main objectives:

- Objective 1. Support for the new construction of affordable housing and the preservation of existing affordable housing.
- Objective 2. Increase education, communication, and information on housing affordability to increase support for and access to affordable housing.
- Objective 3. Support financing for new construction, preservation, and expand funding sources for affordable housing.

These objectives aim to help address Yuma’s most pressing housing challenges by increasing the supply of affordable housing, enhancing public understanding and support for varied housing options, and strengthening the financial tools necessary to make housing projects feasible.

Discussion:

See above.

AP-85 Other Actions – 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 City of Yuma will continue to nurture effective partnerships to leverage resources; encourage the State of Arizona to continue to reduce the emphasis on public transit in the QAP (which puts rural and semi-rural communities at a competitive disadvantage); support private developer LIHTC applications submitted to the State; partner with local agencies to ensure funding coming to the community has the biggest impact possible and is distributed efficiently and continue to seek new resources.

The City of Yuma's Affordable Housing Action Plan outlines targeted actions to address barriers that limit housing access for underserved households, including insufficient supply, high development costs, financing gaps, and limited public awareness. Planned actions focus on expanding and preserving affordable housing, reducing regulatory and cost barriers, improving access to information, and strengthening financing tools.

Actions planned to foster and maintain affordable housing

The City of Yuma plans to foster and maintain affordable housing through a coordinated set of production, preservation, policy, and financing actions outlined in its Affordable Housing Action Plan. These actions are designed to increase the long-term supply of affordable housing while protecting existing affordable units from loss or deterioration.

To expand affordable housing options, the City will continue investing in redevelopment, revitalization, and infill in older neighborhoods and support partnerships with nonprofit and mission-driven developers to construct mixed-income and affordable housing. Preservation efforts focus on acquiring and rehabilitating naturally occurring affordable housing to maintain affordability, improve housing quality, and reduce displacement.

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

Actions planned to reduce lead-based paint hazards

Lead-based paint hazards will be mitigated through CDBG-funded housing rehabilitation activities as well as through the City's recently awarded Lead Hazard Reduction Grant. If lead paint hazards are identified, they will be addressed by EPA-certified lead abatement contractors in accordance with federal regulations. In addition, the City will provide required notices regarding the hazards and risks of

lead-based paint in both English and Spanish to all program participants. Outreach and education efforts will prioritize households with young children and older housing stock.

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 City will continue to partner with ARIZONA@WORK and Goodwill Career Center programs, which provide job readiness training, career counseling, skills development, and job search assistance for individuals with employment barriers. The main goal of these services is to help lift people out of poverty. The City of Yuma also partners with Arizona Western College (AWC) and other local workforce organizations to provide training programs that align with the city's employment needs. These efforts have helped address workforce gaps in key sectors such as manufacturing, electrical trades, healthcare, tourism, and logistics.

The City will continue to revitalize low-income neighborhoods to improve residents' access to opportunity and improved housing.

Actions planned to develop institutional structure

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

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

Partnerships identified in the Affordable Housing Action Plan include collaboration among City departments, housing developers, nonprofit organizations, and community development financial institutions to better align housing policy, infrastructure investment, and financing tools.

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.

The City's Attainable Housing Committee has enacted targeted reforms to reduce development costs for fourplexes. These include allowing fire sprinklers in lieu of hydrants within greater distances and permitting alternative paving materials in infill areas. The City works to update its codes and requirements to ease the development process.

Discussion:

Please see above.

DRAFT

Program Specific Requirements

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

Introduction:

In PY 2026, the City of Yuma will receive \$989,248 in CDBG. The YCHC will receive \$667,363.82 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(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
 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
 3. The amount of surplus funds from urban renewal settlements
 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.
 5. The amount of income from float-funded activities
- Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities
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(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
The Yuma County HOME Consortium (YCHC) is not using forms of investment beyond those identified in Section 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 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.

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'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.

