

5-year HUD Consolidated Plan

For the period beginning July 1, 2015 and
ending June 30, 2020

Public Comment DRAFT

DRAFT FY2015-2019 HUD Consolidated Plan

Table of Contents

EXECUTIVE SUMMARY 1

INTRODUCTION AND RESOURCES 4

 Consolidated Plan Purpose and Organization4

 Community Development Block Grant Resources.....4

INSTITUTIONAL STRUCTURE AND DELIVERY SYSTEM 4

 Services Available for Vulnerable Populations5

CONSOLIDATED PLAN DEVELOPMENT 6

 Consultation Results6

 Documents Reviewed7

FIVE-YEAR STRATEGIC PLAN..... 7

 Overview7

 Priority Needs and Activities to Address Priority Needs.....7

 CDBG Target Areas8

 Neighborhood Plans10

 Other HUD Required Consolidated Plan Elements11

 Strategy to Improve Institutional Structure and the Delivery System11

 Strategy to Address Lead-based Paint Hazards11

 Anti-Poverty Strategy11

 Strategy to Encourage Affordable Housing Development.....12

 Program Monitoring12

 Encouraging Minority and Women-owned Businesses to Participate in HUD-funded Activities.....13

SOCIO-ECONOMIC PROFILE..... 13

 Introduction13

 Definitions and Acronyms.....13

 HUD Data14

 Population and Households.....14

 Age of the Population14

 Household Type15

 Race and Ethnicity15

 Income15

 Trend in Income Sources16

 Low and Moderate Income Households.....16

 Household Type and Income17

 Poverty.....17

NON-HOUSING COMMUNITY DEVELOPMENT NEEDS 18

 Public Facilities and Infrastructure18

 Public Services and Economic Opportunity18

 Economic Opportunities18

 Educational Attainment of the Workforce and Median Earnings19

 HUD Occupational Employment and Unemployment Data20

 Employment by Industry.....20

 Education and Unemployment.....21

 Prescott and Regional Economic Development Activity.....21

 Full-time Year-round Employment22

DRAFT FY2015-2019 HUD Consolidated Plan

Workforce Development 23

HOUSING MARKET ANALYSIS..... 24

Occupancy and Vacancy Trend 24

Housing Variety and Number of Units 25

 Unit Type and Size 25

 Building Permit Trend 26

Housing Quality 26

 Year Unit Built 27

 Young Children at Risk of Lead-based Paint Poisoning 27

 HUD-defined Overcrowding and Substandard Housing 27

 Local Definitions of Standard Condition and Substandard Condition but Suitable for Rehabilitation 28

Housing Needs of Minority Households and Areas of Minority Concentration 28

Housing Affordability 29

 Housing Cost Burden 29

 Sources of Income and Housing Affordability 30

The Homeownership Market 31

 Owner Cost Burden 31

 Home Value and Price Trends 31

 Assisting First-time and Returning Homeowners 32

The Rental Market 32

 Median Rent and Rental Affordability Trend 32

 Renter Cost Burden 33

 Subsidized Rental Units and Expiring Affordability 33

 Affordable Rental Units Needed for Severely Cost Burdened Low Income Renters 34

 Public Housing 34

 Barriers to Affordable Housing Development 34

Homelessness In Prescott 35

 Beds Available for Homeless Individuals and Families 35

Non-Homeless Special Populations 37

 Elderly and Frail Elderly 37

 Housing Problems of Elderly and Frail Elderly Owners 37

 Elderly and Frail Elderly Renters 38

 People with Disabilities 38

 Housing Problems of People with Disabilities 38

 People with Alcohol/Other Drug Addictions 39

 People with Severe Mental Illness 39

 People with HIV/AIDS and their Families 39

 Victims of Domestic Violence 39

 Public Housing Residents 39

PRESCOTT IN THE REGIONAL CONTEXT 40

Population 40

Household Type 40

Median Income 40

Educational Attainment 40

Age of Housing Units 41

Property Values 41

Rents 41

Affordable Rental Units Needed Regionally for Severely Cost Burdened Low-income Renters 42

Low-Income Housing Tax Credit Projects 42

DRAFT FY2015-2019 HUD Consolidated Plan

EXECUTIVE SUMMARY

Introduction. The Five-Year Consolidated Plan provides the framework for the use of Community Development Block Grant (CDBG) funding received by the City of Prescott from the US Department of Housing and Urban Development (HUD) for the five-year period beginning July 1, 2015 and ending June 30, 2020. The FY 2015-16 CDBG allocation is \$234,142. CDBG funds must be used to benefit low and moderate income households and neighborhoods. Eligible CDBG activities fall into three broad categories:

1. Neighborhood Revitalization, Public Services and Facilities.
2. Human Services and Economic Opportunities.
3. Decent Affordable Housing.

Community Consultation Process. The Community Development Department works with a Citizens Advisory Committee (CAC). The CAC is a 7-member advisory body that plays an important role in Consolidated Planning activities, making recommendations to the City Council on 5-year priorities and annual CDBG projects.

In addition to CAC consultation, a survey was distributed to nonprofit agencies and other potential partners. To date, survey respondents identified the following possible CDBG activities as priorities.

- Neighborhood Revitalization, Public Services and Facilities
 - Services or Facilities
 - Families and individuals experience homeless
 - Seniors
 - Fire stations/equipment
 - Community and Neighborhood Improvements
 - Water/sewer improvements
 - Streets and/or sidewalks
- Human Services and Economic Opportunities
 - Transportation services
 - Supporting people in employment training
- Decent Affordable Housing
 - Building new affordable housing units for rent

Consolidated Plan Analyses. A housing market analysis and assessment of other community needs are conducted for the Consolidated Plan. The housing market analysis and needs assessment identify trends and conditions, which are reviewed in the context of stakeholder and citizen input and the priorities of the City's General and Capital Improvements Plans to establish 5-year Consolidated Plan priorities, goals and objectives.

Neighborhood Revitalization and Public Facilities and Infrastructure

Based on 2010 US Census data, additional Census Block Groups in the City are now eligible for targeting of CDBG funds based on 46.42% of households having low and moderate incomes. These areas are called CDBG Target Areas. All or a portion of the Dexter, West Side and Gail Gardner neighborhoods are eligible, as are several additional Census Block Groups. The Capital Improvements Plan was reviewed to identify potential CDBG projects in these areas. Other opportunities for neighborhood revitalization, including improvements to parks and recreation facilities will be explored.

DRAFT FY2015-2019 HUD Consolidated Plan

Human Services and Economic Opportunities

Home repairs, including maintenance and adaptations are essential foundations for other services often needed by people with special needs, including elderly people, people with disabilities, and people experiencing crisis. Many people with special needs require assistance with daily living, advocacy, transportation, and basic needs, as well as opportunities for socialization to avoid the isolation that may occur. CDBG funds may be used to provide services to low and moderate income households and to people with special needs. In addition to direct services and neighborhood revitalization, community facilities that serve a HUD-defined special population – homeless individuals and families, seniors, victims of domestic violence, people with alcohol and other addictions and/or severe mental illness, and people with HIV/AIDS are also eligible for CDBG investment.

CDBG funds may be used to assist business that will create or retain jobs. However, the CDBG emphasis on creation and retention of low-skill and lower-paying jobs and the paperwork required of businesses receiving CDBG assistance led the CAC to recommend that CDBG funds be invested in supports for people who are seeking training and education that will lead to higher-wage employment. These supports may include job training, employment search skills and related employment and training needs such as transportation and child care. Respondents to the City's priority survey identified transportation services, supports for people in employment and training programs, and services for homeless individuals and families as priorities.

Housing Market Analysis Summary

Housing Variety. High volumes of a certain type or size of housing can impact housing affordability and availability for different household types essential to community sustainability.

- Two-thirds of Prescott residential properties are single-family detached units with 3 or more bedrooms. The majority of these units are owner occupied; many by single people over the age of 65 years.
- At this time, single-family permit applications are increasing, indicating that high-end single family residential in low density, large lot subdivisions located predominately away from the City center is resuming.

Housing Quality. Older structures represent an opportunity to provide decent housing and preserve neighborhood character. Young children living in housing that may contain lead-based paint are at risk of poisoning that can lead to serious pediatric health problems. Overcrowding and substandard housing impact occupant health and safety and detract from neighborhood livability.

- More than 7,000 housing units were built before 1980.
 - While Prescott has a relatively high homeownership rate (65.3%), nearly 50% of renters occupy pre-1980 housing units.
 - 910 households with children under age 6 occupy pre-1980 housing units and are at risk of lead poisoning. The Arizona Department of Health Services has identified the 86301 zip code as a "high-risk" zip code.
- Renters are twice as likely as owners to live in housing that is defined by HUD as either overcrowded or substandard.

Housing Affordability. Housing is considered affordable when a household pays not more than 30% of household income for housing costs. Housing that is not affordable has many costs to the community. It can lead to homelessness, place increased demands on community services, and result in deferred home maintenance that impacts entire neighborhoods. Households that spend too much for housing often make fewer purchases at local businesses, negatively impacting those businesses and reducing the sales tax base. In addition, when housing costs

DRAFT FY2015-2019 HUD Consolidated Plan

are high, employers may choose to locate where housing is more affordable in order to attract and retain employees. Likewise, employees may choose to live in a more affordable location, spending their disposable income at businesses closer to home.

- More than one source of income is needed to purchase a median value home or rent a median-priced rental unit in Prescott. Renting is more affordable, yet neither the median rent nor median purchase price is affordable to the average single-person household earning the median wage or receiving social security income.
- Employees in growing occupations – retail sales, personal care aides, and cashiers - will continue to face housing affordability challenges due to limited earnings potential in these occupations.
- After decreasing for four years, sales prices began increasing in 2011. The 2013 median sales price of \$247,700 is 85% of the 2007 median sales price, when prices were at their peak.
- A Prescott renter with the median renter income of \$26,490 could afford to purchase a home valued at \$118,740.
- 30% of the region's most affordable homes are in the City of Prescott.
- 4,645 low and moderate income Prescott households pay more than 30% of household income for housing costs. Renters generally have more housing affordability problems. One half of (1,630) low and moderate income owners and eight of ten (3,015) low and moderate income renters pay more than 30% of household income for housing.
 - From 2000 to 2013, rents increased at 1.5 times the rate of income (35% v 23%).
 - More than half of the region's affordable rental units are located in Prescott. Still, there is insufficient rental housing to meet the needs of low income renters (income less than \$20,000/year) who are now paying 50% of more of household income for housing costs. An estimated 621 units renting for less than \$500/month are needed for these renters; 1,666 units are needed regionally.

City of Prescott General Plan. The Land Use, Growth Area and Economic Development Elements of the City's General Plan encourage review and consideration of various means to increase the production of housing that is more affordable to working families. Achieving a mix of housing types and housing prices sufficient to meet the housing needs of all Prescott residents will require a multi-faceted approach.

General Plan survey respondents indicated support for accommodating the housing needs of all income levels and family types in the community. Respondents supported compact development types, and mixed use areas and transit friendly development to accomplish this goal. However, market development trends indicate a continuing preference for low density, large lot single-family home subdivisions. The conflict between General Plan goals and market demand suggests that housing affordability will continue to be an issue in Prescott.

DRAFT FY2015-2019 HUD Consolidated Plan

INTRODUCTION AND RESOURCES

Consolidated Plan Purpose and Organization

The Five-Year Consolidated Plan provides the framework for the use of Community Development Block Grant (CDBG) funding received by the City of Prescott from the US Department of Housing and Urban Development (HUD) for the five-year period beginning July 1, 2015 and ending June 30, 2020. CDBG funds must be used to benefit low and moderate income households and neighborhoods. Eligible CDBG activities fall into three broad categories:

1. Neighborhood Revitalization, Public Services and Facilities.
2. Human Services and Economic Opportunities.
3. Decent Affordable Housing.

The 5-year Consolidated Plan is designed to meet HUD requirements. Prior to final submission of the Consolidated Plan to HUD, this document will be formatted to meet the requirements of the HUD eCon Planning Suite program, a new on-line automated system for Consolidated Planning and reporting. Revisions may also be made based on comments received during the 30-day public comment period. Any revisions will be acknowledged in the public comments attachment of the final submission to HUD.

Community Development Block Grant Resources

The FY 2015 Community Development Block Grant (CDBG) allocation is \$234,142. The City of Prescott may use CDBG funding for City activities and/or may fund nonprofit organizations. Activities are selected annually through a competitive request for proposals process and review of planned Capital Improvements projects.

CDBG funding is provided through the Housing and Urban Development Department (HUD Office of Community Planning and Development). Due to its size, the City of Prescott is classified as an 'entitlement community'. This means that Prescott does not apply for the CDBG program, but is awarded funds based on a HUD formula. To receive CDBG funds, the City must complete:

1. A Consolidated Plan every five years;
2. An Annual Action Plan that describes planned uses of CDBG funds; and
3. An annual Consolidated Annual Performance Evaluation Report that details actual uses and outcomes of CDBG funds in the prior fiscal year.

INSTITUTIONAL STRUCTURE AND DELIVERY SYSTEM

The City of Prescott is the "lead agency" for the Consolidated Plan. The Community Development Department works with a Citizens Advisory Committee (CAC). The CAC is a 7-member advisory body appointed by the Mayor and approved by City Council and plays an important role in Consolidated Planning activities, making recommendations to the City Council on 5-year priorities and annual CDBG projects.

HUD requires the City evaluate the "delivery system" or the availability of services for low and moderate income people, homeless people and people with HIV/AIDS. Homeless services and facilities are coordinated by numerous nonprofit and government agencies working in concert with the Arizona Department of Housing, which develops and implements the Rural Arizona Continuum of Care. The Rural Continuum of Care is a planning entity made up of local stakeholders convened for the purpose of ensuring that homeless planning is coordinated across municipalities and agencies. The Continuum of Care is the methodology followed by organizations utilizing HUD

DRAFT FY2015-2019 HUD Consolidated Plan

funding to address the needs of individuals and families experiencing homelessness. The Prescott Affordable Housing and Homeless Alliance is an informal organization of individuals representing Prescott-area agencies serving homeless and special populations. The Alliance provides an avenue for communication regarding ongoing and planned services and activities for homeless people.

The delivery system provides a range of homeless prevention, street outreach and supportive services for low and moderate income people, homeless people and people with special needs. Due to the relatively small size of Prescott, limited services targeted to people with HIV/AIDS are available.

Services Available for Vulnerable Populations

There are multiple nonprofit and government organizations that serve Prescott's provide a range of services, including food, clothing and shelter to Prescott's most vulnerable residents.

- Elderly and Frail Elderly. The City of Prescott supports seniors with a comprehensive selection of services specifically tailored to senior needs. Exercise and wellness programs promote mental and physical well-being and a variety of assisted living facilities offer housing and lifestyle choices to meet a wide range of financial and personal preferences. Nursing home care is readily available to seniors who require specialized and/or around-the-clock medical attention.

There are 15 assisted living facilities licensed by the Arizona Department of Health Services in Prescott providing housing and services for up to 793 people. There are three properties that receive assistance from HUD and provide both housing and supportive services.

