

**A.R.S. Section
9-461.05. E.6. –
Housing Element**

A housing element consisting of standards and programs for the elimination of substandard dwelling conditions, for the improvement of housing quality, variety and affordability and for provision of adequate sites for housing. This element shall contain an identification and analysis of existing and forecasted housing needs. This element shall be designed to make equal provision for the housing needs of all segments of the community regardless of race, color, creed or economic level.

5 – HOUSING ELEMENT

This Housing Element provides an overview of the housing market and conditions in Yuma, as well as an approach to providing adequate and affordable housing for all segments of the community, including households of every income level and persons that only live within the community for a portion of the year. This element also promotes Smart Growth through its policies and implementation strategies by encouraging a mix of land uses, a variety of housing types and affordability, and connecting housing and jobs through transportation choices.

The Consolidated Plan and Analysis of Impediments to Fair Housing Choice, as well as other planning efforts, provide a detailed picture of the demand for and supply of housing, as well as the conditions of the housing stock in Yuma. Additionally, that document expands upon the issues identified in this Element and implements specific programs and policies to address affordability and fair housing choices.

The Housing Element contains four sections. The Background and Existing Conditions section summarizes the information contained in the Housing Needs Assessment and the Housing Condition Report. The Evaluation and Analysis section identifies future housing needs in the community and evaluates the constraints and barriers to housing development in Yuma, as well as specifying City programs to address these issues. This section also includes a discussion of resources available to Yuma to achieve a community in which all of its population can be adequately housed. The Goals, Objectives, and Policies section serves as a guide for the provision of safe, affordable and well-maintained housing in the City. The Element also concludes with an Action Plan for achieving the goals and objectives.

BACKGROUND AND EXISTING CONDITIONS

An understanding of current population and housing trends is important when developing a comprehensive housing strategy to address issues within the community. The following pages provide an overview of the changing demographic and housing characteristics in Yuma.

POPULATION CHARACTERISTICS

Population characteristics such as income, age, race/ethnicity, and employment all help determine the housing needs in a community.

2010 Population	
City of Yuma	93,064
Yuma County	195,751
Arizona	6,392,017

U.S. Census Bureau, U.S. Census (2010)

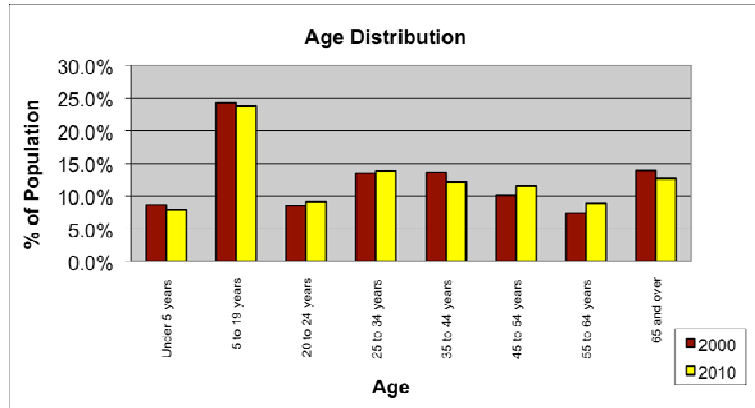
The City of Yuma's population increased by approximately 20 percent from 2000 to 2010. This is a substantial increase, but less than the 36 percent increase from 1990 to 2000. In comparison to the state and

nation, Yuma has a lower proportion of working age residents (between the ages of 20 to 65) and a higher percentage of children and elderly persons. This results in fewer working people to support those within the community who do not work. As the baby-boomer generation moves into retirement over the next ten to fifteen years, the elderly population is expected to increase, further lowering the working age population.

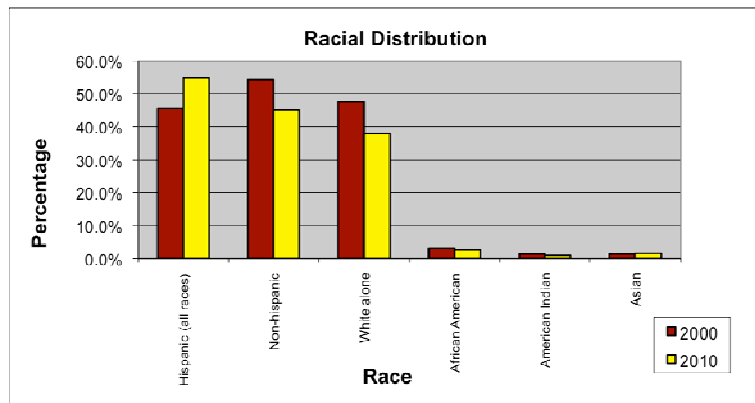
Historically a racially and ethnically diverse community, the percentage of non-Hispanic White persons decreased to 37 percent while the percentage of Hispanic persons (of all races) increased to 55 percent during the 2000s. The remaining small portion of the population consists of African American, American Indian, and Asian residents. One pattern resulting from the increase in Hispanics is that many Hispanic residents in Yuma are young families with children.

Yuma had the lowest mean annual income of all the Arizona Metropolitan Statistical Areas (MSA) in 2010 (\$34,120), which is a continuing trend from 1990. The economy in Yuma is strongly based on agriculture, tourism, and the military, which tend to have high proportions of lower paying jobs. For example, the US Bureau of Labor Statistics estimates the 2010 mean annual wage for a person employed in a farming, fishing, or forestry occupation in the Yuma MSA at \$18,890 per year. Tourism employment may encompass a range of employment occupations, such as food preparation and service-related occupations (\$19,400 mean income) and sales and related occupations (\$26,560 mean income). Depending on rank, military personnel may also earn lower wages. Junior enlisted personnel are the segment of the military population that may have difficulty affording housing in Yuma since the minimum wage for an enlisted person is \$16,794 per year at the lowest rank (with less than two years experience). Of the approximately 4,000 military personnel working at MCAS Yuma, the great majority, about 3,500, are enlisted, with approximately 1,550 enlisted families living off the base.

In addition, tourism and agriculture are subject to seasonal fluctuations. As a result, according to the Bureau of Labor Statistics, the December 2010 unemployment rate in Yuma (23.2 percent) was significantly higher than the average rate for the State (9.1 percent). Additionally, per capita income in Yuma was 26 percent less than that for the State (according to the 2008 American Community Survey) due to the lower paying



U.S. Census Bureau, U.S. Census (2000, 2010)



U.S. Census Bureau, U.S. Census (2000, 2010)

employment opportunities and greater proportion of children and retirees in Yuma.

Household Type	2000	2010
Family Households	19,618	22,458
- Married-couple Family	15,081	16,033
- Female-headed Family (no husband present)	3,480	4,755
- Male-headed Family (no wife present)	n/a	1,670
Non-family Households	7,031	8,256
- Householder Living Alone	5,778	6,694
- Non-family Household (more than 1 person)	1,253	1,562
Total Households	26,649	30,714

U.S. Census Bureau, U.S. Census (2000, 2010)

HOUSEHOLD CHARACTERISTICS

Household size, income, growth, the presence of special needs populations, and other characteristics determine the type and size of housing needed in a community.

The majority of Yuma’s households in 2010 were comprised of married couple families (52 percent), with single-person households representing the next largest group (22 percent).

According to the U.S. Bureau of Economic Analysis, Yuma residents generally have a lower per capita income than the State and nation and this discrepancy has been increasing over the last 40 years. Of the residents in Yuma, Hispanic, African American, and Native American households are more likely to have lower income and live below the poverty line.

SPECIAL NEEDS HOUSEHOLDS

Certain segments of the population may have more difficulty in finding decent affordable housing because of their special needs and circumstances.

Elderly - Many elderly persons living alone have special needs for assistance with finance, home maintenance, accessibility, and repairs, and other routine activities. According to the 2008 American Community Survey approximately 27 percent of the households in Yuma include individuals aged 65 or older, of which approximately 33 percent were elderly persons living alone.

Disabled - Disabilities may limit a person’s access to traditionally designed housing units, as well as potentially limiting their ability to earn adequate income to afford market rate housing. Many disabled persons require specially designed housing units and transportation assistance. Consistent with national estimates, persons with disabilities represented 11 percent of the City’s non-institutionalized individuals over the age of 18 in 2008. Elderly persons had a higher rate of disability at 41 percent of the aged 65 and older population, compared to only 9 percent of those younger than 65.

