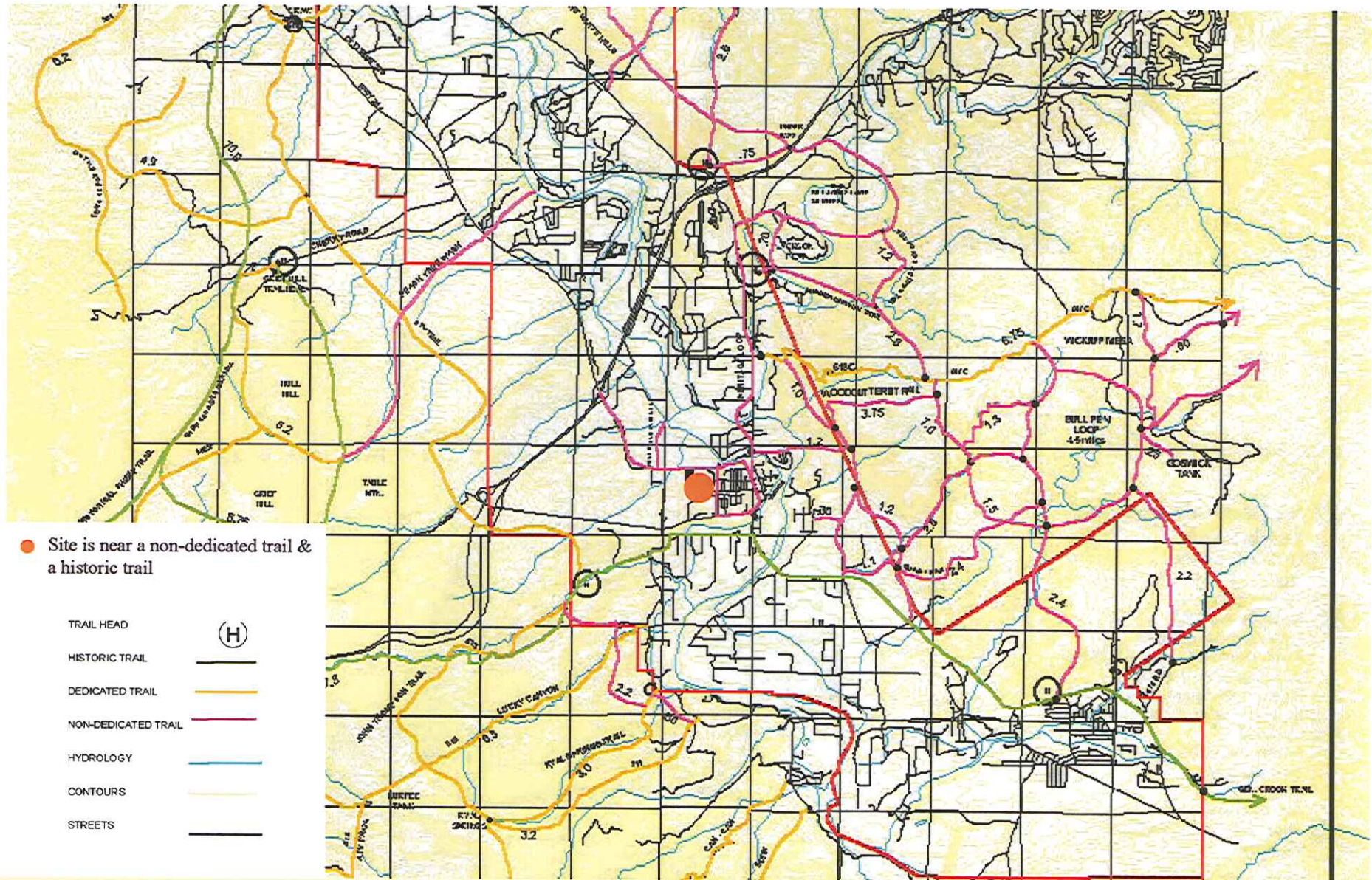
