



**NOTICE OF A SPECIAL MEETING OF THE ZONING CODE UPDATE CITIZEN ADVISORY COMMITTEE OF THE TOWN OF CLARKDALE THURSDAY, JULY 24, 2025 AT 4:30 PM**

In Person: Clark Memorial Clubhouse, 19 N. Ninth St., Clarkdale AZ  
OR  
Join Zoom Meeting  
<https://zoom.us/j/9554994085>  
Meeting ID:955 499 4085

Unless otherwise stated, the public will have physical access to the meeting place 15 minutes prior to the start of the meeting.

**Town of Clarkdale Vision**

The Town of Clarkdale connects our unique history, proximity to the Verde River, and small-town charm to a future with a vibrant economy.  
We cultivate an environment where residents and businesses can thrive; providing services and jobs for our residents and capitalizing upon tourism.  
We sustainably enhance our infrastructure, support the arts and education, and develop recreational opportunities to create a bright future for our entire community.

PURSUANT TO A.R.S. §38-431.02, NOTICE IS HEREBY GIVEN that the Zoning Code Update Citizen Advisory Committee will hold a Special Meeting open to the public on Thursday, July 24, 2025, at 4:30 PM at 19 N. Ninth Street, Clarkdale, Arizona, Clark Memorial Clubhouse, Men’s Lounge. A quorum of Town Council members may be present at this meeting; however, they will not deliberate or take action on any items. All members of the public are welcome to attend.

**ALL ITEMS ON THIS AGENDA ARE SCHEDULED FOR DISCUSSION AND POSSIBLE ACTION, UNLESS OTHERWISE NOTED.**

**1. CALL TO ORDER**

**2. ROLL CALL**

**3. PUBLIC COMMENT**

The Zoning Code Update Citizen Advisory Committee invites the public to provide comments at this time. Members of the Zoning Code Update Citizen Advisory Committee may not discuss items that are not specifically identified on the agenda. Therefore, pursuant to A.R.S. §38-431.01, action taken as a result of public comment will be limited to directing staff to study the matter, responding to any criticism, or scheduling the matter for further consideration and decision at a later date. Persons interested in making comments on a specific agenda item are asked to complete a brief form and submit it to the Clerk or liaison during the meeting. Each speaker is

asked to limit their comments to five minutes.

#### **4. DISCUSSION ITEMS ONLY - NO ACTION TAKEN**

##### **A. Affordable Housing Plan**

The Commission will receive a presentation from Martina Kuehl regarding an Affordable Housing Plan and discuss next steps in the process.

##### **B. Zoning Code Update**

Discussion only regarding the Zoning Code Rewrite and next steps in the process.

#### **5. FUTURE AGENDA ITEMS**

Zoning Code Update Citizen Advisory Committee may propose items to be placed on a future agenda. This item is for discussion only.

#### **6. ADJOURNMENT**

### **Values**

Values are the guiding principles that provide an organization with purpose and direction. The Town of Clarkdale's organizational values are:

#### **COPPER**

**Customer focused**

**Open, transparent and equitable**

**Preserving our history, charm, and environment**

**Planning for a sustainable future**

**Economic and social resiliency**

**Resourceful and innovative**

### **Mission**

The Town of Clarkdale serves the community by providing amenities, infrastructure, services, and public safety to enhance quality of life. We are stewards of our history while we sustainably and resiliently plan for the future with an emphasis on community engagement and transparency.

*Persons with a disability may request reasonable accommodations by contacting the Town Hall at (928) 639-2400 (TTY: 1-800-367-8939) at least 72 hours in advance of the meeting.*



# Staff Report

Item Number: 4.A.

**Agenda Item:**           **Affordable Housing Plan**  
The Commission will receive a presentation from Martina Kuehl regarding an Affordable Housing Plan and discuss next steps in the process.

**Staff Contact:**           Ruth Mayday, Assistant Town Manager/Community Development Director

**Meeting Date:**           July 24, 2025

**Strategic Goal:**           This agenda item supports the following Clarkdale Strategic Goal Area:

- Goal Area 1 - Enhance the quality of life for residents, businesses, and visitors to Clarkdale.

**Background:**           The Housing Needs Assessment is part of the Town of Clarkdale Housing Plan. The Town of Clarkdale Housing Plan is funded by a Local Jurisdiction Housing Plan grant received from the Arizona Department of Housing. The Housing Needs Assessment includes three main sections.

1. Drivers of Recent Housing Demand: describes how demand for housing increased between 2017 and 2023, and how that demand led to increased home prices and rents. It describes factors that drove the demand, including in-migration, demand for seasonal and investment properties, and increased working from home.
2. Current Housing Needs and Workforce Housing Affordability:
  - a. The number and types of households by householder age and housing tenure who are paying more for housing than their household can afford;
  - b. An affordably-priced home or rent for people working full-time for average earnings in Yavapai County occupations;
  - c. The results of Clarkdale employer and employee housing surveys; and
  - d. The number of homes that are in need of rehabilitation or repair is based on a windshield survey of two Clarkdale subdivisions.
3. Projected Households and Housing Demand and Housing Need by Householder Age and Housing Tenure: projects 2035 housing demand and housing need.

**Budget Impact:** No budget impact.

**Recommendation:** No recommendation. Presentation only.



# Town of Clarkdale Housing Plan Housing Needs Assessment

June 2025 DRAFT

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## Introduction to the Housing Needs Assessment

The Housing Needs Assessment is part of the Town of Clarkdale Housing Plan. The Town of Clarkdale Housing Plan is funded by a Local Jurisdiction Housing Plan grant received from the Arizona Department of Housing. The Housing Needs Assessment includes three main sections.

1. Drivers of Recent Housing Demand, which describes how demand for housing increased between 2017 and 2023, and how that demand led to increased home prices and rents. It describes factors that drove the demand, including in-migration, demand for seasonal and investment properties, and increased working from home.
2. Current Housing Needs and Workforce Housing Affordability, which describes:
  - a. The number, and types of households by householder age and housing tenure who are paying more for housing than their household can afford;
  - b. An affordably-priced home or rent for people working full-time for average earnings in Yavapai county occupations;
  - c. The results of Clarkdale employer and employee housing surveys.
  - d. The number of homes that are in need of rehabilitation or repair based on a windshield survey of two Clarkdale subdivisions; and
3. Projected Households and Housing Demand and Housing Need by Householder Age and Housing Tenure, which projects 2035 housing demand and housing need.

## Regional and County-level Data Help to Accurately Describe Trends and Make Projections

Whenever possible, local and primary data that applies only to Clarkdale is analyzed and presented in this assessment. However, because Clarkdale is a small town, local sources of data are limited and secondary sources, such as the US Census, can have large margins of error. For this reason, data applicable to larger geographies is sometimes used, including:

1. US Census Bureau data for two Census-defined County subdivisions (CCDs) – the Camp Verde-Sedona CCD and the Mingus Mountain CCD - are combined to create regional data. The Town of Clarkdale is geographically located in the Mingus Mountain CCD as are the Town of Jerome, part of the City of Cottonwood, and part of the Verde Village. Because the Clarkdale economy and housing market are closely tied to the Camp Verde-Sedona CCD, the two CCDs are combined. Regional data is used to represent income, home values, and number of people working from home.

## Town of Clarkdale Housing Plan – Housing Needs Assessment Background Report

2. Internal Revenue Service migration data for Yavapai County is used to represent migration trends, including average household income of migrating and non-migrating households.
3. Arizona Office of Economic Opportunity data for Yavapai County is used:
  - a. For average wages and to calculate workforce housing affordability; and
  - b. As part of the household projections calculation.
4. Arizona Department of Vital Statistics birth, death, and divorce data for Yavapai County are used to describe natural household formation.

### Housing Demand and Housing Need are Not the Same

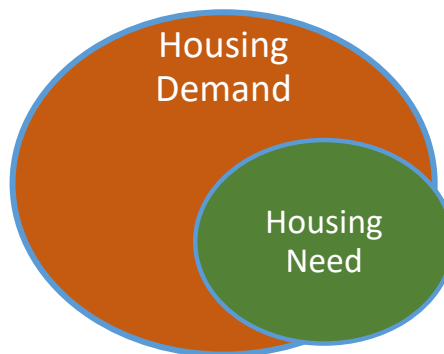
This Housing Needs Assessment refers to both Housing Demand and Housing Need. The two concepts are related, yet do not have the same meaning when used in this assessment.

#### Housing Demand

- Housing demand occurs when the supply of housing units is not adequate to house the number or type of households in the market area.
- Housing demand is typically addressed by the private sector (developers or homebuilders) for the largest cohorts of households who are seeking housing in the market area.
- Housing demand quantifies the number of units that are expected to be sold or rented and usually includes vacancy rates to allow for movement in the housing market.

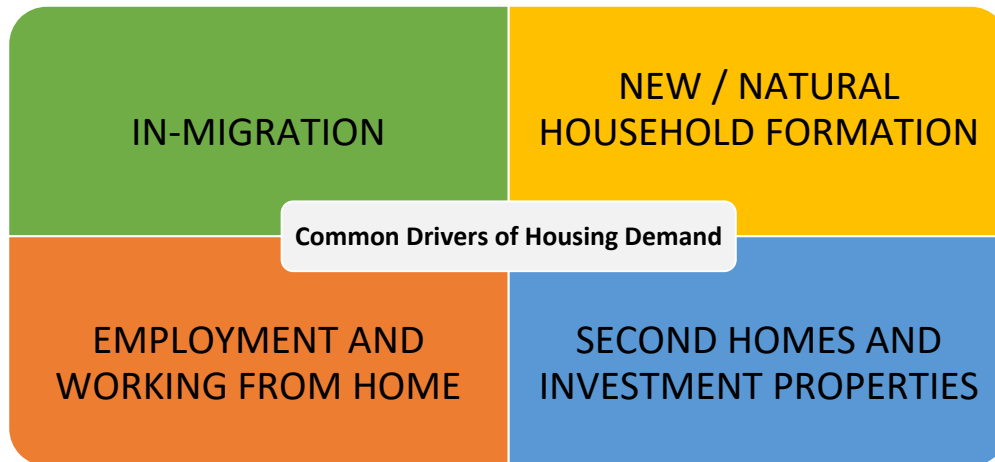
#### Housing Need

- Housing need occurs when housing is not affordable and a household must pay a larger percentage of household income for housing. The housing industry considers this amount to be 30% of household income.
- Housing need cannot typically be addressed by the private sector alone – public-sector interventions and investments are necessary to help households secure and maintain housing.



### Section 1: Drivers of Housing Demand in the Town of Clarkdale

Recent drivers of Clarkdale housing demand tell the story of how demand for housing increased between 2017 and 2023, and how that demand led to increased home prices and rents.



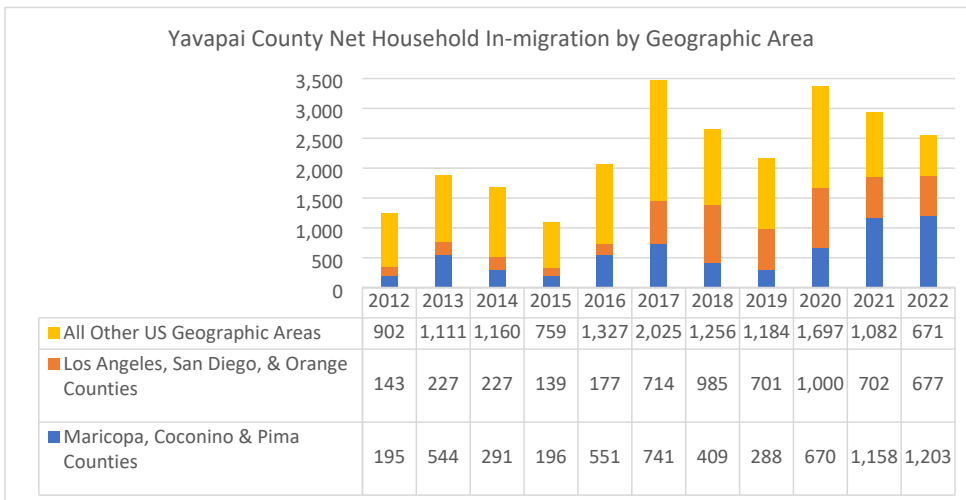
In a typical housing market, common drivers of housing demand include:

1. In-migration as households move from one geographic area to another, including within a county, within a state, from state-to-state, and internationally.
2. New or natural household formation as young people move from their parent’s homes and people of all ages create new households.
3. When employment increases, new households might migrate to an area for job opportunities, while existing households may enjoy increased earnings that allow them to form new households. Likewise, opportunities to work from home can mean that households choose a geographic location based on the attributes of the location, rather than the availability of jobs.
4. Demand for second homes and investment properties directly impacts the volume of units that are produced. Second homes reduce the supply of housing available to local households. Investment properties may increase the supply of rental units when used as long-term rentals, or reduce the supply of housing available to local households if used as short-term rentals.

