

# 2025-2029 Consolidated Plan



## The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	YAKIMA	Office of Neighborhood Development Services
HOME Administrator	YAKIMA	Office of Neighborhood Development Services

**Table 1 – Responsible Agencies**





Demo

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The Needs Assessment (NA) of the Consolidated Plan provides a profile of the City's population, median income, household demographics, housing problems, cost burden, and crowding. A key goal of the Needs Assessment is to identify the nature and extent of housing problems experienced by Yakima's residents. This assessment will form the basis for the Strategic Plan and the activities that will be supported with CDBG funding.

The City's Needs Assessment was conducted in a variety of ways, including online surveys, data review and analysis, attending community meetings, and conducting stakeholder interviews to receive citizen input about housing and community development needs. In addition, the City of Yakima used the prepopulated data sets provided by HUD including the 2016-2020 American Community Survey (ACS) data and 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data, which provides information on housing needs, to prepare its estimates and projects. Base year data includes the prepopulated 2005-2009 data sets provided by HUD for use in making longitudinal comparisons. Additionally, Yakima is part of the Homeless Coalition of Yakima County, which is tasked to carry out the Continuum of Care responsibilities for the region. Data for the development of the needs for the homeless in the area have been obtained from the Homeless Coalition.

The Needs Assessment takes particular care to address "disproportionately greater need" for housing, severe housing problems, and housing cost burden. A disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.

#### Other Key definitions for Needs Assessment:

**Small Family Households** (2 persons, neither person 62 years or over, or 3 or 4 persons)

**Large Family Households** (5 or more persons)

**Elderly** – People aged 62 and up. "Elderly" refers to individuals 62-74, while those 75 and up may be referred to as "extra elderly" or "frail elderly." Individuals age 75 and up are generally recognized as a population with different needs than those 62-74, so the CHAS data separates these groups.

## Community Profile

Yakima, Washington, a community of 93,830 residents and 33,750 households (2016-2020 American Community Survey), is located in south-central Washington State, within the Yakima Valley, which is part of the larger Columbia Basin region. The average household size is 2.7 people. The community is characterized by a mix of family structures, with 38.2% of households identified as married-couple families and 31.1% led by single female householders. About 33% of households have children under 18, while 30.9% include someone aged 65 or older—reflecting a median age of 35.9 years. Notably, 29.1% of householders live alone, and over half of these individuals are seniors. The city's educational attainment trails the state average, with only 22.9% of residents holding a bachelor's degree or higher. Disability impacts a significant portion of the population—15.4%—with 40.7% of those affected being seniors. Additionally, Yakima faces challenges in health care access, as 12.8% of the population lacks coverage, more than double the state average. Veterans make up 6.6% of the population, further contributing to the city's diverse demographic profile. **62.4% of the population 5 years and over speak only English.** The most common second language spoken at home is **Spanish** (35.5% of households)

Yakima experienced minimal population growth from 2009 to 2020, with an estimated increase of only around 1%.

## Race and Ethnicity

85% of people reporting one race alone. Of these people:

- 60.9% were White;
- 1.7% were Black or African American;
- 3% were American Indian and Alaska Native;
- 1.7% were Asian;
- 0.21% were Native Hawaiian and Other Pacific Islander,
- 32.5% were of some other race.

An estimated 14.9% reported Two or more races.

48.5% of the population identified as Hispanic or Latino (46,992). People of Hispanic origin may be of any race.

## Economic Challenges

Yakima faces significant economic challenges that impact many households across the city. While 73.6% of households earn income from wages or self-employment, the mean household income is \$65,314—well below the state average of \$103,669. Employment remains moderate with a 58.4% employment

rate, and income disparities persist by gender and household type. Full-time male workers earn an average of \$54,944, compared to \$44,786 for their female counterparts. Female-headed households with children under 18 are especially vulnerable, with median incomes of just \$25,562.

Poverty affects nearly one in five Yakima residents (19.2%), nearly double the state rate. The burden is disproportionately borne by children—27.4% live in poverty—and by BIPOC populations, including 44% of American Indian/Alaskan Native residents and 20.8% of Black residents. Public assistance programs like SNAP are essential to many families; nearly 25% of households participate, and over half of those include children. Among SNAP recipients, 47% have at least one member with a disability, and nearly 28% include a senior. These figures point to a community with a working population that struggles with low wages, high poverty, and reliance on social safety nets, particularly among single-parent and marginalized household.

## **Housing**

Yakima's housing landscape reflects both affordability challenges and aging infrastructure, contributing to housing insecurity for many residents. With 90,504 total housing units and a 5.1% vacancy rate, the city maintains a relatively tight housing market. The rental market is especially constrained, with a 2022 rental vacancy rate of just 3%, below the state average. Although median monthly rent in Yakima (\$879) is significantly lower than the statewide median (\$1,202), the region's lower incomes mean that many renters are still cost-burdened. In fact, 69% of renters earning less than 30% of the area median income are severely cost-burdened, paying more than half of their income on housing.

Homeownership in Yakima stands at 54.6%, and the median monthly housing cost for homeowners with a mortgage is \$1,378. Households that rent earn substantially less than homeowners—\$39,080 compared to \$67,896—which further exacerbates affordability issues for renters. The city's housing stock is also relatively old, with 67.3% of units built before 1979 and nearly 18% constructed before 1939, raising concerns about safety, energy efficiency, and habitability. Despite a 17.4% increase in jobs between 2009 and 2019, housing construction did not keep pace, growing only 3.4% between 2012 and 2022 while the population increased by 6.2%. The combination of rising overcrowding, limited new housing, and stagnant income growth underscores the growing need for safe, affordable housing in Yakima.



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

### Summary of Housing Needs

The Housing Needs Assessment relies heavily on prepopulated tables provided to entitlement communities by HUD. The data sets utilized are primarily CHAS, ACS, and HUD-adjusted median family incomes (HAMFI).

### Comprehensive Housing Affordability Strategy (CHAS)

In 1990, Congress passed the National Affordable Housing Act, which required that State and local governments participating in selected HUD grant programs prepare a **Comprehensive Housing Affordability Strategy (CHAS)**. The CHAS was meant to serve as the strategic guide for housing and community development activities, particularly activities funded by HUD grants and targeted to low- and moderate-income households.

The CHAS data combines ACS microdata with **HUD-adjusted median family incomes (HAMFI)** to estimate the number of households that qualify for HUD assistance. The CHAS data also incorporate household characteristics (race/ethnicity, age, family size, disability status) and housing unit characteristics (such as the number of bedrooms and rent/owner costs).

### HUD-Adjusted Median Family Incomes (HAMFI)

If the terms "area median income" (AMI) or "median family income" (MFI) are used in the CHAS, assume it refers to HAMFI. This is the median family income calculated by HUD for each jurisdiction to determine Fair Market Rents (FMRs) and HUD programs' income limits. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number) due to a series of adjustments that are made.

The Community Housing Affordability Strategy (CHAS) evaluates the conditions of families in the area's lower 80% of the Housing Affordability Median Income.

### Income Category

<b>Extremely low-income</b>	<b>at or below 30% HAMFI</b>
<b>Very low-income</b>	<b>greater than 30% - 50% HAMFI</b>
<b>Low income</b>	<b>greater than 50% - 80% HAMFI</b>
<b>Low- and middle-income</b>	<b>less than 100% HAMFI</b>
<b>Upper income</b>	<b>greater than 100% HAMFI</b>

## Demo

The most relevant income category is 80% of HAMFI because most HUD programs base eligibility on this threshold, generally referred to as **low- to moderate-income**.

**It is critical to understand how the US Department of Housing and Urban Development (HUD) evaluates income within a community.** HUD sets income limits that determine eligibility for assisted housing programs, including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities.

US Census estimates the population of **Yakima at 93,260 in 2009** and counts **93,860 persons as of July 1, 2020** (V202). Yakima's **population slightly grew by 1%** over that period, compared to a population increase of 6.3% nationwide.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	93,260	93,830	1%
Households	33,080	33,750	2%
Median Income	\$40,726.00	\$48,220.00	18%

**Table 2 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

### HAMFI in Yakima

**A family in Yakima is considered low- to moderate-income (80% HAMFI) if their annual income is;**

\$53,100 as a single-person household

\$60,700 as a two-person household

\$68,300 as a three-person household

\$75,850 as a four-person household

\$81,950 as a five-person household

\$88,000 as a six-person household

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,535	4,850	7,780	3,595	12,995

Demo

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Small Family Households	1,510	1,950	2,515	1,365	5,460
Large Family Households	525	540	1,125	520	1,500
Household contains at least one person 62-74 years of age	760	860	1,605	680	3,270
Household contains at least one person age 75 or older	720	770	1,435	400	1,640
Households with one or more children 6 years old or younger	1,010	1,355	1,800	850	1,340

**Table 3 - Total Households Table**

**Data** 2016-2020 CHAS  
**Source:**

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	215	90	80	25	410	0	10	0	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	225	460	360	120	1,165	0	0	80	0	80
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	130	150	405	130	815	95	75	250	75	495
Housing cost burden greater than 50% of income (and none of the above problems)	1,860	865	305	15	3,045	695	350	265	65	1,375

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	340	1,180	800	240	2,560	260	570	1,150	290	2,270
Zero/negative Income (and none of the above problems)	195	0	0	0	195	20	0	0	0	20

Table 4 – Housing Problems Table

Data 2016-2020 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,430	1,565	1,150	290	5,435	790	435	595	140	1,960
Having none of four housing problems	860	1,800	2,585	1,475	6,720	455	1,045	3,450	1,690	6,640
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 5 – Housing Problems 2

Data 2016-2020 CHAS  
Source:

## 3. Cost Burden &gt; 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,140	1,155	360	2,655	225	310	365	900
Large Related	295	240	105	640	150	200	140	490
Elderly	485	515	445	1,445	585	340	680	1,605
Other	840	655	265	1,760	50	80	310	440
Total need by income	2,760	2,565	1,175	6,500	1,010	930	1,495	3,435

Table 6 – Cost Burden &gt; 30%

Data 2016-2020 CHAS  
Source:

## 4. Cost Burden &gt; 50%

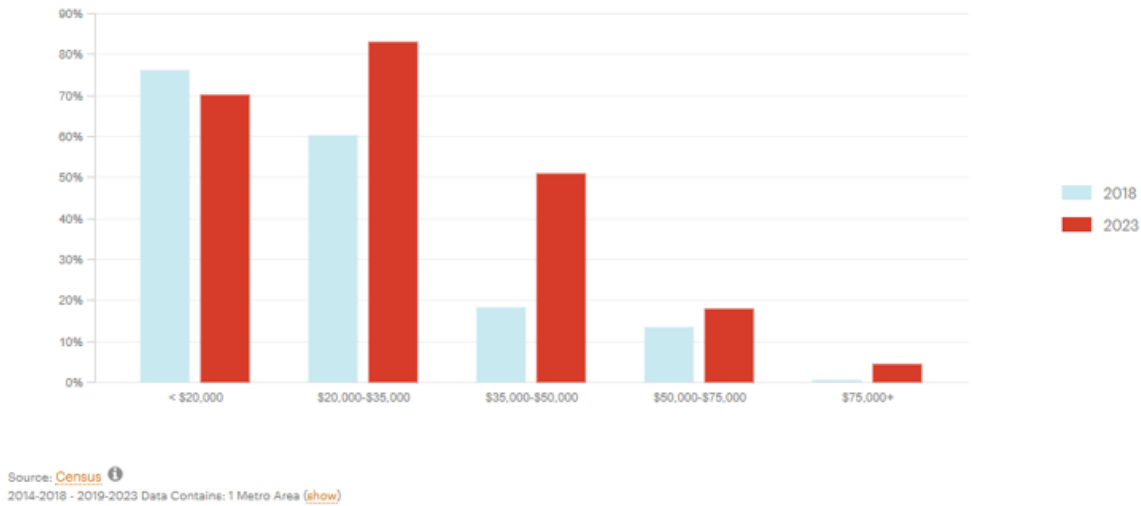
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	310	310	165	135	0	300
Large Related	0	0	50	50	80	25	0	105
Elderly	340	330	280	950	445	140	105	690
Other	0	710	235	945	30	0	0	30
Total need by income	340	1,040	875	2,255	720	300	105	1,125

Table 7 – Cost Burden &gt; 50%

Data 2016-2020 CHAS  
Source:

## Demo

In **Yakima, WA Metro Area**, renter households with incomes of **\$20,000 - \$35,000** had the highest incidence of cost burden in 2023 (**82.7%**). As shown in the previous visualization, the share of households rent burdened in **Yakima, WA Metro Area** **increased** overall from 2018 to 2023.



### Renter Cost Burden By Income - Local Housing Solutions

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	305	570	610	175	1,660	40	75	220	45	380
Multiple, unrelated family households	55	40	100	25	220	55	0	110	30	195
Other, non-family households	10	0	60	50	120	0	0	0	0	0
Total need by income	370	610	770	250	2,000	95	75	330	75	575

Table 8 – Crowding Information – 1/2

Data 2016-2020 CHAS  
Source:

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

Table 9 – Crowding Information – 2/2

Data Source  
Comments:

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

The total number of occupied housing units in Yakima during this time is 33,752, with a **median income of \$44,220.**

Of these households, **29% householders live alone** (single person households):

- Householder living alone are most likely to be 65 years or older (**14%**); compared to 11.6% of householders living alone that are between 35 to 64 years old and 3.6% of householders living alone that are 15 to 34 years old.
- The number of single person male households totals 3,922 (25.4%); **1,404 (35.8%) of these male alone households are individuals that are 65 years and older.** Male full-time, year-round workers had median earnings of \$40,593. This person would be considered low-moderate income (LMI) as the threshold for a single person household is \$50,400.
- The number of **single person female households is 5,909 (32.2%); 3,314 (56%) of these female alone households are individuals 65 years and older. Female full-time, year-round workers had median earnings of \$36,257.** This person would be considered low-moderate income (LMI) as the threshold for a single person household is \$50,400.
- 25.1% of householders living alone are homeowners; 33.9% are renters.

Single person households are likely to be female. **Over half of the single female households are individuals 65 years and older.** They are more likely to be renters living in a lower income bracket and experiencing a housing cost burden.

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

#### **Domestic Violence**

Yakima has critical resources for addressing domestic violence, namely through the Yakima Domestic Violence Coalition; emergency shelter, transitional housing, permanent housing, and legal services through the YWCA; and advocacy, counseling, resource referrals through Aspen Victim Advocacy Services. Additionally, the Yakima Housing Authority has a preference for victims of domestic violence, dating violence, sexual assault, or human trafficking for the regular Housing Choice Voucher program.

The 2024 Point In Time Count reported the following numbers individuals being served at domestic violence shelters on a single night in January:

- The Lighthouse – 4



- YWCA – 31

## Disability

Federal nondiscrimination laws define a person with a disability to include any: (1) individual with a physical or mental impairment that substantially limits one or more major life activities; (2) individual with a record of such impairment; or (3) individual who is regarded as having such an impairment.