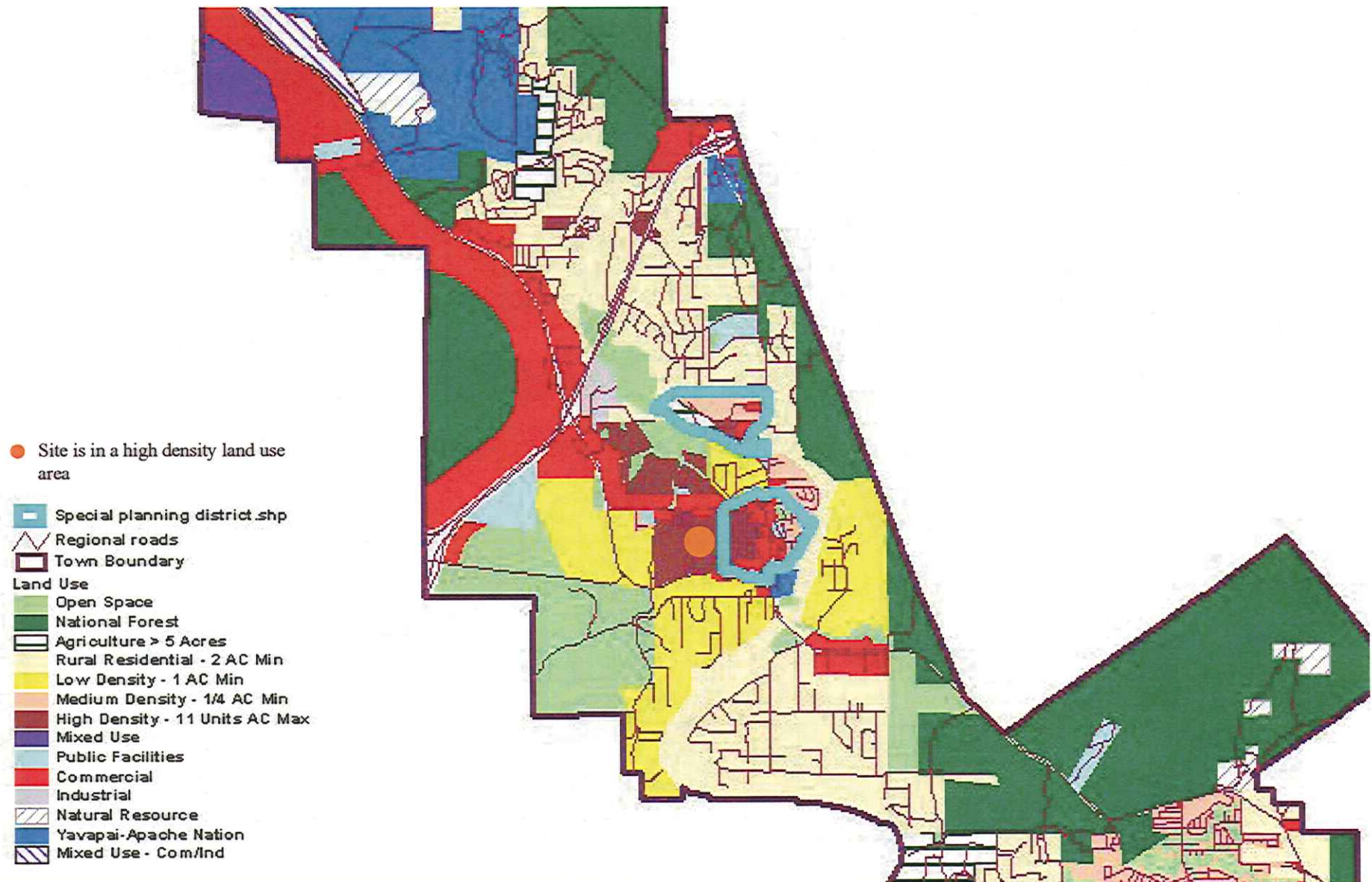