Large Households - In 2008, over 14 percent of all households in Yuma had five or more members, of which the vast majority were families. Large households are a special needs group because of the limited availability of adequately sized and affordable units. As a result, large households, especially renters, often have very high housing cost burdens and a higher incidence of overcrowding.

Single-Parent - Single-parent households often require special assistance due to their greater need for affordable housing, childcare, health care, and other supportive services. Female-headed households with children tend to have a lower rate of homeownership and a higher rate of poverty than other types of households. In 2008, 70 percent of the family households with children headed by single parents were female-headed households. This is a 10 percent decrease from 2000 and indicates a trend of more family households with children that are headed by single parents that are male-headed households.

Farmworker - The special housing needs of many agricultural workers stem from earning on the lower end of the wage scale and the cyclical nature of their employment. According to the US Bureau of Labor Statistics, an estimated 13 percent of the labor force in the Yuma MSA was employed in the farmworkers and laborers occupation in 2010. The Portable Practical Educational Preparation Inc. (PPEP), an organization dedicated to improving the quality of rural life through education, training, and other social services, approximates that 47,000 field farmworkers work within southern Yuma County at peak season (November to March). Many of these farmworkers commute from Mexico to work because they live in border cities. While many farmworkers are able to live in Mexico where the housing costs are considerably lower, housing for farmworkers is still needed in Yuma as numerous farmworkers come from the Yucatan Peninsula to work.

In 2009, the US Department of Labor passed new rules for H-2A Certification (approved by the US Citizenship and Immigration Services) for Temporary or Seasonal Agricultural Work. The H-2A Program has specific requirements for the provision of wages, workers' compensation insurance, housing, transportation, and tools and supplies. With relation to housing, the employer is required to provide free housing to all workers who are not local workers (those that cannot reasonably return to their place of residence each day of employment). The housing must meet federal and state or local health and safety standards. The housing units must include kitchen facilities, or alternatively, the employer can provide workers with three meals a day and be reimbursed by workers for the cost (within the federal limits per day).

The impact of this program in the City of Yuma can be seen along the 4th Avenue corridor. Several hotels, apartment complexes, and restaurants have been purchased or rented by large farming operations to meet the housing and meal requirements for farmworkers. The City of Yuma uses the 2003 International Property Maintenance Code to establish occupancy requirements in order to prevent overcrowded living conditions and ensure safety.

Military - The Yuma area is home to two military installations: the U.S. Army Yuma Proving Ground and the Marine Corps Air Station-Yuma. Often, lower income and an uncertain length of residency affect the housing needs of military personnel. While some military housing is

provided for active military on the bases, approximately 1,550 military households are living off the bases.

Homeless - Due to the mild winters, the homeless population in Yuma increases during the winter months. An accurate assessment of the homeless population is difficult because of the transient nature of the population. A point-in-time (PIT) count was completed in 2009 and overseen by the Arizona Department of Economic Security and the Arizona Department of Housing. A total of 358 persons were found to be homeless in Yuma County. Of these individuals there were 157 sheltered (emergency and transitional) homeless individuals, of whom 13 percent are from family units, and 201 unsheltered homeless individuals (none of these persons are from family units). There are three housing and service providers (Catholic Community Services-Yuma, Crossroads Mission, and the Excel Group) within Yuma that are working to meet this need and combined have 293 beds available for emergency, transitional, and rehabilitation housing for the homeless population. In the 2006-2007 fiscal year, 1,272 men and 471 women and children (27 percent) spent the night at Crossroads Mission shelters. Each month approximately 17 children stay at the Family Shelter. This organization has seen an increase in the elderly homeless population, although statistical information about this group is not available at this time.

Winter Visitors - One other segment of the Yuma community that has specialized housing needs is the region's seasonal, winter visitors. This group, in addition to the agricultural workers and homeless discussed above, come to stay in the Yuma area during the winter months. As a result, they need local housing for a period of a few weeks to several months. According to the May 2000 Yuma Winter Visitor Study, during the 1999-2000 winter season there were 89,900 winter visitors in the area. Many of these visitors bring their own housing in the form of recreational vehicles (RV) and stay at local RV parks, or stay in park model and manufactured homes. Many of these mobile and manufactured homes are seasonal homes, which is apparent by the comparably large number of seasonal homes that were identified in the 2010 U.S. Census (5,151 units, or approximately 13.3 percent of the City's total units). Some visitors, especially those only staying for a short period, rely on the City's hotels and motels for housing, and a smaller number of winter visitors stay in houses, apartments, and on public lands.

DEFINITION OF QUALITY HOUSING

Safe, decent, sanitary, and affordable housing for all residents is the primary housing goal of the City of Yuma. The City's definition of what quality housing means in Yuma combines local conditions with state and federal standards. This establishes a housing standard that the City will strive to achieve through implementation of its housing programs, as well as other City actions.

The most important characteristics of quality housing relate to basic life, health, and safety needs. Quality housing should provide adequate protection from the environment, be well maintained, and be energy efficient. It should be free from hazards such as lead paint and unsafe

construction, and should provide necessary utilities, such as water, sewer, and gas/electricity. Quality housing should also be an adequate size. The Census Bureau standard is having no more than one person living per room (excluding kitchens, bathrooms, hallways, and porches), so that the household is not living in overcrowded conditions. In addition, quality housing should be affordable, so that the household does not experience a cost burden (paying over 30 percent of their gross income for housing costs). All of these factors are discussed in this Housing Element, the supporting documents, and/or within the City's Consolidated Plan, Analysis of Impediments to Fair Housing Choice, and other General Plan Elements. Programs are identified within these various documents to encourage quality housing.

Neighborhood and community conditions also contribute to quality of housing. These include: access to public transportation, vehicle and pedestrian access, adequate street lighting, off-street parking, and open space/park facilities. As discussed later in the Housing Element, public transportation plays an indirect role in housing choice by allowing people who cannot afford or are unable to use a private vehicle to access needed employment and services. Adequate sidewalks and streets, as well as street lighting, allow residents to travel safely from home to work, shopping, and recreation.

Inadequate off-street parking affects neighborhood conditions by forcing people to park on-street or within front yards. Minimum off-street parking requirements are defined by the City in its Zoning Ordinance. Older units may not have adequate off-street parking, either because they were not built to code, or the code existing at time of construction required fewer parking spaces. Overcrowding of housing units often results in more cars than the available off-street parking spaces. Alleviating overcrowding and code enforcement are the best means to address off-street parking issues. Shaded off-street parking is also a concern in Yuma due to extreme summer heat. The market generally provides for shaded parking for new residential units, but shaded parking is not currently required by City regulations.

Finally, provision of adequate open space/park facilities for recreational purposes is another factor that contributes to overall quality of housing. On-site recreational facilities for multi-family and mobile home park housing projects are important to provide recreational opportunities in-lieu of private yards. Public parks provide recreational opportunities for all residents of Yuma. The Parks, Recreation, and Open Space Element addresses the need for adequate recreational facilities within the community.

An understanding of current population and housing trends is important when designing a comprehensive housing strategy to address issues within the community and provide quality housing, as defined above. The following sections provide a discussion of these trends.

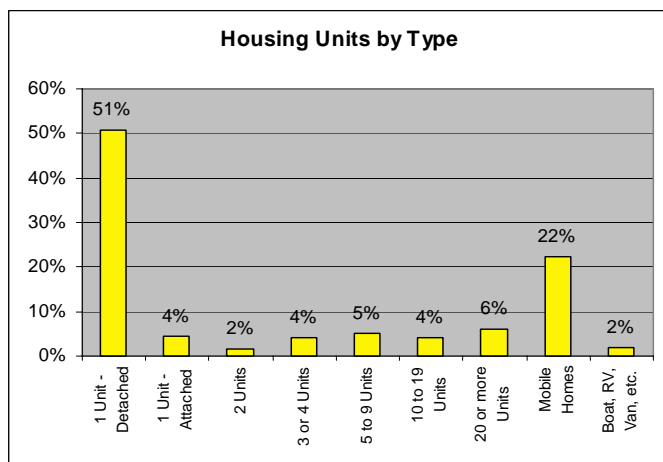
Housing Units	2000	2010
Yuma	34,475	38,626
Yuma County	74,140	87,850
Arizona	2,189,189	2,844,526

Source: U.S. Census Bureau, U.S. Census (2000, 2010)

HOUSING STOCK CHARACTERISTICS

The following section addresses housing conditions and characteristics that affect the quality of life of Yuma residents. These factors include: 1) housing type and tenure; 2) affordability; 3) age and condition of housing units; and 4) overcrowding and cost burden.