In general, a physical or mental impairment includes, but is not limited to, examples of conditions such as orthopedic, visual, speech, and hearing impairments, cerebral palsy, autism, epilepsy, muscular dystrophy, multiple sclerosis, cancer, heart disease, diabetes, Human Immunodeficiency Virus (HIV), developmental disabilities, mental illness, drug addiction, and alcoholism. In general, the definition of “person with a disability” does not include current users of illegal controlled substances but does provide protections for individuals with drug or alcohol addiction. Individuals would also be protected under Section 504 and the ADA if the purpose of the specific program or activity is to provide health or rehabilitation services to such individuals.

**The American Community Survey (ACS) estimates that 16.8% of the population in Yakima has a disability, compared to a national average of 13.4%. Additionally, 40.7% of Yakima residents with a reported disability are 65 years of age and over.** The City of Yakima has the most persons with a disability in the county, which is a reflection that Yakima is the central city in the county and has extensive medical and human services. US Census Data estimates that in 2020 the poverty rate for people with disabilities is approximately 27%, compared to 11% for persons without disabilities. Data from the National Disability Institute (NDI) shows that individuals with disabilities face higher levels of unemployment, lower education attainment, and more significant barriers to economic participation, contributing to this intersection of poverty and disability. To assist individuals with disabilities, Entrust Community Services offers a myriad of services, including:

- High school transitions to help youth with disabilities achieve a successful transition from school to their life following school;
- Individual supported employment to help people prepare for, find, and keep jobs in the community;
- Community access through basic skills development that help people make social and recreational connections; and
- Housing support that meets the unique personal and financial needs of clients.

## What are the most common housing problems?

The most common housing problem in the City of Yakima continues to be housing affordability. According to the 2016-2020 ACS and CHAS data, 3,045 renter households are considered severely cost

burdened; of these households, 61% are considered extremely low income (0-30%AMI). Additionally, the elderly population is disproportionately impacted by these housing costs. Of the households that are considered severely cost burdened, 100% of households are considered elderly households as well.

Housing costs are affecting extremely low-income home owners as well; there are 1,375 home owner households that are considered severely cost-burdened. Of these, nearly 51% are extremely low income. Nearly 62% of the extremely low-income households that are severely cost burdened are considered elderly.

Additionally, housing data highlights the lack of affordable and ADA-compliant housing across the nation. In “The State of the Nation’s Housing” 2022 report, it’s reported that a “vast majority of US homes lack basic accessibility features – such as no-step entryway and grab bars in the bathroom – that older adults and people with disabilities often need to live safely in their homes.”

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

Renter households with worst-case housing needs are those with very low incomes that do not receive government housing assistance and pay more than one-half of their incomes toward rent, those that live in severely inadequate conditions, or both. This population of residents faces the greatest risk of becoming homeless or having unstable housing.

The greatest housing needs in Yakima exist among renters, particularly those with incomes at or below 30% of AMI. Elderly households are a significant portion of the population in need, both for renters and owners. This suggests the need for affordable housing options and supportive services geared toward aging residents.

### **Which households can have worst-case needs?**

By definition, households that can have worst-case needs are households that—

1. Are renters.
1. Have *very low incomes*—incomes of no more than 50 percent of the area median income (adjusted for family size).
1. Do not receive housing assistance.

### **Priority problems trigger worst-case needs**

Two types of priority problems determine whether households have worst-case needs:

1. *Severe rent burden* means that a renter household pays more than one-half of its income for gross rent (rent and utilities).

1. *Severely inadequate housing* refers to units having one or more serious physical problems related to heating, plumbing, and electrical systems or maintenance

*"Worst Case Housing Needs, 2019 Report to Congress"* U.S. Department of Housing and Urban Development, Office of Policy Development and Research

Additionally, **Elderly households**, both renters and homeowners, especially those earning 0-30% AMI, are likely to be disproportionately affected by severe housing problems. Housing affordability and home repair assistance programs that address aging in place should also be prioritized.

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

The **McKinney-Vento Act**, which later became part of the No Child Left Behind Act (NCLB), mandates protections and services for homeless children and youth, including those with disabilities. The 2004 reauthorization of IDEA also includes amendments that reinforce timely assessment, inclusion, and continuity of services for homeless children and youth with disabilities.

**McKinney-Vento Definition of Homelessness** is anyone who lacks a fixed, regular, and adequate nighttime residence, including:

- Sharing the housing of others due to lack of housing, economic hardship, or similar reason
- Living in motels, hotels, trailer parks, and camping grounds due to a lack of adequate alternative accommodations
- Living in emergency or transitional shelters
- Abandoned in hospitals
- Awaiting foster care placement
- Living in a public or private place not designed for humans to live
- Living in cars, parks, abandoned buildings, public train stations, etc.
- A migrant child who qualifies under any of the above

The major causes of homelessness for children in the U.S. involve both structural and individual factors, including:

- the nation's persistently high rates of poverty for families;
- a lack of affordable housing across the nation;
- continuing impacts of the Great Recession;
- racial disparities in homelessness;

- the challenges of single parenting; and
- the ways in which traumatic experiences, especially domestic violence, precede and prolong homelessness for families.

*"America's Youngest Outcasts - A Report on Child Homelessness"* American Institutes for Research, 2014.

Homelessness can have a tremendous impact on children – their education, health, sense of safety, and overall development. Fortunately, researchers found that children are also highly resilient. Differences between children who have experienced homelessness and low-income children who have not experienced homelessness typically diminish in the years following a homeless episode.

When compared to low-income and homeless families, children experiencing homelessness have been shown to:

- Have higher levels of emotional and behavioral problems;
- Have increased risk of serious health problems;
- Are more likely to experience separations from their families; and
- Experience more school mobility, repeat a grade, are more likely to be expelled or drop out of school, and have lower academic performance.

*"National Alliance to End Homelessness"*

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

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

Housing cost burden continues to be a primary risk for low-income individuals and families with children at risk of experiencing homelessness. The National Alliance to End Homelessness states that "low-income households are typically unemployed or underemployed due to many factors, such as a challenging labor market, limited education, a gap in work history, a criminal record, unreliable transportation or unstable housing, poor health, or a disability." For those who are low-income but employed, wages have been stagnant and have not kept pace with expensive housing costs. The typical American worker has seen little to no growth in his/her weekly wages over the past three

decades. Too little income combined with the dwindling availability of low-cost housing leaves many people at risk for becoming homeless."

Other than income, some other characteristics can also predispose an individual or household to homelessness, including:

- Persons leaving institutions: detox, mental hospitals, prisons, etc.
- Households paying more than 50% of income for housing costs
- Victims of domestic violence
- Special needs populations (persons with AIDS, disabilities, drug or alcohol addiction, etc.)
- Single parent head of households who are unemployed
- People who are doubling up in unstable living arrangements (and cannot be counted as homeless)
- Families living below the poverty level

Households that exhibit one or more of these characteristics constitute a population that is "at-risk" of becoming homeless. These individuals and families are at risk of becoming homeless because they have a lesser chance of making economic improvements in their lives.

## Discussion

### Housing is Out of Reach

There is a significant gap between renters' wages and the cost of rental housing across the United States. **A full-time worker needs to earn an hourly wage of \$40.32 on average to afford a modest, two-bedroom rental home in the state of Washington.** This "Housing Wage" for a two-bedroom home is \$33.07 higher than the federal minimum wage of \$7.25 and \$24.04 higher than the Washington minimum hourly wage of \$16.28 (non-tipped workers) earned by renters.

Renters with the lowest incomes face the greatest challenge in finding affordable housing. **The average minimum wage worker in Washington must work nearly 83 hours per week to afford a modest one-bedroom rental home at the average fair market rent.**

A full-time worker needs to earn an hourly wage of **\$33.77** to afford a one-bedroom rental home. Many occupations do not earn enough annually to afford housing. The median hourly wage for the following positions reflects the shortfall:

- Fast food and counter workers - \$17.58
- Cashiers - \$17.77
- Retail salespersons - \$18.38
- Home health and personal care aids - \$20.85
- Cooks, restaurant - \$21.67
- Waiters and waitresses - \$24.12

*"Out of Reach 2024"* National Low Income Housing Coalition

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

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

### Introduction

CDBG entitlement communities are to provide an assessment for each of the disproportionately greater needs identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for Yakima as a whole that can be useful in describing the overall need.

### Income Category

- Extremely low-income at or below 30% HAMFI
- Very low-income greater than 30% - 50% HAMFI
- Low income greater than 50% - 80% HAMFI
- Low- and middle-income less than 100% HAMFI
- Upper income greater than 100% HAMFI

The most relevant thresholds are 50% and 80% of HAMFI because most HUD programs base eligibility on these thresholds (which are generally referred to as "very low-income" and "low-income," respectively).

### Housing Problems

There are four housing problems in the CHAS data:

- The housing unit lacks complete kitchen facilities
- The housing unit lacks complete plumbing facilities;
- Household is overcrowded
- Household is cost-burdened.

A household is said to have a housing problem if they have one or more of these four problems.

Overcrowding is one of the four housing problems evaluated by HUD.

HUD defines overcrowding as:

- Overcrowding - More than one person per room.

- Severe overcrowding - More than 1.5 persons per room.

HUD defines cost burden as:

- Cost burden - Monthly housing costs (including utilities) exceeding 30% of monthly income.
- Severe cost burden - Monthly housing costs (including utilities) exceeding 50% of monthly income.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,820	720	0
White	1,780	460	0
Black / African American	25	0	0
Asian	70	0	0
American Indian, Alaska Native	135	40	0
Pacific Islander	0	0	0
Hispanic	1,670	190	0

**Table 10 - Disproportionally Greater Need 0 - 30% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

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

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,750	1,095	0
White	2,075	650	0
Black / African American	20	0	0



Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	45	20	0
American Indian, Alaska Native	115	0	0
Pacific Islander	0	0	0
Hispanic	1,395	390	0

**Table 11 - Disproportionally Greater Need 30 - 50% AMI**

Data 2016-2020 CHAS

Source:

\*The four housing problems are:

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

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,695	4,080	0
White	1,940	2,285	0
Black / African American	145	95	0
Asian	50	25	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	1,485	1,600	0

**Table 12 - Disproportionally Greater Need 50 - 80% AMI**

Data 2016-2020 CHAS

Source:

\*The four housing problems are:

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

**80%-100% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	960	2,635	0
White	580	1,545	0
Black / African American	0	10	0
Asian	10	10	0
American Indian, Alaska Native	0	20	0
Pacific Islander	25	65	0
Hispanic	290	955	0

**Table 13 - Disproportionally Greater Need 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

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

**Discussion**

An estimated 85% of people reporting one race alone. Of these people:

- 60.9% were White;
- 1.7% were Black or African American;
- 3% were American Indian and Alaska Native;
- 1.7% were Asian;
- 0.21% were Native Hawaiian and Other Pacific Islander,
- 32.5% were of some other race.

An estimated 14.9% reported Two or more races.

Additionally, an estimated 48.5% of the population identified as Hispanic or Latino (46,992). People of Hispanic origin may be of any race.

An analysis of housing data for the City of Yakima shows that there are no racial or ethnic groups being disproportionately impacted by housing problems, but income is an indicator of experiencing a housing problem. The data reveals **extremely low-income** (0-30% of Area Median Income) and **low-income** (31-50% of Area Median Income) households are significantly more likely to encounter at least one housing problem, such as cost burden, overcrowding, or substandard housing conditions, regardless of race.

## Demo

These income groups face the greatest challenges in accessing affordable, safe, and adequate housing, underscoring the need for targeted interventions to address their specific housing needs.

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

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

### Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the income level as a whole.

**Severe housing problems** include:

- Overcrowded households with 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with cost burdens of more than 50% of income

The "2019 County Health Ranking Key Report" by the Robert Wood Johnson Foundation found that "many households are just one unforeseen event – an illness, job loss, financial crisis, or even a drop-in hour at work – from losing their home. The risk for homelessness is especially high for low-income families spending more than half of household income on housing costs. Families that face insecure housing, forced moves, or homelessness are more likely to experience poor mental or physical health and preventable hospitalizations. For children in these families, experiencing homelessness can also be harmful to brain and body function and development, with lifelong and cumulative negative health outcomes for the child, the family, and the community."

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,220	1,315	0
White	1,455	790	0
Black / African American	19	10	0
Asian	70	0	0
American Indian, Alaska Native	135	40	0
Pacific Islander	0	0	0
Hispanic	1,415	445	0

**Table 14 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

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

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,000	2,845	0
White	1,205	1,525	0
Black / African American	20	0	0
Asian	20	45	0
American Indian, Alaska Native	30	85	0
Pacific Islander	0	0	0
Hispanic	665	1,125	0

**Table 15 – Severe Housing Problems 30 - 50% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,745	6,035	0
White	715	3,510	0
Black / African American	85	150	0
Asian	30	45	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	910	2,175	0

**Table 16 – Severe Housing Problems 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	430	3,165	0
White	115	2,015	0
Black / African American	0	10	0
Asian	0	25	0
American Indian, Alaska Native	0	20	0
Pacific Islander	25	65	0
Hispanic	250	1,000	0

**Table 17 – Severe Housing Problems 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

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

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

### Introduction:

This section evaluates the housing cost burden from a racial or ethnic group perspective. Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For homeowners, housing costs include mortgage payments, taxes, insurance, and utilities.

A disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole.

HUD defines cost-burdened families as those “who pay more than 30 percent of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent burden is defined as paying more than 50 percent of one’s income on rent.

The tables display cost burden information for Yakima and each racial and ethnic group.

### Cost Burden is described in the tables as:

- No cost burden (less than 30%)
- Cost burden (30-50%)
- Severe cost burden (more than 50%)
- No/negative income. No/negative income households are those whose income is zero or negative due to self-employment, dividends, and net rental income. These households are not included in the other two categories but still require housing assistance and are counted separately.

Data from the American Housing Survey and the American Community Survey indicate that severe rental burdens disproportionately impact poor families. The Worst Case Housing Needs surveys the number of very low-income families (those earning less than 50 percent of the area median income) who pay more than half their income in rent, have substandard housing conditions, or both. *Rental Burdens: Rethinking Affordability Measures, HUD PD&R Edge*

## Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	22,485	6,045	5,000	225
White	14,355	3,435	2,830	95
Black / African American	285	70	55	0
Asian	220	55	90	0
American Indian, Alaska Native	185	115	135	30
Pacific Islander	120	0	0	0
Hispanic	6,915	2,215	1,670	100

**Table 18 – Greater Need: Housing Cost Burdens AMI**

Data 2016-2020 CHAS  
Source:

### 30% Affordability Rule - A Discussion

With the cost of housing on the rise, researchers are reexamining the 30-percent rule of thumb for measuring rental burden. HUD defines cost-burdened families as those “who pay more than 30 percent of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent burden is defined as paying more than 50 percent of one’s income on rent.