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An estimated 98% of the 2017 to 2022 Clarkdale housing demand was in-migrating households

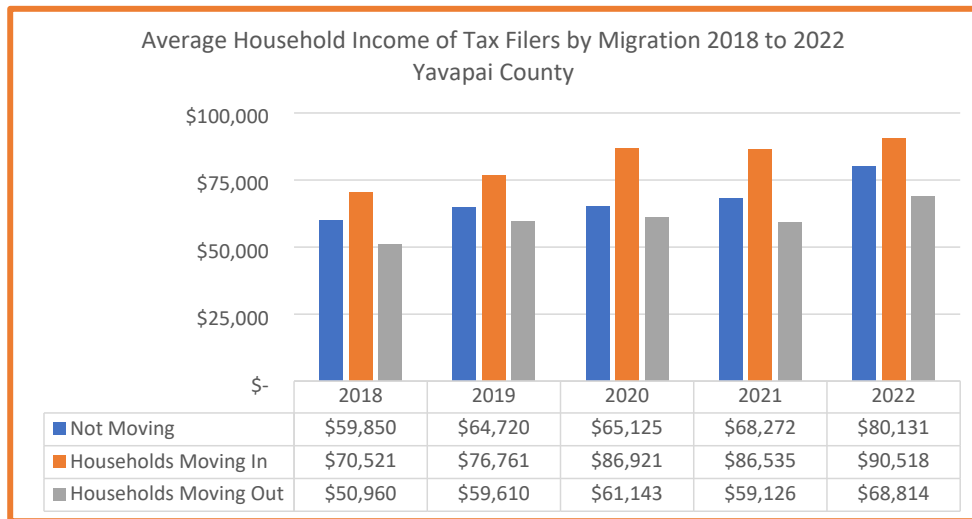
- The US Census Bureau estimated an increase of 378 households in Clarkdale between 2017 and 2022.
- An estimated 371 households in-migrated to Clarkdale based on Clarkdale’s 2.2% of Yavapai County in-migrating tax-paying households (17,163) as reported by the Internal Revenue Service.
  - Countywide, 4,779 net households moved into Yavapai County from the California counties of Los Angeles, San Diego, and Orange, representing 28% of net in-migration. Migration from these counties peaked in 2018 at 37% of net in-migration.
  - Countywide, 4,469 net households moved into Yavapai County from the Arizona counties of Maricopa, Coconino and Pima, representing 26% of net in-migration. Migration from these counties peaked in 2022, at 47% of net in-migration.



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In-migrating households have average annual income \$10,387 higher than existing households and \$21,704 higher than out-migrating households

On average, households migrating into Yavapai County have an annual income \$21,704 higher than households who are moving out. As higher-income households move in and lower-income households move out, the average household income increases roughly by the difference between the two.



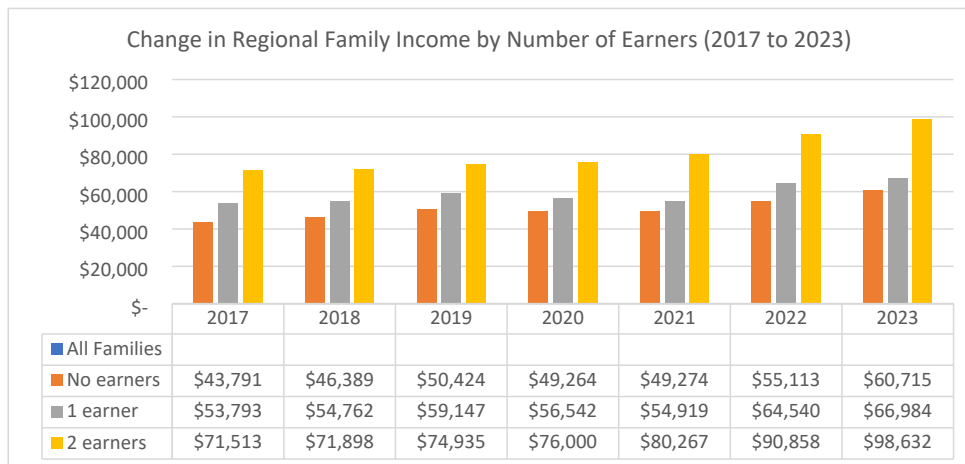
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Regionally, annual income of families with no earners increased more than families with earners

**Commented [RM1]:** This is awful- and another example of how wages are not keeping pace with the local housing market.

Regionally, family income increased \$22,481 or 38.3% from \$58,765 in 2017 to \$81,246 in 2023.

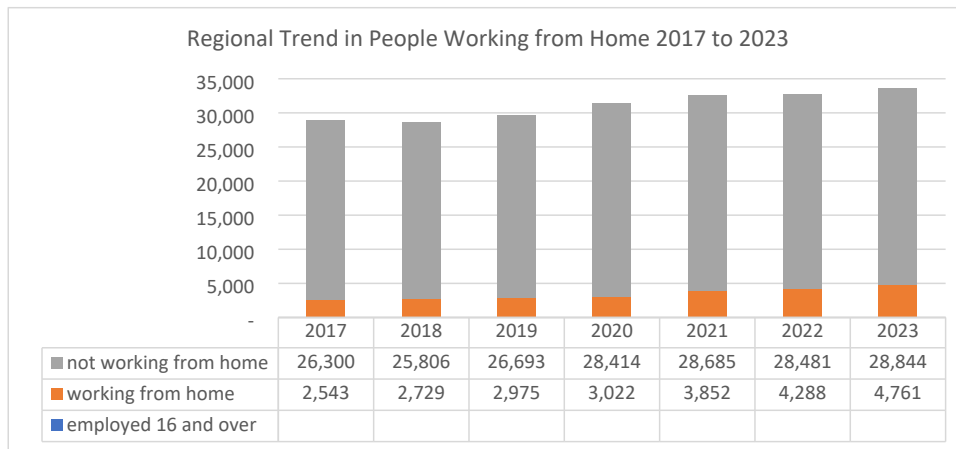
- Families with no earners experienced a \$16,924 (38.6%) increase in family income, from \$43,791 in 2017 to \$60,715 in 2023.
- Families with one earner experienced a \$13,191 (24.5%) increase in family income, from \$53,793 in 2017 to \$66,684 in 2023.
- Families with two earners experienced a \$27,119 (37.9%) increase in family income, from \$71,513 in 2017 to \$98,632 in 2023



Town of Clarkdale Housing Plan – Housing Needs Assessment Background Report

**People working from home were nearly half of the regional employment increase**

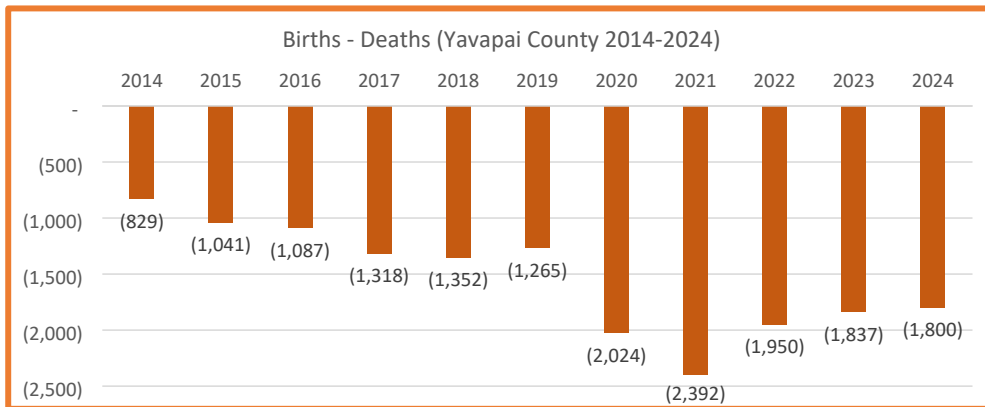
Regionally, employment increased by 4,762 (17%) from 2017 to 2023. Of the increased employment, 2,218 or 47% were people working from home. While not all people who work from home recently migrated to the area, the higher incomes of households in-migrating suggest a portion of in-migrating households are employed outside of the region.



An estimated 2% of the 2017 to 2022 Clarkdale household growth resulted from new household formation

Commented [RM2]: Miserable.

- An estimated seven new households were formed by Clarkdale residents between 2017 and 2022, representing about 2% of household growth.
- Natural household formation results when people form their own household independent of family or roommates, including when people move from their parent’s home, stop living with others, and when people get divorced.
  - Independent living is possible and practical when a household has adequate income to afford the available housing and pay essential expenses.
- Most first-time households are formed by people under the age of 35 years. These households are more likely to rent and to live alone or with roommates.
- A younger population is necessary to new or natural household formation. On average, there were 1,328 more deaths than births in Yavapai County annually between 2014 and 2024.



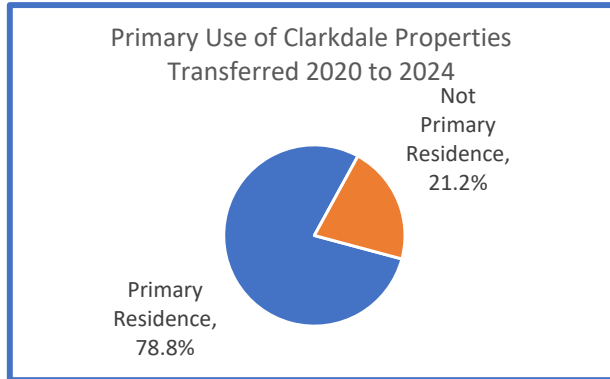
Divorce is likely the primary contributor to new household formation in Yavapai County

- New households are also formed as families dissolve through separation or divorce. Most families formed through separation or divorce are headed by a person age 35 or older. Many separating or divorcing households maintain at least one homeownership unit, although one or more renter households may be formed.
  - On average there are 664 divorces in Yavapai County each year, with fewer divorces recorded post-pandemic.

### Demand for second homes and investment properties continues

Yavapai County Assessor data show that about one of five 2020 to 2024 Clarkdale property transfers were for homes not used as a primary residence. Of residential properties transferring ownership:

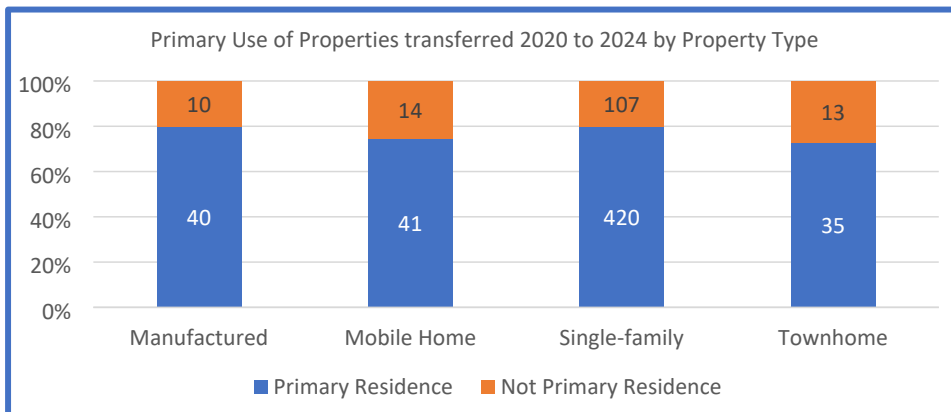
- 144 or 21.2% were not intended for use as a primary residence, including 26 new construction units.
- Primary residence units were generally newer than second home or investment properties. The median age of units that transferred ownership between 2020 and 2024 was 2006 for a primary residence and 2000 for a non-primary residence.



### Manufactured and single-family detached housing more likely to be used as primary residence

Among homes that transferred between 2020 and 2024:

- Eighty percent (80%) of manufactured and single-family detached homes were for use as a primary residence.
- Three quarters of mobile home (75%) and townhouse homes (73%) were for use as a primary residence.

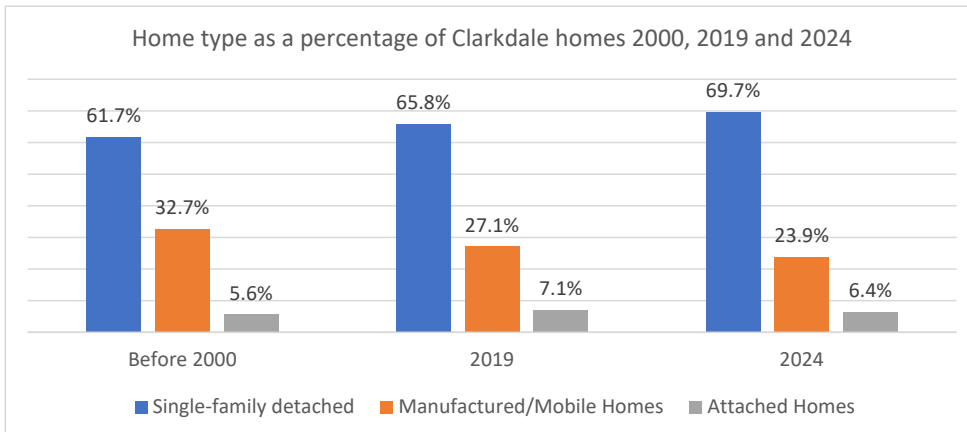




Town of Clarkdale Housing Plan – Housing Needs Assessment Background Report

**96% of homes constructed in Clarkdale between 2020 and 2024 were single-family detached homes**

In 2020, 62% of Clarkdale homes were single-family detached homes, 33% were manufactured and mobile homes, and 6% were attached homes, including apartment-style homes. By 2024, 70% of Clarkdale homes were single-family detached homes, 24% were manufactured homes, and 6% were attached homes, including townhomes and apartment-style homes. Between 2020 and 2024, 96% of new homes constructed in Clarkdale were single-family detached homes.