In addition to assisted living facilities, a range of supportive services are available through nonprofit and government organizations. Services include home-delivered meals, activities at the City's Senior Center, transportation, rent and utility assistance, and wellness services. The Northern Arizona Council of Governments (NACOG) is the Area Agency on Aging and provides transportation, congregate care meals, home meal delivery, personal care, home health aid, visiting nurse, case management, legal services and adult day care. The Arizona Department of Economic Security (DES) Aging and Adult Administration investigates reports of adult abuse, neglect, exploitation and initiates legal action if necessary. It also investigates complaints involving both licensed and unlicensed care facilities.

- People with Disabilities. The Arizona Department of Economic Security provides a variety of services to people with disabilities and their families, including rehabilitation and accessibility improvements in homes occupied by low-income people with disabilities.

There are 17 group homes for individuals with developmental disabilities licensed by the Arizona Department of Health Services in Prescott. In addition to group homes, numerous services are available through nonprofit and government organizations. Services include but are not limited to: adult care service, equine therapy programs, independent living skills training, peer mentoring, employment and job training, developmental employment, transportation, and wellness services. Residential living settings and in-home habilitation services including attendant care, respite care and housekeeping are available for people with physical disabilities.

- People with Alcohol/Other Drug Addictions. The Arizona Recovery Housing Association, a statewide association of housing providers, lists 3 recovery and 2 transitional recovery housing facilities in Prescott. Recent data suggests there are more than 165 recovery homes in Prescott. In addition to recovery housing facilities,

DRAFT FY2015-2019 HUD Consolidated Plan

numerous services are available including education, training, peer support, vocational rehabilitation, medical services, and transitional housing with related services.

- People with HIV/AIDS and their Families. The Yavapai County Health Department Community Health Services Division offers free and confidential HIV Testing and Counseling to at-risk adults, and educational presentations throughout the community. An individualized intensive client-centered counseling program for adopting and maintaining HIV risk-reduction behaviors is provided. Educational Presentations on HIV are given at various locations throughout the county including colleges, drug and alcohol abuse treatment centers, domestic violence shelters and health fairs. Northland Cares is a community based AIDS service organization whose mission is to improve the quality of life of those affected by AIDS. Northland Cares administers emergency housing and utility funds from the Arizona Department of Housing with the goal of preventing homelessness among people with HIV/AIDS.
- People with Severe Mental Illness. The Northern Arizona Regional Behavioral Health Authority (NARBHA) is the State-funded agency responsible for providing mental health care in Northern Arizona. NARBHA provides mental health services by contracting with various organizations in the Prescott area. There are nine residential behavioral health facilities licensed by ADHS in Prescott; these facilities provide 228 beds. In addition to facilities, numerous services are available through nonprofit and government organizations, including education, training, peer support, vocational rehabilitation, medical services, and transitional, recovery and permanent supportive housing.
- Victims of Domestic Violence. Yavapai Family Advocacy Center streamlines local response to family violence. Valley Youth Organization – Stepping Stones – is the primary provider of shelter and related services to victims of domestic violence and is located in Prescott Valley. The Yavapai County Victim Services Division provides referrals and trained advocates to assist domestic violence and other crime victims through the court process.

CONSOLIDATED PLAN DEVELOPMENT

In developing the 5-year Consolidated Plan, the City conducted three public meetings and distributed a survey to stakeholder organizations. The purpose of the survey was to identify priorities for CDBG funding. The City consulted the Arizona Department of Housing which manages the Rural Continuum of Care. The purpose of the first meeting was to identify priority needs and gaps in the system that addresses those needs.

The draft Consolidated Plan will be available in print and on-line. Public comment will be solicited at two public hearings. The public hearings will be held April 15, 2015 and May 5, 2015. Written comments received during the public comment period and the City's response to each will be included in the final Consolidated Plan submission to HUD.

Consultation Results

The following priorities were identified through the consultation process.

1. Services or facilities for:
 - a. Families or individuals experiencing homelessness
 - b. Seniors
2. Community & Neighborhood Improvements
 - a. Water and sewer system improvements
 - b. Fire station equipment

DRAFT FY2015-2019 HUD Consolidated Plan

- c. Streets & sidewalks
- 3. Decent Affordable Housing
 - a. New construction of rental housing
- 4. Other Activities
 - a. Transportation services
 - b. Supporting people in employment training

Documents Reviewed

A variety of documents were reviewed and incorporated into the Consolidated Plan. These documents include:

- 📁 City of Prescott General Plan – Draft Update for 2015;
- 📁 State of Arizona 2014 Continuum of Care application;
- 📁 City of Prescott Capital Improvements Program;
- 📁 Homelessness in Arizona 2014 Report;
- 📁 HUD Continuum of Care Housing Inventory Report for 2014;
- 📁 FY 15/16 CDBG Application Documents;
- 📁 City of Prescott prior year Annual Action Plans and Consolidated Annual Performance Reports;
- 📁 2014 Quad Cities Industry & Labor Analysis Report, Yavapai College Regional Economic Development Center;
- 📁 Arizona Department of Health Services June 2014 Targeted Lead Poisoning Screening Plan;
- 📁 Arizona Department of Health Services FY 2013 Report on Substance Abuse Treatment Programs;
- 📁 Arizona Department of Health Services FY 2014 Annual Report;
- 📁 Dexter, Westside and Gail Gardner Neighborhood Plans.

FIVE-YEAR STRATEGIC PLAN

The Consolidated Plan regulations (24 CFR 91.215) guide the development of the City’s Strategic Plan related to affordable housing, homelessness, other special needs populations, barriers to affordable housing, lead based paint hazards, poverty-level households, institutional structure and coordination, and non-housing community development.

Overview

The City’s central long-term goal is to focus CDBG resources on community needs, including the revitalization of earlier neighborhoods and ensuring a balance of employment and housing options for all socio-economic segments of the population. The City’s General Plan (General Plan) includes policies that can significantly and positively impact neighborhoods and address the housing, services and economic opportunity needs of LMI residents. Goals and strategies of the General Plan are incorporated into this Consolidated Plan.

Priority Needs and Activities to Address Priority Needs

Public and stakeholder input, records of past funding, the needs assessment and market analysis, and the City’s General Plan and Capital Improvements Plan are used to determine the relative priority of activities and the populations that will be served. Assignment of priority does not reflect a lack of need for any particular population or activity; it merely identifies those conditions that are most likely to be addressed with limited CDBG funding. High priority activities are likely to be funded with CDBG resources during the next five years; low priority activities

DRAFT FY2015-2019 HUD Consolidated Plan

may be funded as opportunities arise. All priority needs, regardless of priority designation of high or low, are considered consistent with the City Consolidated Plan for the purpose of issuing consistency letters to third parties.

To address infrastructure, facility, housing and public services needs, the City has developed goals and objectives for the use of CDBG funds in four need categories:

1. Neighborhood Revitalization, Public Facilities and Infrastructure Improvements.
2. Public Services and Economic Opportunities.
3. Homelessness.
4. Decent Affordable Housing.

The following table summarizes planned CDBG activities and the priority level and 5-year numeric goal for each. Activities that will be targeted to special populations are indicated. The table is designed to meet HUD requirements.

5-year Consolidated Plan Goals			
Activity	Special Population	Priority Level	5-year Goal
Revitalization, Public Facilities & Infrastructure			
Facilities & Infrastructure in Target Areas		High	4,700 people
Facilities & Infrastructure for Housing	X	High	220 people
Public/Human Services & Economic Opportunities			
Services to Meet Basic Needs	X	High	400 people
Support Services & Shelter for People Experiencing Homelessness	X	High	100 people
Homelessness			
Add Emergency Shelter & Transitional Housing Beds	X	Low	20 beds
Decent Affordable Housing			
Owner-occupied Housing Unit Rehabilitation	X	High	50 units
Direct Assistance to 1 st -time Homebuyers		Low	10 households

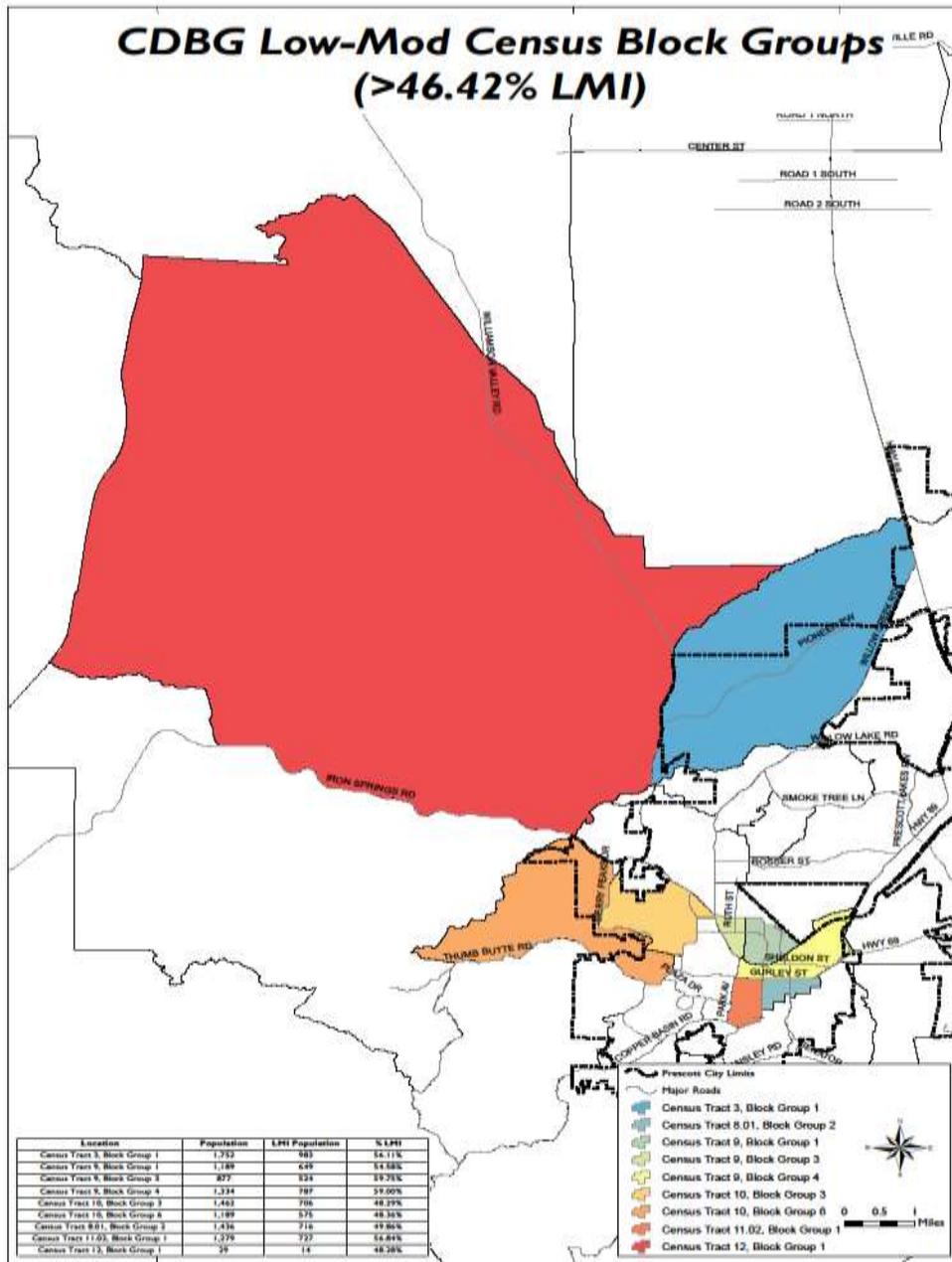
CDBG Target Areas

Prescott neighborhoods are characterized by a residential mix with homes and lots oriented for resource efficiencies, small businesses and people-gathering and activity focus areas. Prescott's downtown is an active environment that accommodates a range of activities. Employment opportunities are diverse, with many convenient to the downtown. Earlier neighborhoods are rich with different architectural styles, historic landscaping and structures significant to Prescott's heritage. Infill construction and renovation in existing structures can provide medium density residential opportunities close to work and services in the downtown area. In some areas, opportunities for moderately-affordable housing exist. Adaptive re-use of historic buildings is one possible strategy to encourage historic preservation and attain housing affordability. Prescott's earlier neighborhoods would also benefit from strategic investment of CDBG resources in infrastructure.

DRAFT FY2015-2019 HUD Consolidated Plan

Community Development Target Areas are a HUD term for areas where at least 51% of the population in a Census Block Group is low and moderate income (LMI). However, Prescott is an “exception” community and at least 46.42% of the population in a Census Block Group must be LMI for the area to be considered. The City identified nine Census Block Groups that meet the 46.42% LMI exception. There are 10,547 households in these block groups: 5,681 (53.86%) are LMI; 1,376 (13%) are Hispanic; and 1,310 (12%) are minorities.

In general, CDBG facilities and infrastructure funding will be targeted to these areas. Potential projects include paving streets, replacing water mains, and storm water and ADA accessibility improvements. In the event that activities are proposed in an area that does not meet the exception criteria, a special survey will be conducted to ensure the activity meets CDBG requirements. The following map depicts areas that are LMI.



DRAFT FY2015-2019 HUD Consolidated Plan

Neighborhood Plans

Three neighborhoods in the Community Development Target Areas have completed neighborhood plans - Dexter, Gail Gardner and West Side. Neighborhood plans allow the City to partner with residents and property and business owners to address such concerns as traffic or crime, neighborhood clean-up or property maintenance, and preservation of neighborhood character.

The Dexter Neighborhood Plan was completed in 2000. Prior to release of 2010 Census data, the Dexter neighborhood was the only neighborhood that met HUD's LMI criteria. As a result, CDBG resources have historically been invested in improvements in this neighborhood. Goals of the Dexter Neighborhood are to:

1. Protect existing residential character through preservation of existing single-family homes and distinct characteristics such as riparian areas, mature trees, and granite outcroppings.
2. Promote new residential development that is compatible with surrounding properties and provides a mix of affordable rental and homeownership opportunities.
3. Promote the redevelopment of existing residential sites in areas currently zoned for commercial and industrial use to limit the intensity of commercial uses in the neighborhood interior.
4. Ensure commercial uses are compatible with residential uses and do not impede the flow of traffic.
5. Work with neighborhood residents to ensure the development, redevelopment and preservation of identified areas of concern.
6. Improve multi-modal access to and flow within the neighborhood.
7. Improve neighborhood roadway conditions.
8. Encourage residents to pursue traffic calming techniques in areas of concern.
9. Preserve livability by encouraging property maintenance, noise abatement and the removal of vacant and dilapidated buildings.
10. Preserve neighborhood character and atmosphere by protecting the natural terrain, providing common areas and preventing criminal activity.
11. Improve neighborhood participation in the planning process for neighborhood projects.

