Section Eleven—Housing Element

The Housing Element describes existing and projected housing market conditions in Yuma County, and the County's approach to addressing housing conditions. Existing and projected housing market conditions are categorized by variety, quality and affordability. As consumer preferences and expectations related to housing type, size, quality and affordability also contribute to housing conditions, socio-economic conditions are also described. Existing and projected socio-economic and housing market conditions are more fully discussed in the June 2012 *Housing Needs Assessment*, which serves as the basis for this Housing Element.

11.1 Housing Variety

Housing variety is defined as the types of units that comprise the housing market and includes site-built single-family and multi-family units, and manufactured housing and mobile home units. A variety of housing types provide choices for both owners and renters.

In 2010, countywide 45,050 (49%) of the housing stock consisted of single-family units, 31,144 (34%) were manufactured housing units or mobile homes, 11% were multi-family units, and 3% were Boats, RVs and similar units. From 2000 to 2010, more than three quarters (77%) of the units added to the Yuma County housing stock were single-family, while one of five (18%) were manufactured housing and one in 25 (4%) were multi-family. In unincorporated Yuma County 63% of the added housing stock was single-family and 37% was manufactured; no new multi-family housing units were developed outside of incorporated areas.

Countywide in 2010, 71% (49,606) of households were owners and 29% (20,683) were renters. Eight of ten (31,345) single-family units were owner-occupied. Renters were just as likely to occupy single-family units (8,074) as multi-family units (8,272); 3,920 renters occupy manufactured housing units. Owner occupancy is also directly related to the number of bedrooms in a housing unit. Zero bedroom (efficiency) units are 2% (1,290 units) of the housing stock and are 64% renter occupied, while five bedroom units are 1% (895 units) of the housing stock and 85% are owner-occupied. Two- and three-bedroom units are the largest proportion of the housing stock - forty percent (28,167) of occupied housing units are three bedroom units, and another quarter (11,762) are two bedroom units.

Households with higher incomes are more likely to occupy single-family housing. Forty-two percent of owners with annual incomes below $20,000 occupy single-family units compared to 75% of owners with annual incomes $75,000 or more. Among renters 27% with annual incomes below $20,000 rent single-family units compared to 65% of renters with annual incomes $75,000 or more.

More than half (55%) of households occupying single-family unit structures are cost burdened or pay more than 30% of household income for housing, compared to about one-third (37%) of households occupying manufactured housing or 5+ unit structures. Housing cost burden among occupants of single-family housing is generally higher where the single-family housing stock is both newer and more prevalent.

Due to a current over--supply of housing brought on by the economic recession and mid-decade real estate bubble it is anticipated that new housing production will be minimal until the current excess supply is absorbed. Most housing economists agree that 2012 marks the half-way point through a 10-year adjustment and that by 2017, a more traditional rate of housing starts will resume.

Demographic shifts will dictate the types of housing that will be in demand as new housing production resumes. Of significance in Yuma County are longer life spans leading to a growing elderly population, the large number of young people who will enter adulthood and form new households, and a shift towards smaller families. Research conducted by the National Association of Realtors Smart Growth Program indicates that the aging population and younger households with fewer children generally want smaller lots, affordable homes, and easy access to community amenities and employment. Given demographic shifts, the demand for single-family homes on small lots is anticipated to increase, as is the demand for rental housing. Lower-density zoning may not accommodate this demand.

11.2 Housing Quality

Housing quality encompasses a range of issues that are central to quality of life, including housing safety, design and appearance, maintenance, energy efficiency, individual health, and community safety and livability. The age of the housing stock and overcrowding are the primary measures of housing quality.

Older housing units may be less energy efficient, resulting in higher utility costs for occupants. In addition, some materials, such as lead (in units built prior to 1978) and asbestos may represent health hazards to unit occupants. As of 2010, 35% of Yuma County housing units (30,651) were built prior to 1980, including 9,955 units in the unincorporated County.