Trails Map

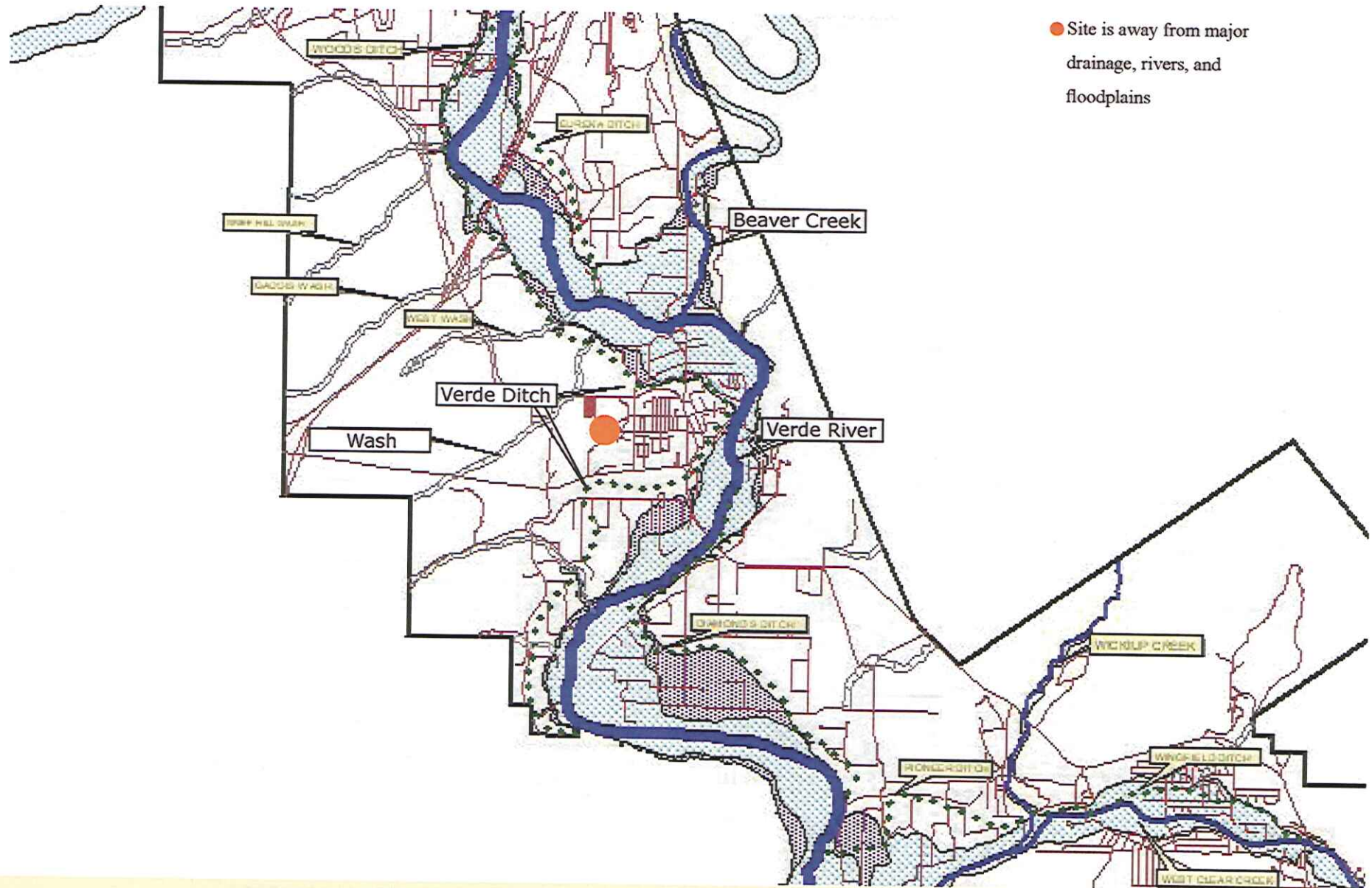




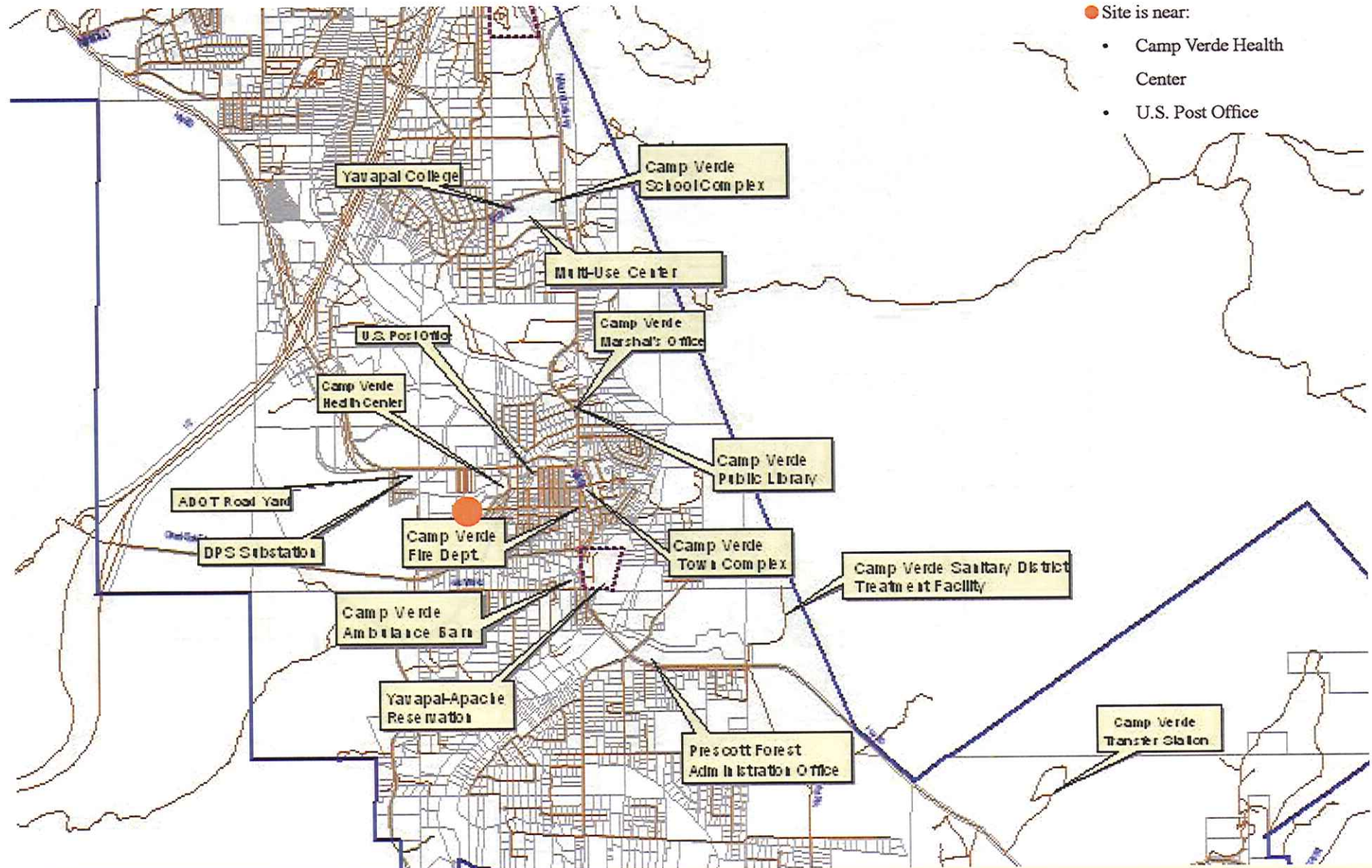
Land Use Map



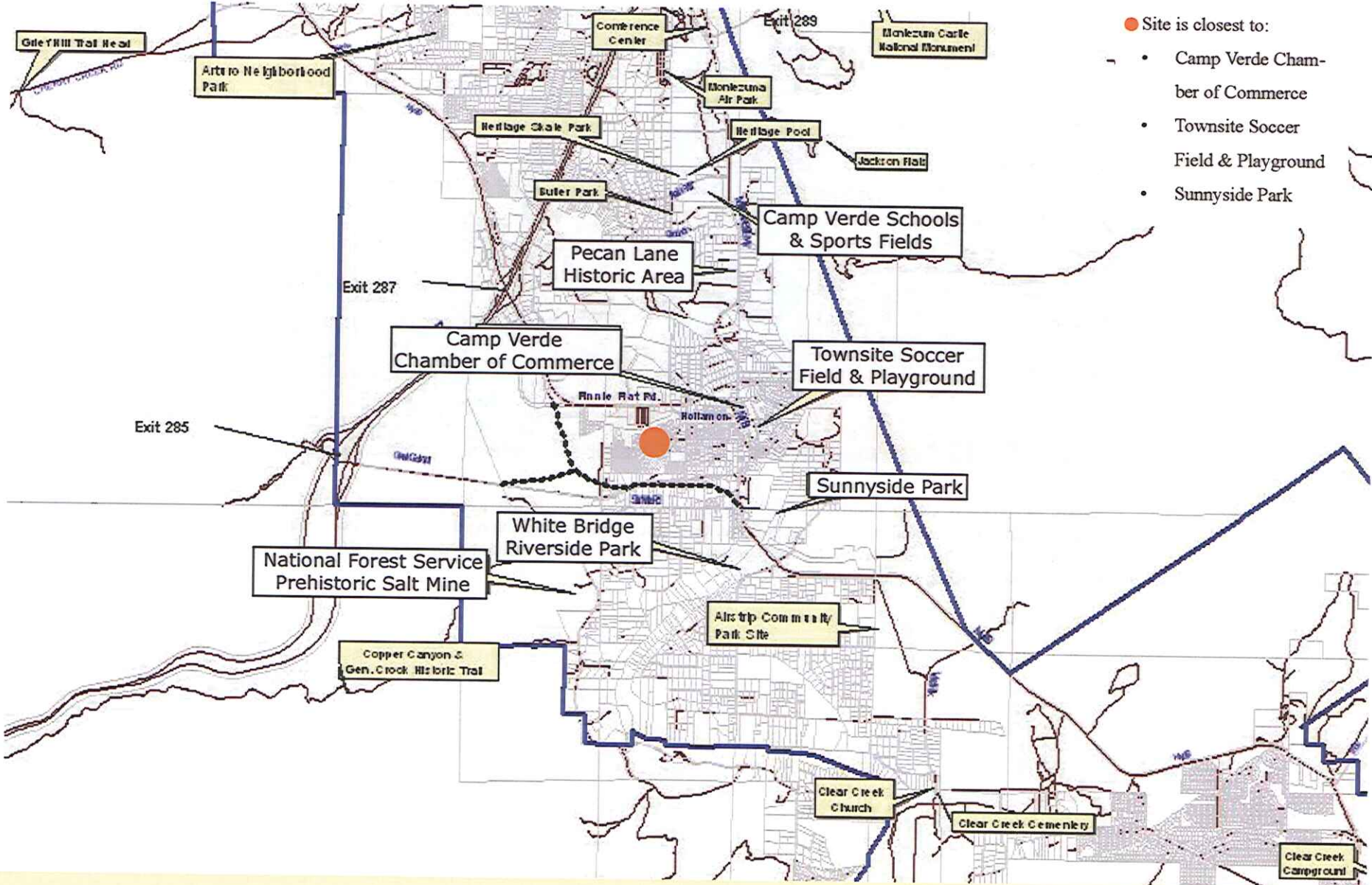
Water Resource Map



Public Facilities Map

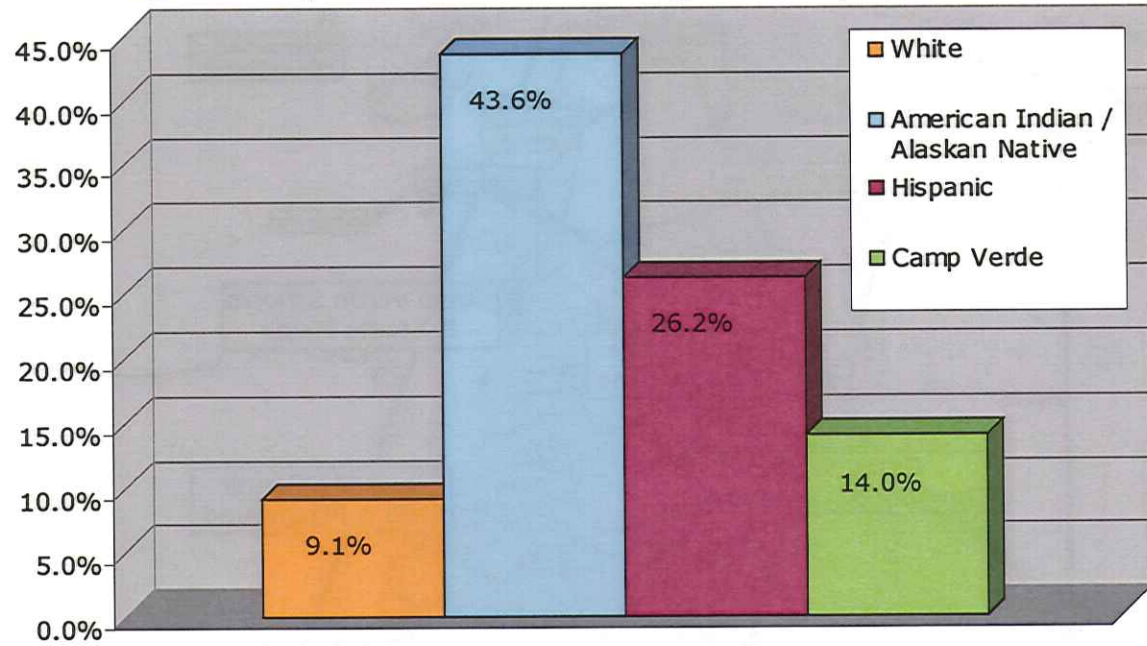


Points of Interest





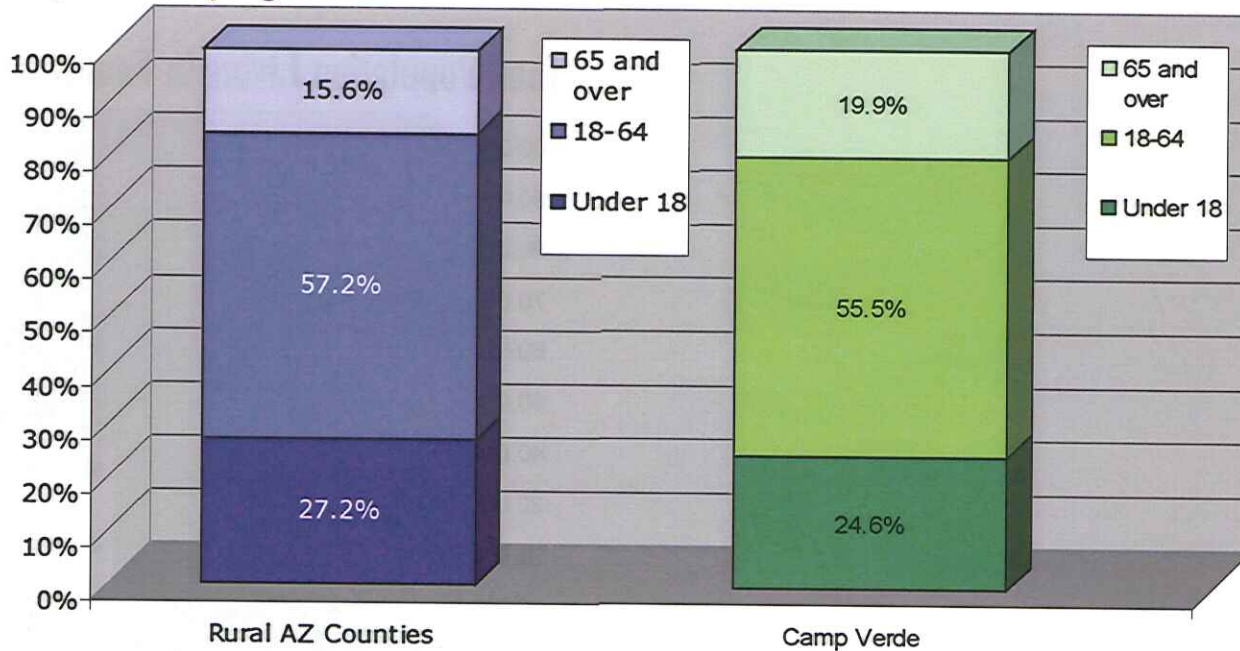