The Gail Gardner Neighborhood Plan was completed in 2002. The Gail Gardner Neighborhood is partially included in the target area and is a new CDBG-eligible area. Goals of the Gail Gardner Neighborhood are to:

1. Preserve and protect single family residential character.
2. Create a dynamic neighborhood that can adapt to land use changes for the benefit of neighborhood residents.
3. Actively pursue compatible development solutions for developed and vacant properties.
4. Reduce the impact of additional traffic from higher-intensity uses.
5. Promote efficient traffic while preserving residential character of frontage properties and improving safety of multi-modal transportation.
6. Enhance opportunities to create open space amenities and develop trails where possible.
7. Continue neighborhood clean-up efforts in cooperation with the City.
8. Pursue traffic calming techniques in areas of concern.
9. Improve neighborhood participation in the planning process for neighborhood projects.
10. Continue to monitor existing drainage systems to ensure they remain open, maintained and efficient.

DRAFT FY2015-2019 HUD Consolidated Plan

The West Side Neighborhood Plan was completed in 1998. The West Side Neighborhood is partially included in the Community Development Target Area and is a new CDBG-eligible area. Goals of the West Side Neighborhood are to:

1. Maintain or lessen existing densities to maintain neighborhood character.
2. Protect existing terrain whenever possible to preserve neighborhood character.
3. Improve circulation, provide adequate emergency access, and preserve neighborhood character by even dispersal of traffic generated by development.

Other HUD Required Consolidated Plan Elements

In addition to establishing goals related to the use of CDBG funds, the City has established HUD-required strategies to improve the delivery system, address lead-based paint hazards, reduce the incidence of poverty, and address barriers to affordable housing development. The City has also developed HUD-required program monitoring, and Minority- and Women Owned Business Enterprise Policies.

Strategy to Improve Institutional Structure and the Delivery System

The high cost of permanent housing impacts the ability of households to maintain decent, safe housing. Additional permanent affordable and supportive housing with appropriate services are needed; this housing may be regional. Efforts to reduce the cost of housing or develop permanent affordable housing may be implemented, including an examination of incentives and methods to encourage affordable housing development and investment of CDBG resources in owner-occupied housing rehabilitation and direct housing assistance to LMI households.

In addition, the CAC plans to review the annual funding process and examine methods for improving the range of organizations while ensuring that resources reach the most needy households and neighborhoods.

Strategy to Address Lead-based Paint Hazards

The City follows a multi-pronged approach to reduce lead hazards:

1. Rehabilitation Projects. The City follows strict HUD guidelines for testing and abatement of lead-based paint and other hazardous substances, and requires compliance from its contractors and subcontractors. Any structure built before 1978 that is proposed for rehabilitation under federal programs is tested for lead-based paint. Notices and requirements regarding testing and removal of lead-based paint are provided to program participants, contractors and project sponsors. Licensed contractors are available to perform appropriate abatement and/or removal procedures if lead-based paint is present.
2. Public Education. Lead hazard information is made available through a link on the City's website.

Anti-Poverty Strategy

The City's economic development initiatives and non-City workforce development activities serve to reduce the incidence of poverty. The City's anti-poverty strategy focuses on creating a stable family and community environment. Anti-poverty strategies include 1) using CDBG resources to fund public services for LMI, homeless persons, special needs populations and families and 2) neighborhood and community-based facilities and infrastructure that promote stable housing and employment.

Anti-poverty strategies complement multiple housing activities, providing services to LMI individuals and families and people residing in homeless facilities. Improvements to existing housing units reduce maintenance costs and improve economic sustainability and housing affordability. Improvements in LMI neighborhoods increase public

DRAFT FY2015-2019 HUD Consolidated Plan

safety and livability and encourage the economic integration that provides models of economic success for poverty-level households.

Strategy to Encourage Affordable Housing Development

Arizona State Statute does not require the City of Prescott to prepare a Housing Element as part of its General Plan. However, the General Plan addresses housing and housing affordability and sets forth numerous policies and goals. The City's Economic Development Element specifically addresses the interrelationship of housing affordability and workforce goals and policies and identifies strategies to promote the rehabilitation and preservation of the existing housing stock and encourage a diversity of housing options, including to:

1. Continue using CDBG and other available programs to:
 - a. Rehabilitate owner-occupied housing units; and
 - b. Provide direct housing assistance.
2. Explore revolving loan funds for housing rehabilitation;
3. Promote greater understanding of the positive aspects of higher density, more compact development forms including mixed-use, multi-family and cluster housing, and manufactured homes; and
4. Educate the public to address misconceptions about affordable housing.

Other General Plan elements also include goals that may also positively influence housing affordability:

1. Update the 1996 Housing Needs Study and prepare a conceptual housing plan that addresses housing availability, variety, quality and affordability.
1. Reduce impediments to in-fill, clustered and other compact development types, including use of the Planned Area Development (PAD) provisions of the Land Development Code.
2. Take advantage of transitional zoning classifications and stronger buffering and screening, lighting, landscaping and access management standards to help integrate various uses within neighborhoods and improve compatibility between uses.
3. Create partnerships, sponsor funding applications, coordinate relationships between property owners and others seeking to meet housing needs, and create Community Development Corporations.
4. Streamline the review and approval process of affordable housing development, and provide water allocation priority to housing development that will be affordable to LMI households.
5. Monitor social, business and cultural changes.

Program Monitoring

The goal of CDBG Program monitoring is to improve the delivery of services by ensuring that activities are carried out in accordance with administrative, financial and program requirements. Program monitoring for CDBG regulatory compliance will occur on a continual basis during FY 2015 - 2019. Monitoring begins with the application process and pre-contract assistance. During the year, the City performs ongoing monitoring including fiscal audits, desk audits, and formal site visits. City-sponsored CDBG activities are included in the City's audit. As part of the application process, non-City agencies are required to submit information on fiscal and program capability, non-profit status, and their capacity to meet federal requirements.

Written agreements are entered into with non-City agencies. Written agreements include measurable objectives, reporting requirements and reimbursement processes. Reports and source documents are reviewed for accuracy, and cost allowability and reasonableness prior to reimbursement. Site visits depend on the activity that has been funded. Typical on-site monitoring includes:

DRAFT FY2015-2019 HUD Consolidated Plan

- Disability accessibility compliance, including the agency’s self-evaluation, disability accessibility policy and program documents.
- Fiscal records, including transactions, procedures, internal controls, agency-wide financial statements showing budget variances, and ensuring review of financial statements by the agency governing board.
- Procurement policies and practices, including MBE/WBE outreach, bidding processes, and cost reasonableness and allowability testing.

Following review, City staff conducts exit conferences to discuss preliminary findings and concerns and later prepares and delivers formal monitoring letters. The City then follows up to ensure that corrective actions, if any, are addressed.

Encouraging Minority and Women-owned Businesses to Participate in HUD-funded Activities

The City encourages woman- and minority-owned business participation in City bidding opportunities. The City requests Bidders to designate whether they are a State certified woman- or minority-owned business (WMBE), or whether the Bidder desires to self-identify as owned by women or minorities.

SOCIO-ECONOMIC PROFILE

Introduction

Consolidated Plan priorities and strategies are based on stakeholder and public input and demographic and economic conditions, trends and projections. Key demographics are population, and family and household types. Key economic conditions are income and employment.

Definitions and Acronyms

In the context of the housing market, households are the primary measure of housing demand - the US Census defines a household as “all the people who occupy a housing unit”, including both related and unrelated people.

Family households are people who share the same housing unit and are related by birth, marriage or adoption to the householder. A family household may include people not related to the householder – these people are counted as part of the household but not as part of the family. Non-family households are people living alone and unrelated people sharing a housing unit.

Other definitions and acronyms used frequently in the Consolidated Plan are:

- AMI – Area Median Income as defined by HUD for Yavapai County
- Low-moderate income – a household with income less than 80% AMI
- Very low-income – a household with income less than 50% AMI
- Extremely low-income – a household with income less than 30% AMI or the poverty guideline, whichever is greater
- LMI – households with incomes less than 80% AMI
- Cost burden – paying more than 30% of gross household income for housing
- Severe cost burden – paying more than 50% of gross household income for housing
- Housing problem – cost burden, severe cost burden, overcrowding or substandard housing

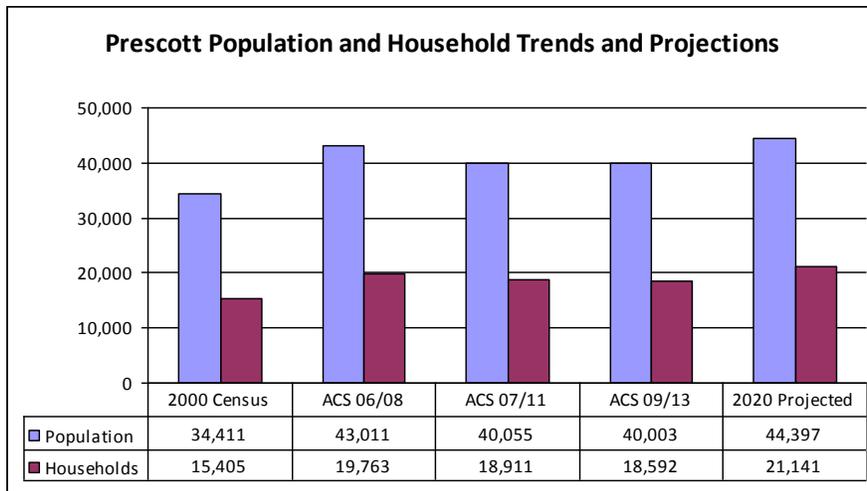
DRAFT FY2015-2019 HUD Consolidated Plan

HUD Data

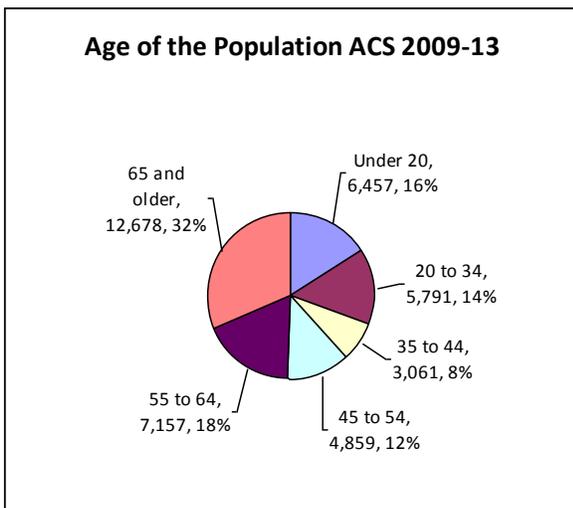
The City’s Consolidated Plan submission to HUD must use US Census 2011 American Community Survey (ACS) and 2011 Comprehensive Housing Affordability (CHAS) data. More current data is also available from the US Census Bureau for 2013. Both HUD data (2011) and 2013 ACS data are presented in the socio-economic profile and housing market analysis. Only HUD data is used where required or when it does not vary significantly from 2013 ACS data.

Population and Households

As the economy continues to improve after the Great Recession, opportunities for growth will reemerge. Natural growth – about 1.5% annually is anticipated through 2020 and the population will grow 9.8% to 44,397 and households will grow 12% to 21,141 households, based on average household size of 2.1 people.



Age of the Population



Prescott’s popularity as a retirement community is evident in its demographics. In 2013, one third of the population was age 65 or older and an additional 18% were age 55 to 64.

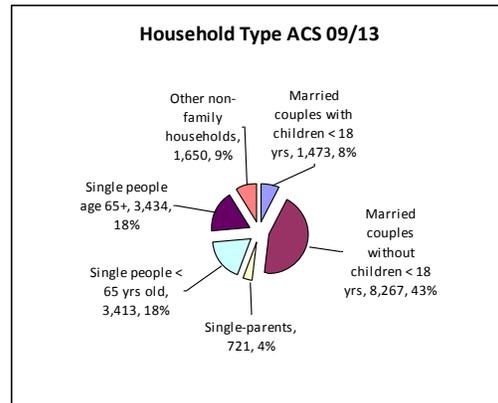
From 2000 to 2013, Prescott’s population increased 16%, the population nearing retirement age (55 to 64) increased 58%, and the population age 65 and older increased 36%. During the same period, the population age 19 and younger declined 4%.

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Household Type

Four of ten (43%) households consist of a married couple without children under age 18 years.

Single-person households are the next most prevalent household type (36%). In 2013, there were 6,847 single person households in Prescott and half are a person age 65 or older.



Race and Ethnicity

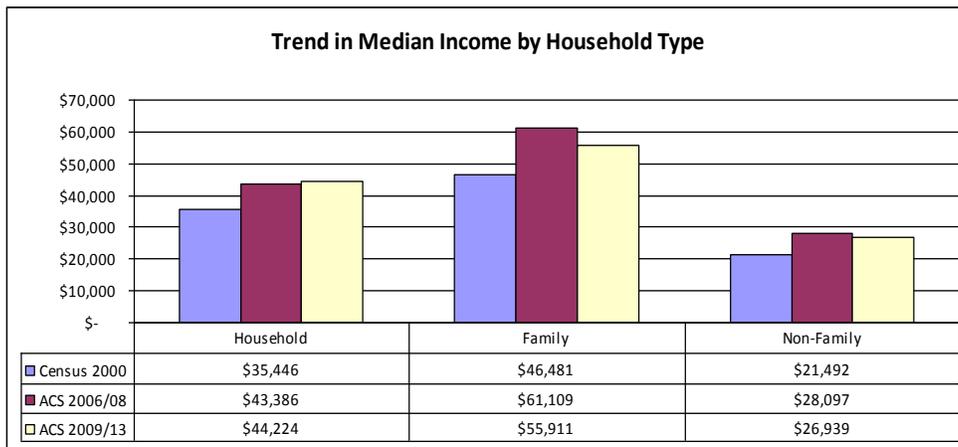
While a large percentage of the population identifies as White, the Hispanic population increased 27.5% from 2008 to 2013.

TREND IN RACE/ETHNICITY (2008 – 2013)		
	ACS 2006/08	ACS 2009/13
White	94.1%	93.4%
Black or African American	1.3%	1.1%
Amer. Indian / Alaska Native	2.5%	1.8%
Asian	2.4%	3.3%
Other Race	2.1%	2.3%
Hispanic or Latino (of any race)	6.4%	8.7%

Income

Median income is the measure by which the housing and community development industry defines low and moderate income (LMI) households that may be eligible for assistance. Median income includes income from employment and income from other sources such as investments, retirement and public assistance. In 2013, Prescott’s median household income was \$44,224, median family income was \$55,911 and median non-family income was \$26,939. The median income of homeowners (\$52,506) is nearly double the median income of renters (\$26,490).

From 2000 to 2013, median household income and median non-family household income grew 25%, while median family income grew 20%.



DRAFT FY2015-2019 HUD Consolidated Plan

Trend in Income Sources

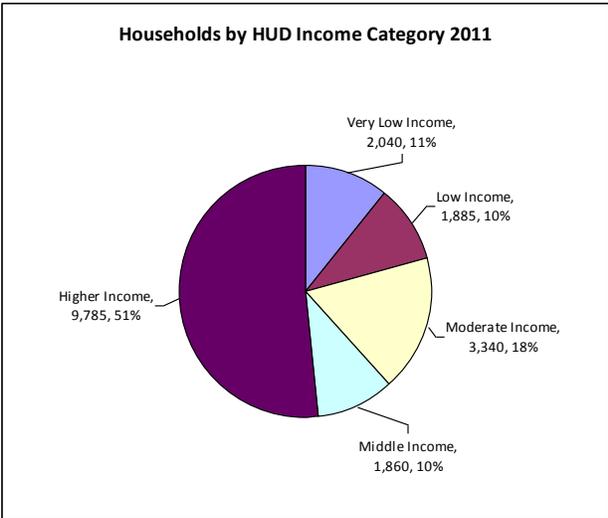
One-half of Prescott households receive social security income and one-third of households receive retirement income. Average social security income increased 57% from 2000 to 2013 and average retirement income increased 32%. During the same period, average income from earnings increased 22%.