Fifty-four percent of pre-1980 housing units (16,591) are owner occupied, thirty percent (9,190) are renter occupied, and sixteen percent are vacant (4,870). While the number of owners occupying older housing units is higher due to the higher homeownership rate, proportionately renters are more likely to occupy pre-1980 units – 44% of renters occupy older units compared to 30% of owners.

One of the challenges is ensuring both owners and landlords, particularly those of lower incomes, are able to maintain the older housing stock. Housing quality concerns can multiply when the older housing stock is renter-occupied. Rental property owners are generally seeking financial benefit through income generation, increased property value (appreciation), and depreciation (a tax benefit). All or some of these factors play a role in rental housing maintenance and older rental housing may offer few of these benefits.

Many older single-family and manufactured housing units provide affordable housing opportunities for lower income households. The County is working to preserve the existing housing stock through housing rehabilitation programs for owner-occupants. County policies that promote energy-efficient and sustainable construction materials also contribute to long-term quality housing stock. Expanding housing rehabilitation assistance opportunities to rental property owners may contribute to both housing quality and housing affordability.

11.3 Vacancy and Occupancy

Vacant and unattended residential properties can attract crime, cause blight, and pose a threat to public safety. Generally, a large volume of vacant housing indicates over-supply, yet vacant units are also common where there are large numbers of seasonal residents. According to the US Census Bureau, in 2010 one of five (19% or 16,433 units) Yuma County units were vacant, and 61% of vacant units (9,960) were held for seasonal use. Nearly two thirds (64% or 6,422 units) of vacant and seasonal units were located in unincorporated Yuma County. Among non-seasonal vacancies, 28% (1,887) were for rent, 14% (912) were for sale, 18% (1,187) were rented or sold but not yet occupied, and 38% (2,487) were held for "other" uses. Given the current over-supply of units and the economic recession, many "other" units may units in the foreclosure process.

11.4 Household Characteristics and Tenure

There is a direct relationship between income and tenure, and age and tenure. As income and age increase so does the rate of homeownership. Countywide, the homeownership rate increases from 52% for households with incomes below $20,000 to 86% for households with incomes above $75,000. Households with the greatest likelihood of two full-time wage earners also have higher incomes and are usually headed by a person between age 25 and 64. Countywide, with the exception of Wellton the homeownership rate increases steadily by age category from 21% of households headed by a person age 24 or younger to 87% of households headed by a person age 75 or older. Homeownership rates are higher among lower income households in the unincorporated County where a larger proportion of the population is also older – 70% of the lowest income households own.

Household composition and family type also influence the choice of tenure. In 2010, nearly six of ten (57%) Yuma County households consisted of a married couple family and married couple families have the highest homeownership rate (80%) of any family type. Comparatively, one of five (19%) households consisted of a single-parent family and single-parent households have the lowest homeownership rate of any family type – 53%.

Countywide, homeownership is most common (80%) among 2-person households and least common among 1-person (62%) and 3-person (61%) households. Tenure by household size varies significantly by jurisdiction. Larger households are more likely to purchase in jurisdictions with lower housing prices.

The homeownership and rental markets are intricately related and the inter-relationship plays out over time. During a time of economic expansion, renters often seek to purchase a home before prices rise; the increased demand results in increased purchase prices. As more renters choose to buy and prices increase, rental vacancy rates increase and rents go down. As rental property owners have difficulty renting units, some sell and selling prices go down as the supply of for-sale units increases. The reverse is true in a time of economic contraction. As demand for rental housing increases, vacancy rates decrease and rents go up. As rents go up, purchasing a home becomes more attractive again and the cycle restarts.

It is a widely-held belief that homeowners contribute significantly to community stability through their financial investment. Consequently, areas with high homeownership rates have been considered less vulnerable to displacement from gentrification and rising housing prices. Yet the recent economic recession, fueled in part by the housing finance crisis gives pause to this ideal and makes more clear the essential nature of affordable rental opportunities to community stability.

Renting provides for mobility among the workforce and an opportunity for potential purchasers to learn more about a neighborhood or community before making an investment. Renting also provides stable housing opportunities for households who do not desire to or cannot afford to purchase a home.

