



Town of Clarkdale Housing Plan

February 24, 2026

CREATING A CLARKDALE THAT IS ECONOMICALLY AND
ENVIRONMENTALLY SUSTAINABLE

TABLE OF CONTENTS

1

Section 1: Introduction

3

Section 2: Housing Needs Assessment

14

Section 3: Strategic Initiatives and Action Plan

SECTION 1: INTRODUCTION

The Clarkdale Housing Plan was funded with a Local Jurisdiction Housing Planning Grant from the Arizona Department of Housing. Over the course of fifteen months, Town staff, elected officials, and local stakeholders met to discuss housing conditions and solutions, and identify ways to communicate how housing availability and affordability are crucial to Clarkdale's long-term economic and environmental sustainability.

Acknowledgements

The Town of Clarkdale would like to thank the following organizations and individuals for generously sharing their time, perspective, knowledge and expertise:

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Developer Darin Dinsmore

Pinnacle Bank - Mark Tufte

Selna and Associates Real Estate and Investments – Ray Selna

Verde Valley Medical Center

Yavapai College

Town of Clarkdale Code Update Citizens Advisory Committee

HOUSING PLAN

Vision

Our vision is to create a strong and sustainable community through housing options for residents of all income levels and family types. This vision will be achieved through one goal and four strategic policy initiatives.

Goal & Strategic Initiatives

By 2035, add 150 homes to offset Clarkdale's housing needs, including:

- Adding 50 homes for low-moderate income renters;
- Adding 50 rental or homeownership homes for households of all income levels;
- Adding 25 rental or homeownership homes suitable for low, moderate, and middle-income seniors; and
- Repairing or replacing 25 homes.

The goal will be attained through four strategic initiatives.

1. Encourage homes for all families and income levels.
2. Encourage public-private partnerships and investments.
3. Preserve community character and neighborhoods.
4. Community education.

Housing is one component of creating a community that is economically and environmentally sustainable. The Housing Plan is intended to complement other Town efforts, including those focused on public safety, recreation and open spaces, geographic focus areas, economic development, and environmental sustainability.

As this plan is implemented, increasing the number of available and affordable housing opportunities for residents of all income levels will be at the forefront of our efforts. Federal guidelines suggest that families should spend no more than 30% of their income on housing and utilities. In reality, many residents spend a larger percentage of their income on housing, which results in less disposable income for food, health care, and other basic needs. In addition, families must often move far from work to live affordably, which increases their transportation costs and contributes to traffic woes, leading to higher costs for all residents.

SECTION 2: HOUSING NEEDS ASSESSMENT

Hopes, Dreams, and Housing. Can I Be Your Neighbor?



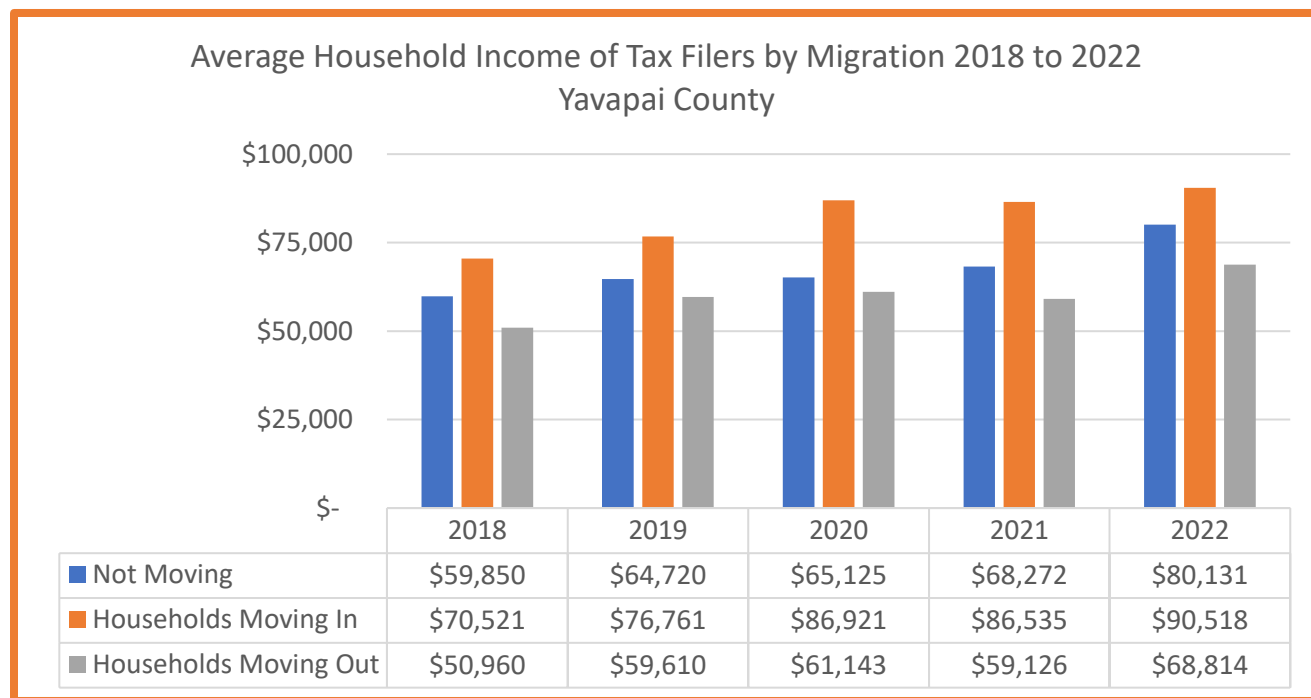
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Understanding how current market conditions emerged is necessary to effectively address the Town's housing shortages. Multiple factors contribute to the current conditions, and it will take multiple and varied actions to achieve the goals we have outlined in our plan, if we are to ensure safe and economically-sustainable housing for residents.