Percentage of Camp Verde Residents Living in Poverty by Race/Ethnicity



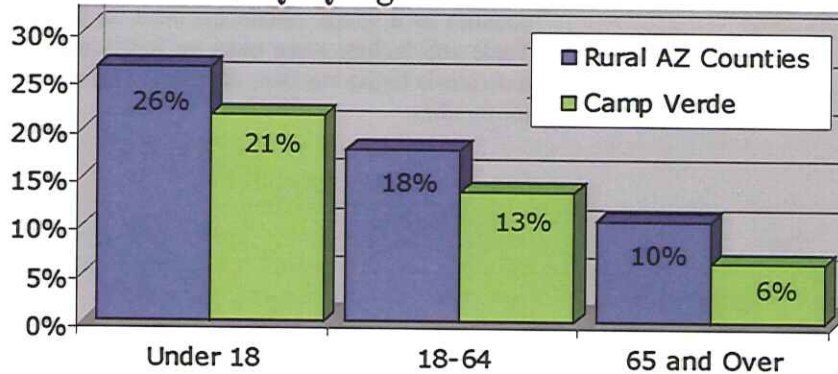
Almost 44 percent of Camp Verde residents living in poverty in 2000 were American Indian/Alaskan Native. More than 25 percent were Hispanic. This indicates that these groups will be among those most in