11.5 Housing Affordability

The industry standard for housing affordability is paying not more than 30% of gross household income for housing costs, although the standard among owners is often higher (40% to 50%) due to mortgage qualifying criteria that allow for a greater proportion of income expended for housing costs. These households are considered cost burdened.

The standard measures of housing affordability do not however measure choice or necessity; they simply measure the proportion of renters paying more than 30% of their income and owners paying more than 40% or 50% of their income for housing costs. Households may make choices such as living in more costly housing, overcrowded conditions, distressed neighborhoods, or poor quality housing, and sometimes far from employment. Households that make these choices may very well have affordability issues that are not measured by the industry standard, yet these choices influence housing demand.

11.5.a Rental Affordability

Simply defined, rental affordability measures the relationship between income and rent. The median rent in 2010 was $708/month requiring an annual household income of $28,320 or $13.62/hour for a full-time employee. Countywide, median monthly rents increased 39% from and rental affordability declined 16% between 2000 and 2010. An annual increase of $8,000 in household income from 2000 to 2010 was needed to afford the median rent.

According to HUD, the number of cost burdened renters in Yuma County increased 89% from 4,976 in 2000 to 9,421 in 2010. Increases in cost burden were seen at all income levels, with the rate of cost burden increasing at a higher rate among middle and higher-income renters. Increasing rates of cost burden among higher income households is in part attributable to the increased volume of and the cost of renting single-family units. More than half of households occupying single-family structures are cost burdened, compared to about one-third of households occupying manufactured housing or multi-family structures with five or more units.

While cost burden increased at a higher rate among middle- and higher-income renters, the rate of cost burden remains low in comparison to lower-income renters. Where nine of ten renters with incomes below $20,000 are cost burdened, one of twenty with incomes above $50,000 are cost burdened.

11.5.b 2010 Rental Unit Need

Housing unit need results when population grows or there is a mismatch between household income and housing costs. Based on 2010 US Census data there is an estimated existing gap of 2,395 affordable rental units, including 1,894 for households with incomes less than $10,000/year and 501 for households with incomes between $10,000 and $19,999; affordable rents, including utilities, for these households would be $250/month or less and $250/month to $500/month respectively. In the unincorporated County there is an estimated existing gap of 301 affordable rental units, including 160 units for households with incomes less than $10,000/year and 141 units for households with incomes between $10,000 and $19,999.

The existing supply of rental housing affordable to lower-income households is not sufficient to address the need for such units. There are 1,977 multi-family units restricted for occupancy by households earning less than 60% of the County median income, including 433 units for elderly or disabled persons and 1,544 for families. Additional affordable rental housing units would address this need.

11.6 Homeownership and Home Purchase Affordability

Homeownership affordability is also defined by the relationship between income and rent. Between 2000 and 2010, purchase prices increased 38% ($30,600), and home purchase affordability declined 4%, not accounting for mid-decade housing-boom price increases. Purchasing the median priced Yuma County unit in 2010 required annual household income of $31,400 or $15.10/hour for a full-time employee, up $7,100 from $24,300 or $11.68/hour for a full-time employee in 2000.

The collapse in stock prices and the plunge in short-term interest rates earlier in the 2000s made housing an attractive alternative investment; households saw an option to increase their rates of return at a higher rate than was possible through stocks and cash. Falling house prices have reversed this effect in the last several years. Many homeowners who purchased or refinanced during the housing boom are faced with declining property values, inadequate income to pay higher housing costs associated with interest rate resets, and fewer borrowing options. Many of these households are among the newly cost-burdened and recently foreclosed.

The number of owners paying more than 50% of household income for housing increased 63% from 2,828 households in 2000 to 4,605 or 9% of owners in 2010. The higher mid-decade cost of housing meant more purchasers required financing and the percentage of homes without mortgages declined from 46% in 2000 to 30% in 2010.

Based on typical mortgage assumptions and average housing prices, extremely low- and low-income households cannot afford to buy an adequately sized home without housing cost burden. Moderate-income and middle-income households are generally able to afford moderately-priced units; the private sector addresses home purchase demand for this economic segment of the population.