Trend in Average Income by Source 2000 to 2013				
	Census 2000	ACS 2009/13	2000 to 2013 change	
			Amount	%
Earnings	\$ 42,624	\$ 52,119	\$ 9,495	22%
Social Security	\$ 12,108	\$ 19,050	\$ 6,942	57%
Retirement	\$ 23,073	\$ 30,495	\$ 7,422	32%
Supplemental Security	\$ 5,927	\$ 9,115	\$ 3,188	54%
Public Assistance	\$ 2,081	\$ 1,544	\$ (537)	-26%

Low and Moderate Income Households

A LMI household is a household with income less than 80% of the area median income (AMI) adjusted for household size. A LMI household is generally considered eligible for HUD assistance although income is only one factor in eligibility. In 2011, there were 7,265 LMI households in Prescott, including:

- 2,040 very low-income (less than 30% AMI).
- 1,885 low-income (30-50% AMI).
- 3,340 moderate income (50-80% AMI).



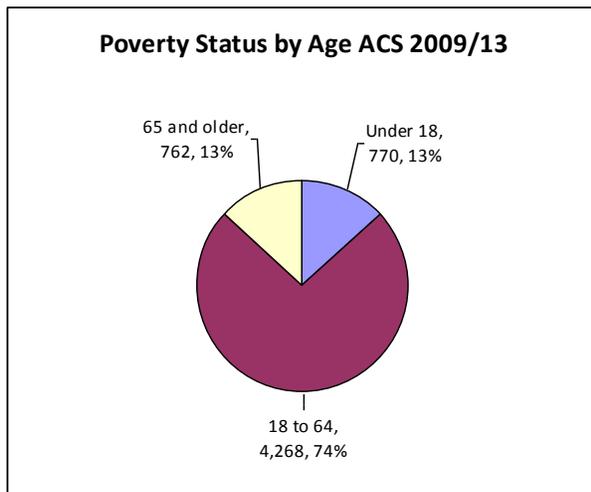
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Household Type and Income

The rate of LMI family households is highest among households that include at least one person age 75 or older or at least one person age 6 or younger.

HUD Data Table - Total Households by Income Level (2007-11 CHAS)							
AMI	0-30%	>30-50%	>50-80%	>80-100%	>100%	< 80% (LMI)	
Small Family	405	350	710	440	3,270	1,465	28%
Large Family	50	20	125	40	440	195	29%
At least 1 person 62-74 yrs	355	305	935	600	3,495	1,595	28%
At least 1 person age 75 +	350	610	725	420	1,610	1,685	45%
At least 1 child <=6 yrs old	95	75	310	125	630	480	39%
Total Households	95	75	310	125	630	7,265	38%
% of Total Households	2,040	1,885	3,340	1,860	9,785		
% of LMI Households	28%	26%	46%				

Poverty



15.1% of Prescott’s population lives below the poverty level, with the highest rate among adults age 18 to 64. More than one-third of single-parent female-headed households live in poverty.

Of people living in poverty, 13% are children, 13% are seniors and the remaining 74% are working-age adults. Many working age adults in poverty are people with young children or disabilities whose earning potential is limited.

Of the 4,268 adults living in poverty, 1,032 worked at least part-time in the last year, 486 worked full-time year-round and 427 received supplemental security income.

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NON-HOUSING COMMUNITY DEVELOPMENT NEEDS

This non-housing community development needs assessment includes:

1. Public facilities and infrastructure.
2. Public services and economic opportunities

Public Facilities and Infrastructure

Public facility and infrastructure priorities are guided by the General Plan and Capital Improvement Program (CIP) and consultation process. The consultation process identified water and sewer system improvements and fire equipment as the highest priority public facility and infrastructure needs. The City's Capital Improvement Program (CIP) is a multi-year planning instrument to identify needs and financing sources for public infrastructure improvements; it informs residents how the City plans to address significant capital needs over the next five years. The CIP identified numerous opportunities to invest CDBG funds in target areas:

1. Waste water and storm water system improvements;
2. Streets and sidewalks;
3. Water main replacements; and
4. Disability accessibility improvements

The City owns a Community Center that is home to the Adult Center of Prescott, Inc., and Prescott Meals-on-Wheels, Golden Age Nutrition. The mission of the Adult Center is to provide opportunities and facilities for social interaction, recreation, education, information and entertainment to the adult population of the greater Prescott area. Services are delivered by staff and volunteers under the direction of an executive director. The Adult Center also offers rental spaces which include a ballroom and meeting rooms for weddings, receptions, celebrations, parties, conferences, workshops and vendor expositions. In addition to the Community Center, the City also operates 21 parks and recreation facilities, some of which require upgrades and are located in areas eligible for CDBG funding.

Public Services and Economic Opportunity

LMI households and families, including homeless people, people with disabilities and people living in poverty are particularly vulnerable to housing, social and economic problems. Poverty-level and LMI households can experience crisis on an on-going basis. Policies that promote a sustainable income yet recognize the earning-potential limitations of special populations are essential to household and community stability.

Prior uses of CDBG funds indicate a need for services for people with special needs and homeless individuals and families. In 2015, outreach for the Consolidated Plan identified people experiencing homelessness and seniors as the highest priority special populations and transportation services as the highest priority human services need.

Economic Opportunities

The City's Department of Economic Initiatives oversees efforts to build a stronger local economy and increase City tax revenues by creating and supporting activities that deliver quality jobs and economic diversity. Specific efforts are intended to:

1. Strengthen the airport as an economic engine;
2. Grow tax revenues through tourism, special events and retail development; and
3. Attract and retain businesses.

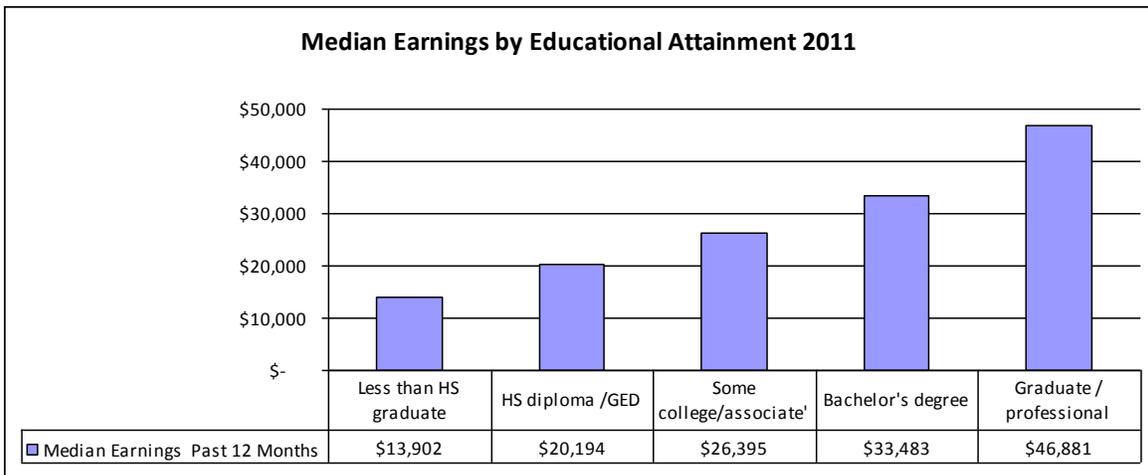
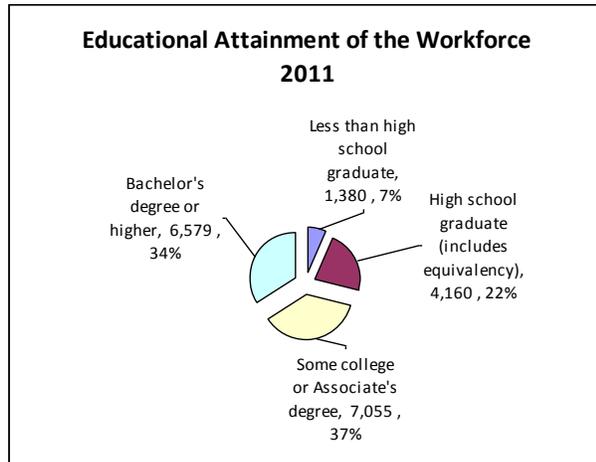
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Few of the community’s goals can be achieved without maintaining a strong, growing sales tax base within a highly competitive regional market. Sales tax revenue is the primary source of income for the City and this requires a continued focus on tourism and retail, yet the General Plan recognizes the importance of a broad economy, neighborhood-oriented business, and clean industries that improve the variety of employment opportunities and bring higher paying jobs.

Educational Attainment of the Workforce and Median Earnings

Higher education is an important factor in earnings potential. One-third of the Prescott workforce holds a Bachelor’s degree or Graduate degree and 37% have some college, including an Associate’s degree. Less than one in ten does not have a HS diploma or equivalent and 37% of people without a HS diploma are age 65 or older.

Adults with a high school diploma or equivalent earn 60% of an adult with a Bachelor’s degree and 43% of an adult with a Graduate or Professional degree.



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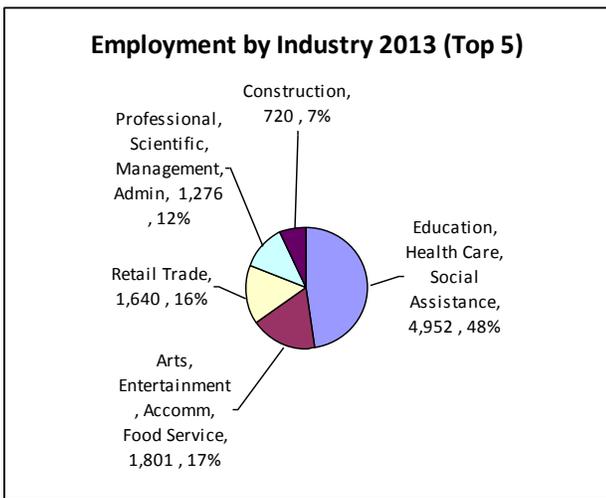
HUD Occupational Employment and Unemployment Data

Among Prescott’s employed workforce, 37% work in Sales and Office occupations and 31% work in Management, Business and Financial occupations. HUD reports the unemployment rate in Prescott is 7.87%, with a 25.2% unemployment rate among the workforce age 16 to 24 and a 4.7% unemployment rate among the workforce age 25 to 64 years. The higher unemployment rate among younger adults can be partially attributed to their status as full-time students – approximately 2,400 students are enrolled annually at Yavapai College and Prescott College.

	No.	%
Management, business and financial	3,831	31%
Farming, fisheries and forestry occupations	420	3%
Service	1,462	12%
Sales and office	4,572	37%
Construction, extraction, maintenance and repair	1,357	11%
Production, transportation and material moving	853	7%

Employment by Industry

Six of ten members of the workforce are employed in one of three industry clusters. Nearly one third are employed in education, health care and social assistance. Overall employment decreased by 4,060 jobs from 2008 to 2013, and the labor force declined by 534 people. Job losses in the construction, wholesale trade, manufacturing and retail trade industries were partially offset by increases in “other” services and information services jobs.



	Census 2000	2006/08 ACS	2009/13 ACS
All Industries	13,427	18,499	14,439
Education, Health Care, Social Assistance	3,554	4,766	4,952
Arts, Entertainment, Accommodation, Food Services	1,541	2,277	1,801
Retail Trade	1,623	2,975	1,640
Professional, Scientific, Management, Administrative	1,126	1,605	1,276
Construction	1,333	1,984	720

According to the Yavapai College Regional Economic Development Center *2014 Quad Cities Industry & Labor Analysis Report*, expected job growth will be in industries related to Warehouse Clubs and Supercenters, Medical and Surgical Hospitals, and Services for the Elderly and Persons with Disabilities. Associated occupational growth is expected in Retail Salespersons, Personal Care Aides and Cashiers.

DRAFT FY2015-2019 HUD Consolidated Plan

Education and Unemployment

Individuals with a Bachelors Degree or higher are more likely to participate in the labor force and to be employed. Lower rates of labor force participation and unemployment among individuals without a high school diploma or equivalent can be partially attributed to age and/or disability.

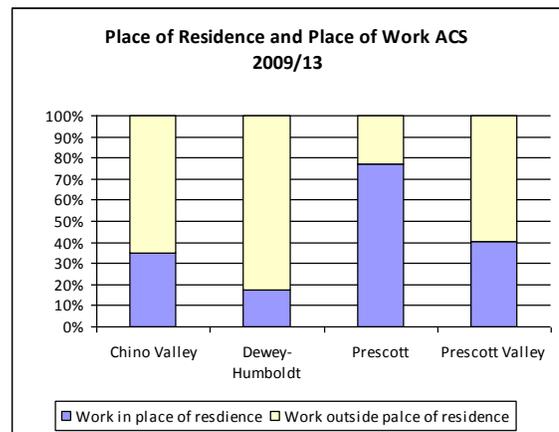
HUD Educational Attainment, Unemployment and Labor Force Data 2011					
Educational Attainment	In Labor Force	Unemployed		Not in Labor Force	
		No.	%	No.	%
Less than high school graduate	663	195	14.1%	522	37.8%
High school graduate (includes equivalency)	2,353	242	5.8%	1,565	37.6%
Some college or Associates degree	4,658	279	4.0%	2,118	30.0%
Bachelors degree or higher	4,654	182	2.8%	1,743	26.5%
Total	12,328	898	4.1%	5,948	31.0%

Prescott and Regional Economic Development Activity

Prescott has more than 4,500 businesses. Leading private employers are Yavapai Regional Medical Center, Sturm Ruger & Co., and Cobham Aerospace Communications. Further underpinning Prescott’s economic development strengths are five higher education institutions. The Prescott downtown, notable as a tourist destination, the Prescott airport, and the City’s industrial parks and regional commercial development along the Highway 69 corridor are particularly recognized as economic drivers for the City. Important sectors include retail trade and hospitality services, educational services, and health services.

Over the last two decades, the City has sought to diversify employment and expand the sales tax base with an emphasis on research and development. These efforts have been successful in garnering a substantial share of regional retail, manufacturing and business development. Growth projected for the region will create additional demand for businesses and services to serve the growing population. In addition to the availability of goods and services, that population will need quality, higher paying jobs to sustain a high standard of living.

There is growing recognition of the shared economic future among the communities in the region. When a business locates in one community, workers commute from throughout the region and bring income back to their place of residence.



This recognition contributed to the creation of the Greater Prescott Regional Economic Partnership (GPREP). As an economic development partnership of the public and private sector, GPREP works to leverage regional assets, maximize financial resources, conduct research on the marketplace, and strengthen the region’s ability to compete for new jobs and capital investment. The operational focus of GPREP is to market and sell the region to out-of-state businesses.