need of affordable housing in the community. Culturally-sensitive design will be an important consideration in developing appropriate housing solutions in Camp Verde.

Demographic Information

Population by Age



Percent in Poverty by Age

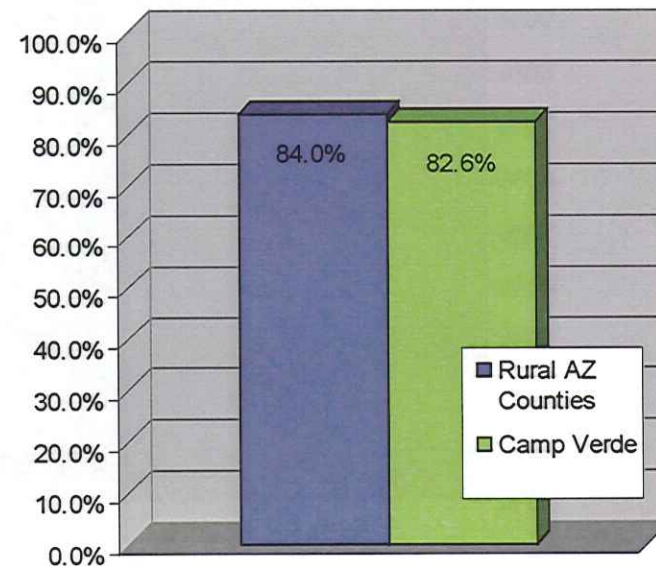


The composition of Camp Verde residents by age is very similar to the rest of rural Arizona: approximately 25 percent are under 18 years of age; just over 50 percent are between 18 and 64; and almost 20 percent are 65 years and older. A slightly higher percentage of Camp Verde residents are 65 and older than in the rest of rural Arizona.