Households who are still renting are likely doing so either by choice or because other factors limit their ability to purchase. Two factors limiting home purchase are interest rates and the types of financing available. While interest rates remain at some of the lowest levels in history, access to credit has constricted. Many homeowners and potential purchasers are not able to take advantage of low interest rates because of poor credit, a weak job market and tight mortgage credit. Between 2005 and 2011, loan volume in Yuma County decreased 70% from 11,567 loans to 3,619 loans.

11.7 Housing Needs of Specific Populations

Certain segments of the population may have more difficulty in finding decent affordable housing because of their special needs and circumstances. These segments include the workforce, elderly households, and households headed by or including a disabled person.

11.7.a The Workforce

Yuma County's economy is strongly based on agriculture, tourism, and the military, which often have higher proportions of lower paying jobs. The County has planned for preserving land uses for two important economic sectors – agriculture and defense facilities. Just as preserving land use is essential to long-term economic sustainability, so is access to a variety of quality and affordable housing options for the workforce, including agriculture and military personnel.

According to the Bureau of Labor Statistics, the top five occupations accounted for 65% of Yuma County employment, and three of the County's top five occupations have annual median wages below $20,000 – farming, sales and related, and food preparation and serving. Yuma County's 2010 median rent ($708) and purchase price ($112,000) are generally affordable to workforce households with two full-time wage earners, regardless of household size. Yet, three of five primary occupations with one earner or 1.5 earners at the median wage are challenged to afford the median rent and purchase price; many of these workers are also eligible for housing assistance programs based on HUD's definitions of very-low, low and moderate-income.

Approximately 35% (660 units) of the rental unit need for extremely low income households is among the employed population. Additional rental units with varying bedroom sizes and monthly rents averaging $510 or less would benefit current and future employees in primary occupations, especially those without dual incomes. Purchase assistance and housing counseling and education could provide homeownership opportunities for employees in primary occupations.

In some communities, farm workers are one segment of the low-income population that is seeking quality affordable housing. In other communities, farming is the primary industry, with its own set of requirements that further complicate the effort to provide housing. Chronic underemployment, seasonal employment, and stagnating wages among farm workers put this population at a disadvantage over other low-wage workers. The reality of almost every farm worker housing project is the complexity of financing that involves a web of partners and various layers of subsidies.

Depending on rank, military personnel may also earn lower wages. Junior enlisted personnel are the segment of the military population most likely to have difficulty affording housing since the minimum wage for an enlisted person is $16,794 per year at the lowest rank (with less than two years experience). According to the City of Yuma, of the approximately 4,000 military personnel working at MCAS Yuma, the great majority- about 3,500 - are enlisted and approximately 1,550 enlisted families live off the base. Like farm workers, military families compete with other low-income households for housing.

While adequate income to rent, purchase and maintain quality housing is essential to economic and community sustainability, the ability of working households to find appropriate employment close to quality affordable housing plays a role in attracting and retaining a qualified and diverse employment base. Communities that lack diverse yet stable employment opportunities are challenged to sustain or grow.

Regionally, there is an imbalance between employment availability and housing availability. Three quarters of the employed population in San Luis and Somerton work outside of their jurisdiction and most must travel more than 30 minutes to work. The City of Yuma is the net importer of these employees. Employees who work in one community and live in another have higher transportation costs and less disposable income for the basic goods and services provided by local businesses. This negatively impacts employees' quality of life, local businesses and sales tax revenues.

11.7.b Special Populations

In addition to the workforce, community input suggests that two populations have unmet housing needs – the elderly and persons with development and/or physical disabilities, including those with severe mental illness.

Many elderly persons need assistance with finance, home maintenance and repairs, accessibility improvements, and routine activities. Rates of housing cost burden are high among the lowest income elderly households (age 65 and older) – nine of ten elderly renters and seven of ten elderly owners with incomes below 30% of the AMI are cost burdened. Of the estimated 2010 affordable rental unit gap for extremely low income households, approximately 25% (475 units) may be attributed to need among elderly renter households.