The detailed Housing Needs Assessment can be found on the Town of Clarkdale website:
<https://www.clarkdale.az.gov/445/2025-Housing-Study>

Higher-income Households Migrating to the Region

Ninety-eight percent of new households migrating into Yavapai County migrated from outside of the county, creating demand for additional housing units. Clarkdale alone grew by an estimated 378 households between 2020 and 2024. In 2022, the average annual income of in-migrating households was \$90,518, which was \$10,400 per year higher than those that had not moved and \$21,700 per year higher than households that moved out.

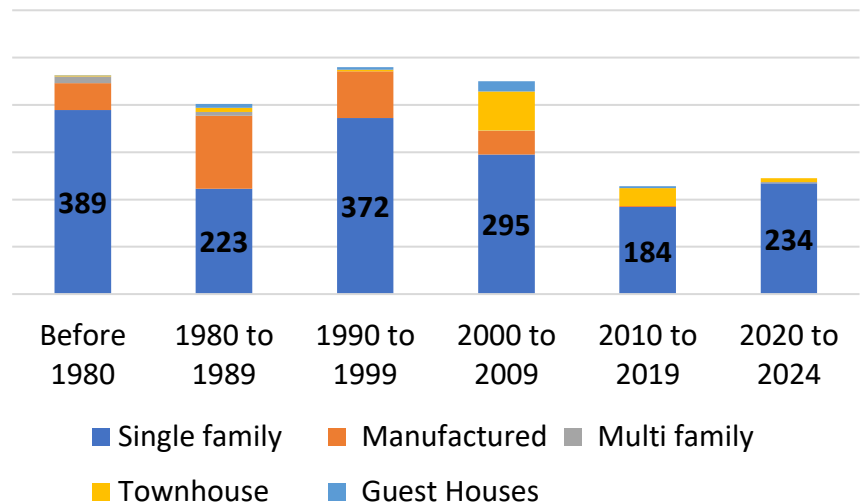


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Increased Demand for Single-family Housing

Clarkdale and the Verde Valley are attractive locations for retirees and owners of second homes. The influx of higher-income households during the pandemic housing boom meant greater demand for new single-family homes – and builders met that demand. Of the 245 building permits issued between 2020 and April 2024, 234 or 96% were for single-family detached homes.

Building Permits Issued by Residential Type - Clarkdale

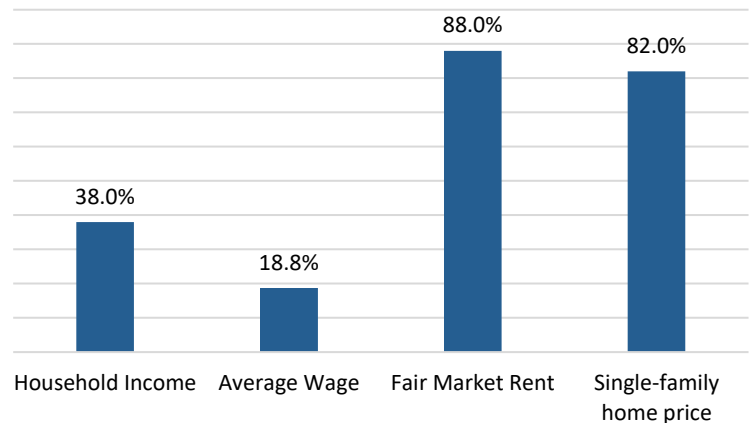


Growing Gaps Between Wages, Household Income, and Housing Costs

As higher income households migrated to the region and to Clarkdale, the average household income increased. While average income increased, the greatest increases in household income were among households with no earners. Between 2017 and 2023:

- Average household income increased 38%.
- Wages increased 19%.
- Rents increased 88%.
- Single-family home prices increased 82%.