Type and Tenure - The number of housing units in Yuma grew almost 12 percent between 2000 and 2010. According to the 2008 American Community Survey, single-family homes comprise the greatest percentage of units within the community (50.6 percent). With most of the building permits being issued for single-family homes, this pattern is expected to persist. Manufactured and mobile homes comprise the next largest percentage of housing in Yuma (22.2 percent).



Source: U.S. Census Bureau, American Community Survey (2008)

Additionally, because of the recession and changes made by the banking industry, many individuals who before (pre-2008) could qualify for a home loan, now do not.

Affordability – Housing affordability is commonly defined in terms of the proportion of household income that is used to pay housing costs. Housing is “affordable” if no more than 30 percent of a household’s gross monthly income is needed for rent or mortgage payments and utilities. When the proportion of household income needed to pay housing costs exceeds 30 percent, a household is considered “cost burdened”.

According to the 2008 American Community Survey approximately 34 percent of all households in Yuma were paying in excess of 30 percent of their income towards housing costs, thus experiencing a housing cost burden. Housing programs generally focus on assisting low to moderate income populations. Assistance commonly includes housing vouchers for market-rate rents, public housing units with rents income-dependent, and homeownership assistance programs. The City of Yuma, as well as other organizations, provides housing assistance through these types of housing programs.

The Housing Authority of the City of Yuma (HACY) owns and manages over 235 affordable units, and also manages a 30-unit project for the elderly and a 36-unit Low Income Housing Tax Credit project in the Carver Park neighborhood. HACY is also responsible for the administration of the Section 8 rental assistance program in Yuma, with a total of 1,122 Section 8 vouchers and over 2,000 on a waiting list.

HACY administers a Family Self Sufficiency Program (FSS). There are currently approximately 232 active Family Self Sufficiency Participants. In 2007 the program assisted 18 families in their effort to become homeowners through guidance, education and training, and the provision/leverage of down-payment assistance. HACY's FSS Program is one of the largest and most successful in the Southwest.

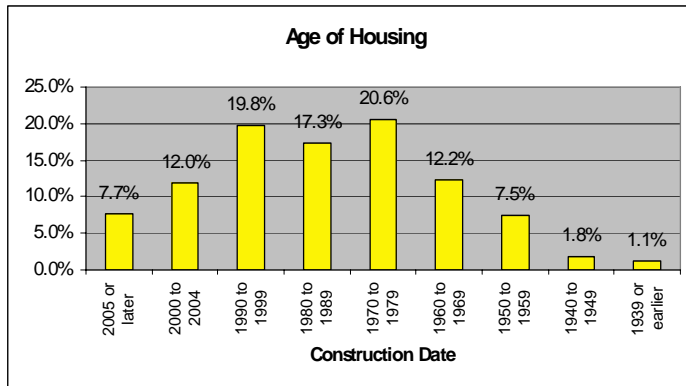
Other affordable housing projects in the City include twelve Low Income Housing Tax Credit (LIHTC) projects (ten operational, one under construction, and one in the planning stage), two elderly projects, two projects from the expiring Section 8 Contracts, one farmworker housing project, and one public housing project. Most of these projects are managed by HACY, Housing America Corp, the EXCEL Group, private management companies or other non-profit organizations that provide additional services. Combined, approximately 2,141 housing units (constructed) are deed-restricted as housing affordable to lower income households in Yuma. In addition to affordable housing produced with public subsidies and deed-restricted for occupancy by lower income households, the private market also produces some affordable housing. Based on housing data provided in the Consolidated Plan (2011), approximately 48 percent of the rental units and 23 percent of the ownership units in Yuma were available at prices affordable to lower-income households. However, a mismatch between affordability level and income of the occupant often exists (i.e. higher income households living in apartments with rents lower than they can actually afford), forcing lower income households to overpay for housing or to live in overcrowded conditions. Only units with occupancy restrictions or affordability controls can guarantee their availability to lower income households.



La Mirada, an 80-unit Low Income Housing Tax Credit project, was constructed in 2000.

Based on discussions with local developers and service agencies, with the cost of land and other development costs, it is difficult to construct market-rate housing in Yuma affordable to moderate-income households, and extremely difficult, if not impossible, to construct housing affordable to low- and very-low income households without government assistance. As a result, without assistance, the private market will not provide many units affordable to lower income households in the future. Upper-income households will generally be able to afford the new market-rate housing produced in the community.

Age and Condition - Typically housing units over 30 years old are likely to have rehabilitation needs, which may include new plumbing, roof repairs, foundation work, and other repairs. If not maintained, housing can deteriorate over time, which can depress property values, discourage reinvestment, and impact the quality of life in a neighborhood.



Source: U.S. Census Bureau, American Community Survey (2008)

According to the 2008 American Community Survey, approximately 43 percent of the housing units in Yuma were constructed before 1980. An additional 17 percent are between 20 and 30 years old, and may require substantial repairs during the next 10 years.

Overcrowding and Cost Burden -

Overcrowding affected 6.6 percent of all households in 2008. For certain sub-populations in Yuma overcrowding was a serious problem. Often large family households (five or more members) live in overcrowded conditions and the incidence of

overcrowding increased for large family renters. Additionally, lower income and renter households experience a higher rate of overcrowding than owner households.

Approximately 34 percent of all households in Yuma were paying in excess of 30 percent of their income towards housing costs, thus experiencing a housing cost burden. Renter and lower income households had the highest incidence of cost burden. The exception is seniors who do have lower, fixed incomes, but many own their homes and have already paid off the mortgage. According to the housing data provided by the 2008 American Community Survey, approximately 47 percent of the renter households and 31 percent of the owner households experience a housing cost burden.

Estimated 2008 Households with Housing Cost Burden	
Owner Households	
With a Mortgage	
- 30 to 34.9 percent of Income	1,144
- 35 percent or more of Income	3,051
Without a Mortgage	
- 30 to 34.9 percent of Income	331
- 35 percent or more of Income	1,087
Total	5,613
Renter Households	
- 30 to 34.9 percent of Income	1,347
- 35 percent or more of Income	5,348
Total	6,695

Source: American Community Survey (2008)

Based on typical mortgage assumptions and average housing prices in Yuma, extremely low- and low-income households (earning less than 30 percent and 50 percent of the county median family income, respectively) cannot afford to buy or rent an adequately sized home without assuming a cost burden in excess of 30 percent of the monthly income.

Moderate-income and middle-income households are better able to afford adequately sized rental units. Large moderate-income households may be able to afford a lower priced home, while smaller moderate-income households would not be able to afford to purchase a home. Larger middle-income households are able to afford condominiums and

smaller or older homes. While large middle- and moderate-income households may be able to afford a smaller or older home or condominium, high maintenance costs are typically associated with older units, which may result in additional cost burdens for the household. The alternative would be to purchase a smaller unit, which could result in the overcrowding of larger households.

Median income households are also able to afford adequate sized rental units, and are generally able to afford adequately sized condominiums and houses. As the household’s income increases, the ability to afford market-rate housing also increases.

EVALUATION AND ANALYSIS

FUTURE HOUSING NEED

Projected Growth - Providing an estimate on the future housing growth and need in a community allows the City to strategically plan for its limited financial and staff resources.

Based on the City’s recent records, building permits averaged 231 single-family homes, 47 multi-family units, and 115 mobile homes annually over the past four years (2007 through 2010).

Using a variety of data sources, the City population is projected to increase by 18 percent total and the housing stock by 10 percent between 2010 and 2015. Using these same assumptions, the City population is projected to reach 110,051 persons and the housing stock to reach 42,467 units in 2015. By 2020, the population is projected to reach 119,464 persons and the housing stock to reach 46,308 units (see Table 1 below). Growth for both time periods will be due to development within the current City limits, as well as annexation of land as property owners request annexation into the City.

Table 1: Projections for 2015 and 2020				
	2000 Census	2010 Census	2015 Projection	2020 Projection
Population	77,515	93,064	110,051	119,464
Housing	34,475	38,626	42,467	46,308

U.S. Census Bureau, U.S. Census (2000, 2010), Arizona Department of Economic Security (2006), and City of Yuma Building Permit Data (2011).