The US Census Bureau defines disability as: "A long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business." Persons with severe mental illness are included in HUD housing need data for disabled households.

There are an estimated 7,615 householders with disabilities in Yuma County. Thirty percent (2,280) have incomes below 50% of the median income and an additional 16% (1,205) have incomes between 50% and 80% of the median income. According to HUD, seven of ten disabled renters and six of ten disabled owners with incomes below 50% of the AMI have some housing problem.

Persons with developmental and physical disabilities have layered, complex needs that demand broad strategies and resources to be effectively addressed. The unemployment rate for persons with disabilities is nearly double that for persons without disabilities and many have unrealized potential that results from inadequate economic and social supports. Housing problems among disabled households indicate need for both housing rehabilitation and additional housing options such as congregate living and permanent supportive rental housing. Supportive housing is a successful, cost-effective combination of affordable housing with services that helps people live more stable, productive lives. As much as 40% of the estimated 2010 rental unit need (760 units) for extremely low-income households may be attributed to households with disabilities.

11.8 Future Housing Needs

The following projections assume that the proportion of population will remain stable across jurisdictions and that income and tenure will continue the trend experienced between 2000 and 2010. Two growth scenarios were developed for the *Housing Needs Assessment* - a slow growth scenario assuming 4.8% population growth, based on pre-2000 growth patterns, and a moderate growth scenario assuming 8.5% population growth based on slow growth until 2015 and growth at the 2000 to 2010 growth rate from 2015 through 2020. In the slow growth scenario, the population will grow by 9,505 to 206,477 and households will grow by 3,263 to

73,552. In the moderate growth scenario, population will grow by 16,719 to 213,691 and households will grow by 5,883 to 76,122.

By 2020, the greatest increase in households will be among higher income households or those with incomes above $50,000. Assuming additional units are added to the stock, middle-income and higher-income households will have sufficient rental and ownership choices provided by the private sector.

Households living on fixed incomes and employed in low-wage jobs will continue to be a part of the socio-economic make-up of the County. In 2020 an estimated 38% or 25,289 households will qualify for housing programs assistance, including 4,506 in the unincorporated County. Countywide, an estimated 12,191 households will be very low income by HUD standards; these households are the most likely to need housing rehabilitation, rental assistance or subsidized rental units.

With growth in households comes the need for additional housing units. Assuming reasonable vacancy rates, under the slow growth scenario, an additional 3,991 housing units will be needed in Yuma County by 2020, including 1,254 in the unincorporated County. Under the moderate growth scenario, an additional 7,021 housing units will be needed in Yuma County by 2020, including 2,561 in the unincorporated County.

11.9 Governmental Barriers to Adequate Affordable Housing

While the provision of housing is predominantly a private sector, market-driven activity, all levels of government – federal, state and local – play a role in facilitating housing production and preservation. The primary role of local government is planning and process, while the primary role of state and federal government is to provide financial resources.

Zoning and other land use regulations at the local level may inhibit the provision of a variety of affordable housing options, yet land use regulations do not exclusively increase costs and barriers. Reasonable regulations contribute to the health and safety of residents and most regulations were created for the public good and to maintain a high standard of development. Regulations are excessive only when they artificially elevate housing prices without an equal increase in health and safety benefits. Based on HUD's Regulatory Barriers to Affordable Housing Development Questionnaire, the majority of County policies and processes do not detract from affordable housing development, yet the County does not have specific policies and processes that promote affordable housing development.

11.10 Resources and Delivery System

Yuma County and its private and nonprofit partners have a range of funding sources available to implement housing policies and actions. These resources include State, Federal and private sources, such as the Federal Home Loan Bank System and other private sources. Exploring additional funding opportunities will be essential to promoting and implementing affordable housing programs and policies.

Most programs require a mix of skills and experience to meet housing needs and produce or rehabilitate units. The private, nonprofit and public sectors each have unique skills, expertise and resources and the complexity of many housing needs lends itself to partnerships among organizations and sectors with complementary strengths.