Housing Costs are Rising Faster than Income and Wages

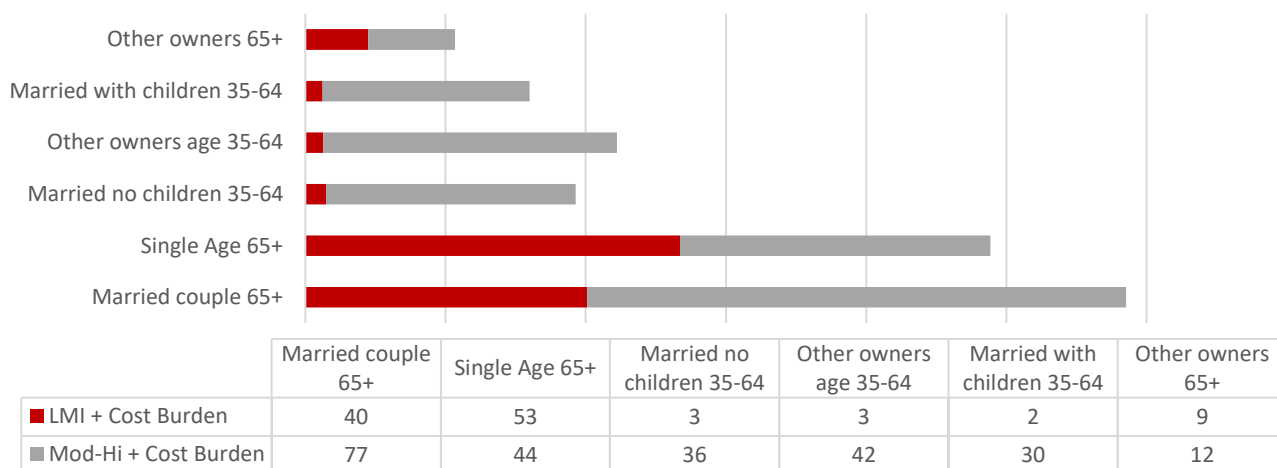


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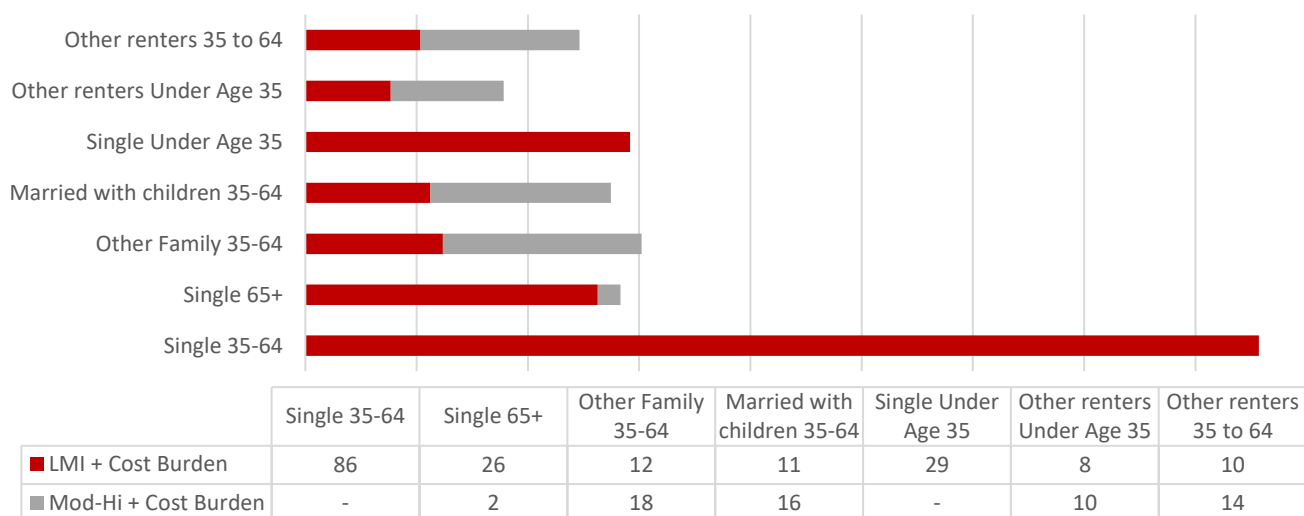
Housing Cost Burden

In 2023, 30% of renters and 17% of owners in Clarkdale were considered housing cost burdened. Housing cost burden impacts one of five (20%) Clarkdale households. Single-person households were the most likely to experience cost burden with the highest rates among single people age 65 and over who own, and single people age 35 to 64 who rent.

Clarkdale Owners by Household Type, Householder Age, Income Level and Housing Cost Burden (2023)