The 30-percent rule — that a household should spend no more than 30 percent of its income on housing costs — has long been accepted in academic circles and is often included in blogs and websites on family budgeting. A recent Business Week article, however, argues that the 30-percent rule is “nearly useless.” The authors suggest that calculating housing cost burden using only income ratios oversimplifies the issue of housing affordability. Frank Nothaft, chief economist at Freddie Mac, is quoted in the article as saying, “If your income is \$500,000 a year, you can pay 40 percent and still have money left. But if your income is \$20,000 a year, it will be hard to make ends meet if you’re paying 30 percent of your income on rent.”

In discussing the rental affordability measurement to Business Week, David Bieri of the University of Michigan states that the 30-percent rule “[is] essentially an arbitrary number.” One of the arguments against the share of income approach is that different households earning the same annual income spend considerably different amounts of money on basic necessities. For example, families with children spend more on clothing, food, and medical bills than single adults. Thus, a household with children that spends 50 percent of its income on housing might be cost-burdened, whereas a single adult who earns the same salary and spends the same percentage of income on housing might not be. In



addition, the share of income measure does not consider cost-of-living differences in areas where housing is expensive.

**Discussion:**

A disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. Within Yakima, no groups meet this HUD definition.

It's important to note that approximately nearly **15% of the jurisdiction as a whole is considered severely cost burdened**, paying 50% or more of their income towards housing costs; **nearly 18% of the jurisdiction is considered cost burdened**.

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

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

A disproportionately greater number of housing problems would exist when members of any particular racial or ethnic group at an income level experience housing problems at a rate greater than 10% of the percentage of the same racial or ethnic group population as a whole. Within Yakima, no groups meet this HUD definition.

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

While there are no groups to meet HUD’s definition, it’s important to note that any group of persons that is extremely low or low income are more likely to experience housing conditions. These groups face the greatest challenges in accessing affordable, safe, and adequate housing, underscoring the need for targeted interventions to address their specific housing needs. Experiencing one or more housing problems—such as overcrowding, cost burden, lack of kitchen facilities, or inadequate plumbing—often exacerbates other challenges that low-income households face. Housing instability can lead to frequent moves, disrupting employment and children's education. Cost-burdened households may struggle to afford other necessities like healthcare, transportation, and nutritious food. Additionally, substandard housing conditions can negatively impact physical and mental health, increasing the likelihood of respiratory illnesses, stress, and anxiety. The City of Yakima will continue to do the following:

- More outreach to these marginalized groups on Fair Housing Choice.
- More outreach to the rental agencies and property managers on Fair Housing Choice.
- Additional supports to ensure that these renters and homeowners have access to resources and funding for to ease cost burden, overcrowding, and address substandard living conditions.

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

To assist communities in identifying **racially/ethnically-concentrated areas of poverty (R/ECAPs)**, HUD has developed a census tract-based definition of R/ECAPs. The definition involves a racial/ethnic concentration threshold and a poverty test. The racial/ethnic concentration threshold is straightforward: R/ECAPs must have a non-white population of 50 percent or more. Regarding the poverty threshold, Wilson (1980) defines neighborhoods of extreme poverty as census tracts with 40 percent or more of individuals living at or below the poverty line. HUD supplements this with an alternate criterion because overall poverty levels are substantially lower in many parts of the country. Thus, a neighborhood can be a R/ECAP if it has a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower. **Currently, the city of Yakima does not have any racially/ethnically-concentrated areas of poverty.**



## NA-35 Public Housing – 91.205(b)

### Introduction

YHA only administers Housing Choice Vouchers (HCV's); YHA does not operate public housing. According to YHA's 2024 Annual Plan, YHA currently administers 1,312 HCV's. YHA currently has a "high" performance rating in the Section Eight Management Assessment Program (SEMAP). SEMAP measures the performance of the public housing agencies (PHAs) that administer the Housing Choice Voucher program in 14 key areas. SEMAP helps HUD target monitoring and assistance to PHA programs that need the most improvement.

### YHA housing programs include:

- Family Housing Program: YHA owns and operates 150 units and offers a variety of housing to applicants so they can choose the type that best fits their family's needs.
- Farm Worker Housing Program: YHA owns and operates 172 units of agricultural rental housing which are located on 456 sites throughout Yakima County. Units range from one to five bedrooms. Additionally, 10 units are dedicated to migrant worker housing and 6 units of H-2A housing.
- Section 8/Housing Choice Voucher Program: YHA provides rental assistance to low-income families in the private market. Population specific vouchers include vouchers for veterans and non-elderly disables households.
- Elderly and Disabled Housing: YHA owns and operates 88 Elderly and Disabled units. All units are one bedroom.
- Homeless Housing: YHA offers 27 units for homeless housing. Additionally YHA has partnered with several non-profit organizations and Yakima County's Department of Human Services and Grant Management to provide housing and services to the homeless. There are 75 vouchers throughout Yakima County specifically set aside for individuals and families who qualify as homeless. In addition, each individual receives assistance with health care, substance abuse and job training.
- Fruitvale Housing: Fruitvale Housing and YHA have partnered together to build 54 units of affordable housing.
- Veteran Supportive Housing: Chuck Austin Place is a 41 unit, permanent supportive housing development serving formerly homeless veterans and 12,000 SF supportive service center for both residents and the veteran and homeless community.

## Demo

### YHA resident services include:

- Family Self-Sufficiency Program: This program helps residents increase their skill levels, education, and employment, to become self-supporting. The FSS Program is open to households, with or without children.
- Family Fun Night Community Resource Fair: This free community event will features dozens of vendors, providing an array of offerings from local community organizations and service providers.
- Sharon Wandler Scholarship: Three scholarships will be awarded to candidates pursuing their first degree. One scholarship, which will be awarded to a returning college attendee, and two scholarships for High School Graduates or GED holder.
- Moving to Work: Helps YHA to maximize the number of households served through the voucher program and making changes to the voucher program to make it more efficient to operate, more likely to increase the self-sufficiency, and housing choice as well as the required activities related to landlord incentives.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	149	644	58	553	33	0	0

**Table 19 - Public Housing by Program Type**

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

**Data Source:** PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	14,000	11,552	9,970	11,822	9,800	0
Average length of stay	0	0	4	5	0	5	0	0
Average Household size	0	0	3	2	3	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	12	146	1	138	7	0
# of Disabled Families	0	0	26	199	11	171	17	0
# of Families requesting accessibility features	0	0	149	644	58	553	33	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 20 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	142	570	48	492	30	0	0
Black/African American	0	0	2	45	5	37	3	0	0
Asian	0	0	1	7	1	6	0	0	0
American Indian/Alaska Native	0	0	4	21	4	17	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

Table 21 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	117	163	21	137	5	0	0
Not Hispanic	0	0	32	481	37	416	28	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

Table 22 – Ethnicity of Public Housing Residents by Program Type

**Data Source:** PIC (PIH Information Center)



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

Section 504 of the Rehabilitation Act of 1973 is a federal law, codified at 29 U.S.C. § 794, that prohibits discrimination based on disability in federally-assisted programs or activities. Specifically, Section 504 states, "No otherwise qualified individual with a disability in the United States... shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service." This means that Section 504 prohibits discrimination based on disability in any program or activity that receives financial assistance from any federal agency, including HUD, as well as in programs conducted by federal agencies, including HUD.

An individual with a disability is any person who has a physical or mental impairment that substantially limits one or more major life activities. The term physical or mental impairment may include, but is not limited to, conditions such as visual or hearing impairment, mobility impairment, HIV infection, developmental disabilities, drug addiction, or mental illness. In general, the definition of "person with disabilities" does not include current users of illegal controlled substances. However, individuals would be protected under Section 504 (as well as the ADA) if the purpose of the specific program or activity is to provide health or rehabilitation services to such individuals.

The term major life activity may include: seeing, hearing, walking, breathing, performing manual tasks, caring for one's self, learning, speaking, or working. This list is not exhaustive. Section 504 also protects persons who have a record of such impairment or are regarded as having such an impairment. YHA has fully accessible units and can make reasonable accommodations for tenants.

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

### **Key Immediate Needs:**

- **Access to Affordable Housing:**YHA operates a computer-generated lottery for the Section 8 waiting List. Due to limited supply, everyone who applies is added to the waiting list. Even those who have received vouchers struggle to find housing within the program's payment standards as these standards are not in alignment with market rent rates.
- **Increased Landlord Participation:**The number of landlords accepting Housing Choice Vouchers has declined, partly due to the ability to secure higher rents from tenants without vouchers. This trend limits housing options for voucher holders and exacerbates the housing shortage.
- **Improved Housing Conditions:**Many affordable housing units in Roanoke are in substandard condition, featuring issues like exposed wiring, mold, and structural hazards. These conditions compromise the safety and well-being of residents.

Addressing these immediate needs requires coordinated efforts to secure additional funding, encourage landlord participation, improve housing conditions, and expand the availability of affordable housing units. Such measures are essential to support the well-being of YHA residents.

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

The challenges of housing cost burden impact almost all families, regardless of the income level. Housing cost burdens impact middle-income families who have a more significant challenge saving for emergencies and maintaining their home or saving for homeownership. Households with a high-cost burden, regardless of income, are at a greater risk of losing their housing.

### **Discussion**

Public housing authority tenants often face multiple challenges that extend beyond the need for affordable rent. Many residents have **low or fixed incomes**, making it difficult to afford essentials like food, healthcare, and transportation. According to HUD, **over 50% of public housing households are headed by elderly or disabled individuals**, highlighting the need for accessible housing, supportive services, and healthcare access. Reliable transportation is also a significant issue, as many public housing developments are located in areas with **limited public transit options**, making it harder for tenants to access jobs, education, and medical care. Additionally, safety and community services are key concerns, with many residents advocating for improved security measures, youth programs, and workforce development initiatives. With **more than 1.7 million Americans living in public housing**, addressing these needs through **expanded social services, better infrastructure, and economic opportunities** is essential to improving the quality of life for public housing residents.

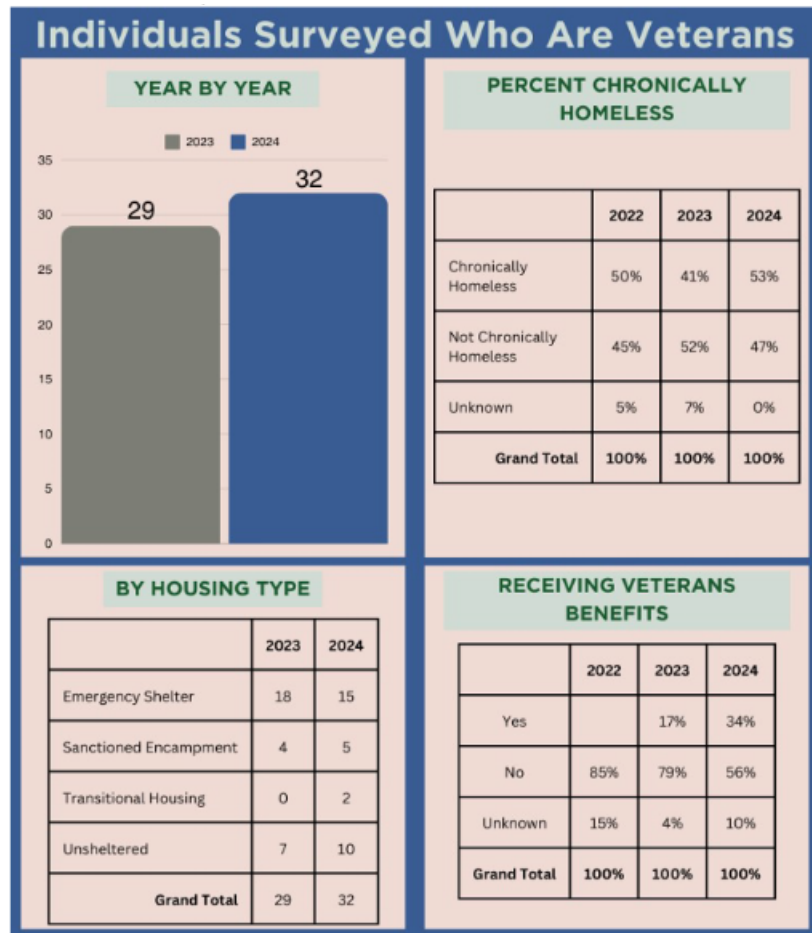
## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

A Continuum of Care (CoC) is a geographically based group of representatives that carries out the planning responsibilities of the U.S. Department of Housing and Urban Development's (HUD) CoC Homeless Assistance Program. These representatives come from organizations that provide services to people experiencing homelessness.

The Department of Commerce is the Collaborative Applicant for the Washington Balance of State Continuum of Care (BoS CoC). The BoS CoC's 34 small and medium sized counties received about \$8 million annually for 50 permanent and temporary housing projects funded by HUD's CoC program. Yakima County elects 2 representatives to the BoS CoC Board (Steering Committee). The Steering Committee meets monthly virtually and hybrid quarterly. There are several subcommittees that address subpopulations: Families without Children – Chronic Homeless, Youth, Veterans, Racial Equity, and Families with Children. Each committee typically meets 8-10 times per year. Yakima County also formed the Yakima County Homeless Coalition (YHC), which aims to address the wide range of matters associated with homelessness in Yakima County with the goals of making homelessness brief and rare.

The Department of Commerce coordinates the annual Point-In-Time (PIT) count with and reports results to the State Legislature and HUD. 2024 County PIT data is used within this section. Due to the nature of a one-night count, the uses of the PIT Count data and its limitations should be noted. It is understood that a one-night point in time count has limitations and in any given year may under-count or over-count the homeless population when compared to data collected over a more extended period of time or at other periodic intervals. The greatest value of the PIT Count is that it is an unduplicated count of both sheltered and unsheltered persons experiencing homelessness on one night. Decreases or increases in the number of persons counted from year to year may indicate a change in the homeless population or external circumstances or both. Because of the limitations of PIT Count Data, data pulled from Yakima County's consolidated homeless grant performance tracker dashboard.



Yakima County PIT Count 2024 VETERANS

Race and Ethnicity of Individuals Surveyed				
RACE AND ETHNICITY COMBINED				
Ethnicity	Race	Not a person of color	Person of Color	Unknown
Non-Hispanic/Non-Latin(a)(o)(x)	White	209		
	American Indian, Alaska Native, or Indigenous		109	
	Black, African American, or African		11	
	Multi-Racial		10	
	Native Hawaiian or Pacific Islander		< 11*	
	Asian or Asian American		< 11*	
	Middle Eastern/North African		< 11*	
	Client prefers not to answer, data not collected			1
Hispanic/Latin(a)(o)(x)	White		52	
	Hispanic/Latin(a)(o)(x)		81	
	American Indian, Alaska Native, or Indigenous		13	
	Black, African American, or African		< 11*	
	Multi-Racial		< 11*	
	Native Hawaiian or Pacific Islander		< 11*	
	Asian or Asian American		< 11*	
	Client prefers not to answer, data not collected		5	
Unknown	Client prefers not to answer, data not collected			3
*For the privacy of people entered into HMIS, The Department of Human Services follows Commerce's prescribed data suppression standards.				