The role of the private sector is to profitably fill demand for housing and skilled developers successfully assemble the human and financial resources to address housing demand. There are also private sector developers that specialize in affordable housing development, primarily the development of Low Income Housing Tax Credit Rental properties. Appropriate incentives to participate in affordable housing development are needed for the private sector to expand its role to address unmet housing needs in Yuma County.

There are twelve nonprofit organizations active in the housing market in Yuma County. These organizations provide a variety of housing-related services including: financial services – grants, loans, and counseling; development of land and buildings; and services combined with housing, such as self-help homeownership, supportive housing, and services for special needs populations. Many organizations provide more than one service.

Two Yuma County Departments have capacity and experience implementing housing programs. The Yuma County Development Services Department has primary responsibility to ensure that development is done safely and in the best interests of the community. The Development Services Department has expertise in the development process and housing rehabilitation programs, and experience with federal and state funding programs. The Housing Department manages Housing Choice Voucher and Public Housing programs and has expertise in affordable rental housing development and management.

While housing policies and actions are generally jurisdictional, housing markets are regional. The jurisdictions together developed the Yuma County Regional Development Plan (YCRDP), which represents one opportunity to cooperatively address housing quality, variety and affordability throughout the County. In addition to County Departments and the YCRDP, local jurisdictions have taken steps to address housing quality, variety and affordability. The incorporated communities of San Luis, Somerton and Yuma have included housing elements in their General Plans. Common goals and objectives of incorporated communities include: maintaining and enhancing the quality of existing housing; encouraging a variety of housing types to meet all socioeconomic segments of the population; focusing on high quality and sustainable development; and working closely with the private and nonprofit sectors to address the needs of low- and moderate-income households.

11.11 Housing Policies and Priorities

HPP.1: Provide an adequate housing supply with a balanced inventory of dwelling types and densities to meet the needs of present and future residents of Yuma County at all economic levels.

HPP.2: Preserve and expand the supply of a variety of quality housing units.

HPP.3: Maintain cooperative working relationships with affordable housing stakeholders in Yuma County.

11.12 Housing Actions

The following actions fall into five broad and inter-related categories:

1. Planning, Zoning and Development Standards
2. Financial Resources
3. Infill and Neighborhood/Small Area Revitalization
4. Community-based Programs
5. Management Practices

HA.1: Planning, Zoning and Development Standards

HA.1.1: Evaluate the feasibility of an incentive policy for affordable housing to promote development of affordable housing units for households with incomes below 80% of the area median income as adjusted annually by the US Department of Housing and Urban Development. Affordable housing development provisions could include density bonuses and flexible design standards such as minimum open space ratios, minimum site areas, and parking incentives.

HA.1.2: Encourage affordable housing development by:

a. Including housing affordability discussions in meetings with developers and during planning and evaluation of development plans.

b. Encouraging partnerships among planned developments and nonprofit organizations to develop housing for rent or sale to households earning less than the area median income and compatible with the planned development; and among property owners and private or nonprofit developers to encourage investment in the development, redevelopment, rehabilitation and adaptive re-use of land and buildings.

c. Creating affordable housing informational brochures for distribution to developers.

d. Incorporating housing affordability into the development review checklist.

HA.1.3: Encourage residential uses near employment centers and services to increase the jobs-housing balance by zoning or rezoning underutilized commercial property to residential or mixed-use zoning, and low-density residential to higher- or mixed density residential.

HA.1.4: When updating or amending land use plans evaluate the potential impact rezoning may have on existing businesses as well as future economic development and job creation potential.

HA.1.5: Review land use policies to incorporate the needs and preferences of a changing demographic, including seniors, couples without children and people living alone; and that adequate areas are designated for multi-family and manufactured housing to meet expected demand among households at various income levels, including very-low and low-income households.

HA.1.6: Through stakeholder interviews identify and map parcels that may have room for residential development that includes affordable housing units. Include surplus parcels, undeveloped or underdeveloped portions of actively-used sites, comercial and recreational property and low-density uses in areas suited for higher densities and all income levels.

HA.1.7: Promote energy efficient construction.