Characteristics of Future Housing Stock and Households - As shown in the 2010 U.S. Census, 73 percent of the households in Yuma are family households, 22 percent are single-person households and 5 percent are other non-family households. Based on building permit data, multi-family and mobile homes represented approximately 30 percent of the building permits issued over the past ten years and the remaining 70 percent represented single-family detached and attached homes. This is a lower proportion of medium and high density development than the

current land use plan designates, which identifies 48 percent of the 96,542 total build-out units to be accommodated in the Medium and High Density Residential categories. This pattern is indicative of the future demographic shifts, and the composition of the City's housing stock is expected to gradually shift to a higher proportion of multi-family homes which currently represents only 20.9 percent of the housing stock.

Unfortunately, many Yuma residents are unable to afford to purchase their own home, as discussed below, and depend on rental housing to provide affordable housing opportunities. As a result, multi-family housing will continue to be an important segment of the housing stock, providing affordable housing to lower income households, persons living alone, small families, seniors, and military personnel.

CONSTRAINTS AND BARRIERS TO ADEQUATE AFFORDABLE HOUSING

The following is a general discussion of the constraints and barriers affecting the availability of adequate affordable housing in Yuma. The City's Analysis of Impediments to Fair Housing Choice and Consolidated Plan examine the following issues in greater detail.

Market Constraints - The cost and availability of land, the cost of construction, and market financing are all factors that contribute to the cost of housing and can potentially hinder affordable housing production. These costs are largely influenced by market conditions and local jurisdictions have very little influence over these potential constraints. However, a jurisdiction can help mitigate these constraints using policies and programs such as homebuyer assistance, and affordable housing gap financing and incentives.

Construction and Land Costs - A major component associated with the cost of constructing a new housing unit is the cost of building materials and labor, which can comprise 50 to 60 percent of the sales price. Single-family homes typically cost more to construct on a per square foot basis than multi-family housing. Though construction costs contribute a large component of the total development cost of a project, these costs are fairly consistent throughout the industry within a climatic region and do not constitute an actual constraint on housing production in Yuma. The reason construction costs are generally consistent within a climatic region, such as the southern portion of Arizona, is because housing with the same level of amenities will be constructed with similar materials to meet regional climatic needs, such as heat, cold, or rain. Labor costs may vary between regions or metropolitan areas, such as between rural and urban areas, though labor costs in Yuma will be similar to other jurisdictions within the region (Yuma County and surrounding Community) that provide competition to attract Yuma residents since they are within the same economic market.

The availability and associated cost of land are typically more significant factors affecting housing construction. The main determinants of land value are location, zoning, and size, as well as supply and demand.

Programs that assist with the cost of land and construction can increase the affordability of both rental and for-sale homes.

Illegal Landlord Actions - Despite federal and state laws that protect equal housing opportunities, many landlords continue unfair practices such as illegal evictions, poor maintenance of buildings, and discrimination based upon a person's race, ethnicity, or other characteristics. Often those most vulnerable to illegal actions are lower income and do not have the resources or education to do anything. Many are also afraid to file complaints to the authorities in fear that they will not be able to find other accommodations if they lose their current home or they may have reasons to want to avoid authorities, such as working in the country illegally. Fair housing issues are addressed in more detail in the City's Analysis of Impediments to Fair Housing Choice.

To address fair housing issues in Yuma, the City has adopted a Fair Housing Outreach and Education Strategy. The City has contracted with Community Legal Services to implement a fair housing outreach and educational program to assist those susceptible to illegal landlord practices.

Financing Costs - The cost of borrowing money for the purchase of a home has a significant impact on housing affordability. Fluctuations in mortgage interest rates influence the number of potential homebuyers who are able to enter and stay in the homeownership market. Mortgage interest rates are influenced by economic conditions, bank and lending institution practices, and policies at the national level, over which local jurisdictions have little control.

Government insured loan programs, such as the Federal Housing Authority, offer lower interest rates, reduced down payment, and/or reduced mortgage insurance for lower income households. Government-backed loans have a higher approval rate for Yuma residents compared to conventional loans, particularly for lower income households.

The housing crisis beginning in 2007 is associated with poor financial practices of lending institutions such as offering high risk borrower's large mortgage loans at higher, adjustable interest rates. According to author and professor William H. Lucy, homeownership rates increased from 64 to 66 percent in the 1960's through the 1990's to 71.4 percent in the late 2000's. While subprime lending increased homeownership rates within a short time the foreclosure rates also increased. Many of the households receiving subprime mortgages simply could not afford the growing mortgage payments and having little equity in their homes eventually resulted in foreclosure on the properties. Additionally, housing values were increasing at a much faster rate than income, particularly in Arizona. According to the Arizona Department of Housing, between 2000 and 2008 housing values increased by 70.7 percent and median family income only increased by 22.4 percent. As foreclosures started to increase, others' home values decreased to a lower value than the mortgage owed, resulting in many homeowners being 'under water'

(owing more than the value of the home). The concept of homeownership as a safe investment has changed as this housing crisis resembles the stock market volatility. Mortgage lending has since tightened and housing construction has nearly stopped.

The question of whether the single-family homes that have been built will meet future demands/needs is an important one as we move forward. Demographic shifts will dictate what type of housing is needed. The aging population and empty-nesters want smaller lots, affordable homes, and walkable Community. The traditional subdivision tracts do not provide for these demands. Additionally, many adults are having fewer or no children and have similar housing needs.

Lending institutions are subject to the Community Reinvestment Act (CRA). CRA is intended to encourage regulated financial institutions to help meet the credit needs of the entire community, including low and moderate-income neighborhoods, and eradicate the practice of red-lining (not lending within specific areas, such as lower income neighborhoods or neighborhoods with high minority concentrations). Depending on the type of institution and total assets, a lender may be examined by different supervising agencies for its CRA performance.

The City's Fair Housing Outreach and Education Strategy also ensures that residents looking to purchase a home in Yuma are aware of their fair housing rights. Additionally, in order to advance homeownership, microbusiness opportunities, and education assistance among all households, particularly lower income households, Yuma Neighborhood Development Organization (YNDO) uses an Individual Development Account (IDA) program. With regard to homeownership opportunities the IDA requires that an individual deposit money into an account for six months and meet a savings goal as well as other goals, such as homebuyer counseling, then that amount is matched with grant funding for a down payment on a home.

Governmental Constraints - Local policies and regulations can impact the price and availability of housing in a community. Land use controls, building codes, site improvements, fees, and other exactions required of developers, local development processing and permit procedures, and other issues also represent constraints to housing production, maintenance, and improvements.

Land Use Controls - Land use controls can impact the rate and cost of residential development in a number of ways. The two primary land use controls affecting residential development in Yuma are the Land Use Element and the Yuma Zoning Ordinance. The Land Use Element establishes the overall character and development of the community, and identifies a range of permitted residential and nonresidential development, including maximum permitted development intensity throughout the City and planning area. The Zoning Ordinance covers zoning for all properties within the City limits. While some properties within the City are not zoned in accordance with the corresponding

General Plan Land Use designation, all new rezoning must be in compliance with the General Plan designation.

Housing supply and costs are affected by the amount of land designated for residential use and the density at which development is permitted. The Land Use Element identifies the location and density/intensity of development within Yuma. Table 2 (below) depicts the various General Plan land use categories that allow residential uses. Limited residential development is also allowed in the Resort, Recreation & Open Space and Agricultural land use categories. Additional information on the various land uses is contained in the Land Use Element – Chapter 2.

Table 2: General Plan Residential Land Use Categories	
Land Use Category	Allowable Residential Density (dwelling units/acre)
Rural Density Residential	0.2 – 2
Suburban Density Residential	0.5 – 3
Low Density Residential	1 – 4.9
Medium Density Residential	5 – 12.9
High Density Residential	13 – 18
Mixed Use	5 – 10

The City has limited new residential development within areas subject to environmental and safety hazards. Yuma is subject to flooding along the Colorado River and the East Main Canal. Residential development along these areas is limited and subject to strict engineering standards. Residential development is also excluded in areas subject to the noise and safety zones associated with the Marine Corps Air Station/Yuma International Airport. This exclusion reduces the potential for houses to be built in areas that would expose residents to health and safety hazards.

Residential Development Standards - The Yuma Zoning Ordinance provides for the following residential zones:

- Suburban Ranch Districts (SR-1, SR-2, SR-3, and SR-4)
- Residential Estate Districts (RE-12, RE-18, and RE-35)
- Low Density Residential Districts (R-1-5, R-1-6, R-1-8, R-1-12, R-1-20, and R-1-40)
- Medium Density Residential District (R-2, R-2-5)
- High Density Residential District (R-3)
- Residence-Manufactured Housing District (R-MH)
- Recreation Vehicle Subdivision
- Manufactured Housing Subdivision District (MHS)
- Manufactured Housing Park District (MHP)

Residential uses are also allowed in limited amounts in some of the non-residential districts such as the Transitional District (TR) and Old Town (OT).