### Yakima County PIT Count 2024 Race Ethnicity

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

### Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

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

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

See attached data from 2024 PIT Count for Yakima County.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Unsheltered Homeless refers to the segment of a homeless community who do not have ordinary lawful access to buildings in which to sleep, as referred to in the HUD definition as persons occupying "place not meant for human habitation", (examples: bus stop, parks, riverbed, van, RV, sidewalk).

Sheltered Homeless refers to those in an emergency shelter, in transitional housing, or who are exiting an institution where they temporarily reside lacking a fixed nighttime residence. People will be considered homeless if they are exiting an institution where they resided for up to 90 days. People who are losing their primary nighttime residence which may be a motel, hotel or a doubled up situation within 14 days and lack resources or support networks to remain in housing, are also considered homeless.

According to the 2024 Yakima County PIT Count report, there were:

- 143 individuals unsheltered

- 34 individuals in sanctioned encampments
- 300 individuals in emergency shelter.

The number of individuals experiencing homelessness who were surveyed decreased in 2024 by nearly 15% from 2023. The unsheltered population decreased by nearly 28%, compared to 2023.

According to the Yakima County dashboard, 18% of individuals exiting shelter during FY25 have had a positive exist destination (i.e. permanent housing).

**Discussion:**



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

### Introduction:

Supportive housing is a nationally recognized, evidence-based approach to addressing some of the most complex challenges facing communities today. It integrates affordable, permanent housing with access to comprehensive, voluntary support services designed to promote stability, independence, and dignity for individuals and families with the greatest needs. Residents of supportive housing benefit from intensive case management and are connected to critical services such as healthcare, workforce development, and child and family support. Unlike temporary housing solutions, supportive housing is permanent and does not impose time limits on residency.

Supportive housing improves:

- Housing stability
- Employment
- Mental and physical health
- School attendance
- Engagement with behavioral health services

There are several populations of residents that would benefit from supportive housing in the City of Roanoke. These include elderly persons, persons with disabilities, persons with behavioral health needs, or persons with HIV/AIDS and their families.

### Describe the characteristics of special needs populations in your community:

**Elderly Persons** information below covers the population of persons in Yakima aged 65 years or older, who make up 16% of the population. Additionally:

- 50% of persons aged 65 years or older are living alone
- 41% have a reported disability
- Are more likely to be homeowners (versus renters)
- 87% receive social security income

Elderly households have housing needs centered on maintaining affordable housing options. Many residents in this category also benefit from accessibility upgrades in their homes.

### Persons with Disability

Federal nondiscrimination laws define a person with a disability to include any (1) individual with a physical or mental impairment that substantially limits one or more major life activities; (2) individual with a record of such impairment; or (3) individual who is regarded as having such an impairment.

In Yakima, 16.8% of the population has a disability:

- 5.4% with a hearing difficulty
- 2.9% with a vision difficulty
- 7.3% with a cognitive difficulty
- 9.1% with an ambulatory difficulty
- 3.6% with a self-care difficulty
- 7.5% with an independent living difficulty

**Persons with behavioral health needs** often require a holistic approach to support their well-being, as their challenges extend beyond mental health care alone. Access to behavioral health services, including therapy, medication management, and crisis intervention, is crucial for stability, yet many face barriers such as provider shortages, long wait times, and high costs. Reliable transportation is essential to ensuring they can attend medical appointments, therapy sessions, and access community resources. Stable and affordable housing is another critical need, as housing insecurity can exacerbate mental health conditions and make it difficult to adhere to treatment plans. In Roanoke, a new service is available to women with high-risk pregnancies who are struggling with substance use. The Grove on Patterson will serve as a housing facility and treatment center. One key feature of this program will be keeping parents together with their children during treatment.

Additionally, access to nutritious food plays a significant role in overall health and well-being, as poor nutrition can contribute to mood disorders and other physical health issues. Comprehensive support systems, including case management and peer support, are vital in helping individuals with behavioral health needs maintain stability and improve their quality of life.

**Persons Living with HIV/AIDS** - SEE DESCRIPTION BELOW

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

The non-homeless special needs populations in the City of Yakima have a wide range of service needs, including transitional housing, supportive housing, accessible housing, counseling, case management, transportation to healthcare facilities, and low barrier access to behavioral health services. All special needs populations require individualized consideration. While many persons within the special needs population do not rely on governmental assistance, some do.

Extensive engagement with these target populations and service providers was conducted to gain better understanding of these needs. Community surveys were administered to gain direct input from these populations. Engagement at key community events allowed for direct, personal feedback on needs.

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

According to Washington State's 2024 HIV Surveillance report, there were 17 new cases in 2023, up from 9 new cases in 2022. Of these, 4 were a late HIV diagnosis and 14 received initial linkage to HIV care. There are 290 prevalent cases of HIV in Yakima County and 92% of cases are engaged in care.

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

**Discussion:**

Non-homeless special needs populations, including the elderly, individuals with disabilities, those living with HIV/AIDS, and those with behavioral health needs, require a range of supportive services to maintain stability and quality of life. The elderly often need assistance with daily living activities, healthcare access, transportation, and social engagement to prevent isolation. Individuals with disabilities may require accessible housing, specialized healthcare, employment support, and mobility assistance. Those living with HIV/AIDS benefit from medical care, case management, access to nutritious food, and supportive housing to ensure treatment adherence and overall well-being. Individuals with behavioral health needs require access to mental health services, stable housing, reliable transportation, and social supports to promote recovery and independence. **Coordinated social services and community-based programs as well as low-barrier access to services that can address acute needs are critical to addressing these diverse needs.** The City will work towards addressing these needs by targeting future funding towards public service opportunities.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Market Analysis aims to provide a clear picture of the environment in which the jurisdiction must administer its programs throughout the Consolidated Plan period. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered.

The Housing Market Analysis provides information on:

- Significant characteristics of Yakima’s housing market in general, including the supply, demand, condition, and cost of housing
- Housing stock available to serve persons with disabilities and other special needs
- Condition and need of public and assisted housing
- A brief inventory of facilities, housing, and services to meet the needs of homeless persons
- Regulatory barriers to affordable housing
- Significant characteristics of the jurisdiction's economy

The City of Yakima is the “Heart of Central Washington,” bounded by the Yakima River to the east and rolling orchards in west valley, serving as a center of the Yakima Valley’s agricultural prosperity for over 125 years, and growing into a dynamic cultural, recreational, and economic hub of the region. With a population of 93,830 (2016-2020 ACS) the City of Yakima is the eleventh largest city in the State of Washington. However, despite this status Yakima still retains its rural character due to a strong agricultural base and a vibrant natural setting.

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

### Introduction

The United States needs more housing and more varied housing to meet households' needs throughout the country. Some economists estimate that one consequence of the 2008 foreclosure crisis was the slow rebound in home construction while household growth continued, resulting in the underproduction of housing by more than 3 million units.

Although home production has recently been on the rise, building permits, one indicator of new housing supply, remain below historical averages and far below the level needed to eliminate the deficit in housing.

**The consequences of inadequate supply are higher housing costs for renting or buying a home.** More than 37 million renter and owner households spent more than 30 percent of their income on housing in 2019. In the years prior to the pandemic, low-interest rates for mortgage loans and increasing incomes, not lower home values, had reduced owner cost burden. For renters, increasing incomes were matched by rising rents, maintaining cost burdens despite a strong economy.

*"Opportunities to Increase Housing Production and Preservation" HUD PD&R, September 7, 2021*

According to the 2016-2020 ACS data summarized below, there are an estimated 24,904 total housing units, which is a slight increase of 254 units from the 2011-2015 ACS data from the previous Consolidated Plan. There are 22,954 occupied housing units (13,785 owner-occupied and 9,345 renter-occupied). The total number of vacant housing units is calculated at 1,950, which represents 7.8% of the total housing in the City.

As shown in Table 31, single unit, detached dwellings (21,810) comprise 61% of the City's total housing inventory, while apartment buildings containing 2-4 dwelling units make up 13% of the City's housing stock.

ACS data reports that 74% of owner-occupied dwelling units in Yakima are 3-bedroom or larger and only 3% are one- or no-bedroom units. In contrast, renter-housing is predominately 2-bedroom units at 38%, with 3 or more bedroom units being 28%, and one-bedroom or no bedroom units 33% of the rental units. Considering the household compositions and the vacancy rates, it will be important for the City to ensure the "right-size" affordable housing is developed. The need for larger units may be declining.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	21,810	61%
1-unit, attached structure	1,905	5%

Property Type	Number	%
2-4 units	4,650	13%
5-19 units	2,490	7%
20 or more units	2,660	7%
Mobile Home, boat, RV, van, etc	2,240	6%
<b>Total</b>	<b>35,755</b>	<b>100%</b>

**Table 23 – Residential Properties by Unit Number**

Data Source: 2016-2020 ACS

## Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	85	0%	1,750	11%
1 bedroom	490	3%	3,350	22%
2 bedrooms	4,125	22%	5,905	38%
3 or more bedrooms	13,715	74%	4,335	28%
<b>Total</b>	<b>18,415</b>	<b>99%</b>	<b>15,340</b>	<b>99%</b>

**Table 24 – Unit Size by Tenure**

Data Source: 2016-2020 ACS

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

HUD programs provide assistance in three categories: public housing, tenant-based, and multifamily assisted or privately owned, project-based housing. Public housing is a form of project-based subsidy because households may receive assistance only if they agree to live at a particular public housing project. In public housing, local housing agencies receive allocations of HUD funding to build, operate, or improve housing. The local agencies own the housing. **In Yakima, there are no public housing options. The Yakima Housing Authority, through the Rental Assistance Demonstration (RAD) program, converted all public housing to Housing Choice Vouchers (HCVs). YHA administers 1,313 vouchers. An overview of units and populations served can be found on YHA's website: YHA Services - Yakima Housing Authority**

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

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

The current availability of housing units does not meet the demand of low- to moderate-income renters and homeowners. Renters are uniquely impacted by the rising value of single-family homes and property lots. Landowners of single-family rentals are more likely to sell their rental investment property as housing values continue to rise, further reducing the number of available rental houses.

Additionally, as housing prices increase, it becomes increasingly difficult for middle to moderate-income renters to transition to homeownership due to the higher monthly mortgage costs and downpayment requirements. It can be extremely challenging for extremely low to low-income renters to "compete" for a limited amount of rental housing. To mitigate this competition, the state of Washington includes protections against discrimination based on "source of income" under its fair housing laws.

Washington's Residential Landlord-Tenant Act was amended in 2018 to prohibit discrimination based on a tenant's source of income, which means landlords cannot refuse to rent to someone solely because they receive rental assistance, social security, or other public benefits as part of their income.

Washington's law also requires that if a landlord has specific income standards (such as income-to-rent ratios), they must consider a tenant's subsidy or voucher as part of the income calculation. Additionally, the law created a mitigation fund to help landlords cover any damage beyond normal wear and tear, making it more appealing for landlords to accept tenants using housing vouchers or subsidies. However, there are still considerable challenges that impact enforcement and housing availability for low- and extremely low-income households. Even with anti-discrimination protections, there is a shortage of affordable housing units for low-income households. Some landlords may still try to circumvent source of income protections through subtle tactics, such as imposing strict screening criteria unrelated to income. For example, higher credit score requirements, background checks, and extensive rental history reviews can still prevent low-income applicants from securing housing, even when they have a voucher or other assistance. Additionally, enforcement can be challenging and tenants may be reluctant to report discrimination due to fear of retaliation or fear of losing the limited housing options available to them.

### **Describe the need for specific types of housing:**

**The City of Yakima needs affordable housing units that ensure that low- to moderate-income residents spend no more than 30% of their monthly income on housing expenses.** While there is a monumental amount of new housing units in the community, it does not meet the financial needs of the community's residents most vulnerable to housing instability.

It is critical to understand how the US Department of Housing and Urban Development (HUD) evaluates income within a community. HUD sets income limits that determine eligibility for assisted housing programs, including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. The City of Yakima falls within the Yakima, WA MSA FMR Area.

A family in Yakima is considered low- to moderate-income if they make

- \$51,300 as a single-person household
- \$60,700 as a two-person household
- \$68,300 as a three-person household
- \$75,850 as a four-person household
- \$81,950 as a five-person household
- \$88,000 as a six-person household

Most residents in Yakima either have a close family member or have had an annual income qualifying them as low- to moderate-income. Residents who fall within these income categories may have unique difficulties. There is also a lack of “accessible” housing units in the City to address the needs of the physically disabled.

## **Discussion**

There is a continuing need for “affordable” and “accessible” housing in the City of Yakima. Much of the existing housing is sound and there appears to be an adequate supply of market-rate housing. However, housing opportunities are lacking for the lower income renters and homebuyers in the City. Low-income homeowners with high housing cost burdens need housing rehabilitation programs to bring their dwellings up to code standards, make them energy efficient and help them reduce their cost burdens. Low-income renters with housing problems, including high housing cost burdens, need access to quality affordable rental housing.



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

### Introduction

The data presented in this section indicates that, within the City of Yakima, there is a diverse mix of housing in different price ranges for owner-occupied and rental dwelling units. However, conclusions about the availability of affordable housing for low- and moderate-income households need to take into account additional factors such as the age and condition of this housing and the neighborhoods in which such housing is located. Housing needs to be both affordable and good quality and located within safe, stable residential neighborhoods.

**The median home value increased nearly 16% between the 2011-2015 ACS data, \$157,700, and the 2016-2020 ACS data, \$182,900.** The median contract rent (using the same sources) increased 14% from \$632/month to \$721/month. Of the total number of occupied rental units, nearly 62% (9,440) were in the \$500 to \$999 category per month. An important consideration when estimating rental rates is the differing practices regarding the inclusion of utilities and fuels in rental payments. Gross rent accounts for these variations by combining the contract rent with the estimated average monthly cost of utilities (such as electricity, gas, and water/sewer) and fuels (including oil, coal, kerosene, wood, etc.), if they are paid by the renter or on the renter's behalf. This approach ensures consistency by eliminating discrepancies related to the inclusion of these additional costs.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	156,700	182,900	17%
Median Contract Rent	632	721	14%

Table 25 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,900	18.9%
\$500-999	9,440	61.6%
\$1,000-1,499	2,400	15.7%
\$1,500-1,999	440	2.9%
\$2,000 or more	165	1.1%
<b>Total</b>	<b>15,345</b>	<b>100.1%</b>

Table 26 - Rent Paid

Data Source: 2016-2020 ACS

## Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	635	No Data
50% HAMFI	3,700	1,065
80% HAMFI	9,675	5,145
100% HAMFI	No Data	7,360
<b>Total</b>	<b>14,010</b>	<b>13,570</b>

**Table 27 – Housing Affordability**

Data Source: 2016-2020 CHAS

## Homeowner Housing Stability

The Federal Finance Housing Agency - **FHFA House Price Index (FHFA HPI®)** is a broad measure of the movement of single-family house prices. The FHFA HPI is a weighted, repeat-sales index, meaning that it measures average price changes in repeat sales or refinancings on the same properties. This information is obtained by reviewing repeat mortgage transactions on single-family properties whose mortgages have been purchased or securitized by Fannie Mae or Freddie Mac since January 1975. The FHFA HPI serves as a timely, accurate indicator of house price trends at various geographic levels. Because of the breadth of the sample, it provides more information than is available in other house price indexes. It also provides housing economists with an improved analytical tool that is useful for estimating changes in the rates of mortgage defaults, prepayments, and housing affordability in specific geographic areas.