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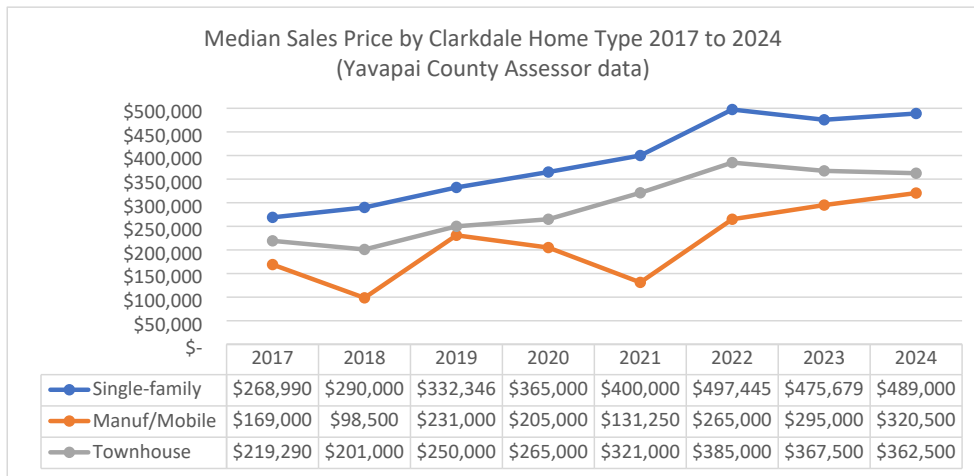
By 2024, single-family detached home sale prices were 1.5 times manufactured and mobile home sales prices, and 1.4 times townhouse sales prices

Between 2017 and 2024, the median price of a single-family home increased \$220,010 or 82%.

Manufactured/mobile home median prices increased \$151,500 or 90% during the same period, and townhomes increased \$143,210 or 65%.

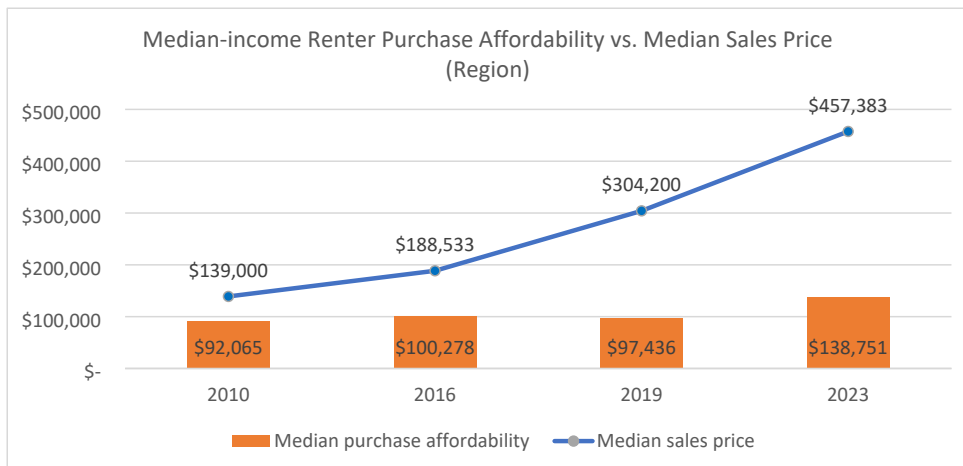
**Commented [RM3]:** Unreal. Is this consistent with what you are seeing around the state?

- The median sales prices of single-family detached homes peaked at \$497,445 in 2022;
- The median sales price of manufactured and mobile homes peaked at \$320,500 in 2024; and
- The median sales price townhomes peaked at \$385,000 in 2022.



Regionally, the income-appropriate home price gap for a median-income renter increased \$230,377 between 2016 and 2023

- The price of regional owner housing increased by 36% between 2010 and 2016 as the housing market recovered from the late 2000s housing crisis.
- From 2017 through 2019, owner housing prices increased another 61% as households who may have lost their homes, jobs or both during the housing crisis began competing with newly-forming and in-migrating households for a limited supply of housing.
- From 2020 through 2024 in-migration drove up housing prices another 50%.





# Town of Clarkdale Housing Plan Housing Needs Assessment

June 2025 DRAFT

## Section 2: Current Housing Needs and Workforce Housing Affordability

This part of the Housing Needs Assessment describes:

1. Current housing tenure by householder age, household type, and household income level.
2. The number and type of households by housing tenure and income level who were paying more for housing than their household could afford in 2023, with emphasis on low-moderate income households.
3. Home purchase and rental affordability for people working full-time and earning average wages for occupation classes in Yavapai County.
4. The number of rental homes needed to house the lowest-income and most vulnerable renters.
5. The number of middle-income renters that would benefit from affordably-priced homes for purchase, potentially reducing the need for additional rental homes.
6. The number of homes that may need repair or replacement based on a windshield survey of the Centerville and Foothills Terrace subdivisions.

### In 2023, six of ten (60.6%) Clarkdale Owner Households were Headed by a Person Age 65 and Over

- In 2023:
  - 60.6% of owner households headed by a person age 65 and over.
  - 34.8% of owner households were headed by a person age 35 to 64.
  - 4.6% of owner households were headed by a person under age 35.
- Table 3 in the appendix provides additional detail about owner households.

### In 2023, six of ten (58.5%) of Clarkdale Renter Households were Headed by a Person Age 35 to 64

- In 2023
  - 58.5% of renter households were headed by a person age 35 to 64; half (51%) were single-person households.
  - 29.8% of renter households were headed by a person age 65 and over; two-thirds were single-person households
  - 11.6% of renter households were headed by a person under age 35.
- Table 4 in the appendix provides additional detail about renter households.

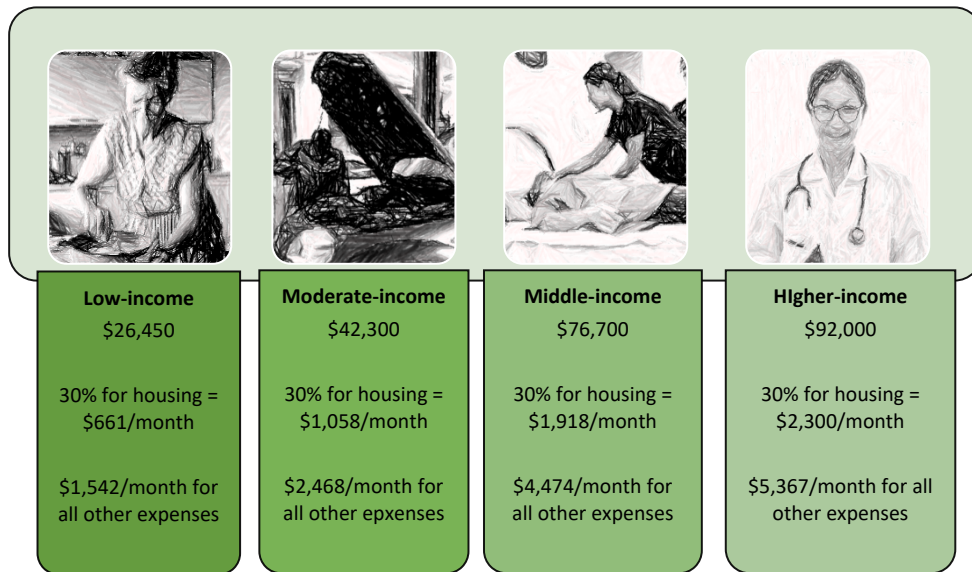
**Is 30% of household income the right measure of housing cost burden?**

The United States Housing Act of 1937 (the Act) provided federal subsidies to local jurisdictions across the country to provide decent, safe and sanitary rental homes for lower-income families. While there were income limits placed on who could reside in assisted housing, a percentage of income that was considered affordable evolved from the Act. At first, that percentage was 20% of income, increasing to 25% of income in 1969 and resting at 30% of income in 1981. While initially applied to lower-income renters, the 30% standard made its way into home purchase loan underwriting.

Households paying more than 30% of income for housing are considered housing cost burdened.

The 30% threshold continues to be an important threshold for low-moderate income households. When low-moderate income households pay more than 30% of income for housing, they may struggle to pay essential expenses, like food or utilities. As shown in the figure below, middle-higher income households may choose to pay a larger percentage of income for housing, because even with higher housing costs, they are still able to pay other expenses while saving for emergencies and the future.

*Many middle-higher income households can comfortably afford to pay more than 30% of income for housing.*



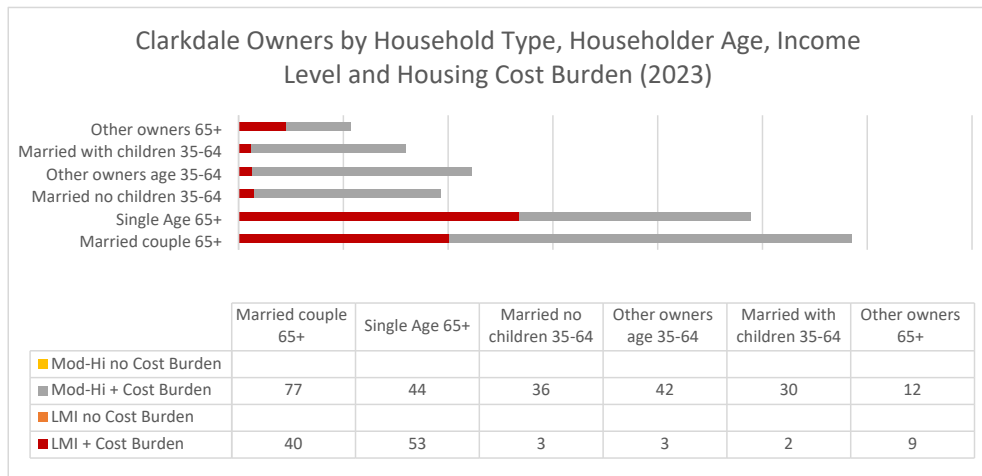
Town of Clarkdale Housing Plan – Housing Needs Assessment Background Report

351 Clarkdale owners paid more than 35% of household income for housing in 2023, including 111 low-moderate income owners

Among Clarkdale owners paying more than 35% of income for housing in 2023:

- 236 or 67% were headed by a person age 65:
  - 102 were low-moderate income, including 52 single people and 41 married couples;
  - 134 were moderate-higher income, including 43 single people and 79 married couples.
- 115 or 33% were age 35 to 64:
  - 8 were low-moderate income and varying household compositions;
  - 107 were moderate-higher income, including 46 family households, 40 married couples without children, and 20 single people.
- None were under age 35.

48% of low-moderate income owners paying more than 35% of income for housing are single people age 65 and over



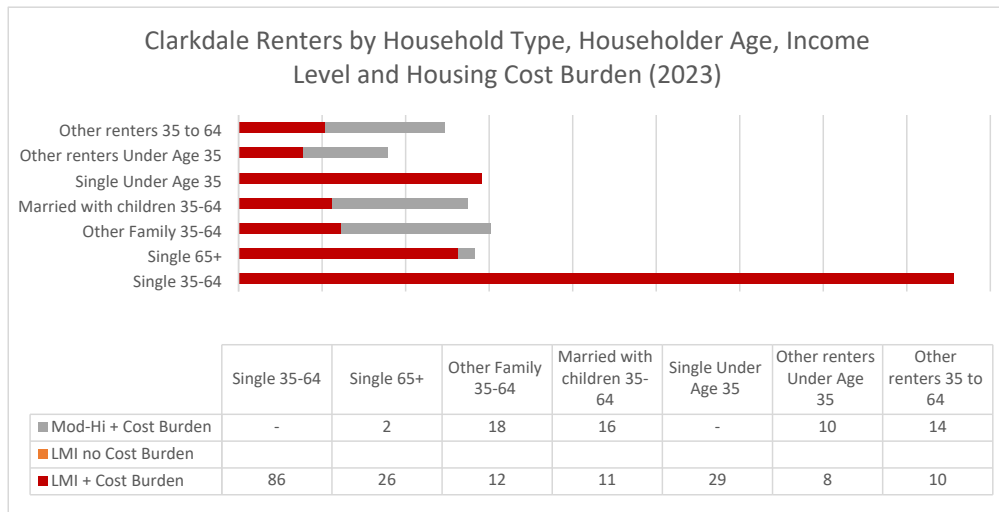
Town of Clarkdale Housing Plan – Housing Needs Assessment Background Report

243 Clarkdale renters paid more than 35% of income for housing in 2023, including 183 low-moderate income renters

Among Clarkdale renters paying more than 35% of income for housing in 2023:

- 168 or 65% were headed by a person age 35 to 64:
  - 126 were low-moderate income, including 96 single people, and 26 families;
  - 42 were moderate-higher income, including 38 families.
- 47 were headed by a person under age 35:
  - 38 were low-moderate income, including 32 single people;
  - 7 were moderate-higher income married couples.
- 43 were headed by a person age 65 and over:
  - 36 were low-moderate income, including 31 single people;
  - 7 were moderate-higher income, most were married couples.