Yuma's development standards and regulations strive to provide a diverse range of housing types in the community while preserving the character and quality of the community. While the City allows for a diversity of housing, local market preference overwhelmingly supports single-family and mobile homes/manufactured housing.

The Zoning Ordinance provides specific standards for the use of land, buildings, and structures under City jurisdiction, as well as specific limitation on the development of land (e.g., lot size, building setbacks, lot coverage height limits, landscaping and irrigation, and parking requirements).

Development standards are established to ensure quality housing and to protect public health and safety. However, strict development standards also raise development costs. For example, large minimum lot size or unit size, low permitted development densities, or large parking or open space requirements, all raise the per unit land cost, which is translated to high sale price or rent. Often, regulatory and financial incentives are required to encourage the development of housing affordable to lower and moderate-income households. The City will continue to evaluate the impacts of City development standards on the provision of housing in Yuma and identify programs to remove impediments through the Consolidated Plan and Analysis of Impediments to Fair Housing Choice planning process.

The City should consider developing a strategy to promote the provision of affordable units in market rate housing projects. The strategy could be a mixture of incentives and requirements. Incentives may include a reduction in fees, priority processing, assistance with the provision of infrastructure and site improvements, reduction of zoning requirements such as parking and landscaping requirements, and/or increased allowable density. Additionally, incentives to encourage residential mixed-use development in targeted growth areas should also be evaluated. Currently, the City has a Smart Growth Overlay zoning district that promotes compact, pedestrian-friendly development with a mix of land uses and housing types, but the specific incentives will need to be analyzed for appropriateness to the City and for financial feasibility to the development community.

In addition to providing incentives to developers, the affordable housing strategy may also include requirements, such as reserving a percentage of new market-rate housing units for sale or rental to lower income households (commonly known as an inclusionary housing ordinance). Some of the benefits of an inclusionary housing ordinance include committing developers to provide affordable housing, as well as ensuring that affordable housing is provided throughout the community. Some negative aspects related to inclusionary housing ordinances include

potentially increasing the cost of the market-rate units and discouraging developers from building in Yuma.

Prior to adopting an affordable housing strategy, the City will need to complete a feasibility study of the proposal to ensure that developers and purchasers of market-rate units will not be unduly constrained and that the community will not be negatively impacted. Developers should also be consulted to identify which incentives will be most useful and promote the maximum amount of affordable housing. Based on the feasibility study, the housing strategy should be designed to mitigate potential impacts associated with development requirements and incentives.

Provisions for a Variety of Housing Types - Yuma allows for a variety of residential uses including:

- Single-Family Site Built Homes
- Manufactured Homes
- Duplexes
- Multi-Family Units
- Mobile Homes
- Recreational Vehicle Parks
- Residential Care Facilities
- Nursing and Personal Care Facilities
- Rooming and Boarding Houses

The Zoning Ordinance identifies allowable residential uses for the various zones. The City will continue to evaluate its Zoning Ordinance through its Analysis of Impediments to Fair Housing Choice process to ensure that adequate housing is provided to all segments of the community, including the special needs groups identified earlier. The City also assists with programs such as first-time homebuyers assistance, developing skills in future homeowners, providing funding for transitional housing and modifying housing for elderly and disabled homeowners. While during the last 20 years there has been a relatively large increase in the number of seasonal use homes in Yuma, the City should consider monitoring the housing needs of the community's winter visitors to ensure that adequate housing opportunities, including RV parks, mobile homes, multi-family homes, and hotel/motel facilities, are available to meet the market demand.

Building Codes and Enforcement - The City is dedicated to using nationally accepted codes for safe housing construction and has adopted the 2003 International Residential Code, effective August 2005 [Ordinance O2005-49: Residential Building Code]. The code addresses conditions specific to the Yuma area, including earthquake risks and high wind conditions. The City has also adopted the 2003 International Property Maintenance Code, 2003 International Building Code, 2006 International Mechanical Code, 2008 National Electric Code, and 2006 International Plumbing Code as minimum construction standards. The City's Building Safety Division enforces these codes. While the enforcement of these codes may increase construction costs, they also

result in safer housing, lower insurance premiums, and less frequent maintenance.

Some homeowners are unable to maintain their homes in a manner consistent with City codes. As a result, the City and other organizations provide assistance to rehabilitate housing units to meet health and safety standards. Those programs are identified later in this chapter (see Substandard Housing).

Governmental Fees and Development Requirements - As part of the development process, the City has adopted fees and development requirements for approval of new residential development. While these fees and requirements provide needed facilities and infrastructure that the City may not otherwise be able to provide, they do create additional cost burdens for new development. Nonprofit housing developers face particular financial challenges in making an affordable housing development financially feasible when such fees and requirements add substantially to the per-unit cost.

The City adopted a Development Fee Ordinance in August, 2005 (O2005-74) and updated the fee schedule in 2007 (O2007-28) for all new development in the City. A comparison of Yuma to other similar Community with regard to development fees found Yuma's fees are less than the state's average. Based on a hypothetical 1,500 square foot single-family house, Yuma's fees were \$5,920, Tucson's fees were \$6,178, and Casa Grande's fees were \$6,632. While Yuma's fees are less than the state's average, the fees nonetheless increase the cost of development.

The City supports the Yuma Neighborhood Development Organization (YNDO) that administers a Government Fee Reduction Program to reduce the cost of new homes in designated revitalization areas, which currently include the Carver Park and Yuma High areas. The program pays for a maximum of \$12,000 per home for water and sewer fees, and the City of Yuma waives the building permit fees. However, the funds for the program cannot be used for development fees. The Carver Park Neighborhood Revitalization Plan was adopted in 2000 and has been very successful, receiving a Make-a-Difference Day National Award and recognition of excellence from the U.S. Department of Housing and Urban Development. The Yuma High Neighborhood Revitalization Plan was adopted in July, 2009 and is early in its implementation. Additionally, the City's Development Fee Ordinance does provide a full or partial exemption for affordable housing and for infill development in City Council approved redevelopment plan areas. The City should explore a Development Fee Reduction Program for other types of infill developments, thereby providing incentives to build housing in areas where infrastructure and community amenities already exist. The City will continue to monitor its fees and development requirements through the Analysis of Impediments to Fair Housing Choice planning process to ensure that they are reasonable. Through the same process, the City will also continue to review the impact of other development requirements on

the affordability of housing to determine if additional programs or incentives are required to reduce the impact of City regulations on housing affordability.

The time required for governmental review of a development proposal also adds to the cost of the project since additional time means additional financing costs. Nonprofit housing developers have particularly limited financial means to accommodate the holding costs if the development review process is overextended. To streamline the review process, the City offers pre-development meetings to applicants to help identify issues early in the development process. Identification of issues during early stages allows the applicant to design a project that better meets City regulations and requires fewer modifications. Compared with other jurisdictions of similar size in Arizona, the City of Yuma has a very short project review timeline.

Substandard Housing - As was discussed previously, 43% of the housing in the City is over 30 years of age, requiring ongoing maintenance. Based on the housing condition survey, more than 15 percent of the units require minor repairs and 17 percent require moderate and substantial repairs.

Many homeowners and landlords are unable to pay for needed maintenance. While some landlords are able to afford ongoing maintenance, they may not have the financial motivation to provide the more expensive repairs, such as roof replacement, re-insulation of attics, or replacement of all windows to dual-pane.

Many of the units that require maintenance provide affordable housing opportunities for lower income households, especially small apartment complexes, and mobile homes. The City is working to preserve the existing housing stock through low and moderate-income rehabilitation programs such as the minor rehabilitation and emergency home repair (\$10,000 maximum deferred loan), major home rehabilitation (maximum \$45,000 deferred/subsidized loan), and emergency housing assistance programs. All of these programs allow residents to correct major housing conditions identified in the Housing Condition Survey (e.g., roofing, missing doors and windows, and structural deterioration). The City should analyze the potential expansion of the rehabilitation program to include a program that assists owners of rental units that are unable to afford adequate maintenance.