In both Camp Verde (21%) and the rest of rural Arizona counties (26%), a greater percentage of the population under 18 years of age live in poverty than other age groups. Families with children in need of affordable housing will require amenities including play areas and access to schools; these factors should play an important part in locating and developing housing for this group.



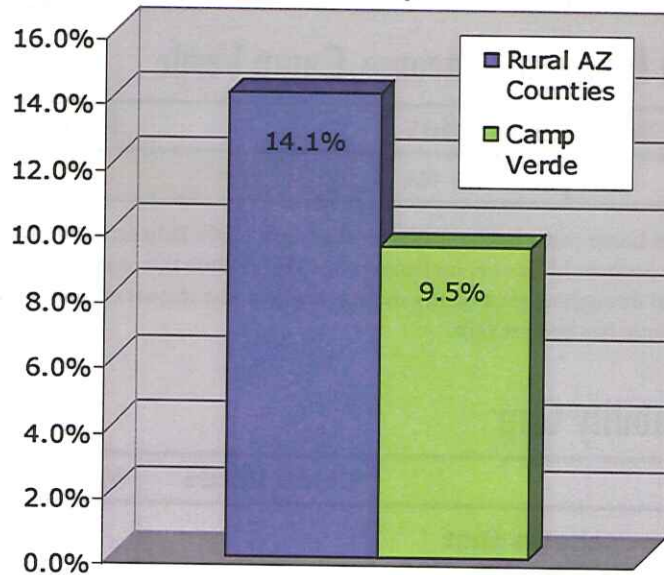
Total Population Living in Family Households



More than 80 percent of the Camp Verde population lives in family households, only slightly less than in rural Arizona counties as a whole. While the need for housing in Camp Verde will include some units for individuals and unrelated individuals living together, the greatest housing need will be for families.

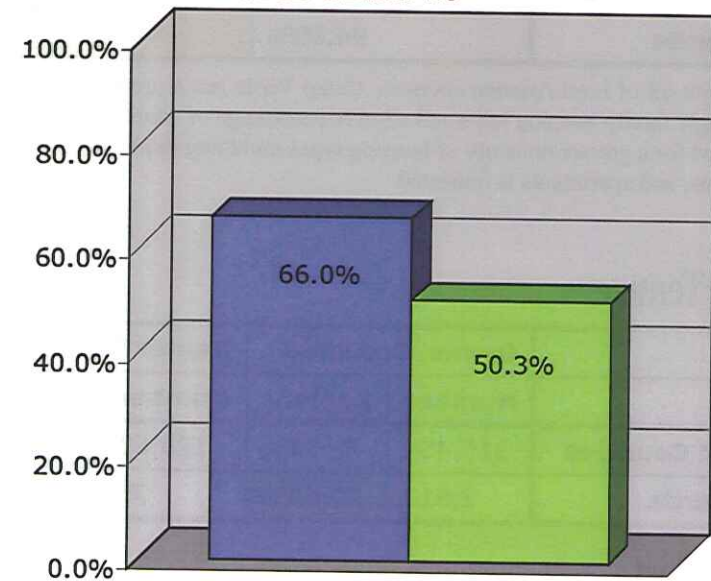
Demographic Information

Families Living in Poverty



Just less than 10 percent (9.5) of Camp Verde families were living in poverty in 2000. This compares with 14 percent of families in rural Arizona counties as a whole.

Percent of Impoverished Families that have Children Under 18



Half of the Camp Verde families living in poverty had children under 18 while 66 percent of families in rural Arizona counties did.

Housing Units by Type

	Detached	Attached
Rural AZ Counties	86.50%	13.50%
Camp Verde	94.00%	6.00%

Compared with all of rural Arizona counties, Camp Verde has a greater percentage of detached, single family housing units and a lower percentage of attached housing available. The need for a greater diversity of housing types including duplexes, town homes, condominiums, and apartments is indicated.