47% of low-moderate income renters paying more than 35% of income for housing are single people age 35 to 64



**In 2023, one of five Clarkdale owners was housing cost burdened**

The charts on the following page show 2023 Clarkdale owner housing cost burden by householder age and household type.

	<p>Owners that are both low-moderate income <i>and</i> housing cost burdened.</p> <ul style="list-style-type: none"> <li>• These households are likely to struggle with housing, paying other essential expenses, or both.</li> <li>• Owners in this category may defer home maintenance or repairs, avoid heating and cooling sufficiently, and delay important health care or the purchase of nutritious food.</li> </ul>
	<p>Owners that are low-moderate income and <i>not</i> housing cost burdened.</p> <ul style="list-style-type: none"> <li>• These owners may struggle with essential expenses.</li> <li>• Owners in this category may regularly make choices between home maintenance and repairs, sufficient heating and cooling, health care and healthy food.</li> </ul>
	<p>Owners that are moderate-higher income <i>and</i> housing cost burdened.</p> <ul style="list-style-type: none"> <li>• These owners are at risk of struggling with housing and/or essential expenses due to a life event, such as a divorce, serious health condition, or death of a spouse.</li> </ul>
	<p>Owners that are moderate-higher income and <i>not</i> housing cost burdened.</p> <ul style="list-style-type: none"> <li>• These owners are unlikely to struggle with housing or other essential expenses.</li> </ul>

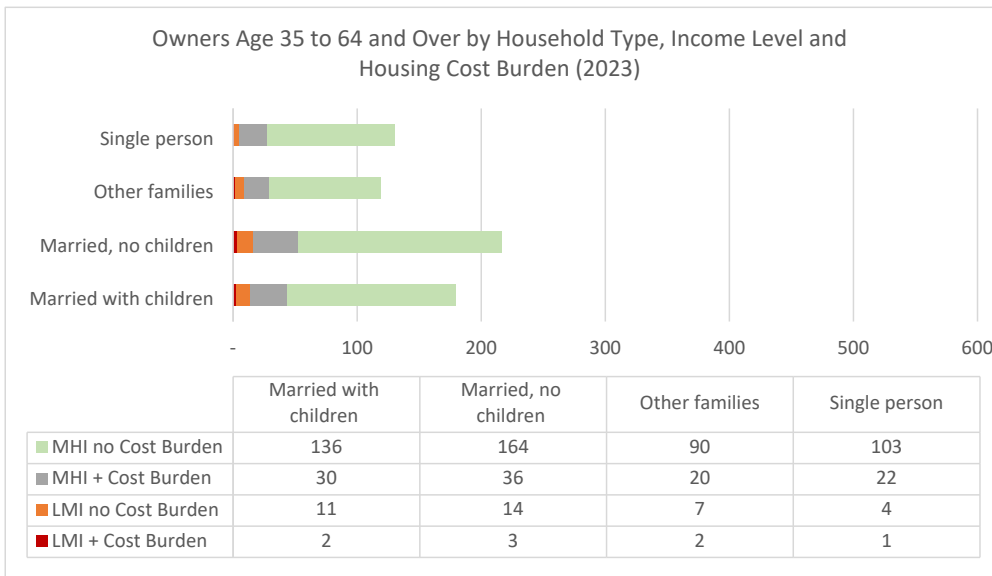
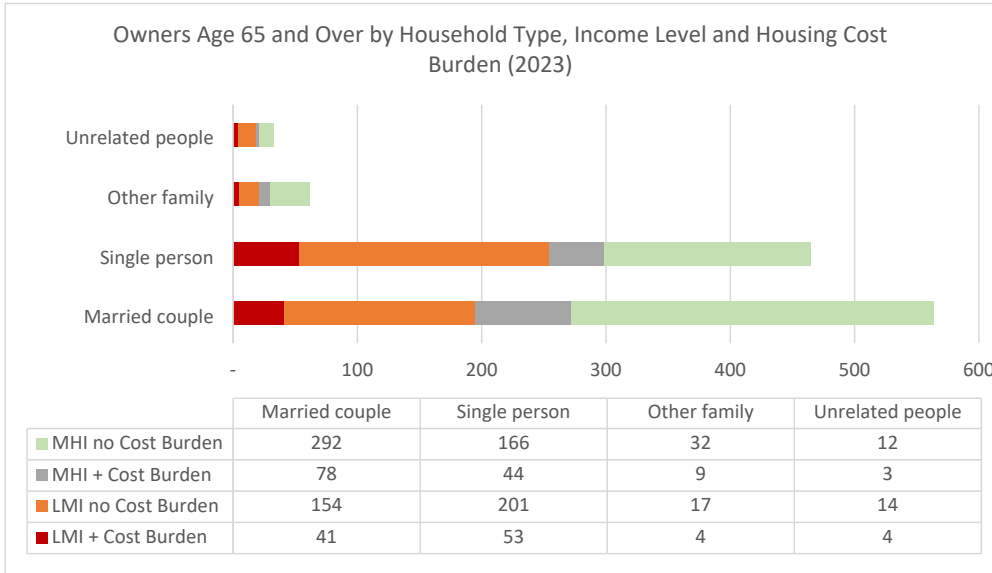
Low-moderate income owners paying too much for housing in 2023 include:

- 7 family households and 1 single-person household headed by a person age 35 to 64.
- 53 single-person, 45 married couples and other families, and 4 unrelated person households headed by a person age 65 and over.

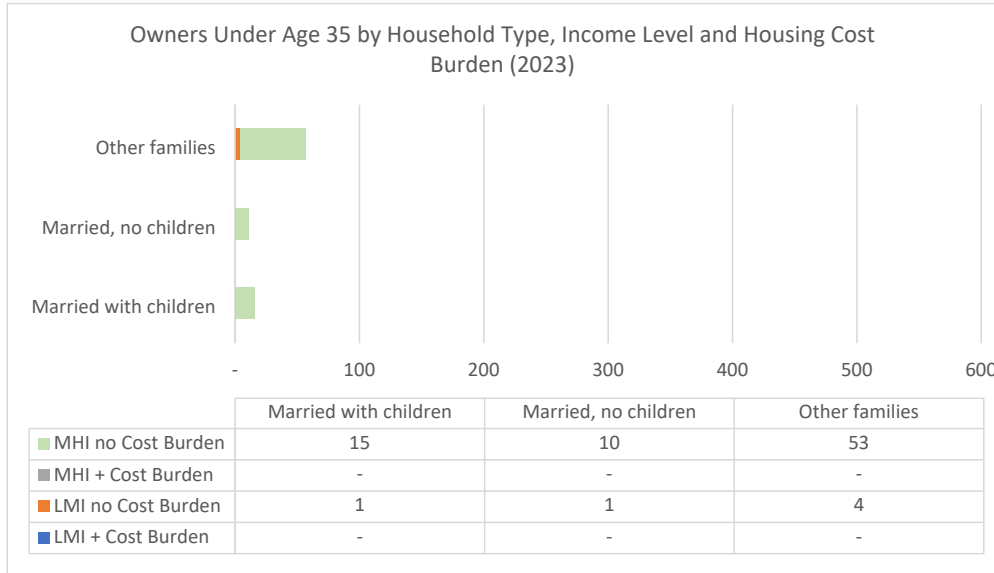
Low-moderate income owners who pay too much for housing can benefit from assistance with home maintenance and repairs, periodic assistance with their mortgage and/or utilities, refinancing opportunities, and lower-priced homes. Addressing owner housing needs:

1. Helps to stabilize neighborhoods, communities, school systems, and the local economy.
2. Increases the likelihood that older householders can age in place.
3. Makes it possible for homeowners to stay in Clarkdale, if they choose, after experiencing a life event, such as the birth of a child, a health crisis, loss of a spouse, or loss of employment.
4. Supports a stable workforce to sustain businesses and the services needed by all residents.

Town of Clarkdale Housing Plan – Housing Needs Assessment Background Report



Town of Clarkdale Housing Plan – Housing Needs Assessment Background Report



In 2023, nearly half of Clarkdale renters were housing cost burdened

The charts on the following page show 2023 Clarkdale owner housing cost burden by householder age and household type.

	<p>Renters that are both low-moderate income <i>and</i> housing cost burdened.</p> <ul style="list-style-type: none"> <li>• These renters are likely to struggle with housing, paying other essential expenses, or both.</li> <li>• Renters in this category are at high risk of eviction and/or utility shut-off.</li> </ul>
	<p>Renters that are low-moderate income and <i>not</i> housing cost burdened.</p> <ul style="list-style-type: none"> <li>• These renters may struggle with essential expenses.</li> <li>• Renters in this category may regularly make choices between sufficient heating and cooling, health care, transportation repairs, and healthy food.</li> </ul>
	<p>Renters that are moderate-higher income and paying more than 35% of income for housing.</p> <ul style="list-style-type: none"> <li>• These renters are at risk of struggling with housing and/or essential expenses due to a live event, such as a divorce, serious health condition, or death of a spouse.</li> </ul>
	<p>Renters that are moderate-higher income and not paying more than 35% of income for housing.</p> <ul style="list-style-type: none"> <li>• These renters are unlikely to struggle with essential expenses.</li> </ul>

## Town of Clarkdale Housing Plan – Housing Needs Assessment Background Report

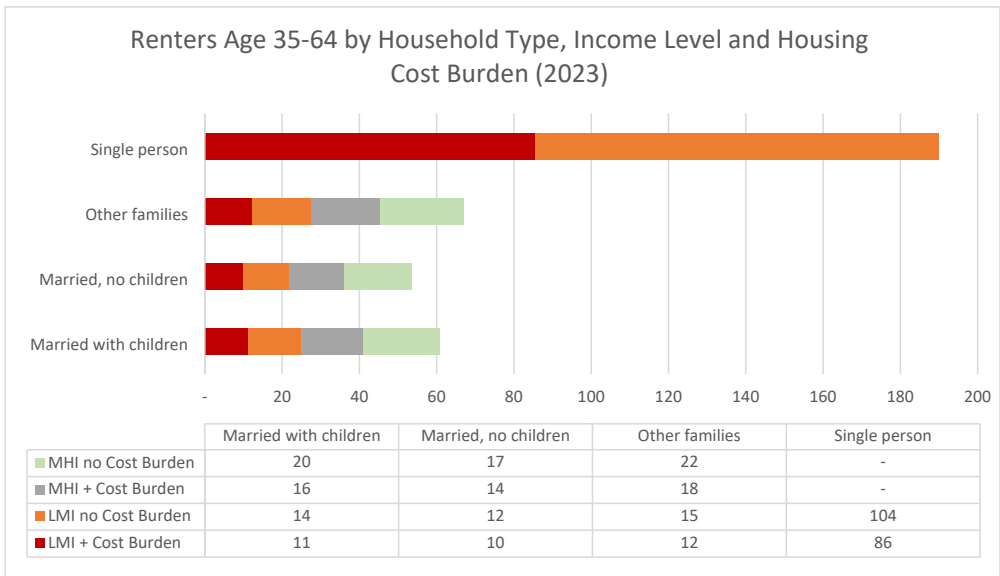
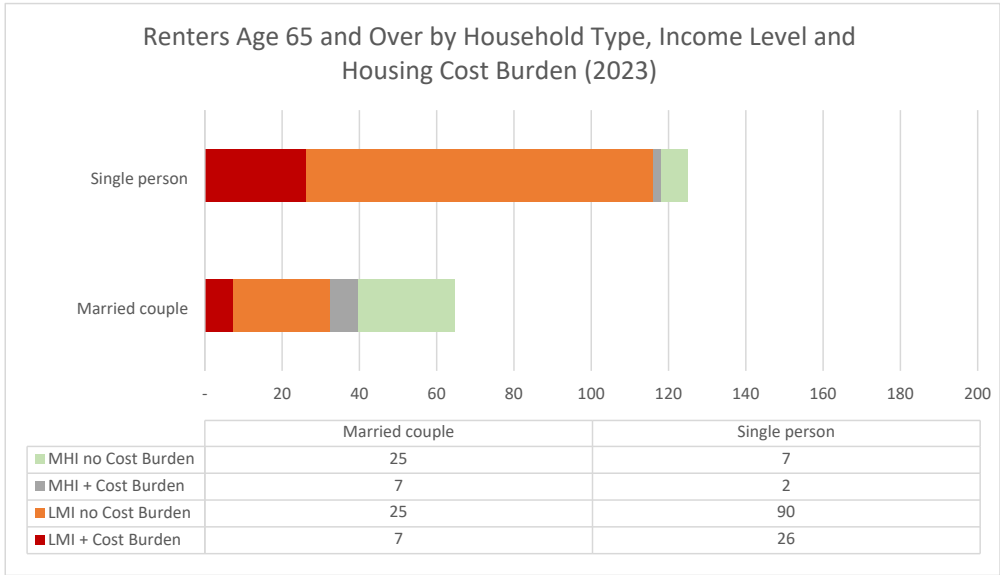
Low-moderate income renters paying too much for housing in 2023 include:

- 29 single-person and 11 married-couple households headed by a person under age 35.
- 86 single-person and 34 family households headed by a person age 35 to 64.
- 26 single-person and 8 married couple households headed by a person age 65 and over.

