

CHAPTER 7 **HOUSING**

VISION STATEMENT

Celebrate Camp Verde's rural, western past, providing a mix of residential densities to accommodate a variety of housing opportunities, while supporting the health, safety, and welfare of all residents by encouraging and actively seeking reasonably priced housing opportunities.

INTRODUCTION

Camp Verde is not required by Arizona Statute to include a Housing Element in its General Plan; however, the preservation and development of adequate housing in Camp Verde are significant considerations for elected and appointed officials, as well as Camp Verde residents and business owners. During public workshops, residents expressed the need for reasonably priced housing and neighborhood upkeep.

Camp Verde's leadership recognizes that housing, one of the most basic human needs, is also a fundamental component of ensuring continued community and economic vitality. As a result, Camp Verde's leadership has elected to include a Housing Element in its General Plan.

In addition to this element of the General Plan, the Camp Verde Council adopted a Housing Strategy in 1999. The Housing Strategy was prepared in 1999 with assistance from the US Department of Housing and Urban Development, and is designed to supplement the Town's General Plan by offering an analysis and strategies for meeting community's future housing needs, including reasonably priced housing.

Central to the success of the Housing Element, is the following policy statement taken from the Housing Strategy, which reflects the commitment of the community to the issues and the implementation of actions to address existing conditions and meet goals:

"The Town of Camp Verde will strive to maintain and foster an environment where a variety of decent, safe, and sanitary, and affordable housing opportunities are available for all age groups and socio-economic levels. The community's success in economic diversification and job creation is directly linked to affordable housing within the community. To ensure the economic viability of Camp Verde, the Town, in partnership with public and private agencies, will pursue programs aimed at increasing the supply of affordable housing and addressing the critical housing needs of the community."

For the purposes of this element, the Housing and Urban Development (HUD) definition of affordable housing will be used. HUD defines affordable housing as not exceeding 30 percent of a household or family's gross income for the mortgage, insurance, upkeep and other related expenses. According to the 2000 U.S. Census, the median income for households in Camp Verde in 1999 was \$31,868 and for families the median income in 1999 was \$37,049.

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The following chart shows how much a prospective homebuyer can afford to spend on a home based on yearly income and monthly expenses.

Affordable Home and Mortgage Amount Based on Yearly Income

Yearly Income	Monthly Expenses*	Down Payment	Length Of Loan	Interest Rate	Monthly Mortgage**	Affordable Home***
\$31,868 – Camp Verde’s Median Household Income	\$664	\$3,000	30 Years	7 %	\$209	\$34,388
\$37,049 – Camp Verde’s Median Family Income	\$664	\$3,000	30 Years	7 %	\$364	\$57,710
\$45,000	\$750	\$4,000	30 Years	7 %	\$517	\$81,659
\$50,000	\$850	\$4,500	30 Years	7 %	\$525	\$83,430
\$55,000	\$850	\$4,500	30 Years	7 %	\$675	\$105,940
\$60,000	\$950	\$5,000	30 Years	7 %	\$708	\$111,468
\$65,000	\$1,000	\$6,500	30 Years	7 %	\$808	\$128,017
\$70,000	\$1,100	\$6,750	30 Years	7 %	\$858	\$135,746
\$75,000	\$1,200	\$7,000	30 Years	7 %	\$908	\$143,529
\$80,000	\$1,300	\$7,500	30 Years	7 %	\$958	\$151,563

* Total monthly expense **does not** include homeowner’s insurance, property tax, or mortgage payment.

** Monthly mortgage **does not** include homeowner’s insurance and property tax.

*** Figures calculated using bankrate.com, “How Much House Can You Afford?” calculator.

NEEDS ASSESSMENT

Camp Verde’s housing stock has great variety and diversity, ranging from historic homes to contemporary townhouses. Until recently, it has been unusual to drive down any street, and see two residences exactly alike. There are a number of reasons why this is true. Over the last century, most site-built homes have been owner-built. Some neighborhoods are situated near waterways on one of the many historic ditches with mature natural vegetation. Low density and large lot areas typically enjoy set backs that provide privacy and screening from noise and traffic.

The lots are seldom uniform, even in the highest density areas. Traffic tends to be slow moving, due to roads that curve to follow natural contours and scenic vistas throughout town. In the past, subdivisions have been small and sold as bare land.

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The U.S. Census indicates that Camp Verde's 2000 population is 9,451. Between 1980 and 1990 the population of Camp Verde increased 63.26%, while Yavapai County's population increased 58.07%. Camp Verde currently represents approximately 5.8% of the population of Yavapai County.

Camp Verde 10-Year Population Trends

Year	Population*	Change
1980	3,824	
1990	6,243	63.26% over 10 years
2000	9,451	51.39% over 10 years 147.15% over 20 years

* Figures are provided from the United States Census.

Camp Verde Recent Yearly Population Trends

Year	Population*	Change
1997	7,999	
1998	8,420	5.3% Increase
1999	8,690	3.2% Increase
2000	9,451**	8.8% Increase
2001	9,790	3.6% Increase
2002	9,940	1.5% Increase

* Figures are estimates provided by the Arizona Department of Commerce.