Housing Tenure

	Owner Occupied		Renter Occupied	
	Number	Percent	Number	Percent
Rural AZ Counties	315,454	72.30%	120,637	27.70%
Camp Verde	2,913	79.40%	755	20.60%

Housing Cost

	Home Owners who pay more than 30% of monthly income	Renters who pay more than 30% of monthly income
Rural AZ Counties	22.10%	33.80%
Camp Verde	23.00% (345 Households*)	36.60% (269 Households*)

The lower percentage of renter occupied housing in Camp Verde than in rural Arizona counties as a whole, and the higher percentage of renters paying more than 30 percent of their income for housing, may indicate the need for more rental housing and more affordable rental housing in Camp Verde.

Median Home Prices, Camp Verde

Year 2000	Year 2005	Percent Change
\$129,600	\$289,400	123%

Median Household Income, Camp Verde

Year 2000	Year 2005	Percent Change
NA	NA	18%

The median home price in Camp Verde increased 123% between 2000 and 2005 while the median household income increased only 18%. While this is not uncommon in rural Arizona and throughout the country during this time, the impact on housing affordability in Camp Verde has been severe.

Affordability Gap

	Camp Verde	Yavapai County
Total households that pay more than 33% of income for housing	818*	11,949
Gap as a percent of total households	22.60%	17.10%

Camp Verde had a large housing affordability gap in 2000. The data shows that in 2000 the community required 818 affordable units. The income range of those households that required affordable units begins at 110% of the Area Median Income and continues down the income spectrum. This is an indication that there is a broad demand for affordable housing in Camp Verde.

* The discrepancy in total households that pay a larger portion of their income to housing is a result of what percentage is considered by each study as financially healthy. The Arizona Department of Housing uses a 33% of the household income as the threshold of their study versus the US Census who considered it at 30%. Based on this logic, approximately 204 households spend between 30% and 33% of their household income for housing in Camp Verde.

General Data for Camp Verde in 2000

Total population: 9,643

Unemployment: 3.4%

Median household income: \$31,868

Individuals below poverty level (1999): 14%

Major Private Employers:

- Cliff Castle Casino (550)
- Verde Valley Medical Center (650+)
- Out of Africa
- Quintus Manufacturing
- Bashas
- Northeast Industries

Existing subsidized developments in town:

- 24 units for families (USDA Rural Development)
- 40 units for seniors (HUD Section 8 - rental)
- 59 units for all eligible low-mod income (LIHTC - rental)

Camp Verde Housing Strategy

Goal 1:

Bring substandard housing units into compliance with code and increase their useful life for a period of not less than twenty years. Replace substandard housing units with code-compliant units. Improve conditions in the Verde Lakes Area.

Goal 2:

Increase income of Camp Verde households.

Goal 3:

Improve conditions for low-income households headed by persons over the age of 65.

Goal 4:

Increase the rate of homeownership among lower income households.

Goal 5:

Shelter victims of domestic violence and the homeless.

Goal 6:

Increase the housing options for renters.

Goal 7:

Organize effectively to address housing conditions.

Goal 8:

Create a favorable environment to accommodate additional housing units.



The increase in the gap between the cost of housing, and one's ability to pay for it is a major problem around the country. The local data projects a particularly challenging situation in Arizona and in Camp Verde. Because of this crisis, significant research and efforts have been put forth in considering sustainable solutions. The cost of building a home continues to rise with increases in the cost of building materials, transportation, energy, and labor. To reduce those costs through design, it would require the compromise of either the size or quality.

Housing stock is an investment by the community. Homes are the building blocks of neighborhoods and neighborhoods are the building blocks of communities. As a long-term investment, housing contributes to the character of a place while serving a fundamental need. It affects the stability of a community and its ability to grow and prosper. The lifespan of a dwelling impacts a community because of the large investment required to develop housing and the need for repair and replacement. A resident's quality of life and quality of health is intimately influenced by the quality of housing in which they reside. It is not in the interest of a community to provide poor quality housing.

It is important for a community to have an open dialogue about the future of the community's housing stock and its ability and willingness to address housing issues. Proper planning (knowing who, what, where and when) and timely implementation are important. Being pro-active can prevent reactive solutions with negative consequences for the community.

Sustainable design can help reduce the cost of living in a home. Utilities and maintenance, for example, are operational costs that can be minimized through quality materials and passive solar design. If the monthly utility bill for a home is reduced by \$100, the homeowner could

potentially qualify for \$16,000 more in a mortgage.

The following section includes examples of successful medium to lower density residential projects around the world that incorporate a variety of income levels and / or a number of uses in addition to housing.

Examples of uses mixed with housing include:

- Childcare
- Barbershop / beauty salon
- Live / work units
- Daytime offices
- Health services

These complimentary uses can serve:

- Families
- Seniors
- Mixed demographic
- Neighboring areas