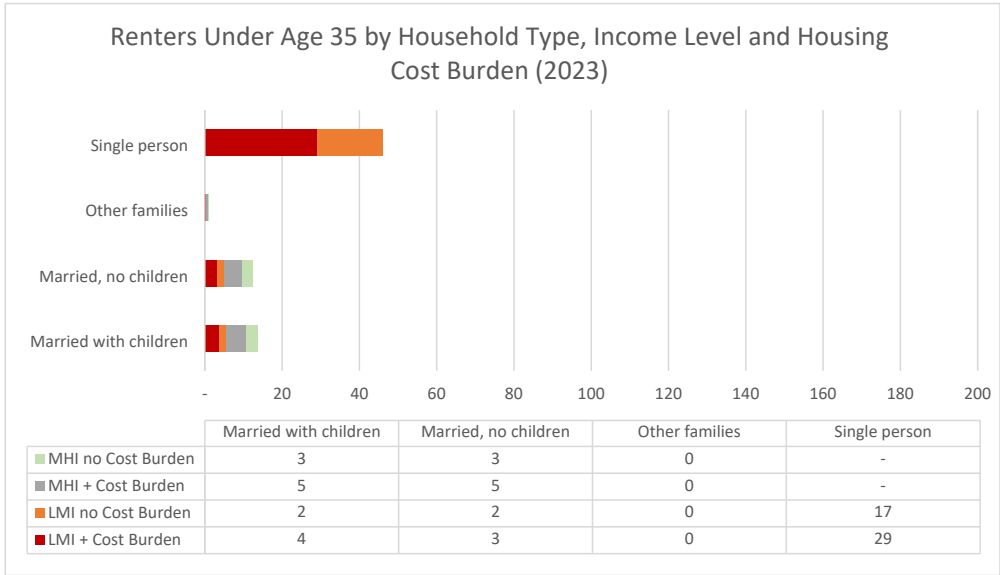
Low-moderate income renters who pay too much for housing can benefit from periodic assistance with rent and/or utilities, rent and utility deposit assistance, and lower-priced rental homes. The lowest-income renters may need ongoing assistance to maintain stable housing. Addressing renter housing needs has the same benefits as addressing owner needs and is important for households that:

1. Are newly forming.
2. Have housing needs that cannot be met by market-rate developers or homebuilders.
3. Are integral to the workforce, yet do not have enough income or savings to purchase a home.
4. Are saving to make a down payment on the purchase of home.
5. Are vulnerable to rent increases because they live on a fixed income or have limited earnings potential, such as seniors and people with disabilities.
6. That are aging and for whom homeownership has become burdensome, yet want to remain in Clarkdale.

Town of Clarkdale Housing Plan – Housing Needs Assessment Background Report



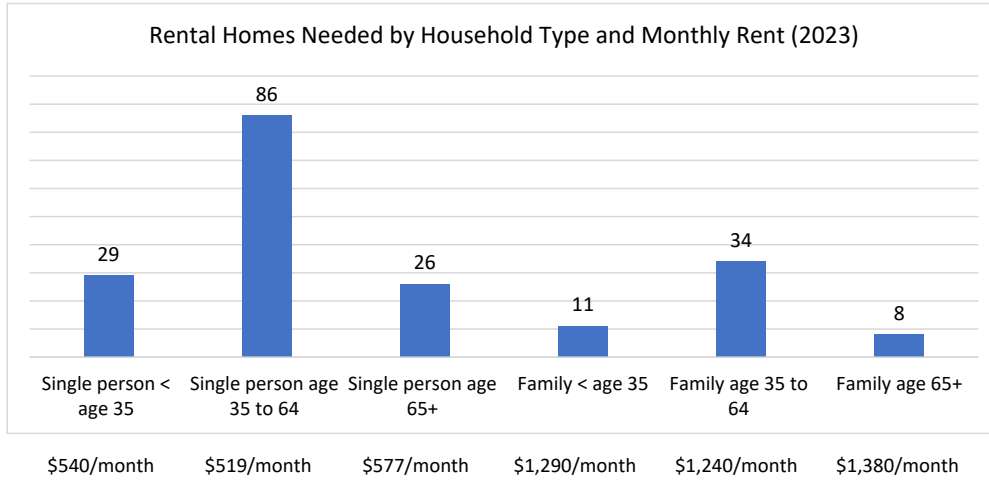
Town of Clarkdale Housing Plan – Housing Needs Assessment Background Report



**194 affordably-priced rental homes are needed for low-moderate income housing cost burdened Clarkdale renters**

In 2023, 194 Clarkdale renters were both low-moderate income and housing cost burdened. Six of ten (62%) renters in this category are households headed by a person age 35 to 64, including 86 single people and 34 families.

Town of Clarkdale Housing Plan – Housing Needs Assessment Background Report



**Households that live in affordably-priced homes participate more fully in the local economy**

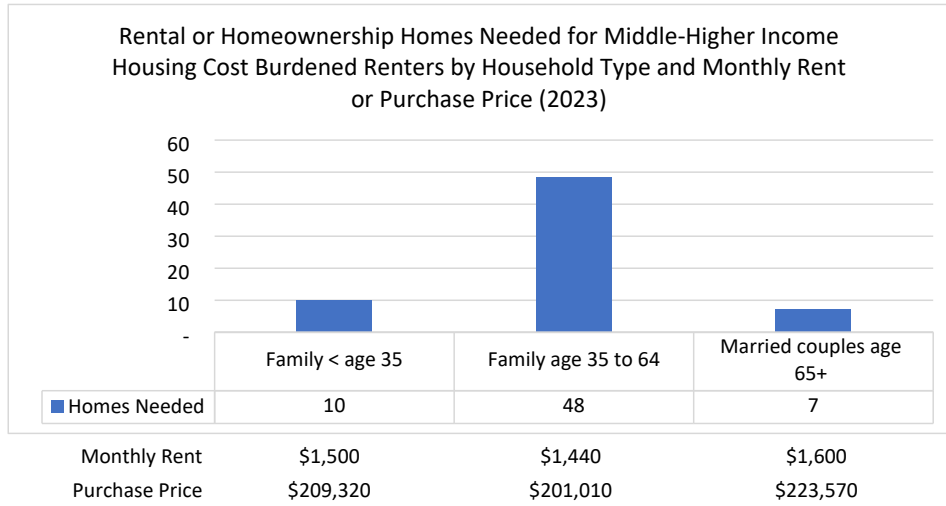
Households that live in homes that are priced affordably spend money at local businesses, stay in their jobs longer, and generate additional local tax revenue.

**Supporting affordably-priced homeownership opportunities for middle-income renters reduces the need for additional rental homes**

In 2023, 63 middle- and higher-income Clarkdale renters were housing cost burdened. All households were family households and 56 or 88% were households headed by a person under age 65. Middle- and higher-income renters may be better positioned to become homeowners than low-moderate income renters.

Town of Clarkdale Housing Plan – Housing Needs Assessment Background Report

63 affordably-priced rental or homeownership homes for middle- and higher-income families renting in Clarkdale are needed



## The Workforce and Housing Affordability

An online survey of Clarkdale and area employers and employees was conducted in Spring 2025. The employer survey received two complete responses, and 64 employees responded to the employee survey. In addition to the surveys, an analysis of housing affordability for the workforce was conducted using average earnings for Yavapai County occupations as reported by the Arizona Office of Economic Opportunity.

### Employer Survey Results

Employer surveys covered 80 full-time employees or 68% of employees.

- a. Regarding residence location, 33% of full-time employees live in Clarkdale; 46% reside in Cottonwood, and the remaining 21% live in other Verde Valley locations; none live outside of the Verde Valley.
2. Regarding income and benefits:
  - a. 46% (39) earn \$70,000/year or more and would be considered middle-higher income;
  - b. 22% (19) earn \$55,000 to \$69,999/year and would be considered moderate-middle income;
  - c. 27% (23) earn \$37,440 to \$54,999/year and would be considered low-moderate income;
  - d. 5% (2) earn less than \$37,440 and would be considered lower-income.
3. One responding employer offers and fully pays for health benefits, and one partially pays for health benefits.

Employer surveys also covered 37 part-time employees or 32% of employees.

1. Regarding residence location, 5% of part-time employees live in Clarkdale; 46% reside in Cottonwood, and the remaining 49% live in other Verde Valley locations; none live outside of the Verde Valley.
2. Regarding income and benefits:
  - a. 71% earn less than \$18.00/hour;
  - b. 10% earn \$26.45/hour or more.
  - c. None are offered benefits.

Employers were asked about positions that are difficult to fill. The Town has challenges filling entry-level police positions, while the school district has challenges filling middle-school teaching positions.

### Employee Survey Results

Sixty-four (64) employees working for Clarkdale employers or a regional entity that provides services to Clarkdale residents responded to the employee survey.

Demographics			
<b>Householder Age</b> 75% age 35 to 64 16% under age 35 9% age 65 and over	<b>Household Type</b> 35% families with children 30% married couples without children 18% live alone 17% live with relatives or roommates	<b>Household Income Level</b> 53% middle-higher income 47% low-moderate income	60% live in Clarkdale.

Current Housing		
<b>Housing Tenure</b> 55% own 45% rent	<b>Housing Type</b> 66% single family detached 15% manufactured or mobile home 11% apartment, condo, or townhome 6% RV or trailer	<b>Housing Cost</b> Median monthly housing cost = \$1,800/month 13% pay less than \$1,000 18% pay less than \$1,500 24% pay \$2,500/month or more

## Seeking to Purchase in Clarkdale

<p>22 would like to purchase a home in Clarkdale</p> <p>57% are saving for a down payment</p> <p>11 are seeking a 3-bedroom home</p>	<p><b>Preferred home types</b> are (in rank order)</p> <p>Single-family detached</p> <p>Manufactured home on owned lot</p> <p>Condo or townhome</p> <p>Affordably-priced lot for RV/trailer</p>	<p><b>Affordably-priced home</b></p> <p>25% up to \$200,000</p> <p>25% up to \$250,000</p> <p>25% up to \$400,000</p> <p>25% - \$400,000+</p>	<p><b>Most important amenities</b> (in rank order)</p> <p>Fenced yard</p> <p>Garage</p> <p>Park or playground within walking distance</p>
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### Respondent Comments

We have lived in our home for many years and could not afford to move now if we wanted to.

The majority of people are making less than \$20/hr.

I am too poor to be able to choose a home based on amenities.

With current wages, \$200,000 is even too much for younger people to afford with their income.

## Seeking to Rent in Clarkdale

<p>9 would like to rent a home in Clarkdale</p> <p>22% have savings for security, rent, and utility deposits</p> <p>4 are seeking a 1-bedroom home</p>	<p><b>Preferred home types</b> are (in rank order)</p> <p>Manufactured or mobile home</p> <p>Apartment</p> <p>Patio home</p>	<p><b>Affordable Monthly Rent</b></p> <p>20% less than \$700</p> <p>30% \$1,000-\$1,100</p> <p>20% \$1,250 - \$1,500</p>	<p><b>Most important amenities</b> (in rank order)</p> <p>Carport</p> <p>Park or playground and school within walking distance</p> <p>Nearby child care</p>
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### Factors other than housing impact workforce quality of life

Housing availability and affordability are just one measure of community sustainability. Survey respondents were asked to identify conditions that affect their household using a scale of a) not a problem, b) moderate problem, and c) serious problem. The responses were weighted, with the highest-weighted condition more often considered a serious problem.

Quality of Life Measures Negatively Impacting Households	Weighted Average
Availability of jobs that pay enough to support my household	1.27
Housing availability or cost	1.26
Health care availability or cost	1.17
Debt burden	1.06
Healthy food availability or cost	1.02
Child care availability or cost	0.76
Transportation availability or cost	0.6

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Homes priced between \$145,000 for single-earner households and \$290,000 for multi-earner households will provide the workforce with opportunities to purchase a home

The stoplight chart below demonstrates home purchase affordability based on 2023 average earnings by Yavapai County occupation.

- Green indicates affordability based on the number of earners in a household at the average wage for the occupation, with additional earners at the Yavapai County average wage (\$51,836).
- Yellow indicates the occupation (and any additional average wage earners) could purchase a home with \$45,000 of additional assistance.
- Affordability is based on the median-priced (\$457,383) Clarkdale home and a 20% or \$91,477 down payment, which results in a \$365,906 mortgage.