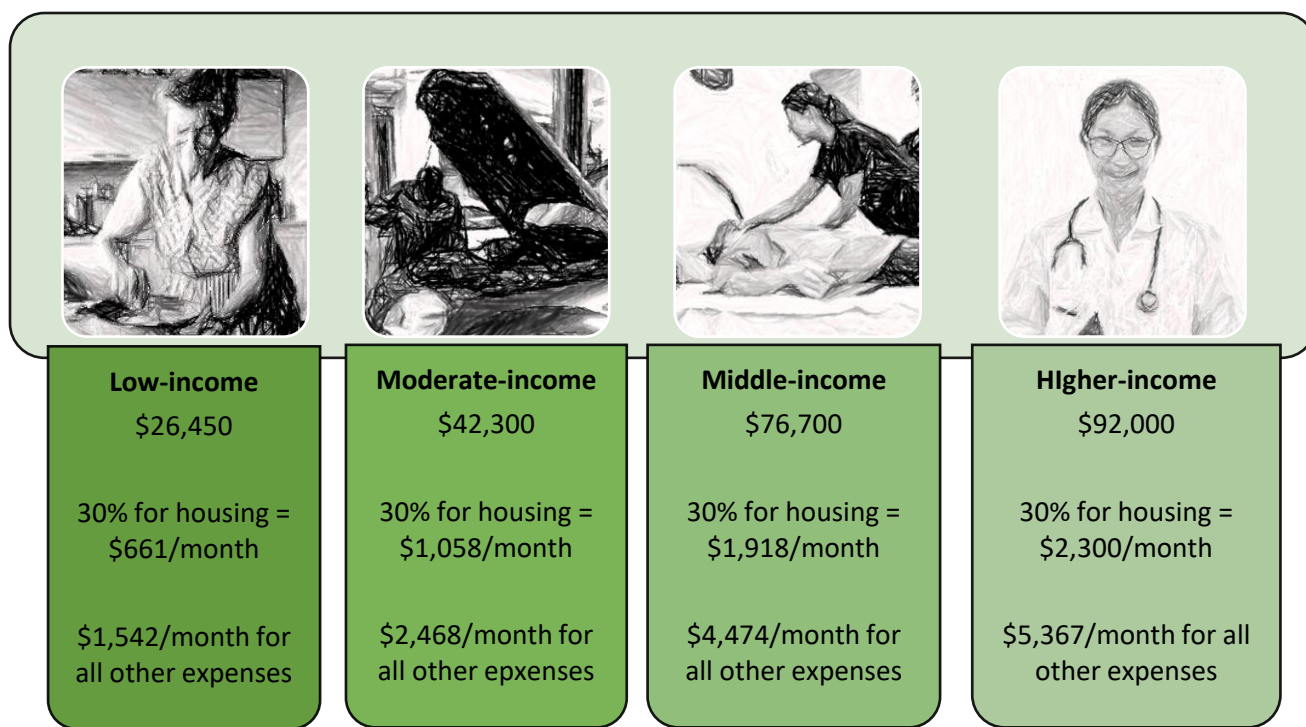
Clarkdale Renters by Household Type, Householder Age, Income Level and Housing Cost Burden (2023)



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Housing Demand and Need

As summarized in the Town of Clarkdale Housing Needs Assessment projections, assuming a moderate growth rate between 2025 and 2035, Clarkdale will add approximately 409 households, including an estimated 245 homeowners, and 164 renters. To allow for movement in the market, an estimated vacancy rate of 3.7% means an estimated 437 additional homes will be needed to meet increased demand, including 267 for homeowners and 170 for renters. Of the estimated demand for additional rental homes, 70% (or 120) will be among low-moderate income households.



Housing Quality

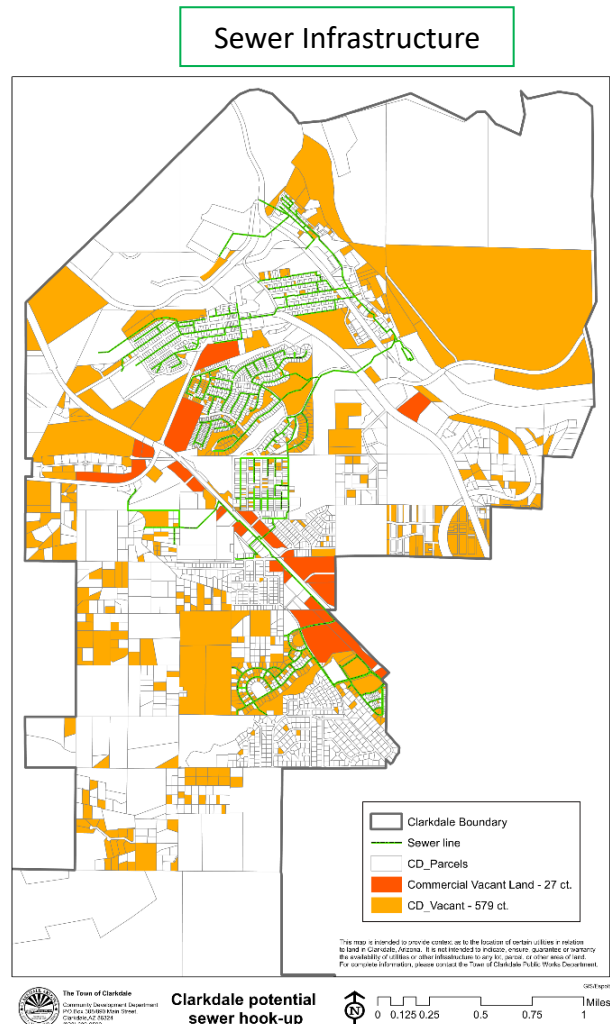
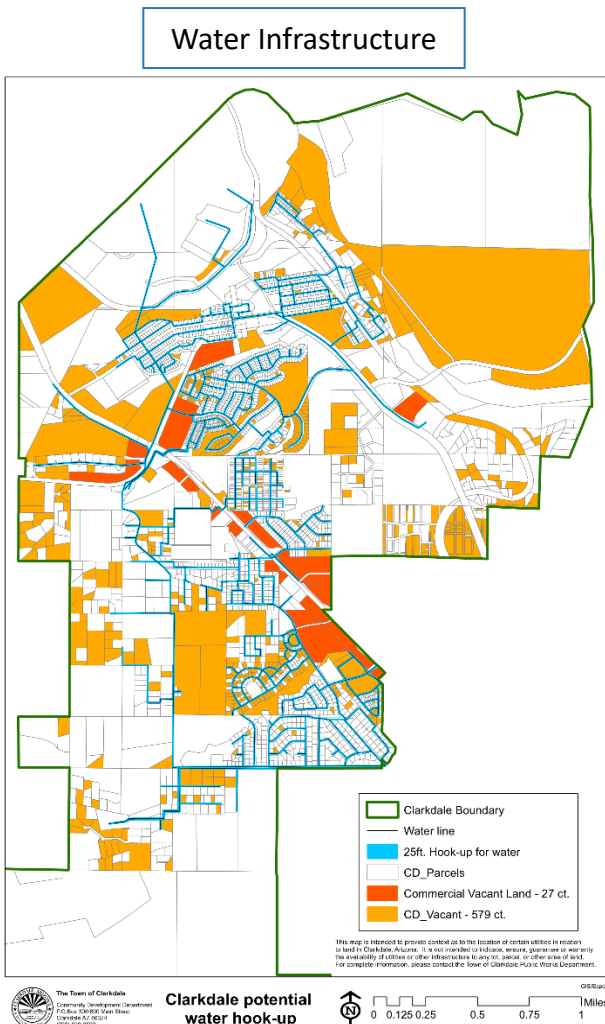
Neighborhoods in which homes are located can have a positive impact on residents' health and well-being. Living within short walking or driving distances from community spaces, including parks and other open spaces, healthy food retailers, and schools promotes a healthier lifestyle. Healthier interactions with community spaces also encourages social interaction - an important element of health and well-being. Clarkdale's homes and neighborhoods are generally well-maintained. Still, there are 49 homes in Clarkdale's older neighborhoods that are in need of repair or replacement.