The Housing Condition Survey identified certain neighborhoods in the City where the neighborhood conditions (e.g. the availability and adequacy of sidewalks, curbs and gutters, and paved streets) do not meet current city standards. The City should identify additional areas to focus for neighborhood revitalization and add those neighborhoods to the city's 10-year Capital Improvement Program (CIP) for infrastructure repairs.

The City also currently does not have a distressed mobile home park/subdivision and RV park improvement program. Many housing units identified with moderate rehabilitation needs are mobile homes. Some RVs are also being used for permanent occupation and are not well maintained. The City may consider a distressed mobile home park/subdivision and RV park improvement program to specifically target the needs of mobile home owners.

The City adopted a Rental Inspection Ordinance that requires rental properties within approved neighborhood revitalization areas to be reviewed every three years to ensure that the housing units meet housing quality standards and mobile homes spaces are safe and meet health codes. The city should consider expanding this program city-wide.

Requiring the use of higher quality building materials (when legally allowed), both for rehabilitation as well as new construction of assisted affordable units, is another means that is available to the City to ensure that on-going maintenance costs are reduced for lower income households.

To address the issue of poor property maintenance that occurs on individual properties throughout the community, the City has adopted the 2003 International Property Maintenance Code. This ensures that the visual quality of Yuma is maintained and improved. In lower income areas, the possibility of creating improvement districts to provide front yard maintenance should be investigated.

Employment Opportunities - Yuma's economy is heavily based on agriculture and tourism, which offers primarily lower paying, seasonal jobs. Without the ability to move into higher paying, year-round jobs, lower income households that are paying in excess of 30 percent of their income for housing will not be able to improve their standard of living without assistance.

By providing job training programs and expanding the economic base of the community, lower income households would be able to improve their income, thereby reducing the dependence on housing assistance. The Redevelopment Element includes a series of action programs to be implemented to eliminate slums and blight, and target areas for redevelopment. Several organizations in the Yuma area are working with the City to improve the local economy and provide job training, including: Greater Yuma Economic Development Corporation, Chamber of Commerce, Western Arizona Council of Governments, Yuma Convention and Visitor Bureau, Arizona Western College, Yuma Private Industry Council, and Northern Arizona University.

Public Transportation - While the lack of adequate public transportation is not a direct constraint to the provision of affordable housing, it may affect the ability of a transit-dependent person to travel to employment and needed services. If people are unable to travel to their place of employment, their ability to earn an adequate income to pay for housing

is directly impacted. In other cases, households are forced to spend significant portions of their limited income that should be used for housing costs to purchase and maintain private vehicles. Typically, lower income, disabled, and elderly households are most dependent on public transportation. These are also the households that typically have the most difficulty finding affordable, adequate housing.

Until 1999, the public transit offered in Yuma was limited. Taxis and van services between Yuma and San Luis were offered by private companies. Yuma County Area Transit (YCAT), facilitated by the Yuma Metropolitan Planning Organization (YMPO), fixed-route service began in 2000. YCAT currently has five routes within the metropolitan region that operate Monday through Saturday. The routes serve the Yuma area, as well as the Community of San Luis, Somerton, Wellton, and the Foothills. These bus routes connect to major areas of transportation need such as Arizona Western College (AWC-NAU), the Yuma International Airport, Yuma Regional Medical Center (YRMC), the Marine Corps Air Station (MCAS), a multitude of shopping centers, and places of employment.

Yuma continues to be served by a Dial-a-Ride system operated by Yuma County Area Transit. This service is utilized by residents for transportation to employment, shopping, and other needed services, such as medical appointments. The Transportation Element provides a detailed discussion of future expansion plans for the public transit system.

Energy Conservation - For many households, the costs of cooling and heating is a financial burden. For lower-income households, a significant portion of their income goes towards utility bills. In addition, some households, such as those with poor credit, also have the additional cost of a high utility deposit. Several agencies provide assistance to lower-income households experiencing high utility costs, including the Salvation Army, Western Arizona Council of Governments, Crossroads Mission, and the Red Cross. The City does not currently require new development to incorporate energy conservation methods. Due to the summer climate, developers of new residential units do typically include sufficient wall and ceiling insulation, as well as double-pane windows, to meet market demand for energy efficient housing units. In addition to construction materials, building orientation and appropriate use of landscaping can help reduce the energy use necessary to adequately cool a home. The Conservation, Energy & Environmental Element addresses in more detail energy conservation techniques and available programs that encourage energy conservation in residential units. The adoption of an Energy Conservation Code would ensure that all structures were oriented, designed, and constructed more energy efficiently.

RESOURCES

This section provides a description and analysis of the resources available for development, rehabilitation, and the preservation of housing in Yuma. Discussions include the availability of land, financial, and administrative resources, and the City's neighborhood approach to revitalization. The following discussion focuses on the provision of

housing affordable to lower income households since the market is generally able to provide adequate housing opportunities for upper income households without requiring additional subsidies.

Housing Production on Identified Sites - As discussed earlier, Yuma’s plan for residential uses directly affects the affordability of housing within the community. Table 3 (below) reveals the amount of vacant land remaining within the City for each residential Zoning District category. This is vacant lands that already have the residential zoning district and can be developed without going through a rezoning process. As shown, approximately 1,156 acres are zoned for residential development in Yuma. Map 5-1 illustrates where the vacant land for these Zoning District categories are located.

Zoning District Category	Vacant Acreage
Estate Residential	16
Low Density Res.	739
Medium Density Res.	155
High Density Res.	99
Manufactured / Recreational Vehicle	109
Transitional	38
Total	1,156

Table 4 (below) estimates the amount of vacant land remaining within the City for each General Plan category, as well as the expected number of units that could be built on the vacant sites. As shown, approximately 39,341 new units could be built in Yuma. Map 5-2 illustrates where the vacant land for these Land Use categories are located within the City of Yuma. The total number of housing units to be constructed in the future could vary depending on the density of actual development. Additional land may also become available if developers request annexation and land use plan amendments.

General Plan Land Use Category	Expected Density (units/acre)	Vacant Acreage	Expected Units
Rural Density Res.	0.3	1,366	410
Suburban Density Res.	1	262	262
Low Density Res.	3	4,436	13,308
Medium Density Res.	8	2,322	18,576
High Density Res.	15	311	4,665
Mixed Use	5	424	2,120
Total		9,121	39,341

New housing construction in Yuma is occurring mainly on newly subdivided land, as well as on individual in-fill sites. The in-fill projects are beneficial in that they help improve the neighborhoods where they are

located. The City should identify incentives for developers to encourage mixed-use and in-fill development in targeted areas.

Additionally, allowing accessory dwelling units, or “granny flats”, as accessory uses to existing single-family housing is another infill housing option that the City should research and evaluate. Second units often provide affordable alternatives to apartment living, though issues such as off-street parking, increased density, maintenance, and compatibility with surrounding development need to be addressed prior to allowing accessory dwelling unit development through the Zoning Ordinance.



The Eldorado Condominiums provide an example of higher density residential development.

While the City has over 9,121 acres available for residential development, the majority of this land is designated for lower density residential development. These lower density homes will provide housing opportunities for many of the City’s households. Only 311 vacant acres of high density residential land remain in the City. These are the categories that potentially provide housing, including apartments, condominiums, and mobile home parks, that is affordable to lower income households. The City should continue to monitor its vacant land inventory and Land Use Element to identify appropriate locations for higher density housing, including mobile homes, multi-family, and RV parks. The City could consider increasing the density on properties where affordable housing is provided, as part of a proposed project. Due to the concern of neighbors when increased density is proposed, the City should consider creating an education program, such as an Affordable Housing Guide, to educate the public about what affordable housing is and dispel some of the myths associated with affordable housing.

Financial Resources - Yuma uses a range of funding sources to implement its housing strategy. Current funding sources include Community Development Block Grant (CDBG), the Arizona Department of Housing HOME/HTF grant, Section 8 housing vouchers, and the City’s General Fund and Capital Improvement Program budget.

Low Income Housing Tax Credits and Tax-exempt Revenue Bonds are also important funding sources for the construction of affordable housing. Industrial Revenue Bonds have also been used in the past. Other funding sources used by the City and other non-profit housing providers include HOME funds and the State Housing Trust Fund.

While located in a rural setting, directly impacted by agricultural activities, the City of Yuma is considered urban, and does not qualify for rural housing funds through USDA.

The City will continue to explore additional funding opportunities as new programs become available. A more detailed description of available

funding programs that the City may be able to use is included in the City's Consolidated Plan.