The population of Yakima is largely stagnant with little increase in wages. The FHFA HPI Calculator is available on the FHFA website and provides data on the increase of house prices in Yakima measured quarterly. A quick calculation for a home purchased in 2023 Quarter 1 for \$182,900 and sold in 2024 Quarter 2 would have an appreciation of 9.8% and have an estimated value of \$200,984. Continued housing cost increases will result in households that cannot maintain the aging housing stock, reduce the ability of renters to transition to homeownership, and cause the existing residents to be unable to purchase homes inside the City.

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	858	864	1,137	1,616	1,698
High HOME Rent	556	637	837	1,065	1,169
Low HOME Rent	556	609	731	845	942

**Table 28 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

## **Is there sufficient housing for households at all income levels?**

The lack of affordable housing impacts low- and moderate-income residents the greatest. The steadily increasing rent costs compound the financial struggles that these families are at risk of experiencing. Additionally, the growing need for new rental housing units and aged housing unit stock results in many renters living in substandard housing conditions.

### **AFFORDABLE, BUT NOT AVAILABLE**

Homes that are affordable to extremely low-income renters are not necessarily available to them. In the private market, households can occupy homes that cost less than 30% of their incomes, and many do. When higher-income households occupy rental homes also affordable to lower-income households, they render those homes unavailable to the lower-income households. Extremely low-income renters must compete with all higher-income households for the limited number of rental homes affordable to them in the private market. To truly measure the housing options extremely low-income renters have, we must account for the fact that higher-income renters occupy some of the most affordable units. Rental homes are both affordable and available for households of a specific income group if the homes are affordable to them and they are not occupied by higher-income households.

### **EXTREMELY LOW-INCOME RENTERS**

The vast majority of extremely low-income renters work in low-wage jobs or are unable to work. With wages insufficient to pay for modest rental housing even when individuals work full-time year-round, a brief furlough or loss of hours, as we have seen over the past year, can create debts that renters can never repay. Extremely low-income renters in the labor force, many already struggling to pay their rents before the pandemic, were significantly impacted by COVID-19. Low-wage work comprised a disproportionate share of industries most affected by COVID-19 shutdowns. Extremely low-income renters were likely impacted by the closures of restaurants, hotels, and other places of low-wage employment. *The Gap, A Shortage of Affordable Homes*, National Low Income Housing Coalition, March 2021

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

With a median home value of \$182,900, it appears that Yakima's housing stock is "affordable" compared to state and national averages (state: \$605,400; national: \$420,500). However, given a stagnant population, current economic conditions, increase in the number of renters, and increase in rental rates, a variety of housing "affordability" issues need to be addressed:

- Much of the affordable housing stock in Yakima is old and older houses are more expensive to maintain and often need rehabilitation;

- LMI households in Yakima are shown to be cost burdened, and such households often have difficulties obtaining housing that is both affordable for their situation and in decent condition; and
- It is likely that rental rates will continue to increase.

### **Rental Housing Stability**

As the economy improves, rental prices continue to increase. The trend over the past decade has been a higher rental increase than the increase in monthly wages. As this trend continues, it puts more significant financial pressure on low- and moderate-income families who are spending an ever-increasing percentage of their income on housing costs.

As higher-income renters and distressed homeowners seek cheaper alternatives to their current housing, competition for less expensive rental homes may actually increase. Meanwhile, few of the lowest-income renters have the option of leaving the rental market altogether. Consequently, rents for the least expensive homes may be less responsive to economic downturns, and in some cases, they could even increase because of greater demand. Even if rents at the bottom-end of the market fall during a downturn, they will not fall sufficiently to provide extremely low-income renters with an adequate supply of affordable housing. Owners have an incentive to abandon their rental properties or convert them to other uses when rental income is too low to cover basic operating costs and maintenance. They have little incentive to provide housing in the private market at rents that are affordable to extremely low-income renters. During periods of economic growth, the private market on its own still does not provide an adequate supply of rental housing affordable to low-income households. The rents that the lowest-income households can afford to pay typically do not cover the development costs and operating expenses of new housing. While new construction for higher-income renters encourages a chain of household moves that eventually benefits lower-income renters, new luxury units may not impact rents at the bottom of the market as much as they do rents at the top. *The Gap, A Shortage of Affordable Homes*, National Low Income Housing Coalition, March 2021

See attached for Homeowner Housing Stability discussion.

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

Since 1974 the U.S. Department of Housing and Urban Development (HUD) has helped low-income households obtain better rental housing and reduce the share of their income that goes toward rent through a program that relies on the private rental market. A key parameter in operating the certificate and voucher programs is the Fair Market Rent (FMR). FMRs play different roles in the certificate and voucher programs. In both programs, FMRs set limits. In the certificate program, FMRs set limits on what units can be rented; in the voucher program, FMRs set limits on the subsidy provided to the household. Certificate program households cannot rent units with gross rents exceeding the FMR; the recipients receive a subsidy equal to the difference between the gross rent and 30 percent of their

incomes. Voucher program households receive a subsidy equal to the difference between the FMR and 30 percent of their monthly incomes. Participants in the voucher program can choose units to live in with gross rents higher than the FMR, but they must pay the full cost of the difference between the gross rent and the FMR, plus 30 percent of their income. FMRs are intended to ensure that rental assistance beneficiaries have access to safe, decent housing while balancing affordability with local market conditions. HUD updates FMRs annually, taking into account local rent surveys, inflation, and other economic factors. **However, there is often a disconnect between market realities and funding regulations undermines the ability of programs to assist those in need and reduces the overall impact of rental assistance efforts.**

According to HUD's 2024 Fair Market Rent data for the Yakima, WA Metropolitan Statistical Area, fair market rent for an efficiency apartment is \$990; \$997 for a one-bedroom; \$1,310 for a two-bedroom. *NOTE: FMR includes the cost of utilities; for a resident living in a one-bedroom unit, the FMR \$913 is the total cost for rent AND utilities for that unit.* These monthly FMRs are below the High and Low HUD HOME rent.

## Discussion

The need is for the City to encourage the rehabilitation and preservation of existing rental housing to ensure that these affordable units are also in good condition. New construction of affordable rental housing may only be successful to the extent that the production of such units can be subsidized to enable them to remain affordable and to the extent that existing rental housing is seen as substandard and undesirable.

## Quality Affordable Homes Critical to Good Health

Ensuring enough affordable homes are available can lead to healthier families and communities. When rents are high, families prioritize rent and utilities over food and health care, even when serious health conditions are part of the picture. Stable, safe, and well-maintained housing can also decrease exposure to environmental hazards like mold, lead, or pests, which are linked to chronic illnesses. Additionally, housing stability helps individuals maintain consistent access to healthcare providers and medications, leading to improved overall well-being and fewer emergency interventions.

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

### Introduction

Housing is a major element of people's material living standards. It is essential to meet basic needs, such as for shelter from weather conditions and to offer a sense of personal security, privacy, and personal space. Good housing conditions are also essential for people's health and affect childhood development.

Housing is the key to reducing intergenerational poverty and increasing economic mobility. Research shows that increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty and increasing economic mobility in the United States. Stanford economist Raj Chetty found that children who moved to lower-poverty neighborhoods saw their earnings as adults increase by approximately 31%, an increased likelihood of living in better neighborhoods as adults, and a lowered likelihood of becoming a single parent. Moreover, children living in stable, affordable homes are more likely to thrive in school and have greater opportunities to learn inside and outside the classroom.

Increasing access to affordable housing bolsters economic growth. Research shows that the shortage of affordable housing costs the American economy about \$2 trillion a year in lower wages and productivity. Without affordable housing, families have constrained opportunities to increase earnings, causing slower GDP growth. In fact, researchers estimate that the growth in GDP between 1964 and 2009 would have been 13.5% higher if families had better access to affordable housing. This would have led to a \$1.7 trillion increase in income or \$8,775 in additional wages per worker. Moreover, each dollar invested in affordable housing boosts local economies by leveraging public and private resources to generate income—including resident earnings and additional local tax revenue—and supports job creation and retention. *"The Problem,"* National Low Income Housing Alliance

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

For this Consolidated Plan, the City of Yakima will use the HUD housing quality standards as defined below:

1. **Standard Condition.** A unit of housing is considered to be in standard condition if it is generally in good repair, with no substandard habitability elements (i.e., lacking complete plumbing or kitchen facilities) or exterior elements. Such units may be eligible for housing rehabilitation funding if interior conditions are such that the HUD Section 8 Housing Quality Standards are not met, or a threat to the integrity or livability of the unit exists and should be addressed. Examples of ways in which the interiors of such homes might be rehabilitated include the replacement of heating systems, electrical system repairs or upgrades, plumbing system repairs or upgrades, energy efficiency improvements, and accessibility improvements.

2. **Substandard Condition but Suitable for Rehabilitation.** This category describes dwelling units that do not meet one or more of the HUD Section 8 quality standard conditions, likely due to deferred maintenance or work without permits, but that is both financially and structurally feasible for rehabilitation. Such units may be lacking complete plumbing and kitchen facilities and/or may have exterior elements in need of repair (e.g., a roof in need of replacement, siding in need of repair or replacement, missing or failing foundation). In order to be suitable for rehabilitation, the unit value generally exceeds the cost of repairs or upgrades that would be required to bring it to standard condition. This category of property does not include units that need correction or minor livability problems or maintenance work.

3. **Substandard Condition and Not Suitable for Rehabilitation.** This category describes dwelling units in such poor conditions as to be neither structurally nor financially feasible for rehabilitation. Such units will typically have an improvement value that is less than the cost of addressing the habitability and exterior elements that cause its classification as "substandard" or will be considered unfit to occupy for safety reasons by the city's building official.

The table below displays the number of housing units, by tenure, based on the number of "conditions" the unit has. Selected conditions are similar to housing problems in the Needs Assessment: are (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,485	24%	6,915	45%
With two selected Conditions	145	1%	1,330	9%
With three selected Conditions	0	0%	30	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	13,785	75%	7,065	46%
<b>Total</b>	<b>18,415</b>	<b>100%</b>	<b>15,340</b>	<b>100%</b>

Table 29 - Condition of Units

Data Source: 2016-2020 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,040	11%	2,340	15%
1980-1999	3,110	17%	3,510	23%
1950-1979	7,895	43%	6,310	41%
Before 1950	5,365	29%	3,185	21%
<b>Total</b>	<b>18,410</b>	<b>100%</b>	<b>15,345</b>	<b>100%</b>

**Table 30 – Year Unit Built**

Data Source: 2016-2020 CHAS

**Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	13,260	72%	9,495	62%
Housing Units build before 1980 with children present	2,195	12%	740	5%

**Table 31 – Risk of Lead-Based Paint**

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

**Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 32 - Vacant Units**

Data Source: 2005-2009 CHAS

**Need for Owner and Rental Rehabilitation**

<TYPE=[text] REPORT\_GUID=[F8DC4D3147433947165558A235C46686]  
 PLAN\_SECTION\_ID=[1313801000]>

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

Environmental lead is a toxic substance affecting the growth and development of up to one million U.S. preschool children today, with effects ranging from learning disabilities to death. High lead levels can cause many health problems by damaging the brain, nervous system, and kidneys. Lead poisoning can cause decreased intelligence, behavioral and speech problems, anemia, decreased muscle and bone growth, poor muscle coordination, and hearing damage. Lead exposures remain prevalent despite considerable knowledge and increased screening and intervention efforts.

Increased lead exposure and increased body burden of lead remain a significant problem for children in the United States. Lead is an environmental toxicant that may cause adverse health effects to the nervous, hematopoietic, endocrine, renal, and reproductive systems. Lead exposure in young children is particularly hazardous because children absorb lead more readily than adults. Many children exposed to lead do not exhibit any signs of the disease. The child's signs or symptoms could be mistaken for other



illnesses, and the child goes undiagnosed. The developing nervous system of children is particularly more susceptible to the effects of lead. The underdeveloped blood-brain barrier in young children increases the risk of lead entering the developing nervous system resulting in neurobehavioral disorders. Blood lead levels (BLLs) at any detectable level have been shown to cause behavioral and developmental disorders; therefore, **no safe blood lead level in children has been identified.** It is increasingly important for continued childhood lead poisoning prevention education and awareness.

Lead-contaminated water, soil, and paint have been recognized as potential sources of children's lead exposure. **Dust from deteriorating lead-based paint is considered the largest contributor to the lead problem.** Until the 1950s, many homes were covered inside and out with leaded paints. Lead began to fall from favor in the 1950s but was still commonly used until it was banned in homes after 1977.

Because of the long-term use of lead-based paints, many homes in the United States contain surfaces with paint that is now peeling, chalking, flaking, or wearing away. The dust or paint chips contain high levels of lead that easily find ways into the mouths of young children. A particular problem has emerged due to many homes with lead-based paints, which are now undergoing renovations. Often the dust created by this work has high lead levels, which are readily absorbed by the children's developing bodies.

Yakima has a sizable amount of housing built before 1980 that has the potential to be hazardous to children. **The 2016-2020 CHAS estimates that 22,755 units were built prior to 1980; approximately 2,935 of these units have children present.** It's important to note the number of unreported/undetected cases of childhood lead poisoning is unknown, and the low number of reported cases should not be misconstrued as evidence that lead poisoning is not more widespread.

## Discussion

**The high percentage of older units (built before 1980) in both owner and rental stock** suggests a strong need for rehabilitation due to aging infrastructure, outdated systems (plumbing, electrical, HVAC), and potential health hazards (lead paint, asbestos, etc.). Housing rehabilitation funds should prioritize homes built **before 1980**, with special attention to pre-1950 homes, which are at higher risk of structural deterioration and environmental hazards. Some program considerations would be providing incentives or grants for repairs to improve rental properties. For homeowners, providing low-interest rehabilitation loans or grant will help maintain housing stability.

Given the age of homes in the City, the risk of lead exposure remains a concern, particularly for young children who are most vulnerable to its harmful effects. Additionally, the true extent of childhood lead poisoning in Yakima is uncertain, as unreported or undetected cases may contribute to a more widespread issue than current data suggests. Therefore, efforts to assess and mitigate lead hazards in older housing should remain a priority for public health and housing initiatives.