HOUSING PLAN

Developable Vacant Land

In addition to infill lots, there are 19 properties that consist of 10 or more acres in Clarkdale. Five of these properties have access to infrastructure that would support residential development, primarily of traditional single-family homes. In addition, six have municipal water but not municipal sanitary sewer, and eight are not near infrastructure. The Town has also recently identified needed sanitary sewer upgrades in older neighborhoods that will impact the cost of developing homes in those areas. If all developments allowed per code are built, it will result in an estimated 969 additional housing units.

To develop the number of homes that are needed, a variety of building types must be considered. Smaller homes, smaller lots, or both can help to meet demand among older households seeking to downsize and new homebuyers. Some building types to consider are townhomes, duplexes, and condominiums. These home types can help to address our need at a more rapid and less costly pace than what is required for single-family homes. Designs that lead to walkability also lead to less costly and more sustainable infrastructure systems, reducing long-term costs for all residents.



Affordability and Wages

In Clarkdale and throughout the Verde Valley, working individuals and families often struggle to secure and maintain a home that is affordably-priced. Employees who participated in a survey shared that finding a job with adequate pay to support themselves or their families was the largest struggle, followed closely by housing availability and cost. Purchasing a mid-priced home is beyond the reach of single earners, even in higher paying occupations such as management or health care providers or technicians. Workers who rent face similar challenges, and more than one income is needed for most occupations to comfortably rent a home.

Affordably-priced homes are critical to providing meaningful opportunities for residents who are vital to the local and regional economy. It means housing opportunities for firefighters, teachers, sanitation and construction workers, police officers, and small business owners. It means housing opportunities for those who keep our community safe and clean, tend to our loved ones in times of need, and stock our grocery stores. It means housing opportunities for seniors who wish to remain in the community, and for the young adults and families that are the community's future.

What is the workforce saying about housing?