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

5. 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.

6. 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.

7. 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 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.

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Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>2016-2020 CHAS Yuma County</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Department of Housing and Urban Development</p>
	<p>Provide a brief summary of the data set.</p> <p>The CHAS special tabulation is a count of the number of households (or housing units) that have certain combinations of HUD-specified characteristics, summarized for HUD-specified geographies.</p>
	<p>What was the purpose for developing this data set?</p> <p>Gather statistical data on housing needs of populations</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2016-2020</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Special tabulations from ACS data.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Total US population</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The ACS has an initial sample of approximately 3.5 million housing unit addresses and group quarters in the United States. The Census Bureau selects a random sample of addresses to be included in the ACS. Each address has about a 1-in-480 chance of being selected in a given month, and no address should be selected more than once every five years.</p>
2	<p>Data Source Name</p> <p>2024 1-Year American Community Survey (ACS) Estimates</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census Bureau</p>

	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year – giving communities the current information they need to plan investments and services. The ACS covers a broad range of topics about social, economic, demographic, and housing characteristics of the U.S. population. Much of the ACS data provided on the Census Bureau's Web site are available separately by age group, race, Hispanic origin, and sex.</p>
	<p>What was the purpose for developing this data set?</p> <p>1-Year estimates give communities the current information they need to plan investments and services.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January to December, 2024</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The ACS has an initial sample of approximately 3.5 million housing unit addresses and group quarters in the United States. The Census Bureau selects a random sample of addresses to be included in the ACS. Each address has about a 1-in-480 chance of being selected in a given month, and no address should be selected more than once every five years. Data is collected by internet, mail, telephone interviews, and in-person interviews. Approximately one third of those who do not respond to the survey by mail or telephone are randomly selected for in-person interviews. About 95% of households across all response modes ultimately respond.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>The ACS has an initial sample of approximately 3.5 million housing unit addresses and group quarters in the United States. The Census Bureau selects a random sample of addresses to be included in the ACS. Each address has about a 1-in-480 chance of being selected in a given month, and no address should be selected more than once every five years.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The ACS has an initial sample of approximately 3.5 million housing unit addresses and group quarters in the United States. The Census Bureau selects a random sample of addresses to be included in the ACS. Each address has about a 1-in-480 chance of being selected in a given month, and no address should be selected more than once every five years.</p>
<p>3</p>	<p>Data Source Name</p> <p>HUD FMR and HOME Rents</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development</p>

	<p>Provide a brief summary of the data set.</p> <p>Complete documentation of the development of the Fair Market Rents (FMRs) and HOME Rent Limits for any area of the country selected by the user.</p>
	<p>What was the purpose for developing this data set?</p> <p>To provide current Fair Market Rent (FMR) and HOME Rent Limits for users throughout the country.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>This data is drawn from a variety of survey instruments.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>FMR: FMRs were developed and updated starting with the formation of the FMR Areas from the metropolitan Core-Based Statistical Areas (CBSAs) as established by the Office of Management and Budget, the 2024 American Community Survey (ACS) 1 year data and 2020-2024 5 year data, and updating to FY 2025 including information from local survey data.</p> <p>HOME: Per 24 CFR Part 92.252, HUD provides the following maximum HOME rent limits. The maximum HOME rents are the lesser of:</p> <ol style="list-style-type: none"> 1. The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or <p>A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>The population the data was derived from matches that of the survey instruments used (please see above).</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The demographics, characteristics, and number of respondents matches that of the survey instruments used (please see above).</p>
4	<p>Data Source Name</p> <p>PIC (PIH Information Center)</p> <p>List the name of the organization or individual who originated the data set.</p> <p>The Office of Public and Indian Housing (PIH)</p>