Administrative Resources - In addition to City initiated programs, many agencies and organizations working in the Yuma area help provide adequate affordable housing. Many of these organizations are also supported by the City, such as the non-profit Yuma Neighborhood Development Organization (YNDO) that was started with the assistance and support of the City. Other agencies involved in the provision of housing in the community include the HACY, Habitat for Humanity, Crossroads Mission, Housing America Corporation, Salvation Army, Arizona Housing Development Corporation, the EXCEL Group, Serenity House, Community Legal Services, Western Arizona Council of Governments (WACOG), and Catholic Community Services. A more detailed description of these groups is contained in the City's Consolidated Plan. The City will continue to foster strong ties with these organizations and support their activities within the community.

Neighborhood Revitalization Approach - Yuma is employing a comprehensive neighborhood revitalization approach for the Carver Park and Yuma High neighborhoods to address a range of issues. These plans address the issues of security and safety, neighborhood appearance, housing, infrastructure, social services, workforce development, and economic development.

The City has brought together a spectrum of organizations and funding to improve the Carver Park and Yuma High areas. For example, a rental unit inspection program was created to ensure that all residential units and mobile homes spaces in approved revitalization areas are maintained at a minimum standard. The YNDO works to acquire real property, assist in the construction of new affordable housing, and assist in the rehabilitation of existing housing. The Arizona Western College also was awarded a Hispanic-Serving Institutions Assisting Community (HSIAC) grant to develop a Community Learning Center in Carver Park to make continuing education more accessible to the community.

The City should evaluate expanding the neighborhood revitalization approach to additional neighborhoods as funding is available. Areas that would be appropriate to target include the central part of the City, south of 16th Street, surrounding the Mesa Heights area where concentrated rehabilitation is needed. The neighborhood approach could also be used to help rehabilitate older mobile homes parks and mobile home subdivisions that have problems with delayed maintenance and inadequate infrastructure. The Redevelopment Element addresses in more detail the techniques and available programs that encourage redevelopment in targeted neighborhoods.

GOAL, OBJECTIVES AND POLICIES

Goal 1.0: Encourage the provision of safe, decent, sanitary, and affordable housing for all residents.

Objective 1.1: Maintain strict development and subdivision standards for quality residential development and balance these standards with aesthetic and cost concerns.

Policy 1.1.1: The City shall continue to review and update building standards and codes.

Policy 1.1.2: The City shall consistently enforce adopted building standards.

Objective 1.2: Maintain and enhance quality of existing housing.

Policy 1.2.1: The City shall develop neighborhood strategies that consider resident-driven design standards and that promote neighborhood identity.

Policy 1.2.2: The City shall develop strategies for recycling, rehabilitation, or condemnation of housing that does not meet minimum housing code requirements.

Policy 1.2.3: The City shall work with citizens to develop formal and informal housing maintenance programs for community improvement.

Objective 1.3: Encourage a variety of housing types to meet all socioeconomic segments of the population, considering both full time and seasonal residents.

Policy 1.3.1: The City shall encourage an adequate supply of housing for low- and moderate-income residents.

Policy 1.3.2: The City shall encourage a variety of housing types to accommodate the various needs of different socioeconomic groups in the community to meet the Smart Growth Principle of variety and affordability.

Policy 1.3.3: The City shall enforce State and Federal fair housing laws to ensure equal housing opportunities to all regardless of race, ethnicity, color, national origin, religion, sex, disability, or familial status.

Policy 1.3.4: The City shall develop ways to help mitigate the constraints to housing development through financial and regulatory incentives.

Policy 1.3.5: The City shall work with AWC and NAU-Yuma to encourage the location of appropriate sites for student housing.

Policy 1.3.6: The City shall expand opportunities for citizens to live in proximity to work and retail, meeting the Smart Growth Principle of a mix of land uses.

Objective 1.4: Encourage a residential environment that insures energy conservation, noise attenuation, open space, and compatible appearance.

Policy 1.4.1: The City shall develop a program to partner with utility companies to develop energy-efficient retrofit programs for homes and businesses.

Policy 1.4.2: The City shall develop and update ordinances that pertain to energy conservation, noise attenuation, open space, and compatible appearance.

Policy 1.4.3: The City shall consistently enforce ordinances that pertain to energy conservation, noise attenuation, open space, and compatible appearance.

ACTION PLAN

Phase	Project	Responsible Agency/ Department	Funding Source
1 – 5 years	Redesignation/Rezoning for Higher Density Residential - Consider rezoning land for higher density residential development to promote additional rental and lower cost ownership options.	CDBG/ Community Development/ Neighborhood Services	General
	Consider creating a public education program, such as an Affordable Housing Guide, to address public concerns regarding increased density and affordable housing.	CDBG/ Neighborhood Services	General
	Fair housing outreach and education - Continue to implement the Fair Housing Outreach and Education Strategy.	Neighborhood Services	CDBG/ General
	Analysis of Impediments to Fair Housing Choice - Continue to update the Analysis of Impediments to Fair Housing Choice and utilize the fair housing planning process to address constraints to housing production.	Neighborhood Services	CDBG/ General
	Foreclosure Homes – Inventory vacant foreclosed homes. Develop programs to ensure economic health of neighborhoods with vacant houses that target ill-kept units and yards.	Community Development/ Neighborhood Services/ Police	General
	Energy efficient ordinance - Research and evaluate an ordinance to provide incentives and standards for the provision of energy efficient building practices for all new development.	Community Development	General
	First-time homebuyers program - Continue to provide assistance to first-time, low-income homebuyers and expand to others first-time homebuyers.	Neighborhood Services	CDBG/ General
	Winter Visitors - Consider monitoring the housing needs of the community's winter visitors to ensure that adequate housing opportunities are provided.	Community Development	General

1 – 5 years cont.	Infill development program – Develop a program to reduce development costs and create incentives (impact fees or other government fees) for infill development projects. Incentives can target mixed-use development, accessory dwelling units, and in-fill within target neighborhoods.	Community Development	General
	Residential text amendments - Consider amending the zoning code to allow broader options for granny-flats as an alternative for the aging or disabled population.	Community Development	General
	Government Fee Reduction Program - Continue to implement the program to reduce the costs of new homes and rental units for low-income households.	Neighborhood Services	CDBG/ General
	Housing rehabilitation - Continue to provide emergency repair, major home repair, and major home rehabilitation loans to low and moderate income households and consider implementing a rental rehabilitation program.	Neighborhood Services	CDBG/ HOME
	Code enforcement - Continue to enforce the City's codes and policies related to public health and safety.	Community Development/ Neighborhood Services	CDBG/ General
	Distressed mobile home and RV park improvement program - Consider adopting an improvement program to target distressed mobile home parks and subdivisions and RV parks to provide rehabilitation assistance that meets the needs of mobile home and RV owners.	Community Development/ Neighborhood Services	General
	Property maintenance - Consider adopting a property maintenance ordinance and creating improvement districts to maintain and improve the visual appearance of the community.	Neighborhood Services/ Community Development	General