DRAFT FY2015-2019 HUD Consolidated Plan

According to data provided by HUD, Prescott draws over 7,000 workers for jobs in multiple sectors from outside the City. Proportionately, large numbers of jobs in the education and health care services, retail trade and manufacturing are drawn from workers residing outside the City.

HUD Businesses by Sector – Economic Development Activity					
	Workers		Jobs		Jobs Less Workers
	No	%	No	%	%
Agriculture, Mining, Oil & Gas Extraction	156	1	65	0	-1
Arts, Entertainment, Accommodations	1,603	14	2,260	12	-2
Construction	606	5	1,089	6	1
Education and Health Care Services	3,231	28	6,797	37	9
Finance, Insurance, and Real Estate	666	6	695	4	-2
Information	192	2	280	2	0
Manufacturing	585	5	1,413	8	3
Other Services	379	3	593	3	0
Professional, Scientific, Management Services	667	6	826	5	-1
Public Administration	0	0	0	0	0
Retail Trade	1,869	16	2,946	16	0
Transportation & Warehousing	352	3	401	2	-1
Wholesale Trade	417	4	495	3	-1
Total	10,723	--	17,860	--	--

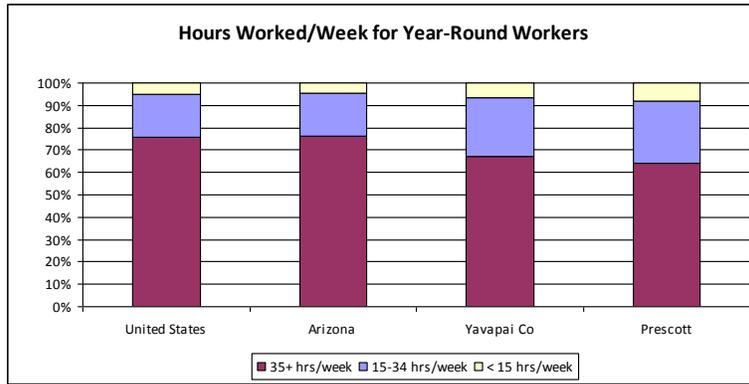
The Quad-City Arizona Area Labor Availability Report was completed in 2010 to determine the availability of workers in the area. The Quad-City area is referred to as the “labor shed” and has a total population of 133,400. The labor shed contains a civilian labor force of approximately 62,300 with a pool of about 6,600 unemployed persons who are actively seeking work. The study indicated that an additional 7,100 workers are considered to be underemployed, or working at jobs below their skill and qualification levels.

The study further indicated that 1% of underemployed and 8% of unemployed individuals who are actively seeking work have less than a high school diploma. Underemployment can be mitigated through business attraction, retention, and expansion, and providing jobs requiring higher education and skills. Inadequate training can be addressed by educational institutions and employers working together to improve workforce development and providing skill preparation programs.

Full-time Year-round Employment

During the consultation process, concern was raised regarding part-time employment that may have limited earnings potential and access to health and other employee benefits. 64% of Prescott workers work 35 or more hours per week and 40 weeks or more per year. Comparatively, 76% of U.S. and Arizona workers and 67% of Yavapai County workers work 35 or more hours per week and 40 weeks or more per year.

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Workforce Development

Employer survey interviews conducted by Yavapai College revealed that worker productivity and attitudes were rated good or excellent; however, employers expressed concerns about basic skill (reading/ writing/ calculations) competency among the local workforce.

Both Yavapai College and the local Workforce Investment Board (LWIB) analyze labor market information to ensure that education and training opportunities meet the needs of business. The LWIB has embraced the process of Sector Strategies, with focus on developing strategies for the healthcare, energy, viticulture and manufacturing sectors. The overall goal of sector strategies is to create wealth, grow businesses, increase regional competitiveness, and create jobs.

The One-Stop Workforce Center in Prescott is operated by the Northern Arizona Council of Governments and provides a streamlined system for workforce development services to businesses and job seekers. Services to job seekers include weekly orientation and job search skills workshops, an internet-equipped resource room, information on training and education, and referrals to partnering agencies and community resources. Many services are available to all individuals with no eligibility criteria, yet the focus of many efforts is the most vulnerable populations: low-income, people with disabilities, homeless people, mature workers, youth, and Veterans. Employer services include recruitment, job training grants, and pre-layoff and reduction in force services.

In addition to training, support services are provided to help One-Stop customers successfully participate in employment and training activities. Support services may include transportation vouchers, gas cards, child care, one-time housing assistance, certifications/licensing/testing, tools, uniforms, clothing, eye care, utilities, relocation assistance, and needs-related payments. Referrals may also be made to community based organizations that provide the identified support service.

Yavapai College provides workforce development through a trade school curriculum. Prescott College contributes to a balanced workforce by providing higher level education and training through a Liberal Arts curriculum, which includes a limited residency Ph.D. program in Sustainability Education.

The City’s workforce goals are to create quality job opportunities, including: job training programs to attract employers in targeted sectors; collaboration with schools and businesses to improve the basic workforce skill level; entrepreneurial business development; and other workforce development programs to expand the local economy.

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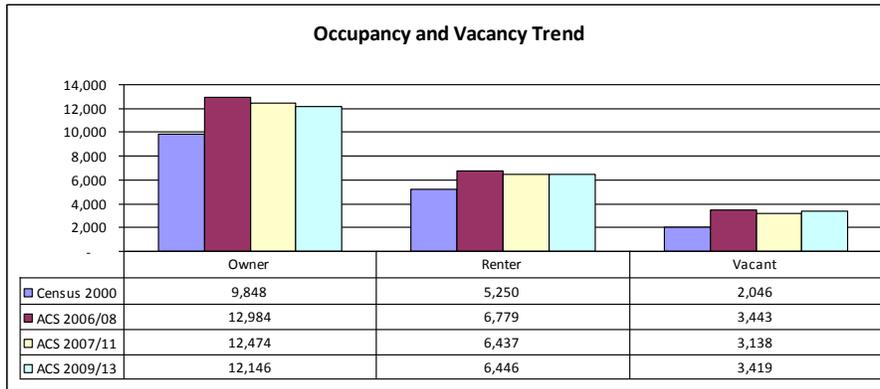
HOUSING MARKET ANALYSIS

The housing market consists of housing units (supply) and the households who occupy them (demand). While the housing market is an economic market, complex variables beyond supply and demand have influence including: household composition, age of household members, access to employment and education opportunities, cost of goods and services, and resident preferences. The three primary elements of the housing market are:

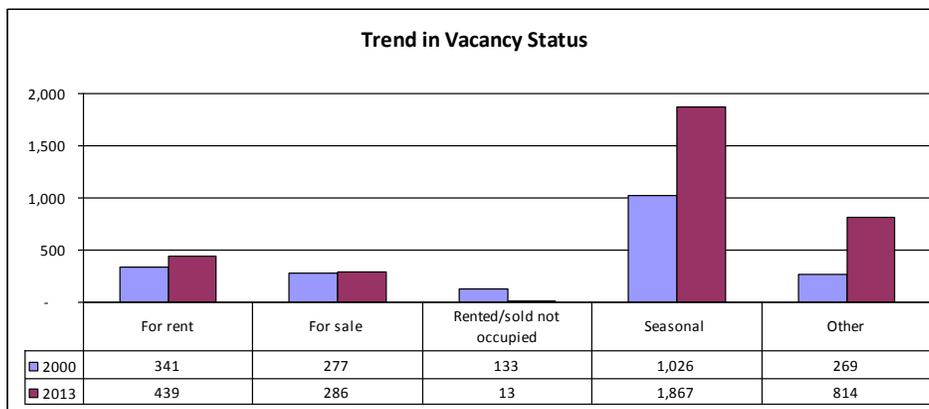
1. Variety - the types of available housing.
2. Quality – unit age and condition.
3. Affordability – household income relative to the cost of available housing.

Occupancy and Vacancy Trend

Tenure is important to understanding the housing market and structuring appropriate housing strategies to address needs. The homeownership rate increased during the housing boom, decreased during the housing crisis and by 2013 was similar to the homeownership rate in 2000 - 65.3%.



The housing vacancy rate increased 30% from 11.9% in 2000 to 15.5% in 2013. Decreased sales prices during the housing crisis provided an opportunity for able purchasers to acquire a seasonal property and 61% of the increase was seasonal units. 40% of the increase in vacant units is “other” units, which may be uninhabitable or held by investors and financial institutions.



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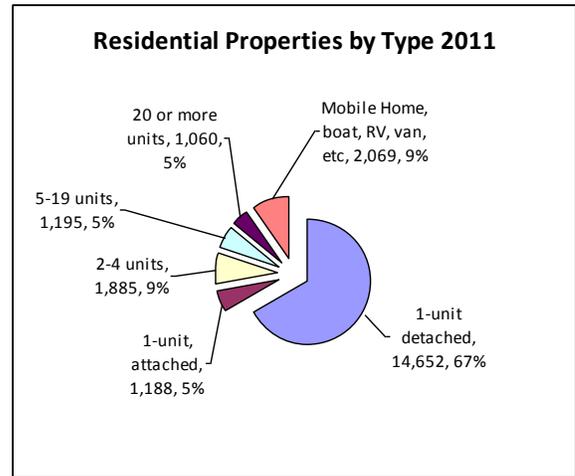
Housing Variety and Number of Units

A variety of housing types is necessary to meet the diverse housing needs and desires of both owners and renters. Housing variety is driven by many factors - primarily demand for certain types of housing and amenities. Other factors that influence housing variety in Prescott include public policy such as zoning and building requirements, the availability and cost of infrastructure, the cost of development (land, construction, fees) and neighborhood acceptance of higher-density housing.

Unit Type and Size

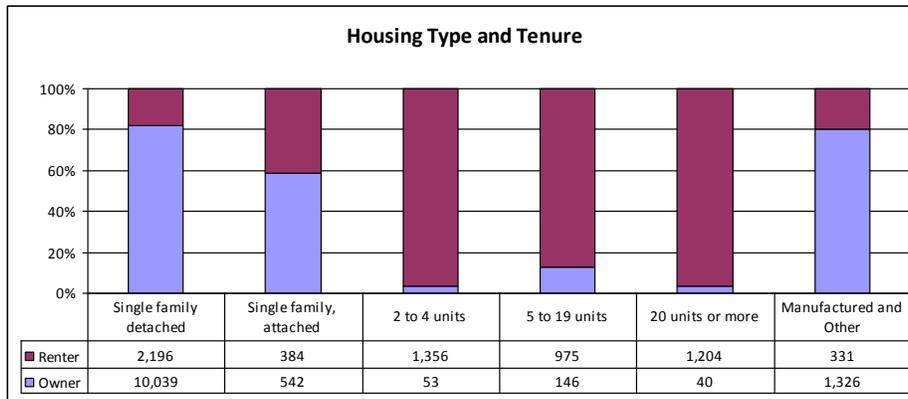
Two-thirds (14,562 units) of Prescott residential properties are single-family detached. More than half (53%) of units have 3 or more bedrooms and 35% have 2 bedrooms. Single family and 3-bedroom units are primarily owner-occupied. Slightly more than half of 2 bedroom units are renter occupied, while 21% occupy 3+ bedroom units.

Relative to household composition, a large number of single-person households occupy units with 3 or more bedrooms, and many are age 65 or older.



	Owners		Renters	
	No.	%	No.	%
No br	30	0%	410	6%
1 br	404	3%	1,377	21%
2 br	3,342	27%	3,281	51%
3+ br	8,698	70%	1,369	21%
Total	12,474		6,437	

In general, higher-density structures are renter occupied while lower-density structures, including manufactured units are owner occupied.

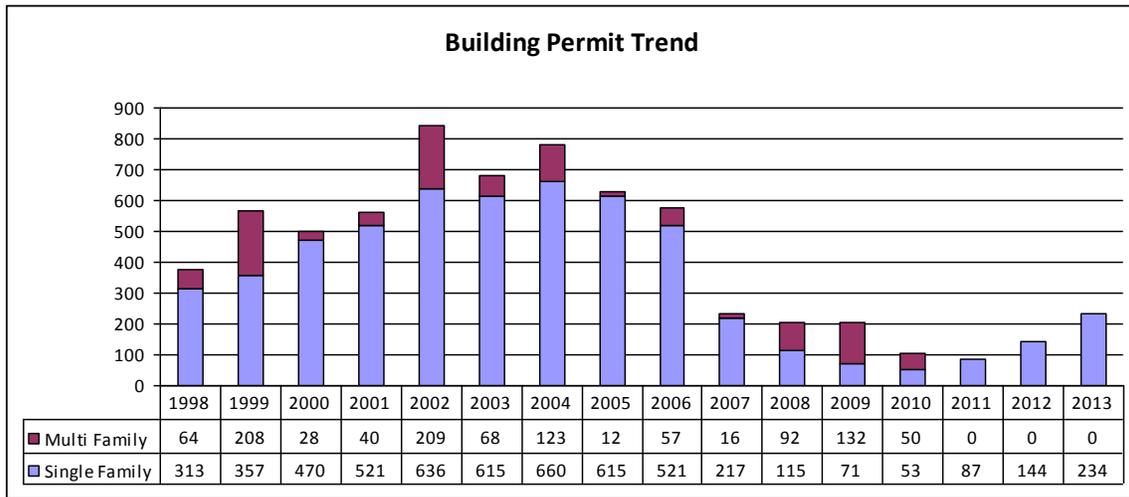


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Building Permit Trend

With the exception of tri-plex and four-plex infill in older neighborhoods, multi-family development was limited during the last 30 years. As demand for single-family housing declined during the housing crisis, several high-end multi-family developments and complexes for people with special needs were developed.

Single family building permit applications are increasing, indicating that high-end single family residential in low density, large lot subdivisions located predominately away from the City center is resuming. The continuing demand for units at the urban fringe (as opposed to infill development) places greater demands on water, sewer and road infrastructure. While most of the initial costs are passed on to the home buyer and result in higher housing costs, all City residents inherit infrastructure maintenance costs.



Housing Quality

Housing quality encompasses a range of issues that are central to quality of life including safety, design and appearance, maintenance and energy efficiency, and occupant and community health. The quality of the existing housing stock reflects economic prosperity and pride of community. Housing quality is often the first impression that signals the community well-being that attracts and retains employers and economic investment.

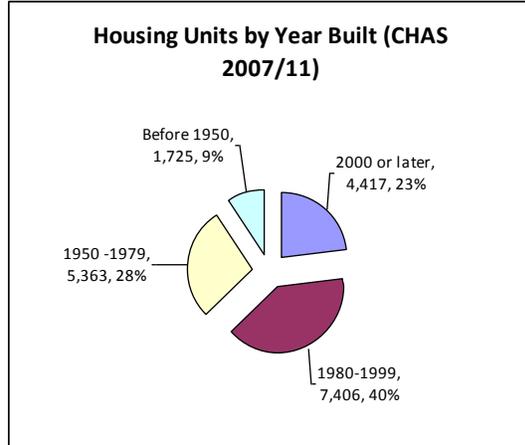
The age of the housing stock is one indicator of housing quality. While many older housing units have been well-maintained, other older housing units may have been built to outdated building codes using materials and construction techniques that are no longer considered safe or sustainable. Older units are more likely to require rehabilitation or replacement, and occupants often have higher utility costs. Some materials such as lead paint in units built prior to 1978 may represent health hazards.