*Table 1 – Workforce Home Purchase Stoplight Chart*

	Yavapai County Employment	Average Annual Earnings	Purchase price that is affordable		
			Single Earner in Occupation	1.5 Earners (1 in occupation, 0.5 average wage)	Two Earners (1 in occupation, 1 average wage)
Minimum Wage		\$30,576	\$85,613	\$158,183	\$230,754
Average Wage		\$51,836	\$145,141	\$217,711	\$290,282
Food Prep & Serving	8,480	\$37,561	\$105,171	\$177,741	\$250,312
Office & Admin Support	8,460	\$41,659	\$116,645	\$189,216	\$261,786
Sales & Related	6,990	\$41,926	\$117,393	\$189,963	\$262,534
Transportation & Material Moving	5,170	\$39,648	\$111,014	\$183,585	\$256,155
Construction & Extraction	4,680	\$49,674	\$139,087	\$211,658	\$284,228
Management	4,540	\$93,647	\$262,212	\$334,782	\$407,352
Healthcare Practitioners/ Technical	3,840	\$95,447	\$267,252	\$339,822	\$412,392
Education, Training, Library	3,780	\$54,050	\$151,340	\$223,910	\$296,481
Installation, Maintenance, Repair	3,190	\$49,601	\$138,883	\$211,453	\$284,024
Production	2,940	\$44,644	\$125,003	\$197,574	\$270,144
Healthcare Support	2,790	\$36,655	\$102,634	\$175,204	\$247,775

Town of Clarkdale Housing Plan – Housing Needs Assessment Background Report

Business & Financial Operations	2,480	\$73,338	\$205,346	\$277,917	\$350,487
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Rental homes priced between \$765 for single-earner households and \$2,060 for multi-earner households will provide the workforce with rental home opportunities

The stoplight chart below demonstrates rental affordability based on 2023 average earnings by Yavapai County occupation.

- Green indicates affordability based on the number of earners in a household at the average wage for the occupation, with additional earners at the Yavapai County average wage (\$51,836).
- Affordability is based on the Arizona Housing Authority fair market rent of \$1,422/month for a 1-bedroom home and \$1,766/month for a 2-bedroom home.

*Table 2 – Workforce Rental Home Stoplight Chart*

Monthly rent, including utilities, that is affordable					
	Yavapai County Employment	Average Annual Earnings	Single Earner in Occupation	1.5 Earners (1 in occupation, 0.5 average wage)	Two Earners (1 in occupation, 1 average wage)
Minimum Wage		\$30,576	\$764	\$1,412	\$2,060
Average Wage		\$51,836	\$1,296	\$1,944	\$2,592
Food Prep & Serving	8,480	\$37,561	\$939	\$1,587	\$2,235
Office & Admin Support	8,460	\$41,659	\$1,041	\$1,689	\$2,337
Sales & Related	6,990	\$41,926	\$1,048	\$1,696	\$2,344
Transportation & Material Moving	5,170	\$39,648	\$991	\$1,639	\$2,287
Construction & Extraction	4,680	\$49,674	\$1,242	\$1,890	\$2,538
Management	4,540	\$93,647	\$2,341	\$2,989	\$3,637
Healthcare Practitioners/ Technical	3,840	\$95,447	\$2,386	\$3,034	\$3,682
Education, Training, Library	3,780	\$54,050	\$1,351	\$1,999	\$2,647
Installation, Maintenance, Repair	3,190	\$49,601	\$1,240	\$1,888	\$2,536
Production	2,940	\$44,644	\$1,116	\$1,764	\$2,412
Healthcare Support	2,790	\$36,655	\$916	\$1,564	\$2,212

Town of Clarkdale Housing Plan – Housing Needs Assessment Background Report

Business & Financial Operations	2,480	\$73,338	\$1,833	\$2,481	\$3,129
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27 Clarkdale homes are in need of repair or replacement, and 32 would benefit from minor repairs and/or lot clean-up

A windshield/walking survey was conducted in the Centerville and Foothill Terrace subdivisions in Spring 2025 to classify exterior housing conditions. No interior observations or inspections were conducted. Homes were classified as in good, fair, or distressed condition using the criteria in table 5 in the appendix. Homes classified as good generally had no or minor visual maintenance conditions or structural concerns. Homes classified as fair often had a mix of conditions, while homes classified as distressed had two or more visible conditions. Homes in fair or distressed condition are often on the same street and/or immediately adjacent.

The Foothill Terrace subdivision survey revealed:

1. 1 home is in distressed condition.
  - a. According to Yavapai County Assessor records, this home is not owner-occupied
2. 10 homes are in fair condition.
  - a. According to Yavapai County Assessor records, 8 of the homes are owner-occupied.

The Centerville subdivision survey revealed:

1. 26 homes in distressed condition, with roofing, weathered trim, fascia or cladding, and excess trash or debris the most commonly observed conditions.
  - a. According to Yavapai County Assessor records, 11 (42%) of the homes are owner-occupied.
  - b. One home is owned by the Town of Clarkdale.
2. 22 homes in fair condition, with roofing, weathered trim, fascia or cladding, and excess trash or debris the most commonly observed conditions.
  - a. According to Yavapai County Assessor records, 14 (64%) of the homes are owner-occupied.



# Town of Clarkdale Housing Plan Housing Needs Assessment

June 2025 DRAFT

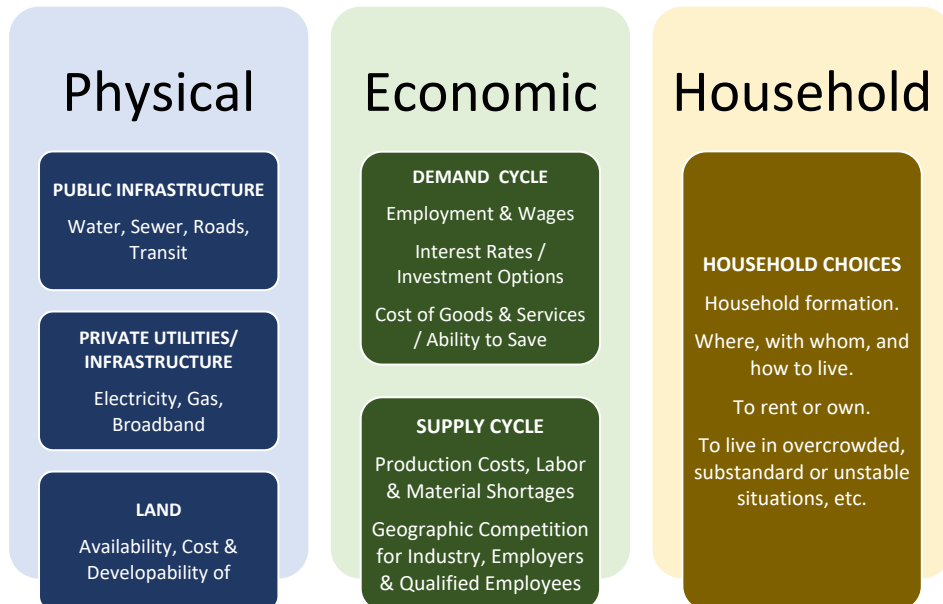
### Section 3: 2035 Households, Housing Demand and Housing Need Projections

This section of the Housing Needs Assessment presents 2035 projections of households, housing demand and housing need. Projections will ideally be updated every few years as conditions change.

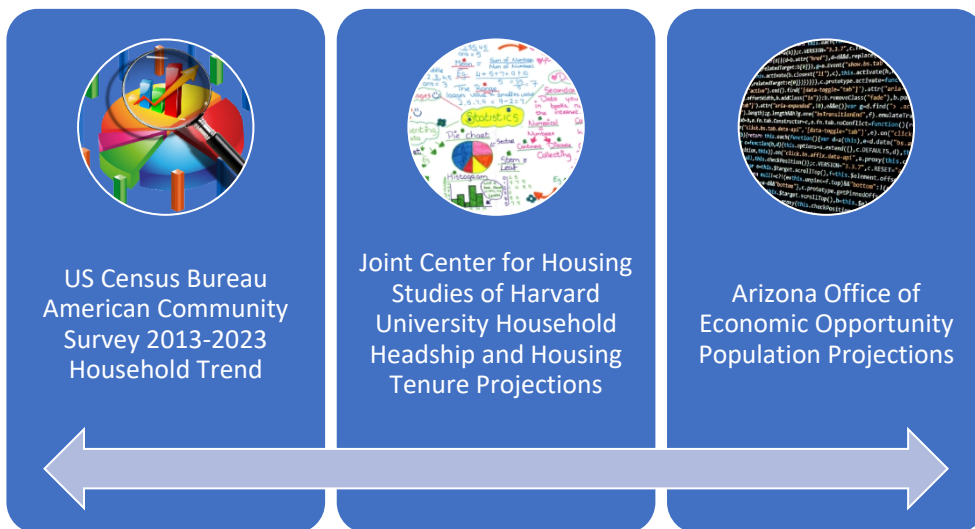
#### Physical, Economic and Household Factors will Influence the Projections

There are many factors that will influence the Town of Clarkdale projections:

- Physical factors, such as the availability and cost of public infrastructure, private utilities, and suitable land.
  - Utilities like electricity, gas, and broadband are not regulated by or provided by local government.
- Economic factors that impact the cost of construction (supply) or limit the ability of households to afford housing that is available (demand).
- Personal factors and living choices.



### Three Primary Inputs are used to Make Projections



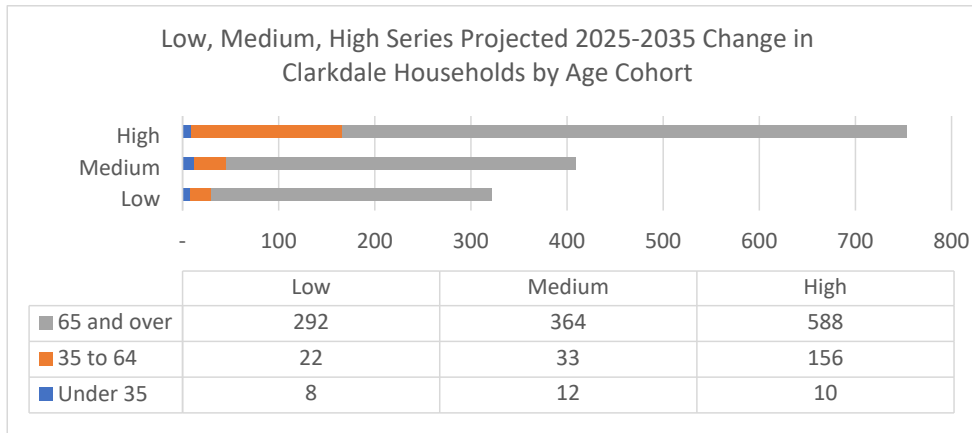
There are three primary inputs into the household projections:

1. US Census Bureau 2013 to 2023 data trend in householder age, type, income, and housing tenure.
2. The Joint Center for Housing Studies of Harvard University (JCHS) has created a “headship” model that projects the number of households by age cohort, household type, and housing tenure based on US Census Bureau population projections.
  - More information about the JCHS model can be found at:
    - <https://www.jchs.harvard.edu/research-areas/working-papers/household-and-new-housing-unit-demand-projections-2025-2035-and-2035>
  - The JCHS model includes low, medium, and high projections that vary primarily based on foreign in-migration.
3. The Arizona Office of Economic Opportunity Population Projections for Clarkdale that include local jurisdiction input.
  - More information about the Office of Economic Opportunity model can be found at
    - o <https://oeo.az.gov/population/projections>

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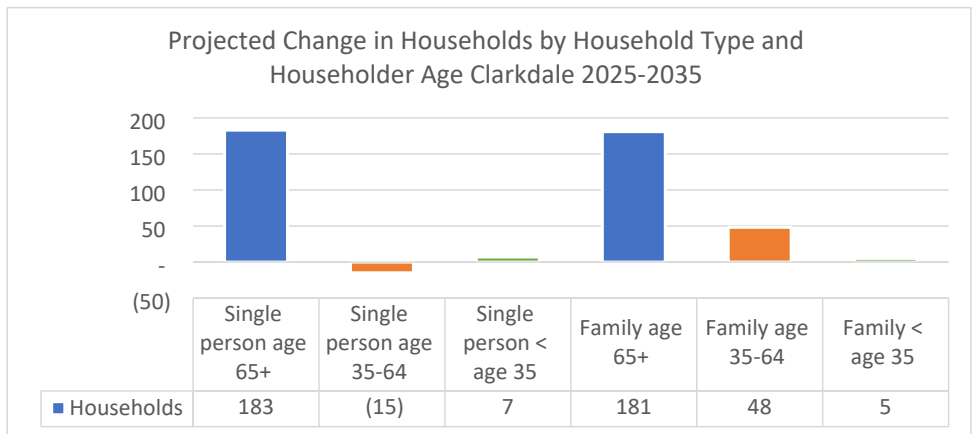
**By 2035, between 322 and 754 additional households will reside in Clarkdale**

By 2035, the number of households in Clarkdale is projected to increase by 322 (low series), 409 (medium series) and 754 (high series).