HA.2: Financial Resources

HA.2.1: Systematically review federal, state and private funding availability for a variety of affordable housing programs and projects. Pursue funding for specific activeties.

HA.2.2: Support applications from third parties for state and federal housing resources through letters of support, matching funds, land donation, coordination, and/or project / grant management services.

HA.2.3: Link economic development incentives with housing for employees or link affordable housing development with economic development incentives.

HA.3: Infill and Neighborhood/Small Area Revitalization

HA.3.1: Identify distressed neighborhoods or small areas with little private investment and explore the creation of a redevelopment district or revitalization area. Involve neighbor hood residents in the planning process and develop action plans to meet identified needs including social and community services, infrastructure, transportation, economic development, law enforcement and affordable housing.

HA.3.2: Develop infill incentives as a method to promote the production or rehabilitation of affordable housing close to existing infrastructure, shopping and services. Include density and zoning incentives and fee waivers.

HA.4: Community-based Programs

HA.4.1: Continue the owner-occupied housing rehabilitation program. Apply for CDBG and/or State Housing Funds to rehabilitate housing units occupied by low- and moderate-income households. Promote energy conservation through participation in home weatherization and energy audit programs. Secure housing rehabilitation assistance through deeds of trust and promissory notes to provide future funding for housing activities.

HA.4.2: Work with nonprofit agencies and employers to create and match housing assistance benefits.

HA.4.3: Conduct an assessment of housing quality and ownership conditions in areas where at least one-half of the housing stock was built prior to 1980.

HA.4.4: Support programs and organizations that provide:

a. Housing counseling and education and financial assistance programs for households entering the home purchase market or experiencing housing affordability concerns, and foreclosure prevention programs.

b. Short-term assistance to households that may be displaced as a result of foreclosure, eviction or job loss.

HA.4.5 Participate in home maintenance and repair clinics to assist property owners in making their own repairs.

HA.4.6: Sponsor tenant and landlord training on rights and responsibilities of each party and fair housing law.

HA.4.7: Support transitional housing, temporary shelter; and permanent supportive housing to increase housing options for people with special needs, including the elderly, homeless, victims of domestic violence, handicapped, mentally ill and disabled. Support may include funding source recommendations, letters of support, or grant funding priority.

HA.4.8: Provide support to nonprofit organizations to develop a mechanism to acquire and rehabilitate property for sale or lease to households earning less than the area median in-come. Support could include program design or financing such as CDBG or pursuit of other resources.

HA.5: Management Practices

HA.5.1: Maintain the organizational structure to finance, construct or manage housing for house holds earning less than the area median income or for other target populations.

HA.5.2: Incorporate housing quality, variety and affordability discussions into regional planning forums.

HA.5.3: Keep current market data and information to inform citizens, businesses and developers of current housing conditions, and to ensure that policies, programs and projects are appropriately targeted.

HA.5.4: Examine how zoning provisions, building codes, and land use updates impact the development of affordable housing and the cost of production of all units, not just affordable units.

HA.5.5: Maintain a one-stop shop for developers and other organizations interested in affordable housing production, rehabilitation or related services.

HA.5.6: Develop a public input process for all key programs, projects and policies. Periodically assemble agencies and organizations, including government, nonprofit and private, that are essential to moving forward with affordable housing policies and strategies. Focus discussions on market conditions and relevant programs, policies and incentives to address each. Utilize input when considering and recommending policies and strategies.

HA.5.7: Prior to developing new or expanding existing affordable housing programs or resources, assess organizational capacity to successfully deliver each.

HA.5.8: Create shared administration and expertise across units of government wherein each jurisdiction expands the capacity to deliver specific types of programs or projects and through inter-governmental cooperation assists other units of government.

HA.5.9: Map the location of Section 8 voucher holders and identify common characteristics of selected geographic areas and housing types.

HA.5.10: Develop a portfolio of projects and programs to build on-going support for affordable housing activities. Include photos, describe appearance, design, and impact on individuals, neighbors and neighboring properties, employers, sales tax revenues, traffic reduction, and other visual/statistical data.