The City of Prescott participates in the Certified Local Government (CLG) program, a nationwide program of technical and financial assistance to preserve historic buildings. The City Council established the Prescott Preservation Commission in 1980. A Historic Preservation Master Plan was approved and adopted by the City Council in 1998.

DRAFT FY2015-2019 HUD Consolidated Plan

Year Unit Built

More than 7,000 housing units were built before 1980 – 57% are owner occupied and 43% are renter occupied. A greater proportion of renters (48%) occupy pre-1980 housing that do owners (32%).



Young Children at Risk of Lead-based Paint Poisoning

According to HUD 2007-11 CHAS data, 910 structures built before 1979 are occupied by families with children less than 6 years of age, including 460 by owners and 450 by renters.

Built Before 1979 and Occupied by Children Under 6 years	
Owner	460
Renter	450

In June 2014 the Arizona Department of Health Services (ADHS) released its updated Targeted Lead Poisoning Screening Plan. Acknowledging that many lead sources have been eliminated or reduced in the last few decades, the plan indicated that lead

poisoning continues to affect children in Arizona, primarily from paint, imported goods, food, medicines, and spices, leaded crystal and pewter, lead in dust, soil, and mining, drinking water, and occupation and hobbies. Because of ongoing surveillance and analysis, public health professionals are able to target surveillance and intervention efforts on the children most at risk.

Based on recommendations and guidance from the CDC, Arizona has moved from universal lead screening to targeted screening. There is one high risk zip code in Prescott – 86301.

The State’s 3-year goal is to increase the utility of the targeted screening plan by 1) increasing screening rates to 85% in targeted zip codes, 2) assessing the indicators used to develop the targeted high-risk zip codes, and 3) reducing the number of targeted high-risk zip codes.

HUD-defined Overcrowding and Substandard Housing

Overcrowding and substandard housing are two HUD measures of housing problems. Overcrowding can result from an insufficient variety of appropriately-sized and affordable units. Overcrowding leads to health and safety concerns, higher utility costs, and increased maintenance. It is important to acknowledge cultural preferences and how those preferences may vary from traditional HUD standards when defining overcrowding.

A substandard housing unit is defined by HUD as lacking complete plumbing or kitchen facilities. According to HUD CHAS data, 330 households live in substandard housing and renters are twice as likely as owners to live in substandard housing. Considering tenure and income, owners with income less than 50% AMI and renters with income 30-50% AMI are most likely to occupy substandard housing.

According to HUD CHAS data, 1,310 Prescott households live in overcrowded conditions, including 250 who are severely overcrowded. Renters are nearly three times more likely than owners to live in overcrowded conditions. Considering tenure and income, overcrowding is most prevalent among owners with incomes < 30% AMI and renters with incomes 50-80% AMI.

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HUD Table 7	Renter AMI					Owner AMI				
	0-30%	>30-50%	>50-80%	>80-100%	Total	0-30%	>30-50%	>50-80%	>80-100%	Total
NUMBER OF HOUSEHOLDS										
Substandard	75	105	40	0	220	45	45	20	0	110
Overcrowded	225	225	280	220	950	155	55	95	55	360

Local Definitions of Standard Condition and Substandard Condition but Suitable for Rehabilitation

A substandard housing unit is defined by HUD as lacking complete plumbing or kitchen facilities. HUD also requires the City to define standard condition and substandard condition but suitable for rehabilitation. These definitions are used in determining the eligibility of a housing unit for rehabilitation using CDBG funds.

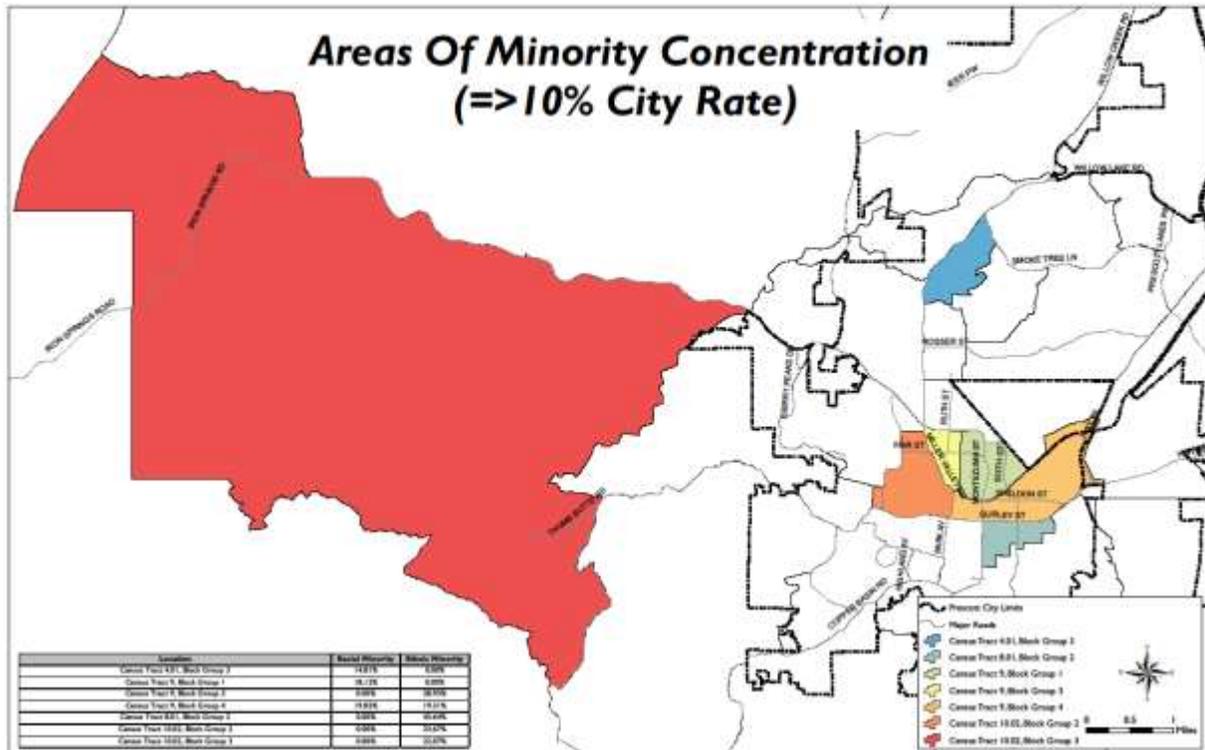
- **Standard:** A dwelling unit that meets or exceeds HUD Housing Quality Standards (HQS) and local building codes with no major defects in the structure and only minor maintenance required. A standard dwelling will have a reliable roof; sound foundation; adequate and stable floors, walls and ceilings; surfaces and woodwork that are not seriously damaged; sound windows and doors; adequate heating, plumbing and electrical systems; and adequate water and sewer systems.
- **Substandard Condition but Suitable for Rehabilitation.** A dwelling unit that does not meet HUD Housing Quality Standards (HQS) and local building codes and has a major structural deficiency and/or is lacking one of the following: complete plumbing or kitchen facilities; efficient and environmentally sound sewage removal and water supply; a proper heating source; or is without electricity or adequate and safe electrical service yet has basic infrastructure that allows for economically and physically feasible improvements that will result in the unit meeting the definition of a standard dwelling upon completion of rehabilitation.

Housing Needs of Minority Households and Areas of Minority Concentration

HUD requires the City to identify the housing needs of minority households and whether those needs are at least 10 percentage points higher than the needs of an income category as a whole. Citywide, 36.7% of households experience housing problems and 18.1% experience severe housing problems. Hispanic households with income 0-30% AMI have disproportionately greater housing problems. Hispanic households with income 0-50% AMI have disproportionately greater severe housing problems.

HUD also requires the City to identify areas where the minority population is disproportionately high. For the purposes of the Consolidated Plan, an area of minority concentration is an area where the minority population exceeds the City proportion by 10% or more. The City identified seven Census Block Groups with a higher proportion of minorities – two with a higher rate of racial minorities, four with a higher rate of ethnic (Hispanic) minorities, and one with a higher rate of both racial and ethnic minorities. Four of these block groups are also LMI block groups.

DRAFT FY2015-2019 HUD Consolidated Plan



Housing Affordability

Housing is generally considered affordable when a household pays not more than 30% of gross household income for total housing cost (rent plus utilities or mortgage). Households paying more than 30% of household income for housing are considered cost burdened, while households paying more than 50% of household income for housing are considered severely cost burdened. However, the definition of cost burden is more appropriate to moderate income households than to lower income households. Simply stated, housing cost burdened lower-income households may have little remaining to pay for the essentials such as clothing, food, transportation and child care, while higher income households may choose to pay more for housing and still have sufficient income remaining for the essentials. Cost burdened households at all income levels impact local businesses that rely on discretionary spending.

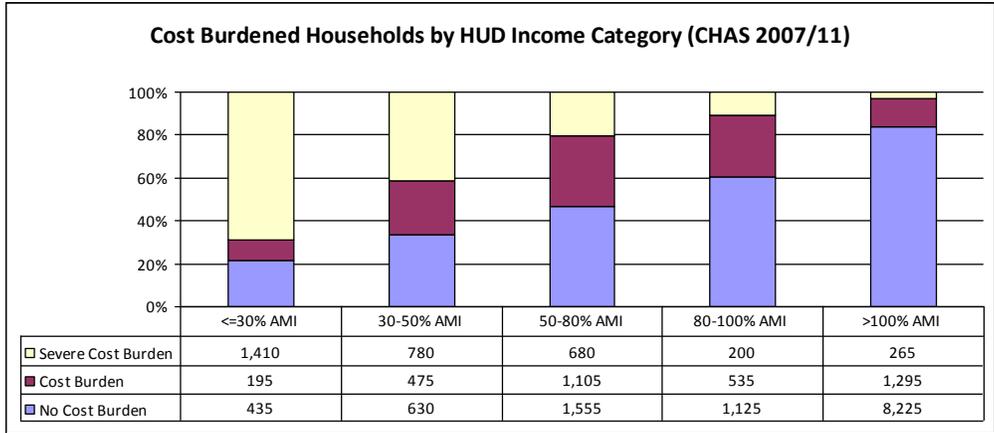
Housing Cost Burden

Both owners and renters may choose to occupy housing that is disproportionately costly for any number of reasons – location, availability, proximity to services or employment, anticipated income increases, and housing quality are just some of the complex factors that impact housing choice. According to HUD CHAS data, there are 6,940 Prescott households paying more than 30% of household income for housing costs, including 4,645 LMI households. As income increases the rate of cost burden decreases. Housing cost burden impacts:

- 79% of the lowest-income households (< 30% AMI);
- 67% of households with income 30-50% AMI;
- 53% of households with income 50-80% AMI;

DRAFT FY2015-2019 HUD Consolidated Plan

- 40% of households with 80-100% AMI; and
- 16% of households with income > 100%.



Sources of Income and Housing Affordability

An examination of income by source and occupation reveals that more than one source of income is needed to purchase a median value home in Prescott. Households with assets such as those from the sale of a previous home can still purchase. Renting is more affordable, yet the median rent is not affordable to the average single-person household, including those with average social security income, earning the median wage or employed full-time in growing occupations.

Housing Affordability and Average Income - 2013			
	Annual Average Income	Rent?	Own?
Average Social Security (Single Person)	\$19,050	NO	NO
Average Social Security + Retirement (Single Person)	\$49,545	YES	NO
Household with Average Earnings	\$52,119	YES	NO

Housing Affordability and Median Wages (Single Earner) - 2013			
	Annual Median Income	Rent?	Own?
Median Wage Earner	\$30,587	NO	NO
Growing Occupations			
	Annual Median Income	Rent?	Own?
Retail Sales	\$21,753	NO	NO
Personal Care Aides	\$20,596	NO	NO
Cashiers	\$18,619	NO	NO

DRAFT FY2015-2019 HUD Consolidated Plan

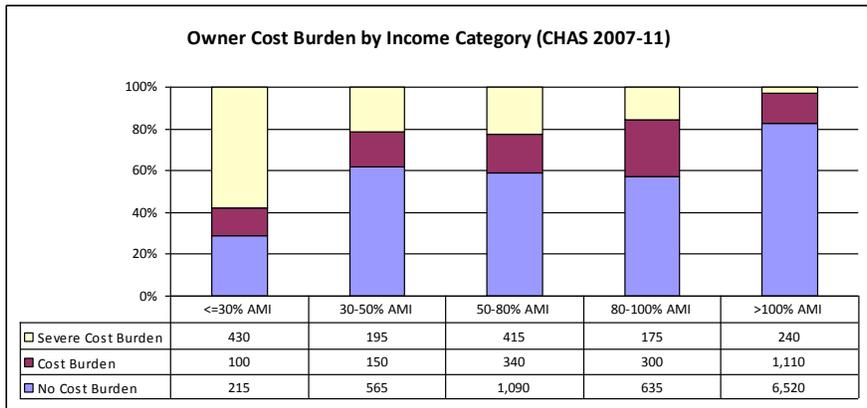
The Homeownership Market

The CDBG program can be used to help 1) existing homeowners rehabilitate their homes and 2) first-time homebuyers enter homeownership. Housing problems of existing owners and the cost of housing are primary considerations in structuring appropriate strategies.

Owner Cost Burden

While owners at all income levels experience cost burden, the rate of cost burden is highest among the lowest income owners – 47% of LMI compared to 20% of middle and higher income. 1,630 LMI owners are cost burdened, including:

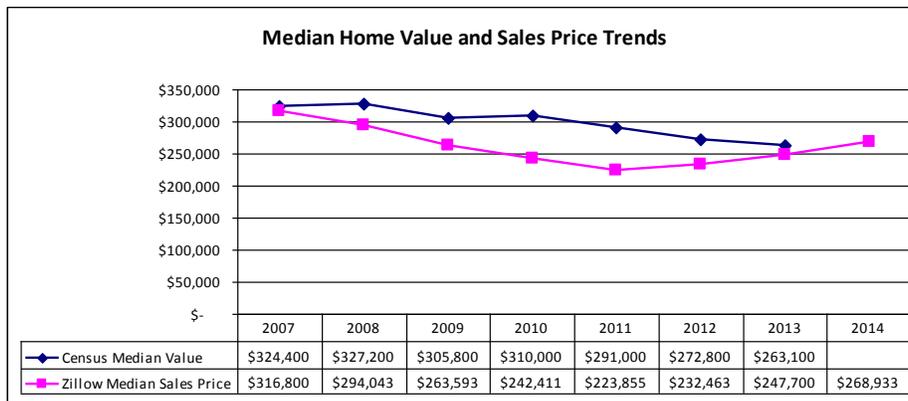
- 71% (530) with income < 30% AMI;
- 38% (345) with income 30-50% AMI; and
- 41% (755) with income 50-80% AMI.



Home Value and Price Trends

Housing values directly impact the amount of funds a buyer can borrow as well as the amount of taxes paid. Lenders provide financing up to a percentage of the value of a housing unit and this is one factor in determining whether a buyer is able to purchase a unit.