** This figure is from the 2000 United States Census.

The chart below shows the percentage of the population for various age groups. As of the 2000 Census, in terms of housing needs, the largest population category is between 25 and 54 years. Projections indicate the population of Camp Verde will reach 13,000 by the year 2010, indicating a significant aging population, with unique housing needs.

2000 Camp Verde Population by Age Categories*

Age Bracket	Percent	Number
Total Population	100%	9,451
Under 5 years	6.1%	578
5 - 19 Years	20.7%	1,960
20 - 24 Years	4.3%	407
25 - 54 Years	36.9%	3,484
55 - 59 Years	5.8%	548
60 - 74 Years	17.6%	1,661
Over 75 Years	8.6%	813

* Information supplied from the 2000 US Census.

Building permits issued from July 1998 through June 2002 further indicate this progressive growth. During that time, there were 163 permits issued for site built homes and 266 permits issued for mobile homes.

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According to the 2000 Census information, Camp Verde had 3,988 housing units. A majority of those, 48.6 percent are single-family, site-built residences, with manufactured homes accounting for 43.5 percent of the Town's housing stock. Compared to 1990, the number of housing units increased by 1,149.

The Camp Verde Sanitary District provides sewer services to approximately 500 of these homes, while the remaining units utilize septic systems. Private water companies service approximately 1,400 units, while remaining units are served by private wells.

Camp Verde has 122 apartment units for income-qualified families. Forty of those units are for citizens over 62 years of age, or 18 and older who need accessibility to handicapped facilities. Rent for these apartments is set at 30 percent of the family's gross income.

In 1998, Camp Verde staff, in conjunction with a HUD Technical Assistance Grant, undertook a street-by-street inventory of housing units, type, and condition within the Town. The inventory consisted of an external assessment of each unit to determine housing size, condition, and other characteristics. Staff cataloged the condition of the streets (paved or unpaved), counted the number of site-built, apartments (multi-family 4+ family units), and manufactured units.

The inventory and housing conditions surveyed indicate that of housing units inventoried, 13% (213) of site built units, 11% (186) of manufactured housing units, and 6% (4) of apartment units are in need of rehabilitation. In addition to those units in need of rehabilitation, 32% (512) of manufactured units are not suitable for rehabilitation and should be replaced. In total, 915 housing units or 27.4% of the existing housing stock are in need of rehabilitation or replacement. Concentrations of existing housing units in need of assistance were generally located in three areas of Camp Verde: Middle Verde, Verde Lakes, and downtown Camp Verde, with each area having unique housing conditions.

Finally, based on population projections, the 1999 Housing Strategy Analysis indicated a need for an additional 2,273 housing units from 1997 through 2020. Therefore, 90 to 100 additional housing units must be developed each year for the next 20 years to keep pace with the projected demand. The Town must be cautious to direct high-density growth in areas where infrastructure is available or can be provided to ensure that streams and ground water remain environmentally sound.

A. GOAL: ENCOURAGE A VARIETY OF HOUSING TYPES AND DENSITIES TO PROVIDE HOUSING OPPORTUNITIES FOR ALL RESIDENTS.

Implementation Strategy:

- A. 1. Promote higher residential density development in conjunction with commercial uses, in areas with available infrastructure and pedestrian corridors, or where infrastructure can be developed.
- A. 2. Promote alternate housing development concepts such as clustering on lands that have large open space, riparian, or other sensitive aspects.
- A. 3. Encourage development that is consistent with Camp Verde's predominant individualistic style.
- A. 4. Review rezoning requests for residential development in a comprehensive manner, with consideration to the impact water use, air quality, traffic

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circulation, and land use will have on the Town.

- A. 5. Encourage public and neighborhood participation in proposed projects.
- A. 6. Coordinate with lending institutions, builders, and developers to establish a method to assist first-time homebuyers.

B. GOAL: PRESERVE THE INTEGRITY AND COMPOSITION OF EXISTING NEIGHBORHOODS.

Implementation Strategy:

- B. 1. Update and enforce the Town's zoning and development regulations.
- B. 2. Guide developers to ensure compatibility with the qualities and character of neighboring development.
- B. 3. Encourage public and neighborhood participation in proposed projects.
- B. 4. Bring manufactured/mobile homes up to current code standards or replace hazardous units for the health, safety, and welfare of our families.
- B. 5. Encourage in-fill housing development to address reasonably priced and to lessen the demands on limited infrastructure.

C. GOAL: ENSURE THAT FUTURE RESIDENTIAL DEVELOPMENT PROTECTS THE EXISTING RURAL CHARACTER OF THE COMMUNITY, WHILE ACCOMMODATING THE COMMUNITY'S NEEDS.

Implementation Strategy:

- C. 1. Maintain "open space" and buffer zones between different use districts.
- C. 2. Define, designate and preserve all historic ditches and diversion dams.
- C. 3. Ensure the integration of proposed and existing trails into all development.
- C. 4. Work closely with Parks and Recreation and the U.S. Forest Service to protect and enhance historic trails and provide access to public lands.
- C. 5. Coordinate with lending institutions, builders, and developers to establish a method to assist first-time homebuyers.