	<p>Provide a brief summary of the data set.</p> <p>The Office of Public and Indian Housing (PIH) developed a state of the art system to improve the submission of information to the Department of Housing and Urban Development (HUD).</p>
	<p>What was the purpose for developing this data set?</p> <p>The IMS/PIC facilitates more timely and accurate exchanges of data between Housing Authorities (HAs) and Local HUD Offices.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Ongoing</p>
	<p>Briefly describe the methodology for the data collection.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Nationwide with local-level data.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>
5	<p>Data Source Name</p> <p>Arizona Balance of State Continuum of Care 2025 Yuma Unsheltered PIT Count.</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Arizona Balance of State Continuum of Care</p>
	<p>Provide a brief summary of the data set.</p> <p>The Point-in-Time (PIT) dataset provides a one-night snapshot of people experiencing homelessness, including those who are unsheltered. It typically captures demographics like household composition, disability status, veteran status, and chronic homelessness. PIT counts are conducted annually by local Continuums of Care, such as the Arizona Balance of State Continuum of Care, and are federally required by the U.S. Department of Housing and Urban Development to inform funding allocations, planning, and service delivery for homelessness programs.</p>
	<p>What was the purpose for developing this data set?</p> <p>The dataset provides a standardized, one-night snapshot used to inform funding decisions, resource allocation, and planning for homelessness services in Yuma County. On the morning of the PIT count, the number of people experiencing homelessness are counted and their characteristics are documented (when possible).</p>

	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January 2025</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Trained volunteers and staff canvass predetermined geographic areas in Yuma County during early morning hours. They try to identify individuals staying in places not meant for human habitation (e.g., streets, vehicles, encampments) and administer a survey to gather demographic and household information. To avoid duplication of data, volunteers and staff have distinct geographic assignments, and data are reviewed afterwards.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>The sample was drawn from the population of individuals experiencing unsheltered homelessness in Yuma County on the night of the January 2025 Point-in-Time (PIT) count.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The respondents were individuals experiencing unsheltered homelessness in Yuma County on the night of the PIT count. Demographic characteristics collected typically include age, gender, race/ethnicity, household composition (individuals vs. families), veteran status, disability status, and chronic homelessness status.</p> <p>In the 2025 Unsheltered PIT Count for Yuma County, 103 surveys were collected, representing 118 unsheltered homeless individuals.</p>
6	<p>Data Source Name</p> <p>2024 5-year American Community Survey (ACS) Estimates</p> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census Bureau</p> <p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year—giving communities the current information they need to plan investments and services. The ACS covers a broad range of topics about social, economic, demographic, and housing characteristics of the U.S. population. Much of the ACS data provided on the Census Bureau's Web site are available separately by age group, race, Hispanic origin, and sex.</p> <p>What was the purpose for developing this data set?</p> <p>The ACS data give communities the current information they need to plan investments and services.</p>

	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2020-2024</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The ACS has an initial sample of approximately 3.5 million housing unit addresses and group quarters in the United States. The Census Bureau selects a random sample of addresses to be included in the ACS. Each address has about a 1-in-480 chance of being selected in a given month, and no address should be selected more than once every five years.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Total US Population</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Matches demographics of the US population.</p>
7	<p>Data Source Name</p> <p>2022 Longitudinal Employer-Household Dynamics</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>LEHD makes available several data products that may be used to research and characterize workforce dynamics for specific groups. These data products include online applications, public-use data, and restricted-use microdata.</p>
	<p>What was the purpose for developing this data set?</p> <p>The Quarterly Workforce Indicators (QWI), LEHD Origin-Destination Employment Statistics (LODES), Job-to-Job Flows (J2J), and Post-Secondary Employment Outcomes (PSEO) are available online for public use.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2022</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program, part of the U.S. Census Bureau, uses a confidential, longitudinal database merging state unemployment insurance (UI) records, employer data (QCEW), and federal surveys. It produces public-use data—LODES Job-to-Job Flows—covering >95% of US private employment.</p>

	Describe the total population from which the sample was taken. Total US Population
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Matches the demographics of the US population.

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