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

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

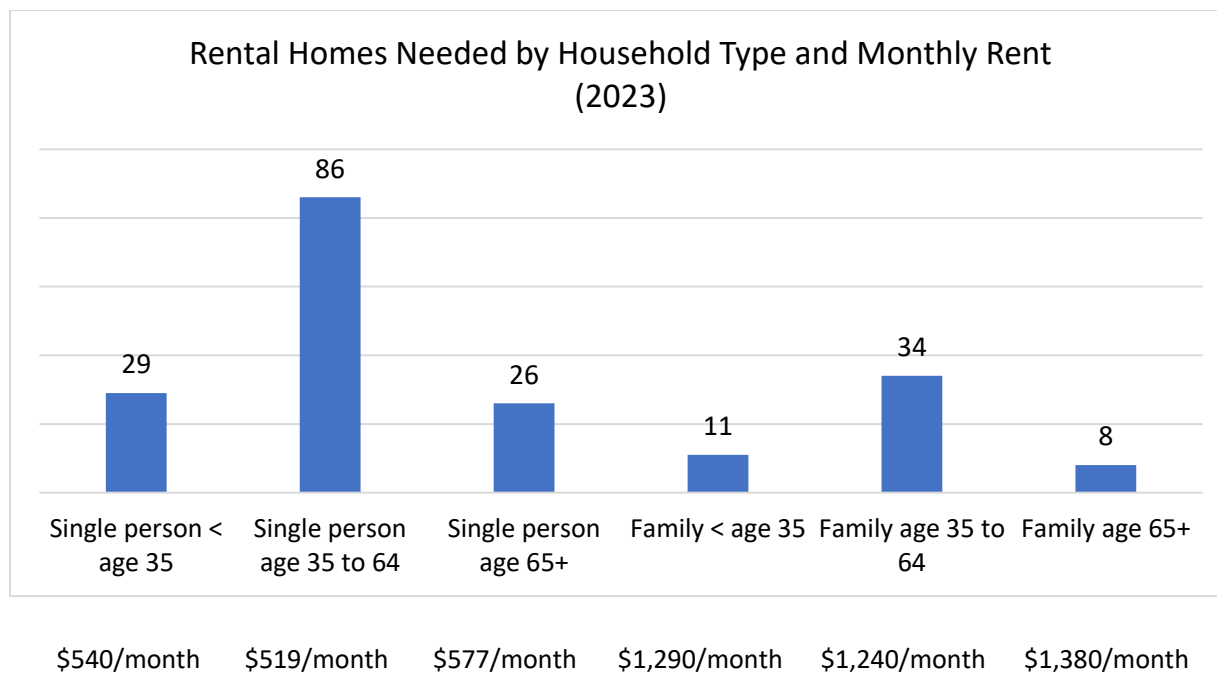
\$200,000 for a home purchase is even too much for younger working people to afford.

Homes Needed by Household Income and Type

Low-moderate Income Households

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. While households in this income category may seek to purchase a home, rental homes are more likely to be within their reach.

Aligning monthly rent with household income will require monthly rents ranging from \$519 for single people age 35 to 64 to \$1,380 for families headed by a person age 65 and over. To achieve these rents, a combination of Accessory Dwelling Units, attached homes, factory-built, modular, and other alternative building types will be necessary.

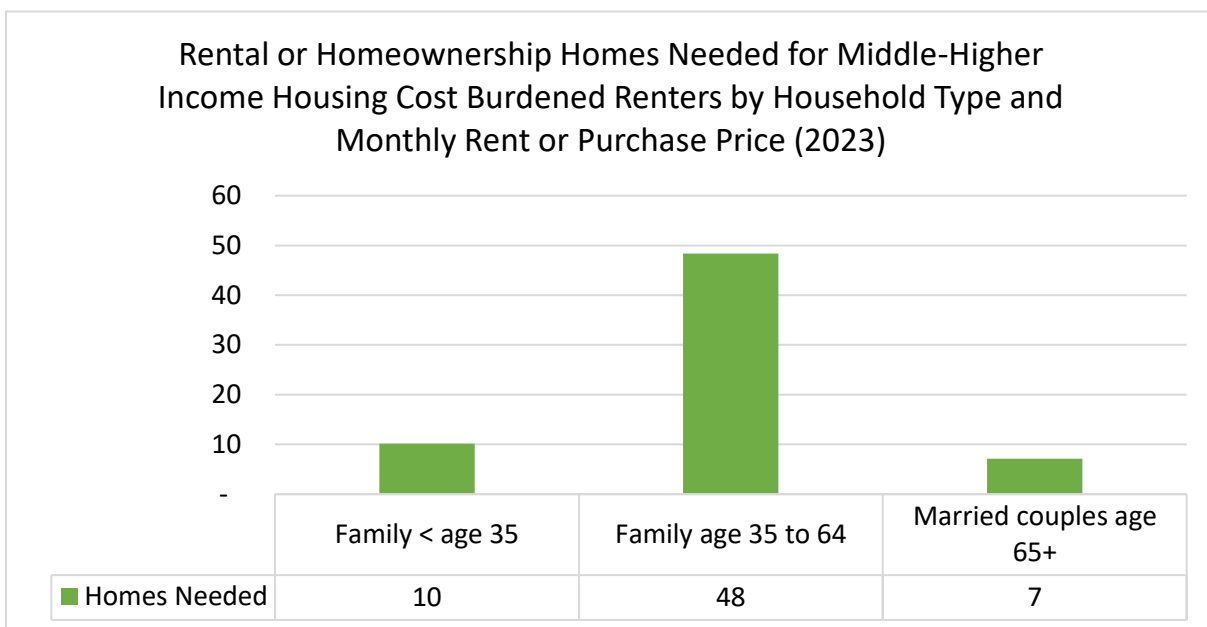


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Middle-higher Income Households

In 2024, 63 middle-higher income Clarkdale renters were housing cost burdened. Most of the renters in this income category are family households headed by a person age 35 to 65. Renters in this income category may choose to continue renting or to pursue home purchase.

Aligning housing costs with household income will require monthly rents ranging from \$1,400 to \$1,600, or purchase prices ranging from \$201,000 to \$223,570. To achieve these rents and purchase prices, a combination of attached homes, factory-built, modular, and other alternative building types will likely be necessary. Detached single-family purchase prices could also be achieved through innovative financing and ownership models.