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

### **Introduction**

YHA only administers Housing Choice Vouchers (HCV's); YHA does not operate public housing. According to YHA's 2024 Annual Plan, YHA currently administers 1,312 HCV's. The plan targets households with income under 50% of MFI, expanding housing opportunities with areas outside of poverty and minority concentrations. YHA currently has a "high" performance rating in the Section Eight Management Assessment Program (SEMAP). SEMAP measures the performance of the public housing agencies (PHAs) that administer the Housing Choice Voucher program in 14 key areas. SEMAP helps HUD target monitoring and assistance to PHA programs that need the most improvement.

YHA's progress on meeting its mission and goals described in its 5-year PHA Plan:

**Continue to maintain a "high performance rating in SEMAP** - The Housing Authority currently has a "high" performance rating in SEMAP.

**Maintain a leasing or authorized budget authority utilization rate of not less than 98% for Section 8** - The Housing Authority's Section 8 utilization for calendar year 2023 is 104.61%.

**Increase Section 8 vouchers through requests for incremental and/or special needs vouchers** - YHA received an award of JO additional Stability vouchers in coordination with the Balance of State Continuum of Care.

**Grow the home ownership program, utilizing Section 8 vouchers, for not less than 10 families-** The Housing Authority has developed a home ownership program and is working in connection with development to create home ownership opportunities for its residents.

**Continue to house homeless through 100 project-based vouchers** with our community partners - The Housing Authority has set aside 100 project-based vouchers for housing homeless throughout Yakima County.

**Continue to lease all remaining 93 VASH vouchers in connection with the Veteran's Affair Office-** YHA has currently leased 72 VASH vouchers and is working with the Veteran's Affair Office to lease the remaining vouchers.

**Lease the five Mainstream vouchers in coordination with the Spokane Housing Authority** - YHA currently is administering 115 mainstream vouchers and the Spokane Housing Authority ported the remaining mainstream vouchers it administered in coordination with the Yakima Housing Authority.

**Work with our community partners to establish the Foster Youth Initiative**- YHA created an MOU with its community partners and has currently housed five youth and is in the process of requesting and issuing and additional five vouchers.

**Preserve the Family Self-Sufficiency program for at least 125 families on Section 8** - YHA currently has 115 families enrolled in the program.

**Establish Supportive Employment to augment the Family Self-Sufficiency program** - YHA established supportive employment and currently has 15 individuals enrolled in the program.

**Maintain compliance with all applicable program requirements** - YHA received a repeat finding during the most recent audit for FY2022. The finding was related to understated assets, liabilities, and expenses as a result of a new development (a component unit of the Housing Authority). In addition, the YHA received a finding for understating the Schedule of Expenditures of Federal Awards (SEFA). However, YHA outlined in its Corrective Action Plan that it has relied on outsourced fee accountants for proper recording of all development activities, financial statement and SEFA preparation, and reporting. YHA will establish a review process by an employee who understands Generally Accepted Accounting Principles and the Uniform Guidance to ensure accurate preparation and reporting of the financial statements total Federal awards expended.

## Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	150	688	49	639	197	0	0
# of accessible units									

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

**Table 33 – Total Number of Units by Program Type**

**Data Source:** PIC (PIH Information Center)

**Describe the supply of public housing developments:**

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

Yakima Housing Authority (YHA) has been designated as a “high performer” and reports the following in regards to physical conditions of public housing units: “Despite having an older housing stock, all of the public housing developments are in good condition and consistently score well on inspections, including high marks under the NSPIRE standards. The buildings are fully up to code, and they are not experiencing chronic vacancies. Any vacancies that do occur are the result of normal unit turnover rather than issues with unit quality or demand.”

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 34 - Public Housing Condition

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

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

YHA offers several resident services to improve the living environment of residents:

- Family Self-Sufficiency Program: This program helps residents increase their skill levels, education, and employment, to become self-supporting. The FSS Program is open to households, with or without children.
- Family Fun Night Community Resource Fair: This free community event will features dozens of vendors, providing an array of offerings from local community organizations and service providers.
- Sharon Wandler Scholarship: Three scholarships will be awarded to candidates pursuing their first degree. One scholarship, which will be awarded to a returning college attendee, and two scholarships for High School Graduates or GED holder.
- Moving to Work: Helps YHA to maximize the number of households served through the voucher program and making changes to the voucher program to make it more efficient to operate, more likely to increase the self-sufficiency, and housing choice as well as the required activities related to landlord incentives.

## Discussion:

### New Activities:

- The Housing Authority intends to award up to 49 project-based vouchers for new construction within the City of Yakima. The proposal will be awarded based on its consistency with the HUD statutory goals of de-concentration of poverty and expanding housing and economic opportunities and the Housing Authority's priorities to support housing for homeless individuals, housing which provides supportive services to their residents and housing located in the City of Yakima that serves to expand housing and economic activities.
- Move to Work (MTW) participation that will reduce cost and achieve greater cost effectiveness and give incentives to families with children whose heads of household are either working, seeking work, or participating in job training, education or other programs that assist in

obtaining employment. YHA aims to reduce the cost to administer the voucher program but getting rid or simplifying regulations and processes that are overly complicated and confusing to landlords, participants, and staff. Additionally, YHA will establish policies and provide resources that will enable stability and increase self-sufficiency. Lastly, YHA will explore changes that will increase landlord participation as well as policies that will allow the voucher participants more choice. Detailed descriptions of the MTW activities can be found in YHA's 2024 Annual Plan: <https://yakimahousing.org/about/>

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

### **Introduction**

Affordable housing has become increasingly difficult to secure as rent rates continue to rise and rental vacancy rates reach virtually zero. Additionally, the COVID-19 pandemic triggered job loss and reduced wages, further adding to the housing instability of thousands of households throughout Idaho. Ultimately, homelessness is often the end result and does not happen by choice.

Homelessness stems from a variety of factors:

- Unemployment,
- Unforeseen life changes,
- Substance use,
- Medical emergencies,
- Domestic violence, or
- Mental health issues.

Housing instability is particularly challenging due to the limiting wage opportunity and other financial barriers. Nonprofits, community organizations, and response networks throughout Idaho continue to increase capacity, become more sophisticated, and collaborate in their efforts to provide housing and critical support services for the most disadvantaged among us.

Often it is easy to see homelessness simply as someone living on the street. While this is the reality for some, it is not for the majority of those experiencing homelessness. The list below outlines the various definitions of homelessness, which often impact an individual's eligibility for services.

**Imminent Risk of Homelessness:** A person or family who will lose their primary nighttime residence within 14 days.

**Precariously Housed/at-risk of homelessness:** A person or family who lack a fixed, regular nighttime residence or is being asked to leave their current living situation. This person likely has an income at or below 30% AMI and insufficient resources or support networks.



**Fleeing/Attempting to Flee Domestic Violence:** A person or family that is fleeing or is attempting to flee domestic violence, has no other residence, lacks resources or support networks, or does not have permanent housing.

**Literally Homeless:** A person or a family who lacks a fixed, regular and adequate nighttime residence. Typically, this means living in a place not meant for habitation or in an emergency shelter.

**Chronically Homeless:** A person or family who has experienced homelessness for at least 12 months consecutively or had 4 episodes of homelessness in the last 3 years (episodes that total 12 months or more)—while having a disabling condition.

#### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 35 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

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

Within the City of Yakima, there is a focus on connecting homeless persons to the mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons. Yakima has a variety of providers that work to support homelessness services, some of which are delivered by local governments and some by regional non-profits. Below are some key service providers, although this is not an exhaustive list:

### **Health Services:**

Yakima Neighborhood Health Services – provides comprehensive medical, dental, behavioral health, and social service support. YNHS is also a coordinated entry access point and provides permanent supportive housing and medical respite care for literally homeless individuals and families.

Yakima Lions Club – provides medical equipment

Triumph Treatment Services – provides outpatient and residential substance use disorder and mental health treatment

### **Domestic Violence Services:**

YWCA – provides emergency shelter, transitional housing, permanent housing, and legal services for victims and survivors of violence

Aspen Victim Advocacy Services - advocacy, counseling, resource referrals for victims and survivors of violence

### **Food Services:**

Several pantries are available including: Yakima Food Pantry, Rotary Food Bank, Fruitvale Community Market, and Yakima Seventh Day Adventist Food Bank

Union Gospel Mission provides the Good News Café, offering free meals to community members

### **Employment Services:**

Worksource Yakima, South County Workforce, and OIC offer workforce development services, including connecting job seekers to employment and business to job seekers.

Salvation Army's Pathways to Hope also provides employment services to individuals with barriers to employment.

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

Many of the services list above are inclusive to people experiencing homelessness. Facilities include, but are not limited to:

Emergency Shelter, for individuals and families experiencing homelessness and need an immediate place to stay:

- Union Gospel Mission - offers adult shelter beds and family shelter beds
- YWCA DV Shelter – provides emergency shelter to individuals/families fleeing domestic violence

Tenant Based Rental Assistance:

- YHA - The Housing Authority received housing choice vouchers for individuals/families experiencing homelessness.

Permanent Supportive Housing:

- YHA provides permanent supportive housing for veterans (VASH)

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

### Introduction

**Everyone needs safe, decent, stable housing.** For some of the most vulnerable people in America — people with mental illness, chronic health conditions, histories of trauma, and other struggles — a home helps them to get adequate treatment and start on the path toward recovery. But some conditions make it difficult for people to maintain a stable home without additional help. Supportive housing, a highly effective strategy that combines affordable housing with intensive coordinated services, can provide that needed assistance.

A broad body of research shows that supportive housing effectively helps people with disabilities maintain stable housing. People in supportive housing use costly systems like emergency health services less frequently and are less likely to be incarcerated. Supportive housing also can aid people with disabilities in getting better health care and help seniors trying to stay in the community as they age and families trying to keep their children out of foster care.

Supportive housing is a highly effective strategy that **combines affordable housing with intensive coordinated services** to help people struggling with chronic physical and mental health issues maintain stable housing and receive appropriate health care.

**Permanence and affordability.** Tenants generally pay no more than 30 percent of their income for rent. They have the same rights and responsibilities as other renters, such as having the lease in their name and the right to privacy in their unit, which means they cannot be evicted for reasons unrelated to being a good tenant.

**Integration.** Individuals and families are able to live independently in apartments or single-family homes in residential neighborhoods. Tenants in supportive housing should have access to public transportation, grocery stores, parks, and other neighborhood amenities common to all other residents. (Less accessible services put tenants' housing and health at risk: if they are unable to travel to providers' offices, for instance, they may stop using the services.)

**Emphasis on choice.** Supportive housing maximizes client choice, in clients' housing options and the services they receive. For instance, tenants can generally come and go as they please and have control over their daily schedule, like mealtimes and visitors. They also can direct the types of services they receive and the goals they set with the service provider.

**Low barriers to entry.** Supportive housing providers do not require clients to hit benchmarks before moving into housing or put other screening barriers in the way. Blanket bans on people with criminal histories or bad credit, for example, or requirements to meet goals, like employment or completing a course of treatment, before entering supportive housing would screen out the very people supportive housing aims to help. Individuals and families are able to live independently in apartments or single-family homes in residential neighborhoods. *"Supportive Housing Helps*

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

**Elderly and Frail Elderly.** Supportive housing needs may include health care coordination and medication management, personal care assistance with daily activities such as bathing and dressing, and access to nutritious home-delivered meals. Reliable transportation is essential for attending medical appointments and running errands, while housekeeping and home maintenance support help ensure a safe living environment. Many older adults also benefit from case management and assistance with navigating benefits like Medicare or Social Security. To address social isolation and mental health challenges, services such as counseling and recreational programs are critical, along with accessibility modifications and emergency alert systems to support safety and mobility. Legal and financial guidance can further assist seniors in managing their affairs, particularly those living on fixed incomes.â

**Disability.** Individuals with disabilities often require a variety of supportive services to promote independence, stability, and overall well-being. These services may include assistance with daily living activities such as bathing, dressing, and meal preparation, as well as care coordination to manage complex medical needs and access to specialized healthcare. Accessible transportation is crucial for attending appointments, securing employment, or participating in community life. Many also benefit from case management to navigate public benefits like Supplemental Security Income (SSI), Medicaid, or housing assistance. Mental health services, peer support, and recreational opportunities can help reduce isolation and support emotional well-being. Home modifications such as wheelchair ramps, grab bars, or adaptive technologies may be necessary to ensure safety and accessibility within the home. Legal and financial advocacy may also be needed to protect rights and ensure long-term housing and income stability.â

**Substance Use Disorders.** Individuals with substance use disorders often require a range of supportive services to achieve stability, recovery, and long-term well-being. These services may include access to treatment programs such as outpatient counseling, medication-assisted treatment, or inpatient rehabilitation, as well as ongoing recovery support like peer mentoring and relapse prevention services. Case management is critical to help individuals navigate healthcare systems, obtain benefits, and secure stable housing. Mental health services are often essential, as many individuals experience co-occurring disorders that require integrated care. Transportation assistance can help ensure access to treatment, employment, and community resources. Additionally, employment support, life skills training, and legal advocacy can assist individuals in rebuilding their lives and maintaining long-term recovery.â

**Persons with HIV & AIDS.** The Housing Opportunities for Persons with AIDS (HOPWA) grants use general objectives to guide assistance. HOPWA programs can be accessed through the local CoC's coordinated entry system; HOPWA services aim to:âIncrease the availability of decent, safe, and affordable housing for lower income persons with HIV/AIDS; Create and support affordable housing units for persons with HIV/AIDS by matching HOPWA resources through community planning for comprehensive housing strategies; Create partnerships and innovative strategies among local governments and non-profit organizations to identify and serve the housing and supportive services needs of persons with HIV/AIDSâ

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

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

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

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

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

### Introduction

Yakima's economy has deep roots in agriculture, driven by the development of irrigation infrastructure and railroads since the early 20th century. As Washington State's leading agricultural county, Yakima produces more apples, hops, corn, spearmint, peppermint, grapes, and wine grapes than any other region in the state. This booming agricultural base underpins local fruit processing industries and remains the central pillar of economic activity.

Yakima has begun to diversify its economy. Public services, healthcare, and education have become major employers. The region has also placed strategic emphasis on manufacturing, logistics, and value-added agri-businesses, aided by institutions like the Yakima County Development Association (YCDA/New Vision) and local economic development agencies.