In the medium series projection:

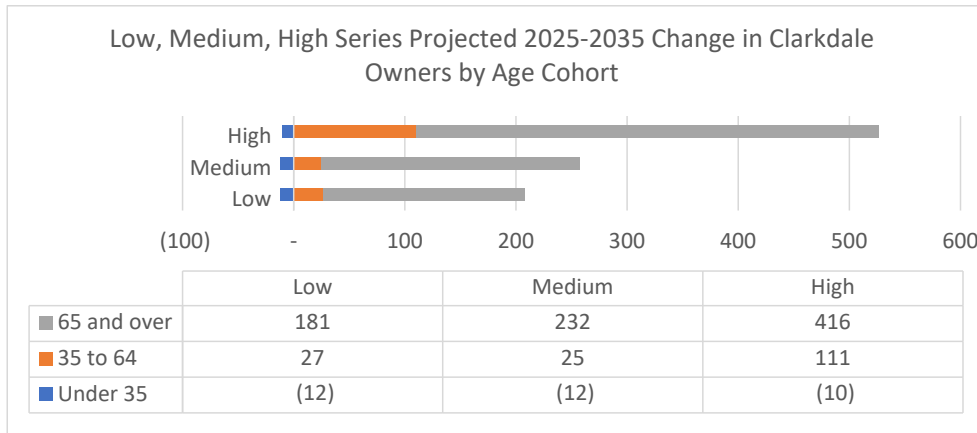
- 57.9% will be households headed by a person age 65 and over, including households aging in place.
- 42.8% (175) will be single-person households, with single-person households age 65 and over representing 96% of the increase.



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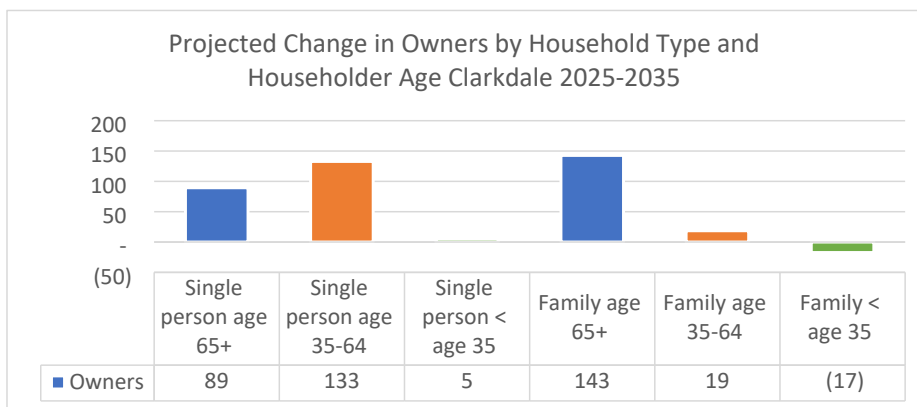
By 2035, between 196 and 517 additional households will be homeowners.

Based on 2035 household projections, there will be 196 (low series), 245 (medium series) and 517 (high series) additional owners in Clarkdale.



In the medium series projection:

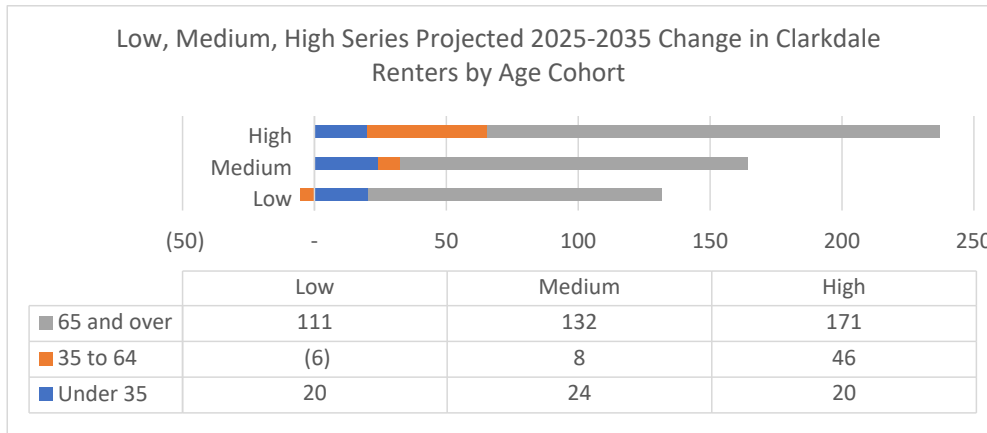
- 64.6% of additional owners will be households headed by a person age 65 or over, mostly comprised of married couples and single people. Many will be households aging in place.
- 31.9% of additional owners will be households headed by a person age 35 to 64; with most comprised of married couples with and without children.



Town of Clarkdale Housing Plan – Housing Needs Assessment Background Report

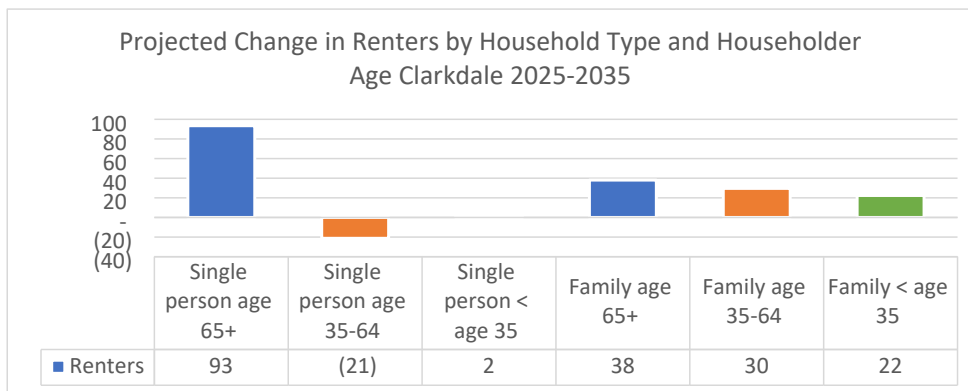
By 2035, between 111 and 171 additional households will be renters.

Based on 2035 household projections, there will be 111 (low series), 132 (medium series), and 171 (high series) additional renters in Clarkdale.



Based on the medium series projection:

- 47.6% of additional renters will be households headed by a person age 35 to 64; the increase will be primarily other families, which typically include single-parent and multi-generational families.
- 40.2% of additional renters will be households headed by a person age 65 or over; three-quarters will be single-person households.



**By 2035, there will be 1.4 households headed by a person age 65 and over for every household headed by a person under age 65**

The ratio of households headed by a person age 65 and over has steadily increased – from .80 in 2013, to 1.12 in 2023. With most growth in households age 65 and over, this ratio is projected to increase to 1.4 by 2035.

**The choices made by aging householders will contribute to demand for income-appropriate housing for the service workforce**

A large number of aging homeowners will be making housing choices during the next decade. These choices might include:

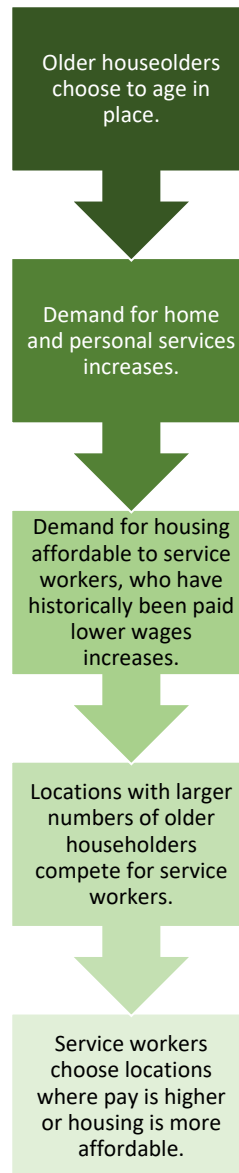
- Aging-in-place.
- Sharing their existing home with a relative or non-relative.
- Selling their existing home and moving within Clarkdale or to another location.
- Inter-generational property transfer.
- Converting the home’s use to rental.

Householders aging-in-place, selling and moving within Clarkdale, and sharing their housing will likely increase demand for services, such as:

- Disability accessibility improvements.
- Home and grounds maintenance and cleaning services.
- In-home personal care services.
- Home- and facility-based health services.

**In-demand services often pay low wages and housing affordable to the workforce will be necessary to sustained service provision**

Wages for in-demand services have been historically low relative to the cost of living. The anticipated service demand is therefore likely to create greater demand for housing priced to accommodate the services workforce. Workforce housing will be particularly important as the population ages



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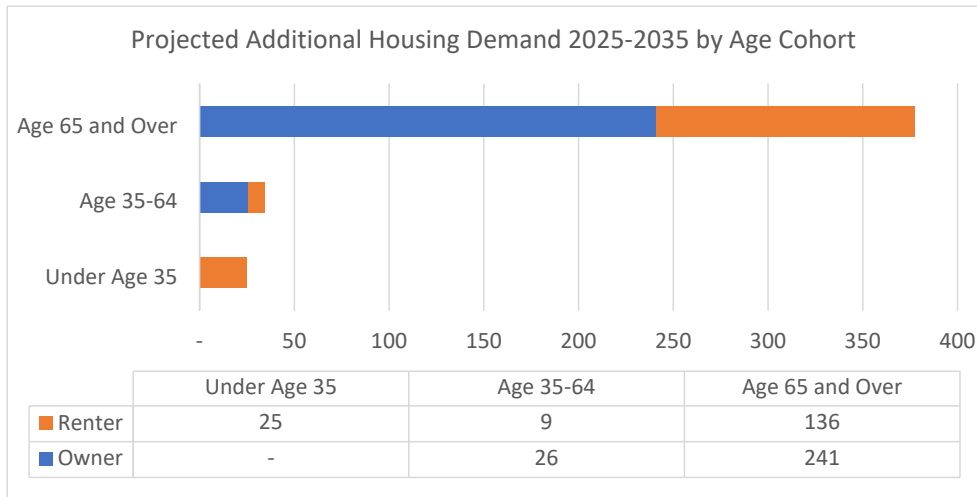
across the nation, and locations compete for an increasingly-in-demand service workforce.

Households headed by a person under age 65 will have little impact on housing demand

A combined owner and renter vacancy rate of 3.7% is used to estimate the demand for additional housing units. In the medium series projection, this results in additional demand of:

- 267 homes for owners, including 241 for householders age 65 and over, and 26 for householders under age 65.; and
- 170 homes for renters, including 136 for householders age 65 and over, and 34 for householders under age 65.

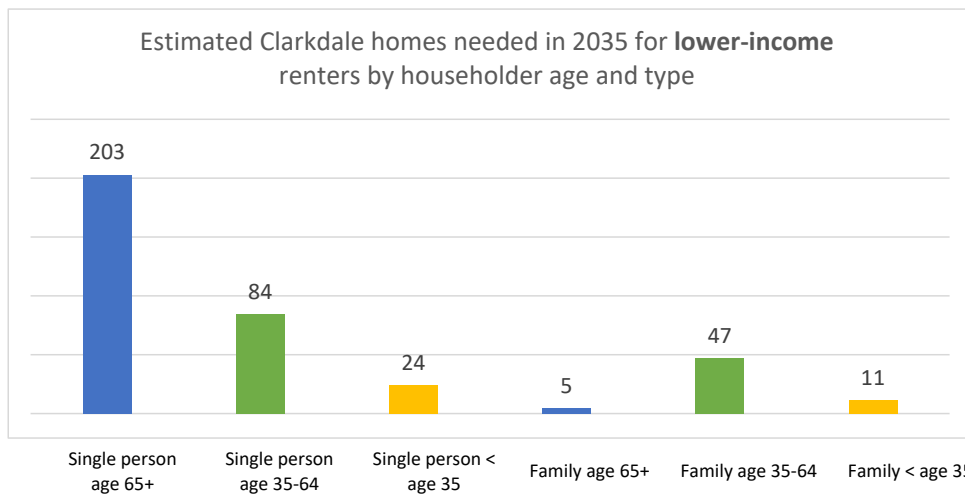
**Commented [RM4]:** This is already a problem - assisted living facilities are already having issues with employee retention.



**By 2035, 374 lower-income renters will need a home that is affordable – 83% will be single people**

Single people and single-income households of all ages are more likely to be lower-income. Lower-income renters often struggle to find and maintain a rental home that is affordable. This challenge spans all age groups. As Clarkdale grows, the number of renters who struggle to pay their rent is estimated to grow along with the number of households. In the medium projection series, by 2035 an estimated 374 renters will be lower income, including:

- 24 renters under age 35;
- 84 renters age 35 to 64; and
- 203 renters age 65 and over.