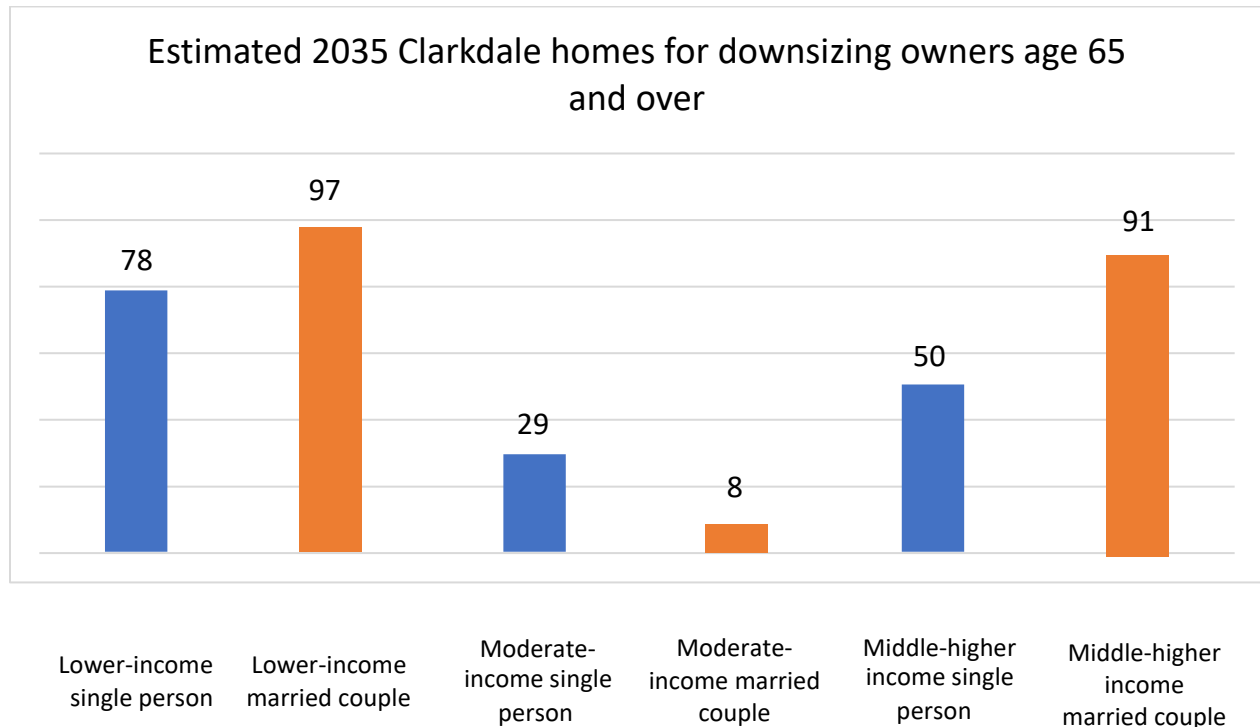


Monthly Rent	\$1,500	\$1,440	\$1,600
Purchase Price	\$209,320	\$201,010	\$223,570

Potentially Downsizing Seniors

As the number of owner households headed by a person age 65 or over increases, some may wish to invest in smaller homes or smaller lots, or become renters. This may be particularly true for low-moderate income households. If 50% of the lowest income owners and 20% of owners in other income categories were to make such choices, an estimated 354 homes would be needed to address the demand. Purchase prices that will be affordable assume a \$100,000 down payment from the sale of a prior home.

Low-moderate income singles and lower-income couples are most likely to benefit from rental homes aligned to their income, with Accessory Dwelling Units, attached homes, factory-built, modular, and other alternative building types most likely to address this segment of the demand.



Estimated monthly rent that will be affordable in 2035					
\$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)					
\$165,200	\$257,000	\$204,300	\$351,300	\$230,400+	\$415,100+

Code Revisions

As part of the housing needs assessment and planning process, the Town took significant steps to comprehensively modernize and improve its zoning code. Over time, zoning codes often require adjustments to remain in line with evolving standards, practices, and community needs. While the Town has made some text amendments since 1997, this comprehensive update, which will be completed by June 1, 2026, will create a unified zoning code that accommodates current and future land uses to ensure Clarkdale remains economically competitive, safe, and vibrant for many years to come. A summary of revisions will be included in this plan.

In addition to the code revisions, the Town considered multiple incentives to encourage the development of homes to address the housing shortage. Some of these incentives can be readily implemented during the first year of this Housing Plan. Other incentives, such as density bonuses and flexible development standards will require increased capacity and finalization of the code revisions; these incentives will be further explored beginning in year four of this Housing Plan and possible sooner.