The median household income is somewhat below national average and there are persistent cost-of-living and housing burdens. Recognizing these challenges, recent city and county plans prioritize infrastructure upgrades, workforce development, and business retention and recruitment to foster resilience and inclusive growth.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	8,176	6,169	25	15	-10
Arts, Entertainment, Accommodations	3,619	4,677	11	11	0
Construction	1,630	1,406	5	3	-2
Education and Health Care Services	6,392	11,697	19	29	10
Finance, Insurance, and Real Estate	982	1,444	3	4	1
Information	423	542	1	1	0
Manufacturing	3,014	3,581	9	9	0
Other Services	807	1,183	2	3	1



Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Professional, Scientific, Management Services	1,238	1,413	4	3	-1
Public Administration	0	0	0	0	0
Retail Trade	4,053	6,132	12	15	3
Transportation and Warehousing	902	692	3	2	-1
Wholesale Trade	1,830	1,789	6	4	-2
Total	33,066	40,725	--	--	--

**Table 36 - Business Activity**

**Data Source:** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	42,020
Civilian Employed Population 16 years and over	39,410
Unemployment Rate	6.21
Unemployment Rate for Ages 16-24	17.14
Unemployment Rate for Ages 25-65	3.66

**Table 37 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	5,840
Farming, fisheries and forestry occupations	2,255
Service	4,170
Sales and office	8,165
Construction, extraction, maintenance and repair	6,200
Production, transportation and material moving	3,470

**Table 38 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	31,273	84%
30-59 Minutes	5,096	14%
60 or More Minutes	963	3%
<b>Total</b>	<b>37,332</b>	<b>100%</b>

**Table 39 - Travel Time**

Data Source: 2016-2020 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,905	695	3,300

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	8,155	455	3,440
Some college or Associate's degree	9,735	365	3,080
Bachelor's degree or higher	6,705	90	790

**Table 40 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	310	535	1,780	2,950	1,300
9th to 12th grade, no diploma	2,560	1,890	1,635	2,115	1,205
High school graduate, GED, or alternative	3,195	4,175	3,010	4,875	3,410
Some college, no degree	2,330	2,670	2,780	4,110	3,660
Associate's degree	650	1,190	935	1,540	960
Bachelor's degree	395	1,685	1,160	1,970	2,060
Graduate or professional degree	59	610	680	1,475	1,505

**Table 41 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	24,460
High school graduate (includes equivalency)	29,205
Some college or Associate's degree	33,825
Bachelor's degree	50,054
Graduate or professional degree	67,742

**Table 42 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

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

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

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# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan serves as a planning document that outlines the anticipated resources from CDBG and HOME funding, program income, and other sources over the course of five years. Additionally, a series of goals is described, illuminating how the City will prioritize available financial resources, geographic priorities, and expected outcomes.

Priorities and goals were determined through analysis of multiple data sources:

- Comprehensive community surveys and meetings
- Interview and consultation with area stakeholders
- Staff recommendations
- Results of previous monitoring of subrecipients
- HUD Annual Homeless Assessment Report
- HUD Worst Case Housing Needs
- Policy Map, Community Profile
- HUD Community Resiliency Kit
- Community Housing Assessment Strategy (CHAS) data
- American Housing Survey (AHS) data
- American Community Survey (ACS) 5-Year Estimates
- City Studies and Plans

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

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**Table 43 - Geographic Priority Areas**

### **General Allocation Priorities**

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

Both Community Development Block Grant (CDBG) and HOME Investment funds are used citywide.

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

### Priority Needs

Table 44 – Priority Needs Summary

1	<b>Priority Need Name</b>	Provide Decent Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Administration and Planning Housing

	<b>Description</b>	A decent place to live removes the barriers to opportunity, success, and health that have been part of a family's life for years, if not generations. Creating safe and decent places to live can have incredibly positive effects on a family's health, students' study habits, and a neighborhood's overall attractiveness and stability. Decent housing includes a spectrum of solutions: new construction, repair and renovation, housing finance, infrastructure development, and secure land tenure, among others.
	<b>Basis for Relative Priority</b>	Providing people with a range of housing choices has many positive aspects – both for the community in general and for individual families. As individuals and families move from one stage of life to the next, various housing types enable them to live in a place that suits their needs while allowing them to reside in the same community, keeping those ties and staying close to family members if they desire.
<b>2</b>	<b>Priority Need Name</b>	Create A Suitable Living Environment
	<b>Priority Level</b>	High



	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Administration and Planning Housing Public Services Neighborhood Improvements and Public Facilities
	<b>Description</b>	A good living environment is essential for a good quality of life. A functional and sound living environment enables different people to lead their daily lives and fulfill their basic needs, including living, services, working, recreation, hobbies, rest, and privacy.

	<b>Basis for Relative Priority</b>	Jobs, family income, transportation costs, and housing are intricately connected. New research has demonstrated that stable families, communities, and housing have a positive impact on economic vitality. Providing opportunities for workers to live in the city where they work has a positive effect on in-commuting and reduces transportation costs. Improvements to infrastructure and parks in eligible neighborhoods can have a significant impact on long-term livability.
<b>3</b>	<b>Priority Need Name</b>	Expand Opportunities for LMI Persons
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	

<b>Associated Goals</b>	Administration and Planning Housing Public Services Neighborhood Improvements and Public Facilities
<b>Description</b>	Expanding opportunities for low- and moderate-income persons helps to foster local economic advancement, neighborhood improvement, and individual self-sufficiency.
<b>Basis for Relative Priority</b>	Expanding opportunities for low- and moderate-income residents helps residents become financially stable and remain in safe and stable housing.

### **Narrative (Optional)**

The City of Yakima seeks to encourage viable community development by promoting integrated approaches that **provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons**. The primary means towards this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations. Housing and community development are not viewed as separate programs but rather as the various elements that make up a comprehensive vision of community development.

Needs were identified to align with HUD CDBG objectives. The listed needs cover each of the critical areas identified by community stakeholders.

This narrative section, while optional, does help to frame the goals and projects outlined elsewhere in this plan.

Discreet activities are identified once the plan is approved and are a function of the reporting side of IDIS.

**Needs identified correlate directly to goals identified elsewhere in the following way:**

#### **Provide Decent Housing**

The need for decent, affordable housing is the focus of the housing goal, as well as public services. The City of Yakima will work with stakeholders to identify opportunities to develop, build, and preserve affordable housing, and work to provide supportive services to decrease housing insecurity among the most vulnerable city residents.

#### **Create a Suitable Living Environment**

This need will be addressed by both the public service, housing and public facility/infrastructure improvement goals. The city is working with community stakeholders to identify critical, unmet public service needs; identify opportunities to help LMI residents stay in their homes through housing rehab, thereby preserving affordable housing; and undertaking ADA and other infrastructure and facility improvements to create a more suitable living environment for Yakima's LMI residents.

#### **Expand Opportunities for LMI Persons**

This need, in the short term, will be addressed by increasing access to facilities and infrastructure with necessary improvements, along with access to funding resources. This may include sidewalk installation, park upgrades, direct assistance to homebuyers, and other activities associated with expanded physical and financial access for LMI Yakima residents.

Planning and Administration are considered to support each need, goal, and project outlined in this Consolidated Plan.

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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Due to limited resources and staff capacity, the City of Yakima does not operate a TBRA program. Referrals to other agencies, including Yakima Housing Authority help residents secure needed resources.
TBRA for Non-Homeless Special Needs	Due to limited resources and staff capacity, the City of Yakima does not operate a TBRA program. Referrals to other agencies, including Yakima Housing Authority help residents secure needed resources.
New Unit Production	<p>The City of Yakima collaborates with CBDO and other affordable housing development organizations, prioritizing the addition of new units. These partnerships have been successful in leveraging limited funds for development. HOME-ARP funding also supported the development of new units targeted to qualifying populations.</p> <p>The city will continue these partnerships through this Consolidated Plan cycle.</p>
Rehabilitation	<p>The City of Yakima Office of Neighborhood Development Services will continue to operate and manage an emergency repair program targeted to eligible homeowners. This program has been successful in helping LMI homeowners with critical repairs, allowing them to continue enjoying their homes in a healthy and safe manner.</p> <p>The city also operates a ramp program targeted at senior and disabled residents, allowing them increased safe access to continue living in their homes. This rehabilitation will continue to be offered.</p> <p>Funding may also be available to affordable housing partners to rehabilitate existing housing. This helps keep critical affordable units in service for the foreseeable future.</p>
Acquisition, including preservation	With development partners, the city explores acquisition opportunities to increase affordable housing in Yakima.

**Table 45 – Influence of Market Conditions**

### HAMFI in Yakima

**A family in Yakima is considered low- to moderate-income (80% HAMFI) if their annual income is;**

\$53,100 as a single-person household

\$60,700 as a two-person household

\$68,300 as a three-person household

\$75,850 as a four-person household

\$81,950 as a five-person household

\$88,000 as a six-person household

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

### Introduction

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,023,311	20,000	1,440,000	2,483,311	4,093,244	Formula grants for housing and community development activities. Beneficiaries must have low- or moderate-income (up to 80% AMI), or reside in a low/moderate-income neighborhood.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	502,273	50,000	497,000	1,049,273	2,009,088	Formula grants to implement local housing strategies. Tenants served must be below 60% AMI; homeownership activities for households up to 80% AMI. Requires 25% non- federal matching funds.

**Table 46 - Anticipated Resources**

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

U.S. Department of Housing and Urban Development's Notice CPD-97-03: HOME Program Match Guidance provides guidance on identifying eligible sources of match, calculating the value of matching contributions, determining the point at which a contribution may be recognized as match, and tracking matching obligations and contributions.

Projects with firm financial commitments, including leveraged dollars, will have priority over those with pending, tentative, or speculative commitments.



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

Publicly owned lands have not yet been identified to help address the needs of this plan. Yakima will continue to explore opportunities to access viable public lands whenever possible, helping to address critical needs identified in this 5-year Consolidated Plan.

## **Discussion**



## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration and Planning	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$1,023,310 HOME: \$251,135	Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Housing	2025	2029	Affordable Housing		Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$4,253,245 HOME: \$2,807,226	Rental units constructed: 10 Household Housing Unit  Rental units rehabilitated: 10 Household Housing Unit  Homeowner Housing Added: 5 Household Housing Unit  Homeowner Housing Rehabilitated: 75 Household Housing Unit  Direct Financial Assistance to Homebuyers: 5 Households Assisted
3	Public Services	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$650,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Neighborhood Improvements and Public Facilities	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development		Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$650,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7500 Persons Assisted

**Table 47 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Administration and Planning
	<b>Goal Description</b>	<p>General Administrative funds will pay reasonable program administrative costs and carrying charges related to planning and executing community development activities. Administering federal funds and ensuring compliance is critical for utilizing Federal resources. Yakima is committed to using CDBG entitlement funding for administration to help continue growing an efficient, effective, and resourceful community development program.</p> <p>Yakima may have administration and planning projects that include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• General management, oversight, and coordination</li> <li>• Providing local officials and citizens with information about the CDBG program</li> <li>• Preparing budgets and schedules</li> <li>• Preparing reports and other HUD-required documents</li> <li>• Program planning</li> <li>• Public Information</li> <li>• Monitoring program activities</li> <li>• Fair Housing activities</li> <li>• Submission of applications for Federal Programs</li> </ul>

2	<b>Goal Name</b>	Housing
	<b>Goal Description</b>	<p>The City prioritized goals and objectives for using CDBG and HOME funding to strategically and effectively benefit low- and moderate-income residents by increasing access to decent housing and creating a suitable living environment while expanding economic opportunities for LMI persons. Yakima is committed to improving and expanding access to safe and affordable housing for low- and moderate-income (LMI) residents. <b>Affordable and safe housing</b> helps to provide financial stability, reduces the chances of a person becoming homeless, and promotes housing sustainability.</p> <p>Yakima's projects to improve housing sustainability may include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Rehabilitation (single-unit residential and/or multi-family residential)</li> <li>• The administrative cost for rehabilitation activities</li> <li>• Lead-based paint testing/abatement</li> <li>• Homeownership Housing Development and Construction</li> </ul>

3	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	<p><b>Public services</b> are an integral part of a comprehensive community development strategy. Public Service activities provide a wide range of activities that address needs in the community provided for the target population. Public services can strengthen communities by addressing the needs of specific populations. They can address a range of individual needs and increase the impact of CDBG dollars by complementing other activities.</p> <p>Yakima may allocate up to 15% of CDBG funds to public services programs that provide supportive services to low- to moderate-income persons or prevent homelessness. In general, these services are provided by local non-profit partners. This funding is capped at 15% of the CDBG entitlement.</p> <p>Yakima’s goal to improve and provide public services may include, but is not limited to:</p> <ul style="list-style-type: none"> <li>• Services for Homeless Persons</li> <li>• Services to help prevent homelessness</li> <li>• Child care</li> <li>• Health services</li> <li>• Substance use services</li> <li>• Services for Domestic Violence Victims</li> </ul>



4	<b>Goal Name</b>	Neighborhood Improvements and Public Facilities
	<b>Goal Description</b>	<p><b>Neighborhood Improvements</b> will focus on safe and accessible infrastructure essential to the quality of life and building communities that support community diversity and stability. Public infrastructure improvements will generally include the acquisition, construction, reconstruction, and installation of public infrastructure.</p> <p>Yakima’s goal to improve and expand public infrastructure may include, but is not limited to:</p> <ul style="list-style-type: none"> <li>• ADA Improvements</li> <li>• Sidewalks</li> <li>• Curb cuts</li> <li>• Park and Open Space Improvements</li> </ul> <p><b>Public Facilities and Improvements</b> are publicly-owned facilities and infrastructure such as streets, playgrounds, underground utilities, and buildings owned by nonprofits open to the general public. Safe and accessible infrastructure is essential to the quality of life and building communities that support community diversity and stability. Public facilities and public improvements are generally interpreted to include all facilities and improvements that are publicly owned or owned by a nonprofit and open to the general public. Acquisition, construction, reconstruction, rehabilitation, and installation of public facilities and improvements are eligible activities.</p> <p>Yakima's goal to improve and expand public facilities may include, but is not limited to:</p> <ul style="list-style-type: none"> <li>• Senior Centers</li> <li>• Homeless and Domestic Violence Facilities</li> <li>• Neighborhood Facilities</li> <li>• Health Facilities</li> </ul>

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

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

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

Section 504 of the Rehabilitation Act of 1973 is a federal law, codified at 29 U.S.C. § 794, that prohibits discrimination based on disability in federally-assisted programs or activities. Specifically, Section 504 states, "No otherwise qualified individual with a disability in the United States. . .shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service." This means that Section 504 prohibits discrimination based on disability in any program or activity that receives financial assistance from any federal agency, including HUD, as well as in programs conducted by federal agencies, including HUD.

An individual with a disability is any person who has a physical or mental impairment that substantially limits one or more major life activities. The term physical or mental impairment may include, but is not limited to, conditions such as visual or hearing impairment, mobility impairment, HIV infection, developmental disabilities, drug addiction, or mental illness. In general, the definition of "person with disabilities" does not include current users of illegal controlled substances. However, individuals would be protected under Section 504 (as well as the ADA) if the purpose of the specific program or activity is to provide health or rehabilitation services to such individuals.

The term major life activity may include, for example, seeing, hearing, walking, breathing, performing manual tasks, caring for one's self, learning, speaking, or working. This list is not exhaustive. Section 504 also protects persons with a record of such impairment or who are regarded as having such an impairment.