Estimated monthly rent the will be affordable to lower-income renters in 2035					
Single person age 65+	Single person age 35-64	Single person < age 35	Family age 65+	Family age 35-64	Family < age 35
\$425	\$420	\$580	\$1,020	\$925	\$930

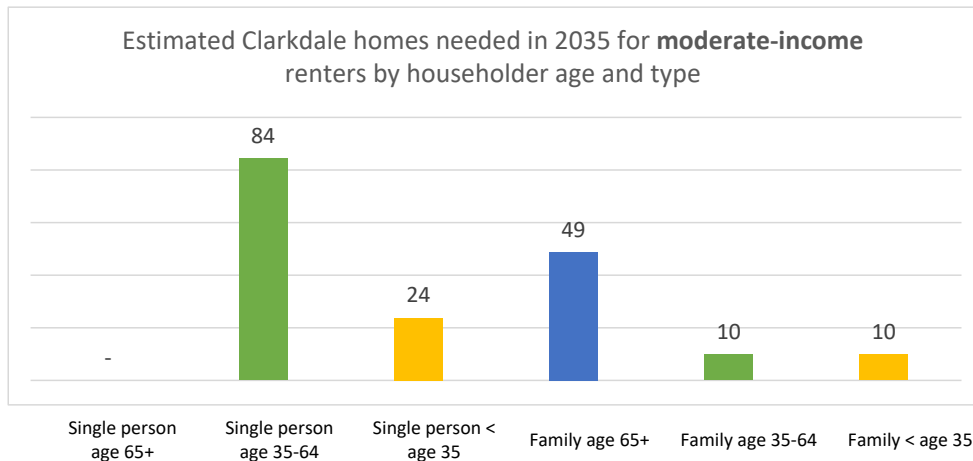
**Commented [RM5]:** Something is missing between the and will...

Estimated home purchase price that will be affordable to lower-income renters in 2035					
Single person age 65+	Single person age 35-64	Single person < age 35	Family age 65+	Family age 35-64	Family < age 35
\$47,400	\$47,100	\$65,100	\$114,200	\$103,900	\$104,300

**By 2035, 177 moderate-income renters will need a home that is affordable – nearly one half will be single people age 35-64**

Moderate-income renters may also struggle to find and maintain a rental home that is affordable. In the medium projection series, by 2035 an estimated 177 renters will be moderate income, including:

- 34 renters under age 35;
- 94 renters age 35 to 64; and
- 49 renters age 65 and over.



Estimated monthly rent the will be affordable to moderate-income renters in 2035					
Single person age 65+	Single person age 35-64	Single person < age 35	Family age 65+	Family age 35-64	Family < age 35
n/a	\$675	930	\$1,630	\$1,485	\$1,490

Estimated home purchase price that will be affordable to moderate-income renters in 2035					
Single person age 65+	Single person age 35-64	Single person < age 35	Family age 65+	Family age 35-64	Family < age 35
n/a	\$75,300	\$104,100	\$182,700	\$166,300	\$166,800

**By 2035, 16 middle-income renters will need a home that is affordable**

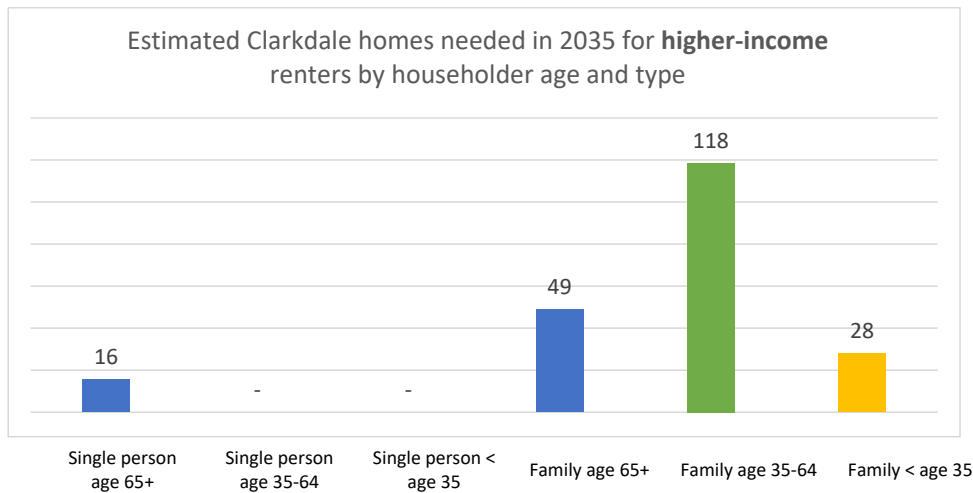
All projected middle-income renters will be single people age 65 and over. An affordably-priced rental will be \$845/month, and an affordable-priced home will have a purchase price up to \$94,800.

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By 2035, 211 **higher-income** renters will need a home that is affordable – more than half will be families headed by a person age 35-64

Higher-income renters may also struggle to find and home that is affordably priced for purchase. In the medium projection series, by 2035 an estimated 211 renters will be higher income, including:

- 28 renters under age 35;
- 118 renters age 35 to 64; and
- 64 renters age 65 and over.



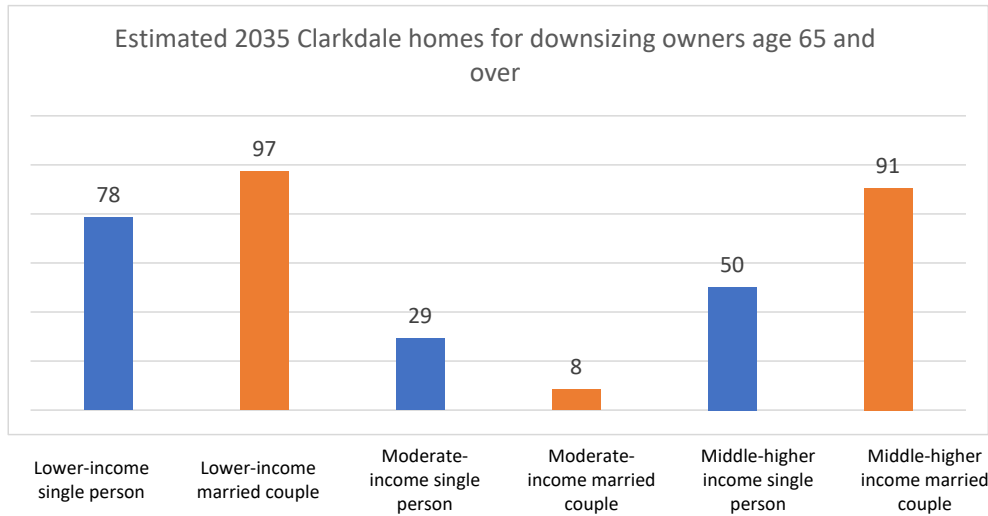
Estimated monthly rent the will be affordable to higher-income renters in 2035					
Single person age 65+	Single person age 35-64	Single person < age 35	Family age 65+	Family age 35-64	Family < age 35
\$1,015+	n/a	n/a	\$2,445+	\$2,230+	\$2,235+

Estimated home purchase price that will be affordable to higher-income renters in 2035					
Single person age 65+	Single person age 35-64	Single person < age 35	Family age 65+	Family age 35-64	Family < age 35
\$113,800+	n/a	n/a	\$274,100+	\$250,200+	\$218,200+

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Potential demand for rental homes and smaller homeownership homes by owners age 65 and over

Some of the demand for housing by householders age 65 and over may potentially be met through smaller homes, smaller lots, or both. In some cases, current owners may wish to rent as an alternative to owning another home. The following estimates assume that 50% of medium-series lower-income owners and 20% of all other owners may wish to rent or purchase a different home. These assumptions result in potential demand for 354 appropriately-priced rental and owner homes. The purchase price calculation assumes a \$100,000 down payment from the sale of their current home.



Estimated monthly rent the will be affordable in 2035					
Lower-income single person	Lower-income married couple	Moderate-income single person	Moderate-income married couple	Middle-higher income single person	Middle-higher income married couple
\$580	\$1,400	\$930	\$2,245	\$1,165+	\$2,040+

Estimated home purchase price that will be affordable in 2035 (includes \$100,000 down payment)					
Lower-income single person	Lower-income married couple	Moderate-income single person	Moderate-income married couple	Middle-higher income single person	Middle-higher income married couple
\$165,200	\$257,000	\$204,300	\$351,300	\$230,400+	\$415,100+

## Appendix

### Assessment of Capacity to Implement Housing Actions

Capacity of the Town and potential partners was examined to identify structures necessary to successfully implement housing actions. Given limited staff, the Town of Clarkdale will need to work with private, nonprofit and other public entities to implement the Housing Plan. A working group of local employers and housing market stakeholders was formed for the purposes of advocacy and guiding community education and outreach efforts. This group could potentially be formalized and serve as a guiding entity.

At the request of the Town, a strategic planning meeting of the Verde Valley Community Development Organization (VVCDO) was facilitated. The purpose of the strategic planning meeting was focused on identifying a primary role for the VVCDO in supporting local government (including the Town of Clarkdale) and private sector entities represented by the organization. The participating stakeholders identified the need for an intermediary to help shepherd potential affordably-priced housing development projects through local government processes. The VVCDO has one staff person and an active volunteer Board of Directors that also:

1. Oversee the Verde Valley Housing Alliance, which works with governmental bodies, nonprofit organizations, housing developers, and individuals to launch critical programs to address regional needs, and
2. Have created a Community Land Trust (CLT). The goal of the CLT is to ensure a community in which teachers, firefighters, young families, and others can afford to live.

In addition to working group and VVCDO meeting facilitation, three developers that do not participate in the VVCDO or the Town's zoning code Community Advisory Committee will be interviewed to identify additional ways that the Town might partner with the private sector. Their comments will be incorporated into action plan recommendations.

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*Table 3 - Clarkdale Owners by Household Type and Income Level (2023)*

<i>Table 3 - Clarkdale Owners by Household Type and Income Level (2023)</i>					
		Low-income	Moderate-income	Middle-income	Higher-income
<b>Under Age 35</b>	Total	< \$34,900	\$34,900 - \$55,800	\$55,800 - \$83,600	> \$83,600
Married with children	17	1	1	0	15
Married, no children	16	1	1	0	15
Other Family	57	2	2	0	53
Single person	1	0	0	0	1
	91	3	4	0	84
		Low-income	Moderate-income	Middle-income	Higher-income
<b>Age 35 to 64</b>	Total	< \$38,800	\$38,800 - \$62,000	\$62,000 - \$93,000	> \$93,000
Married with children	180	6	8	0	167
Married, no children	257	9	11	0	237
Other Family	119	4	5	0	110
Single person	130	0	5	5	120
	686	19	29	5	633
		Low-income	Moderate-income	Middle-income	Higher-income
<b>Age 65 and over</b>	Total	< \$26,700	\$26,700 - \$47,800	\$47,800 - \$64,200	> \$64,200
Married, no children	587	166	36	11	375
Other Family	62	17	4	1	40
Single person	465	132	123	123	88
	1,153	326	173	145	510
<b>Total Owners</b>	1,930	348	206	150	1,227

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*Table 4 - Clarkdale Renters by Household Type and Income Level (2023)*

		Low-income	Moderate-income	Middle-income	Higher-income
<b>To age 34</b>	Total	< \$34,900	\$34,900 - \$55,800	\$55,800 - \$83,600	> \$83,600
Married with children	13	3	2	0	7
Married, no children	7	2	1	0	4
Other Family	1	0	0	0	1
Single person	46	23	23	0	0
	68	28	27	1	12
		Low-income	Moderate-income	Middle-income	Higher-income
<b>35 to 64</b>	Total	< \$38,800	\$38,800 - \$62,000	\$62,000 - \$93,000	> \$93,000
Married with children	60	13	11	2	34
Married, no children	13	3	3	0	7
Other Family	67	15	13	2	38
Single person	190	95	95	0	0
	331	126	122	4	78
		Low-income	Moderate-income	Middle-income	Higher-income
<b>65 and over</b>	Total	< \$26,700	\$26,700 - \$47,800	\$47,800 - \$64,200	> \$64,200
Married, no children	33	0	16	0	16
Other Family	0	0	0	0	0
Single person	125	116	0	9	0
	160	116	17	9	17
<b>Total Renters</b>	<b>559</b>	<b>270</b>	<b>166</b>	<b>14</b>	<b>107</b>

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*Table 5 - Lot and Housing Unit Classification Criteria*

<b>Condition</b>	<b>Good</b>	<b>Fair</b>	<b>Distressed</b>
Roof Lines	Straight	Straight	Uneven
Missing, curled, cracked roofing	None	Less than ¼	Greater than ¼
Roof stains	Less than 1/10	Less than ¼	Greater than ¼
Cracked or bubbling stucco	Less than 1/10	Less than ¼	Greater than ¼
Weathered trim, fascia, cladding	Less than 1/10	Less than ¼	Greater than ¼
Peeling, bubbling, missing paint	Less than 1/10	Less than ¼	Greater than ¼
Heaving, buckling driveway or walkway	Smooth	One area	Multiple areas
Weeds	Less than 1/10	Less than ¼	Greater than ¼
Lawn	None or mowed	Less than 6" tall	Greater than 6"
Dead trees	None	None	One or more
Dead plantings	Less than 1/10	Less than ¼	Less than ¼
Trash or debris	None	None	Visible