Values are generally reflected in prices but during a time of high demand, prices can exceed values and during a time of low demand the opposite can occur. According to Zillow median sales price history, sales prices at the height of the market were roughly equal to values, while prices at the bottom of the market were about 80% lower than values. After decreasing for four years, sales prices began increasing in 2011. The 2013 median sales price is 85% of the 2007 median sales price, when prices were at their peak.



DRAFT FY2015-2019 HUD Consolidated Plan

Assisting First-time and Returning Homeowners

For many years during and following the Great Recession strict underwriting criteria made it difficult for first-time homebuyers to purchase a home despite lower home prices. Arizona's Housing Finance Authority responded with funds to assist homebuyers, including equity contributions and mortgage revenue bonds. The secondary market (FHA, Fannie Mae, Freddie Mac) are also beginning to offer lower down payment options that will make it easier to save for homeownership; however, the high cost of mortgage insurance reduces the purchasing power of households unable to make at least a 20% down payment.

A Prescott renter with the 2013 median renter income of \$26,490 could afford a mortgage of \$118,740 assuming a 30-year fixed rate 5% mortgage, other debt equal to 10% of gross household income, and a 43% total debt to income qualifying ratio. The median value of a home in 2013 was \$263,100.

Assisting Prescott First-time Homebuyers	
2013 Median Renter Income	\$ 26,490
Maximum Mortgage	\$ 118,740
2013 Median Value	\$ 263,100
Assistance Needed to Purchase Median Value Home	\$ 144,360

The Rental Market

Renting provides opportunities for households to learn more about a neighborhood or community before making a homeownership investment and provides for mobility among the workforce. From a household perspective, renting is chosen over homeownership for a variety of reasons including:

- Renting may be less expensive than owning, especially during the first five years;
- Rental units are maintained and repaired by their owners;
- Less time spent on maintenance and repairs equals more free time;
- Renting carries less financial risk, especially in volatile markets.

Median Rent and Rental Affordability Trend

From 2000 to 2013, the median rent increased 35% while the median renter income increased 23%, resulting in decreased rental affordability. Median renter income increased \$4,863 and the median renter income increase needed to afford the median rent was \$8,030...

HUD Change in Median Rent	
Census 2000 Median Rent	\$ 571
ACS 2009/13 Median Rent	\$ 773
Change in Median Rent	\$ 202
% Change in Median Rent	35%

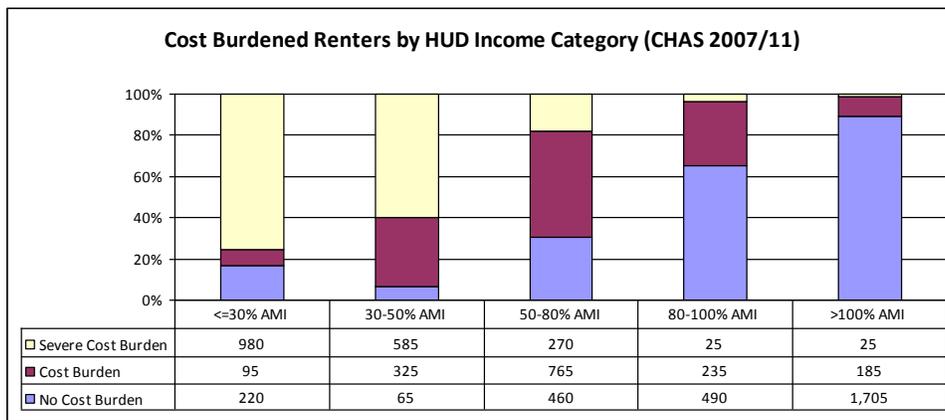
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Renter Cost Burden

Renters at all income levels experience cost burden, yet the rate of cost burden is highest among the lowest income renters – 80% of LMI compared to 18% of middle and higher income renters. 3,020 LMI renters are cost burdened including:

- 83% (1,075) with income < 30% AMI;
- 93% (910) with income 30-50% AMI; and
- 69% (1,035) with income 50-80% AMI.

Higher rates of cost burden among renters with income 30-50% AMI can occur when the lowest-income renters are given preference for rental assistance programs or supportive housing units.



Subsidized Rental Units and Expiring Affordability

There are three Low Income Housing Tax Credit (LIHTC) projects in Prescott containing 213 subsidized units. Subsidized rental housing projects have use or affordability periods that last five years or more and preserving affordable units can be a priority when units will be lost from the inventory. Beginning in 1990, the Arizona Department of Housing required 30-year extended use agreements for all LIHTC projects; no LIHTC projects in Prescott will expire during the next 5 years; 1 project with 90 units will expire in 2025.

PRESCOTT LOW-INCOME HOUSING TAX CREDIT PROJECTS			
Project Name	Units	Low-Income Units	Year Expires
Pines at Prescott	90	90	2025
Canyon Run Apartments	84	84	2035
Bradshaw Senior Community	46	39	2038
Total	220	213	
Source: US Department of Housing and Urban Development			

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Affordable Rental Units Needed for Severely Cost Burdened Low Income Renters

There is insufficient rental housing to meet the needs of Prescott’s low income renters or those with annual incomes up to \$19,999. 621 units renting for less than \$500/month are needed for severely cost burdened low income renters. Assuming a \$50,000/unit subsidy \$31 million would be needed to fill the gap if new units were developed. Alternatively, approximately \$12.3 million in rental subsidies would be needed over the next 5 years to assist low-income renters to afford the median rent.

Affordable Rental Units Needed for Low-income Severely Cost Burdened Renters – ACS 2007/11					
Monthly Rent	Affordable to Household with Income	Income % County AMI	Severely Cost Burdened Renters	Existing Units (1)	Unit Gap
<=\$500	Up to \$19,999	50%	1,565	944	621
(1) includes units with no rent					

Public Housing

The City of Prescott does not own or operate public housing or Section 8 housing choice voucher programs. The Arizona Department of Housing (ADOH) manages 89 Section 8 Housing Choice Vouchers in Yavapai County and some participants may reside in Prescott. The ADOH reports that the waiting list is currently closed.

Barriers to Affordable Housing Development

Affordable housing barriers are regulatory or financial systems that make it harder for developers to create affordable housing. Barriers to affordable housing development can occur at many levels – local, state and federal government, as well as in related industries, such as the real estate, insurance and finance industries.

HUD defines a regulatory barrier as "a public regulatory requirement, payment, or process that significantly impedes the development or availability of affordable housing without providing a commensurate health and/or safety benefit." Recent reductions in impact fees, discussions surrounding priority water allocation, and market pressure to support focused multi-family housing may encourage more affordable housing development. Based on HUD’s Regulatory Barriers checklist, additional opportunities to encourage affordable housing development include:

1. Waiving or reducing development fees and/or paying in impact fees;
2. Permitting HUD-code manufactured housing in additional zoning districts subject to design, density, building size, foundation and other requirements applicable to other housing types;
3. Modifying infrastructure standards and/or authorizing the use of new infrastructure technologies to reduce cost;
4. Providing density bonuses to offset the cost of providing affordable housing units;
5. Allowing accessory dwelling units either as a special exception or conditional use or as-of-right in the majority of single-family residential zones; and
6. Adjusting or waiving parking requirements.

DRAFT FY2015-2019 HUD Consolidated Plan

Homelessness In Prescott

The Arizona Rural Continuum of Care is managed by the Arizona Department of Housing (ADOH) and works throughout rural Arizona, including the City of Prescott, to coordinate homeless planning across municipalities and agencies. The City may use CDBG resources to support or expand facilities and services for homeless people.

Homeless individuals and families in Prescott reflect the diversity, complex characteristics and special needs of all homeless people in the United States. Some homeless people require limited assistance to regain permanent housing and self-sufficiency. Others, especially people with disabilities, require extensive and long-term support. According to the ADOH, two point-in-time counts were conducted in 2014 – a sheltered count in January and an unsheltered count in August. The point-in-time sheltered count revealed 279 sheltered individuals in Prescott and the point-in-time unsheltered count revealed 46 unsheltered individuals in Prescott. The sheltered count does not include Veterans Affairs Supportive Housing Vouchers from the ADOH that provide monthly rental assistance to homeless Veterans. The Prescott Unified School District reported 59 homeless children voluntarily participating in the district's programs for homeless children.

Homeless individuals contacted through the 2014 point-in-time count identified the following primary causes of their homelessness; 2% indicated that homelessness was a personal choice.

1. Unemployment or insufficient income.
2. The cost of housing.
3. Family problems.

In addition to people who are already homeless, individuals and families with limited incomes may be in imminent danger of becoming homeless. Those earning the minimum wage, especially if they have children, cannot afford rental deposits and fees. Many low-income people live paycheck to paycheck and one crisis can lead to homelessness.

Beds Available for Homeless Individuals and Families

Beds by facility type and assistance provided to homeless individuals and families funded by the Arizona Rural Continuum of Care as reported in the HUD inventory of homeless facilities include:

- Emergency Shelter - 98 emergency beds for adult individuals and 63 for mixed populations.
- Permanent Supportive Housing - 49 beds for adult individuals, and 152 VASH vouchers for homeless Veterans; VASH vouchers are available countywide.
- Transitional Housing - 56 for adult individuals.

In addition to Continuum of Care funded shelter and services, numerous churches and nonprofit organizations offer motel vouchers, hot and cold meals, and clothing and hygiene items.

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HOMELESS SERVICES LOCATED IN THE CITY OF PRESCOTT		
EMERGENCY SHELTER FOR ADULT INDIVIDUALS		
Organization Name	Program Name	Total Beds
Open Door	Winter Shelter	32
Project Aware	Project Aware	31
Veteran's Administration	Prescott Domiciliary	35
	Total	98
EMERGENCY SHELTER FOR MIXED POPULATIONS		
Valley Youth Organization	Stepping Stones	32
Prescott Area Women's Shelter	Prescott Area Women's Shelter	31
	Total	63
PERMANENT SUPPORTIVE HOUSING FOR ADULT INDIVIDUALS		
Organization Name	Program Name	Total Beds
NAZCARE	Hope House	8
NAZCARE	Majesty Manor - PV	10
U.S. Vets	Victory Place PH	6
U.S. Vets	Hope House for Heroes	14
West Yavapai Guidance Clinic	Division Street	4
West Yavapai Guidance Clinic	WYGC	7
	Total	49
OTHER PERMANENT HOUSING		
State of Arizona	VASH (Countywide)	82
Yavapai County	VASH (Countywide)	70
	Total	152
TRANSITIONAL HOUSING FOR ADULT INDIVIDUALS		
U.S. Vets	Veterans in Progress	56
	Total	56

DRAFT FY2015-2019 HUD Consolidated Plan

Non-Homeless Special Populations

Home repairs, including maintenance and adaptations are essential foundations for other services often needed by elderly people and people with disabilities. Many elderly people and people with disabilities also need daily living assistance, assistance with advocacy, transportation, and opportunities for socialization to avoid the isolation that often occurs. Special Populations as defined by HUD include:

1. Elderly and Frail Elderly
2. Persons with Severe Mental Illness
3. Developmentally Disabled
4. Physically Disabled
5. Alcohol/Other Drug Addicted
6. Persons with HIV/AIDS & their families
7. Public Housing Residents

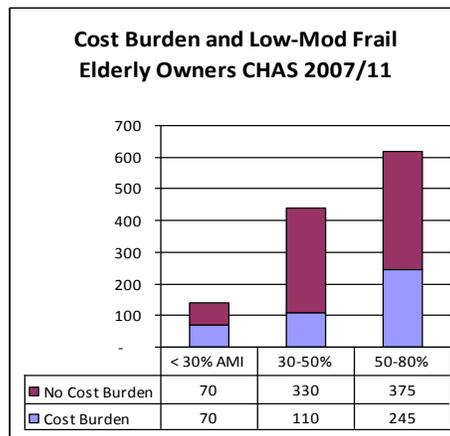
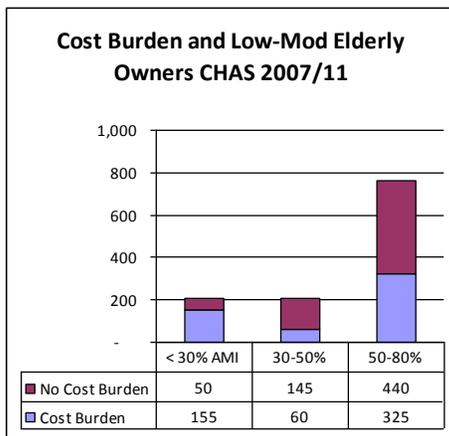
Elderly and Frail Elderly

Older individuals are a valuable community resource. They can utilize their time and expertise to help others and many volunteer and/or participate in the workforce. HUD defines an elderly household as one that includes at least one person age 62 to 74 and no person age 65 or older, and a frail elderly household that includes at least one person age 75 or older. According to HUD CHAS data, there are 5,680 Prescott households with at least one elderly person and 3,635 Prescott households with at least one frail elderly person.

According to agencies that serve elderly people, the fastest growing segment of the aging population is individuals over 85. These are the most vulnerable older adults who tend to need long-term care and whose numbers are expected to double by 2020. Although functional loss and disability are not necessary consequences of the aging process, both tend to increase with age due to underlying chronic disease. About half of the age 85+ population have one or more chronic conditions that require assistance with Activities of Daily Living

Housing Problems of Elderly and Frail Elderly Owners

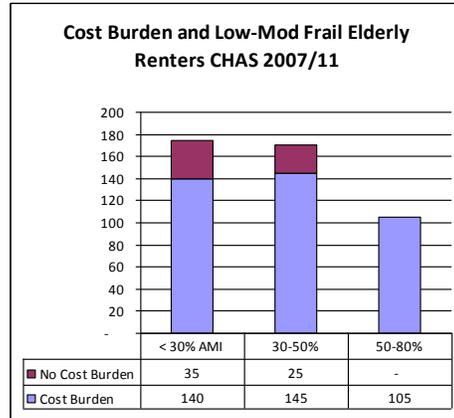
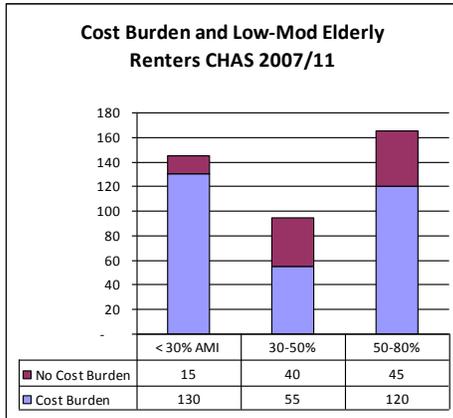
Eight of ten elderly and frail elderly households own their home. 23% of elderly owners are low mod as are 40% of frail elderly owners. 965 age 62 and older owners have housing problems, including 540 LMI elderly and 425 LMI frail elderly. Proportionately, the lowest income owners have the most housing problems.