***The Yakima Housing Authority is not under a Section 504 Voluntary Compliance Agreement.***

### **Activities to Increase Resident Involvements**

The PHA, Yakima Housing Authority (YHA), facilitates a Resident Advisory Board (RAB). The RAB provides input and review of plans, documents, upcoming YHA projects, and needs of the YHA resident communities. The board is reflective of the resident community and a vital partner with YHA staff.

YHA offers learning opportunities and programs, and facilitates community offerings to residents and voucher holders.

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

No

**Plan to remove the ‘troubled’ designation**

N/A

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

### **Barriers to Affordable Housing**

#### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City of Yakima actively works to reduce barriers to affordable housing development. This includes working with developers to decrease upfront costs.

The Office of Neighborhood Development Services (ONDS) actively partners with local and regional agencies, working to locate affordable units in Yakima. These partnerships include funding when gaps are identified. Developers regularly contact ONDS to discuss opportunities and are skilled at securing other state and federal funding for activities in Yakima.

Rehabilitation activities provide low-income homeowners with the opportunity to stay safely housed in a healthy and suitable environment. The residents who access the rehabilitation program would not typically have an affordable option for emergency repairs, and could be in danger of becoming unhoused due to critical needs, if the program did not exist.

Affordable housing will remain a priority throughout this Consolidated Plan cycle.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The City of Yakima's strategic plan goals include involvement in the Yakima County Continuum of Care Plan as a city policy. The plan outlines the continuum of programs and services required to move a family or individual from homelessness to independent living and self-sufficiency. The Continuum of Care Plan guides the ONDS's use of resources to reduce the number of homeless households by keeping as many senior and disabled homeowners as possible from becoming displaced through Emergency Rehabilitation Assistance. The first priority of the Continuum of Care is to maintain existing resources that serve the needs of the homeless within the community, while the City of Yakima continues to concentrate on keeping its Elderly, Frail Elderly and Disabled homeowners within their homes and from becoming homeless and adding to the Continuum of Care's burden in assisting the Homeless.

### **Addressing the emergency and transitional housing needs of homeless persons**

The City of Yakima continues to work closely with Yakima Continuum of Care in addressing emergency shelters and transitional housing needs of homeless persons with technical assistance through its Planning Department and Office of Neighborhood Development Services.

Involvement in committees and collaborative resource sharing are key components in assisting agencies and organizations address the transitional housing needs of Yakima residents.

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

The City of Yakima will continue to invest the limited resources available to support housing development, including transitional and permanent supportive housing. HOME-ARP funds have been invested in activities that help secure stable, long term housing solutions for homeless Yakima residents.

ONDS staff will continue to seek opportunities to partner with affordable housing organizations to support the critical needs of Yakima's homeless. It can be difficult to build our way out of a homelessness problem. Providing funding to housing that includes supportive services can help bridge the gap.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being**

**discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Discharge coordination in Yakima and Yakima County is handled through the CORE (Community-Oriented Re-Entry) program. CORE is a team approach to re-entry and discharge planning with access to tenant-based housing assistance and mainstream services through the Yakima County Homeless Service Center.

Yakima County criminal justice, substance abuse and mental health systems have a Crisis Triage Center to coordinate services for people with mental health and/or substance abuse disorders who tend to cycle through the jail and the hospital emergency department. The CORE team members collaborate with Yakima County Homeless Services Center's rapid exit coordinator and housing specialist to provide housing solutions.

Washington State Department of Corrections Reentry programs offer various forms of support, including job training, educational opportunities, substance abuse treatment, and mental health services.

Coordinated Entry is the county-wide intake, prioritization, and referral system used to get resources to those with the highest need, regardless of where they are. Coordinated Entry takes a "no wrong door" policy by offering multiple Access Points across the community. Once an individual experiencing homelessness completes a Coordinated Entry intake at any of the county-wide Access Points, they will be eligible for services from across a confidential network of providers.

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

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

Lead poisoning is the most significant and prevalent disease of environmental origin among children living in the United States. Lead exposures remain prevalent despite considerable knowledge and increased screening and intervention efforts. Environmental lead is a toxic substance that affects the growth and development of up to one million U.S. preschool children today, with effects ranging from learning disabilities to death. High levels of lead can cause many health problems by damaging the brain, nervous system, and kidneys. Lead poisoning can cause decreased intelligence, behavioral and speech problems, anemia, decreased muscle and bone growth, poor muscle coordination, and hearing damage.

Increased lead exposure and increased body burden of lead remain a significant problem for children in the United States. Lead is an environmental toxicant that may cause adverse health effects to the nervous, hematopoietic, endocrine, renal, and reproductive systems. Lead exposure in young children is particularly hazardous because children absorb lead more readily than adults. Many children exposed to lead do not exhibit any signs that they have the disease. Any signs or symptoms the child may have could be mistaken for other illnesses, and the child goes undiagnosed. Children's developing nervous system is particularly susceptible to the effects of lead. The underdeveloped blood-brain barrier in young children increases the risk of lead entering the developing nervous system resulting in neurobehavioral disorders. Blood lead levels (BLLs), at any detectable level, have been shown to cause behavioral and developmental disorders. Therefore, no safe blood lead level in children has been identified. It is increasingly important for continued childhood lead poisoning prevention education and awareness.

Lead-contaminated water, soil, and paint are potential sources of children's lead exposure. Dust from deteriorating lead-based paint is considered to be the largest contributor to the lead problem. Until the 1950s, many homes were covered inside and out with leaded paints. Lead began to fall from favor in the 1950s but was still commonly used until it was banned from use in homes after 1977. Because of the long-term use of lead-based paints, many homes in the United States contain paint surfaces that are now peeling, chalking, flaking, or wearing away. The dust or paint chips contain high levels of lead that easily find ways into the mouths of young children. A particular problem has emerged due to a large number of homes with lead-based paints, which are now undergoing renovations. Often the dust created by this work has high lead levels, which are readily absorbed by the children's developing bodies.

**The City of Yakima housing rehabilitation program will continue during this CP cycle. By providing emergency rehabilitation assistance to eligible Yakima residents, the city will support housing stock preservation for vulnerable households. Yakima staff manage rehabilitation internally, with qualified staff, to rehab pre-1978 homes as part of this project. The city and any needed contractors will utilize the LSHR Toolkit forms and guidance to ensure all lead hazards related to rehabilitation are properly addressed. This project will assist in addressing lead hazards in homes assisted. The city will also share**

**lead hazard information with applicants, including those on any wait list or households not subsequently enrolled in the project.**

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

The above actions are taken to ensure that homeowners receiving assistance with CDBG-funded housing rehabilitation are protected from exposure to lead hazards.

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

The City is required to comply with HUD lead-safe housing rule (LSHR). Additionally, the City has lead-based paint policies and procedures that outline compliance with LSHR.



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

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

The City of Yakima continues to collaborate with key local public and private agencies in developing a unified vision for area economic development, guiding and coordinating local actions that promote or expand living-wage job opportunities. By continuing to take action, when possible, to promote activities that support increased self-sufficiency through stable housing and public services, and providing a more suitable physical environment, the city helps address poverty in our area.

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

The goals and strategies outlined in the Consolidated Plan for CDBG and HOME funding, which primarily address housing and human services, most often directly address these poverty issues. Yakima funding (CDBG and general fund) supports multiple public and human service programs, including transitional living, services for the mentally ill, and CDBG and HOME funding for permanent and transitional housing development, as well as housing rehabilitation. All of these initiatives align with the goals and strategies of reducing poverty.

## **SP-80 Monitoring – 91.230**

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

Yakima staff will work closely with HUD to ensure that all statutory requirements are met and that the information reported in the City's CAPER is accurate and complete. Additionally, city staff will participate in regular online and on-site HUD training, when available.

**Monitoring is an ongoing, two-way communication process between the City and recipients.** The goal of monitoring is to encourage the completion of projects within the contract period while ensuring that project objectives are met. Successful monitoring involves frequent telephone contacts, written communications, analysis of reports and audits, and periodic meetings.

Monitoring is the principal means by which the City:

- Ensures that HUD-funded programs and technical areas are carried out efficiently, effectively, and in compliance with applicable laws and regulations
- Assists subrecipients in improving their performance, developing or increasing capacity, and augmenting their management and technical skills
- Stays abreast of the efficacy and technical areas of HUD CDBG and HOME programs.
- Documents the effectiveness of programs administered by the subrecipients.

The City performs a risk assessment of subrecipients to identify which subrecipients require comprehensive monitoring. High-risk subrecipients include those that are:

- New to the CDBG and/or HOME programs;
- Experience turnover in key staff positions or change in goals or directions;
- Encountering complaints and/or bad press;
- Previous compliance or performance problems including failure to meet schedules, submit timely reports, or clear monitoring or audit findings;
- Carrying out high-risk activities (economic development, job creation, etc.);
- Undertaking multiple CDBG or HOME-funded activities for the first time

The City and CDBG and HOME subrecipients are held accountable to program goals through a range of monitoring and timeliness activities.

**Monitoring Visits:** The City will conduct an annual visit or desk monitoring of all subrecipients. On-site visits may include an on-site interview, inspection of financial and client records relating to the CDBG or HOME funding provided, evaluation of the subrecipient's performance, analysis of the strengths and

weaknesses of the program, assurance that activities comply with the Action Plan, and a report by the subrecipients of any needs, such as technical assistance or areas for program enhancement.

**Evaluating Performance:** Performance is measured against the goals identified in the initial CDBG or HOME subrecipient agreement. During the annual monitoring visit, the subrecipient has an opportunity to explain how goals and objectives for the year were achieved or why their goals were not reached. A follow-up letter to each subrecipient concludes the annual monitoring visit process. The letter summarizes the findings of the visit, and a copy is kept on file for reference.

**Financial Management:** Financial management oversight activities are also conducted each time a subrecipient requests reimbursement. City staff will verify that the subrecipient has started their program and is progressing toward their goals before approving a reimbursement request. Subrecipients also must submit the appropriate documentation to be reimbursed.

**Data Management:** The City will update the program and financial information in the Integrated Disbursement and Information System (IDIS) regularly to meet HUD's Timeliness requirements. The City will obtain program information from the monthly or quarterly reports received from the CDBG and/or HOME subrecipients.



## Expected Resources

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

#### Introduction

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,023,311.00	20,000.00	1,440,000.00	2,483,311.00	4,093,244.00	Formula grants for housing and community development activities. Beneficiaries must have low- or moderate-income (up to 80% AMI), or reside in a low/moderate-income neighborhood.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	502,272.76	50,000.00	497,000.00	1,049,272.76	2,009,088.00	Formula grants to implement local housing strategies. Tenants served must be below 60% AMI; homeownership activities for households up to 80% AMI. Requires 25% non-federal matching funds.

**Table 1 - Expected Resources – Priority Table**

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

U.S. Department of Housing and Urban Development's Notice CPD-97-03: HOME Program Match Guidance provides guidance on identifying eligible sources of match, calculating the value of matching contributions, determining the point at which a contribution may be recognized as match, and tracking matching obligations and contributions.

Projects with firm financial commitments, including leveraged dollars, will have priority over those with pending, tentative, or speculative commitments.

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

Publicly owned lands have not yet been identified to help address the needs of this plan. Yakima will continue to explore opportunities to access viable public lands whenever possible, helping to address critical needs identified in this 5-year Consolidated Plan.

## **Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration and Planning	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$204,662.00 HOME: \$50,227.00	Other: 1 Other



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Housing	2025	2029	Affordable Housing		Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$1,978,649.00 HOME: \$999,045.76	Rental units constructed: 2 Household Housing Unit Rental units rehabilitated: 2 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit Direct Financial Assistance to Homebuyers: 1 Households Assisted
3	Public Services	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$150,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
4	Neighborhood Improvements and Public Facilities	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development		Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$150,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted

**Table 2 – Goals Summary**

Annual Action Plan  
2025

## Goal Descriptions

1	Goal Name	Administration and Planning
	Goal Description	
2	Goal Name	Housing
	Goal Description	
3	Goal Name	Public Services
	Goal Description	
4	Goal Name	Neighborhood Improvements and Public Facilities
	Goal Description	

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

Staff first reviews applications to ensure they meet all federal program requirements before evaluating them for selection and funding.

A risk analysis is completed for each activity prior to funding.

### Projects

#	Project Name

Table 3 - Project Information

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

Federal CDBG funds are intended to provide low-and moderate-income households with viable communities, including decent housing, a suitable living environment, and extended economic opportunities. Eligible activities include housing rehabilitation and preservation, homeownership opportunities, public services, community infrastructure improvements, planning, and administration.

The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG and HOME programs
- Meeting the needs of low- and moderate-income residents
- Coordination and leveraging of resources
- Response to expressed community needs
- Sustainability and/or long-term impact, and
- The ability to demonstrate measurable progress and success.

The primary obstacles to meeting underserved needs are the limited resources available to address identified priorities. When feasible, the City of Yakima will partner with other public agencies and nonprofit organizations to leverage resources and maximize outcomes in housing and community development. In the end, however, the need far exceeds the funding available from all sources combined.



# 2025 CDBG and HOME Draft Budget Proposal

City of Yakima, Office of Neighborhood Development Services

	2025 Entitlement Funds	Anticipated 2025 Program Income	Estimated Prior Year Resources	TOTAL FUNDING
<b>CDBG</b>	<b>\$1,023,311.00</b>	<b>\$20,000.00</b>	<b>\$1,440,000.00</b>	<b>\$2,483,311.00</b>
Administration	\$204,662.20	\$0.00	\$0.00	\$204,662.20
Emergency home repair program	\$568,648.80	\$20,000.00	\$1,390,000.00	\$1,978,648.80
Public services	\$125,000.00	\$0.00	\$25,000.00	\$150,000.00
Infrastructure: sidewalk improvements	\$125,000.00	\$0.00	\$25,000.00	\$150,000.00
<i>Remaining balances</i>	\$0.00	\$0.00	\$0.00	\$0.00
<b>HOME</b>	<b>\$502,272.76</b>	<b>\$50,000.00</b>	<b>\$497,000.00</b>	<b>\$1,049,272.76</b>
Administration	\$50,277.00	\$0.00	\$0.00	<b>\$50,277.00</b>
New construction	\$316,995.76	\$35,000.00	\$452,000.00	<b>\$803,995.76</b>
CHDO Set aside	\$90,000.00	\$15,000.00	\$0.00	<b>\$105,000.00</b>
First Time Homebuyer program	\$45,000.00	\$0.00	\$45,000.00	<b>\$90,000.00</b>
<i>Remaining balances</i>	\$0.00	\$0.00	\$0.00	<b>\$0.00</b>
<b>CDBG-CV</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$10,000.00</b>	<b>\$10,000.00</b>
Administration	\$0.00	\$0.00	\$10,000.00	\$10,000.00
<i>Remaining balances</i>	\$0.00	\$0.00	\$0.00	\$0.00
<b>HOME-ARP</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$183,000.00</b>	<b>\$183,000.00</b>
Administration	\$0.00	\$0.00	\$183,000.00	\$183,000.00
<i>Remaining balances</i>	\$0.00	\$0.00	\$0.00	\$0.00