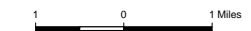
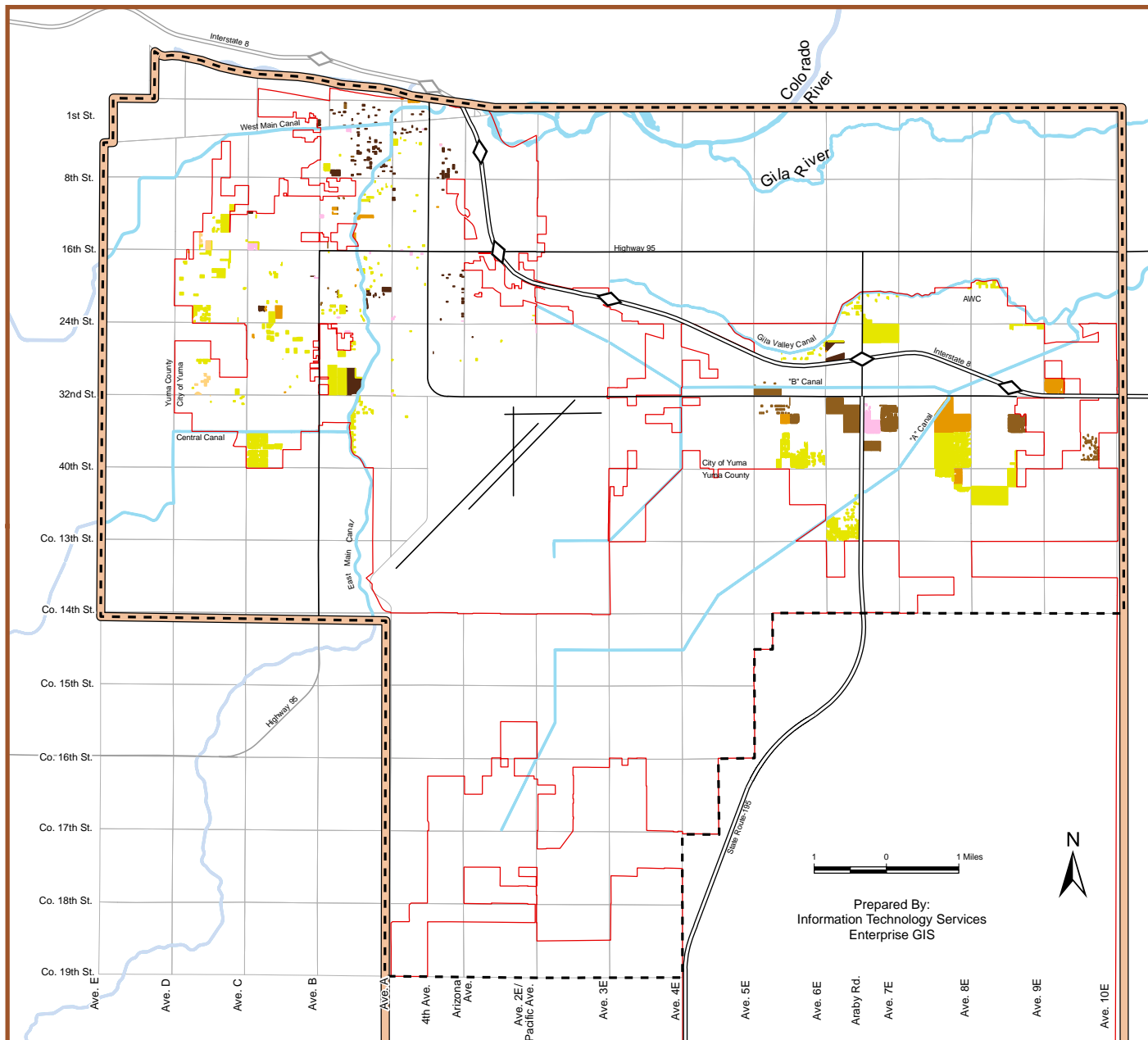
1 – 5 years cont.	Neighborhood revitalization – Research and evaluate a requirement of developers to build a percentage of homes within identified redevelopment areas if that developer is building on the edge of the city limits.	Community Development/ Neighborhood Services	General
	Community organizations - Continue to foster strong ties with and support the activities of local organizations that are involved with the provision of affordable housing and services.	Neighborhood Services	General
6 + years	Neighborhood revitalization - Consider expanding the neighborhood revitalization approached applied to the Carver Park area to other areas within the community with concentrated rehabilitation needs. Mobile home parks and subdivisions can also be targeted for revitalization.	Neighborhood Services	CDBG
	Affordable Housing Strategy - Consider developing an Affordable Housing Strategy that provides incentives to encourage development of affordable units. An inclusionary housing ordinance may be included as part of the strategy. To best design an affordable housing strategy, a feasibility study should be completed and developers consulted.	Community Development/ Neighborhood Services	CDBG/ General
	Rental Inspection Ordinance - Consider expanding rental inspection program Citywide.	Community Development	General
	Persons with special needs and housing for homeless - Implement the City’s Continuum of Care program as outlined in the Consolidated Plan, including providing financial support for emergency and transitional housing programs.	Neighborhood Services	CDBG/ General

6/6/12

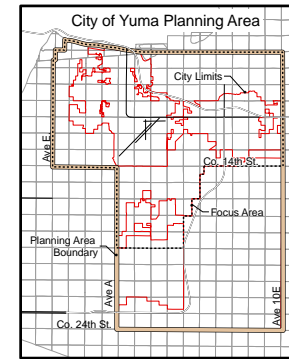


Vacant Land by Residential Zoning District

- Low Density Residential
- Medium Density Residential
- High Density Residential
- Estate Residential
- Manufactured / Recreational Vehicle
- Transitional
- Focus Area
- Planning Area Boundary



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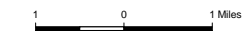
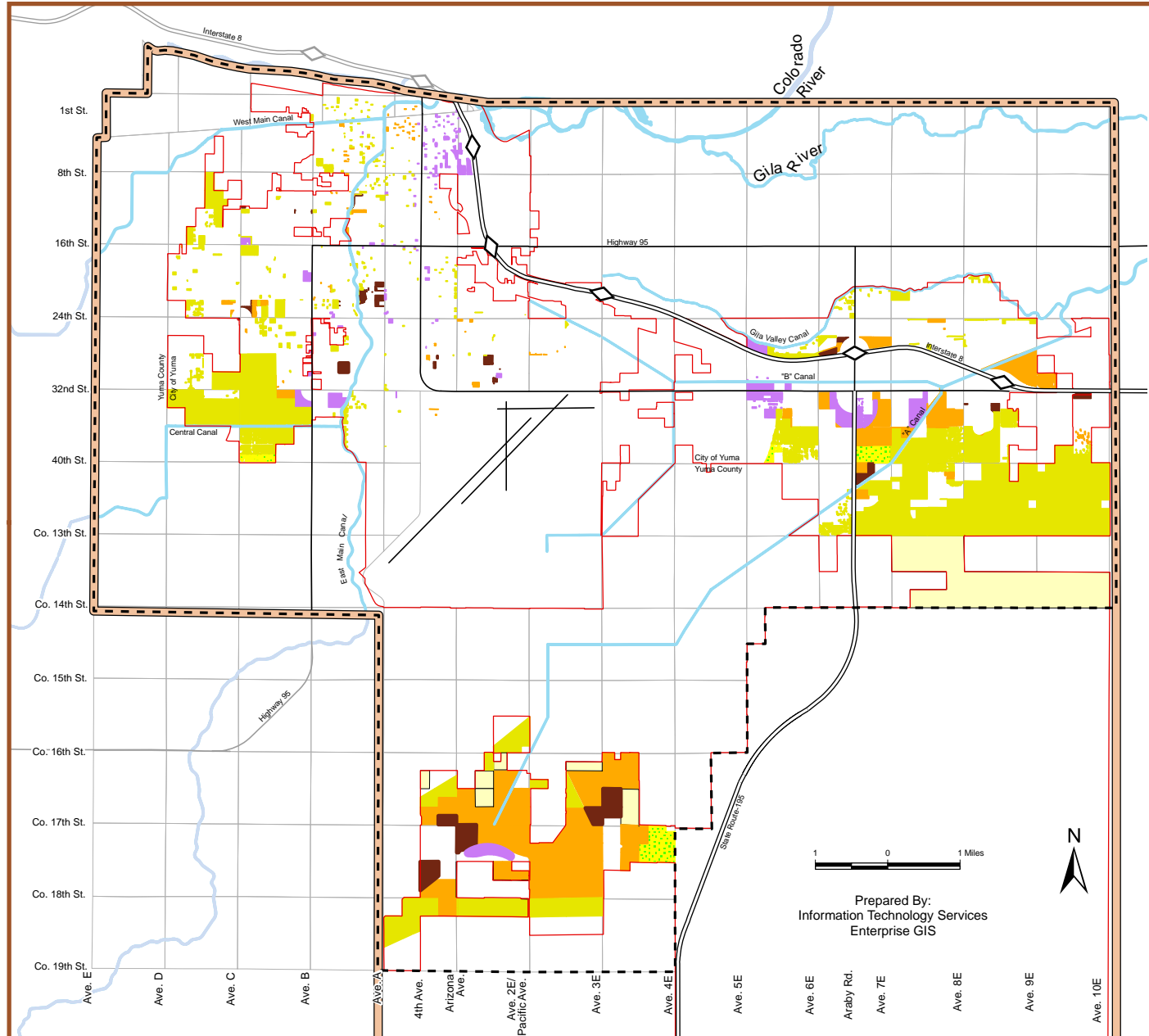


6/6/12



Vacant Land by GP Residential Land Use

- Low Density Residential
- Medium Density Residential
- High Density Residential
- Rural Density Residential
- Suburban Density Residential
- Mixed Use
- Focus Area
- Planning Area Boundary



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