DRAFT FY2015-2019 HUD Consolidated Plan

Elderly and Frail Elderly Renters

Two of ten elderly and frail elderly households rent their home. Elderly and frail elderly renters are more likely than owners to be LMI - 63% of renters compared to 23% of owners. 855 age 62 and older renters have housing problems, including 405 LMI elderly and 450 LMI frail elderly renters. Elderly renters with income 30-50% AMI and frail elderly renters with income <30% AMI are most likely to be cost burdened. Of the estimated units needed for very low-income renters, 50 can be attributed to cost burdened elderly and frail elderly renters.

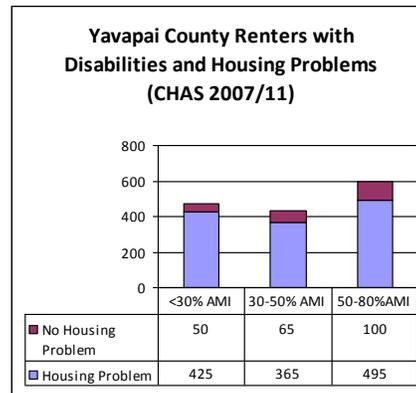
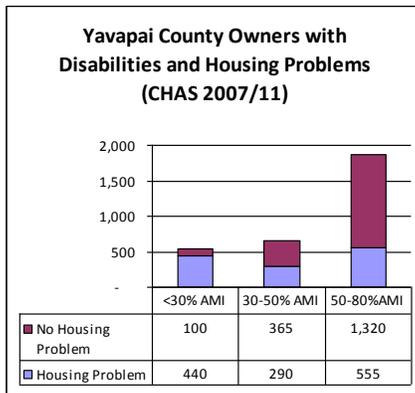


People with Disabilities

According to ACS 2009/13, 6,732 people in Prescott have a disability. Of people with disabilities, more than half (3,709 or 55%) are age 65 or older and four of ten (2,855 or 42%) are age 18 to 64. People with disabilities and their families have layered, complex needs that demand broad strategies and resources. The unemployment rate for people with disabilities is 14.5% - double the rate for the population without disabilities. Many people with disabilities have unrealized potential that results from inadequate economic and social supports.

Housing Problems of People with Disabilities

No specific data regarding housing needs of householders with disabilities is available for the City of Prescott; data is available for Yavapai County. One-quarter of Yavapai County householders with disabilities are LMI. Of LMI householders with disabilities, 28% of owners and 71% of renters have housing problems.



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People with Alcohol/Other Drug Addictions

The Arizona Department of Health Services serves as the Single State Authority on substance abuse, providing oversight, coordination, planning, administration, regulation and monitoring of all facets of the public behavioral health system in Arizona. Four Regional Behavioral Health Authorities and three Tribal Regional Behavioral Health Authorities operate as managed care organizations in six distinct geographic service areas throughout the State. The City of Prescott is served by the Northern Arizona Behavioral Health Authority (NAHRBA), which serves Yavapai, Coconino, Apache, Mohave and Navajo Counties.

According to the Arizona Department of Health Services (ADHS) FY 2013 Report on Substance Abuse Treatment Programs, there were 12,597 individuals enrolled in public health care and receiving substance abuse treatment services through NAHRBA. Co-occurring mental health issues such as depression, anxiety and psychotic disorders are commonly noted with substance abuse, and ADHS reports 24% of substance abuse clients had a co-occurring General Mental Health Disorder and another 24% had a Serious Mental Illness.

People with Severe Mental Illness

According to the Arizona Department of Health Services FY 2014 Annual Report, there were 6,026 individuals with a qualifying diagnosis and disability enrolled in the public health system in the Northern Region. About 1/3 of SMI individuals enrolled in the public health care system also have substance abuse issues. The majority of enrolled SMI individuals receive case management, rehabilitation, and medical and pharmacy services. About 1/3 of enrolled SMI individuals receive supported employment and living skills training. Many SMI individuals are not employed and receive SSI, which in 2014 was \$721/month; individuals with a qualifying disability may receive SSDI and the 2104 average payment was \$1,148/month. Individuals with serious mental illness are particularly vulnerable to homelessness as there are insufficient permanent supportive housing units available.

People with HIV/AIDS and their Families

According to the 2014 Arizona Statewide Needs Assessment for People Living with HIV/AIDS, the prevalence rate for the Northern Region in 2012 was 896. Six of ten (62%) respondents to the statewide needs assessment survey reported renting, 14% lived with family or friends, 22% owned their home, and 16% reported being homeless at some time. Nearly half (48%) of survey respondents reported living alone and 38% lived in 2-person households. 75% of individuals receiving services have incomes that qualify as Medicaid eligible. Identified issues for the Northern Region include a widely-dispersed population that includes a large number of Native Americans, geographic challenges of delivering medication and food boxes, holding support groups with enough attendees, and mountainous terrain. The survey identified support groups, housing assistance, mental health services, and emergency financial assistance as the top ranked needs. Possible solutions include using secure video technology for support groups, behavioral health counseling, and alternative therapies and treatments that are culturally acceptable.

Victims of Domestic Violence

In FY2014, Valley Youth Organization – Stepping Stones, which is located in Prescott Valley, provided 2,875 bed nights of shelter to 93 people, including 65 adults and 28 children. The organization also provided 4,008 hours of support services and reported taking 327 hotline and information and referral calls.

Public Housing Residents

The City of Prescott does not own or operate public housing.

DRAFT FY2015-2019 HUD Consolidated Plan

PRESCOTT IN THE REGIONAL CONTEXT

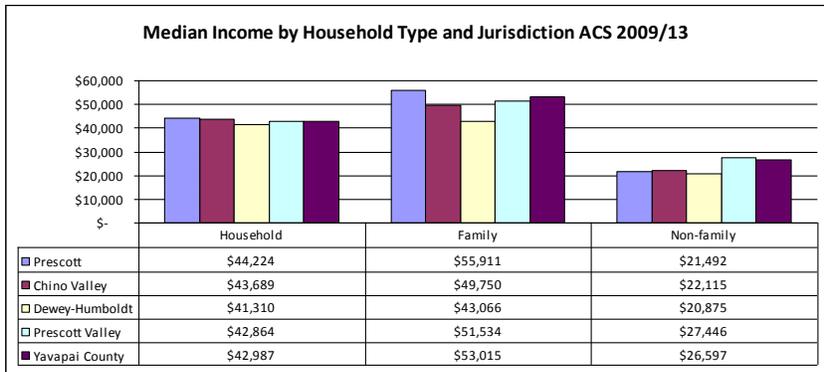
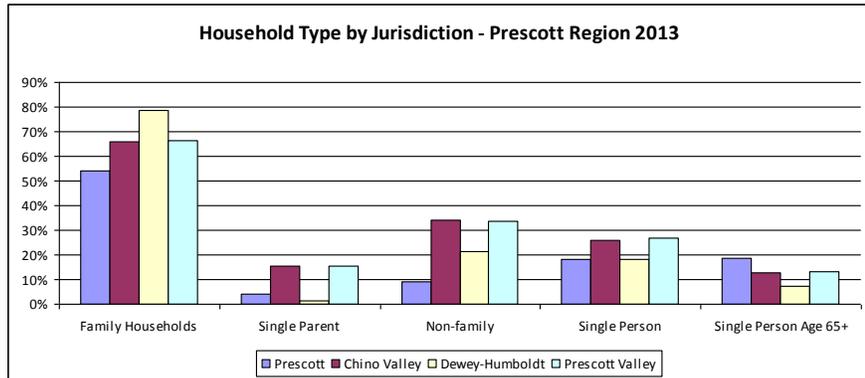
While the City of Prescott receives CDBG funds to address the needs of LMI households in the City, the City is not isolated from other communities. The quad-city region includes the City of Prescott and the Towns of Chino Valley, Dewey-Humboldt and Prescott Valley.

Population

Prescott is the most populated jurisdiction in the quad-city area, followed closely by Prescott Valley. Prescott's household size is smaller than all other jurisdictions in the region.

Household Type

Single-people age 65 and older are more likely to reside in Prescott. Single-person, single-parent and other non-family households are less likely to reside in Prescott.

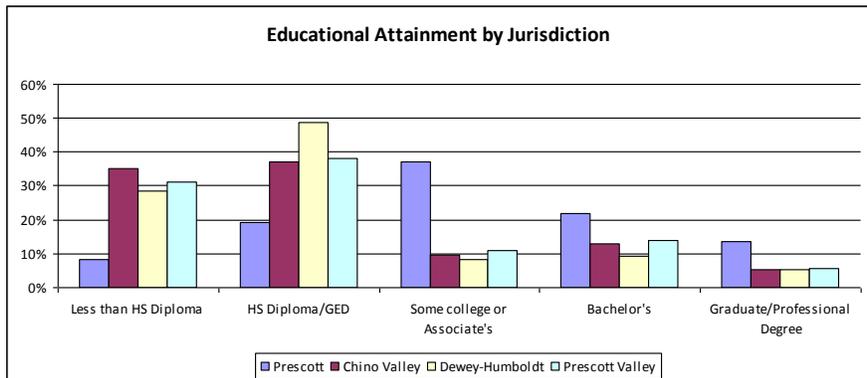


Median Income

Prescott's median household and family incomes are the highest in the region; median non-family income is among the lowest.

Educational Attainment

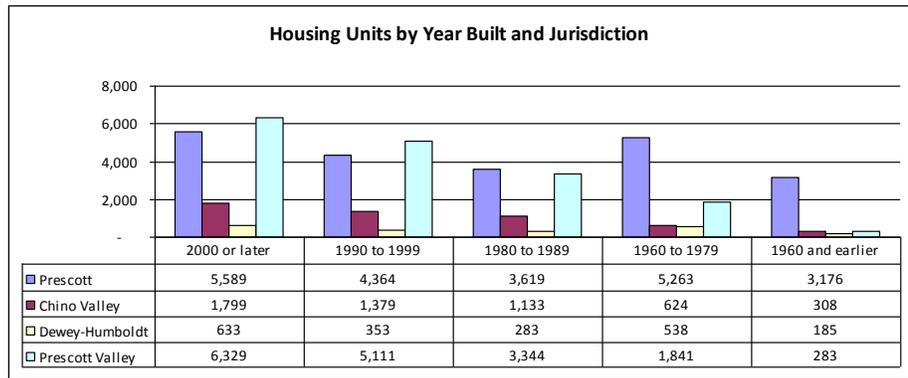
Prescott residents are more likely than residents of other jurisdictions to have some college or a Bachelor's or Graduate/Professional Degree.



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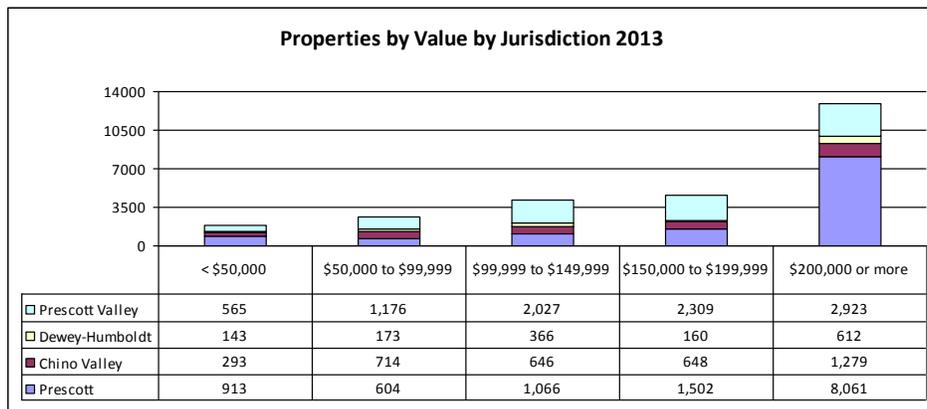
Age of Housing Units

Prescott’s housing stock is the oldest in the region. Prior to 1980 the vast majority of regional housing was in Prescott. After 1980, Prescott continued to have a large share of development, exceeded only by Prescott Valley.



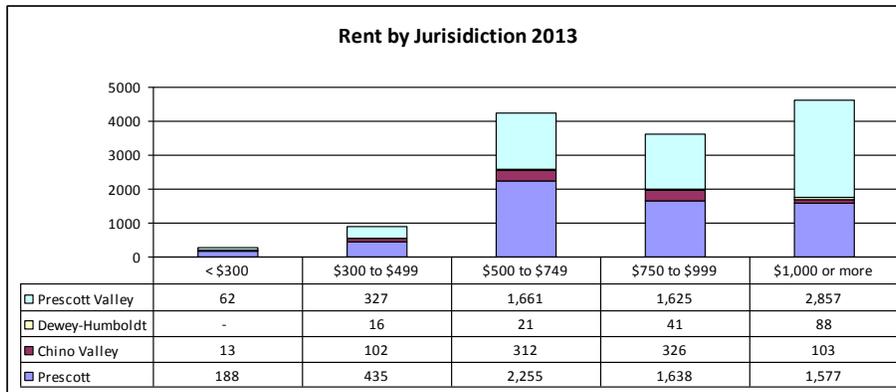
Property Values

Prescott residential property values are the highest in the region. Prescott housing units represent 48% of regional housing units, yet 30% of the region’s homes valued for less than \$150,000 are in Prescott. There are 8,686 homes valued for less than \$150,000 regionally, including 2,583 in Prescott.



Rents

The median rent in Prescott is among the lowest in the region, in part due to the age of the housing stock. It is sometimes perceived that more affordable rental housing is available regionally, yet 55% of the region’s most affordable rental units are located in Prescott. There are 1,143 units renting for less than \$500 regionally, including 623 in Prescott.



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Affordable Rental Units Needed Regionally for Severely Cost Burdened Low-income Renters

Affordable Rental Units Needed for Severely Cost Burdened Low Income Renters (CHAS 2007-11)					
Rental Unit Need	Prescott	Chino Valley	Dewey Humboldt	Prescott Valley	Region
Severely Cost Burdened Renters with income < 50% AMI	1,565	450	10	1,105	3,130
Affordable Units	944	115	16	389	1,464
Unit Gap	621	335	(6)	716	1,666

Low-Income Housing Tax Credit Projects

In addition to the LIHTC projects in Prescott, there are 2 projects in Chino Valley and 9 in Prescott Valley. The additional projects in the region provide 533 affordable rental units. Of regional projects, one will expire in the next 5 years and 2 will expire between 2020 and 2025.

PRESCOTT REGION LOW-INCOME HOUSING TAX CREDIT PROJECTS				
Project Name	Jurisdiction	Units	Low-Income Units	Year Expires
Granite Creek Apartments	Chino Valley	32	31	2021
Antelope Valley Apartments	Chino Valley	64	64	2033
Prescott Valley Apartments	Prescott Valley	23	23	2018
Prescott Valley Plaza Apartments	Prescott Valley	37	37	2023
Valley View Apartments	Prescott Valley	80	76	2034
Sungate Villa Senior Community	Prescott Valley	64	64	2037
Valley View Apartments II	Prescott Valley	72	72	2037
Valley View Apartments III	Prescott Valley	72	66	2038
Navapai Apartments	Prescott Valley	26	26	2039
Lynx Creek Apartments	Prescott Valley	26	26	2039
Sungate Villa Senior Community II	Prescott Valley	54	48	2040
Total		550	533	
Source: US Department of Housing and Urban Development				