SECTION 3: STRATEGIC INITIATIVES & ACTION PLAN



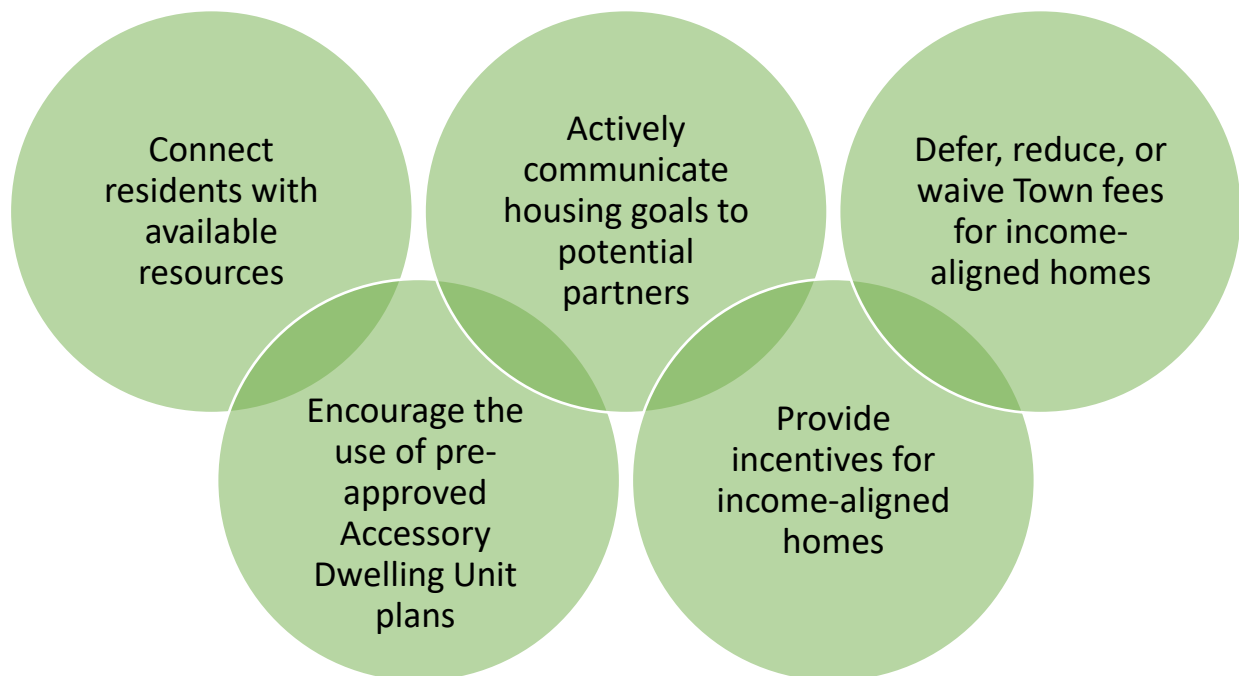
HOUSING PLAN



Encourage Homes for All Families and Income Levels

Housing affordability impacts each household differently. Lower and moderate-income households, including those living on fixed incomes, are more likely to pay more than 30% of their income for housing. These households are likely to struggle with housing payments, paying other essential expenses, or both. As a result of high housing costs, owners may defer home maintenance or repairs, avoid heating and cooling sufficiently, and delay important health care or the purchase of nutritious food.

The cost of residential construction varies considerably based on the availability of labor and materials, land costs, necessary site improvements, and proximity to infrastructure. The impact of higher housing costs can be mitigated by assisting households to attain and maintain a home, and by reducing development costs whenever possible. This includes assistance to households and supporting development that provides homes to low-moderate income households, members of the workforce, and households on fixed incomes. Encouraging homes for all families and income levels is rooted in ongoing communication of the Town's housing goals and policies.



HOUSING PLAN

Short-term (Years 1-3)

Actively communicate the desire for development that includes homes that are affordable to the workforce, low-moderate income households, and special populations.

The Town will make housing goals an integral part of discussions with builders and developers by adding it to the checklist of discussion items. In addition, the Town will publish the Housing Plan to communicate goals.

Connect residents with available resources.

The Town will work in partnership with nonprofit organizations and other Verde Valley communities to maintain website links to help residents access housing and related services they may need.

Encourage the use of pre-approved Accessory Dwelling Unit plans.

The Town of Clarkdale will actively promote the use of pre-approved Accessory Dwelling Unit plans. Pre-approved plans will be coupled with permit fees.

Defer, reduce or waive Town fees for income-aligned housing.

Working with elected officials, commissions, and stakeholders, the Town will explore and ultimately adopt and implement a policy regarding the deferral, reduction or waiver of Town fees for housing with affordability that is income-aligned to housing goals. This policy, along with future incentives, will also encourage innovative financing and ownership models.

Medium-term (Years 4-6)

Provide incentives for income-aligned housing.

Working with elected officials, commissions, and stakeholders, the Town will explore and ultimately adopt incentives for housing with affordability that is income-aligned to housing goals. These incentives are in addition to fee deferral, reduction or waiver. Incentives that will be explored include, but are not limited to:

- Density bonuses, that allow for additional units in a development, when homes will be developed based on household income levels.
- Flexible development standards that might allow for modifications to parking, setbacks, frontage, lot requirements or other development standards.

Income-Aligned Housing.

When rent or home prices are set based on the dollar amount associated with an income level - typically 30% of gross household income - the housing is considered income-aligned. Income levels and their categorization as low or moderate are published each year by HUD. Middle- and higher-income levels are then calculated locally using the HUD-defined formula.

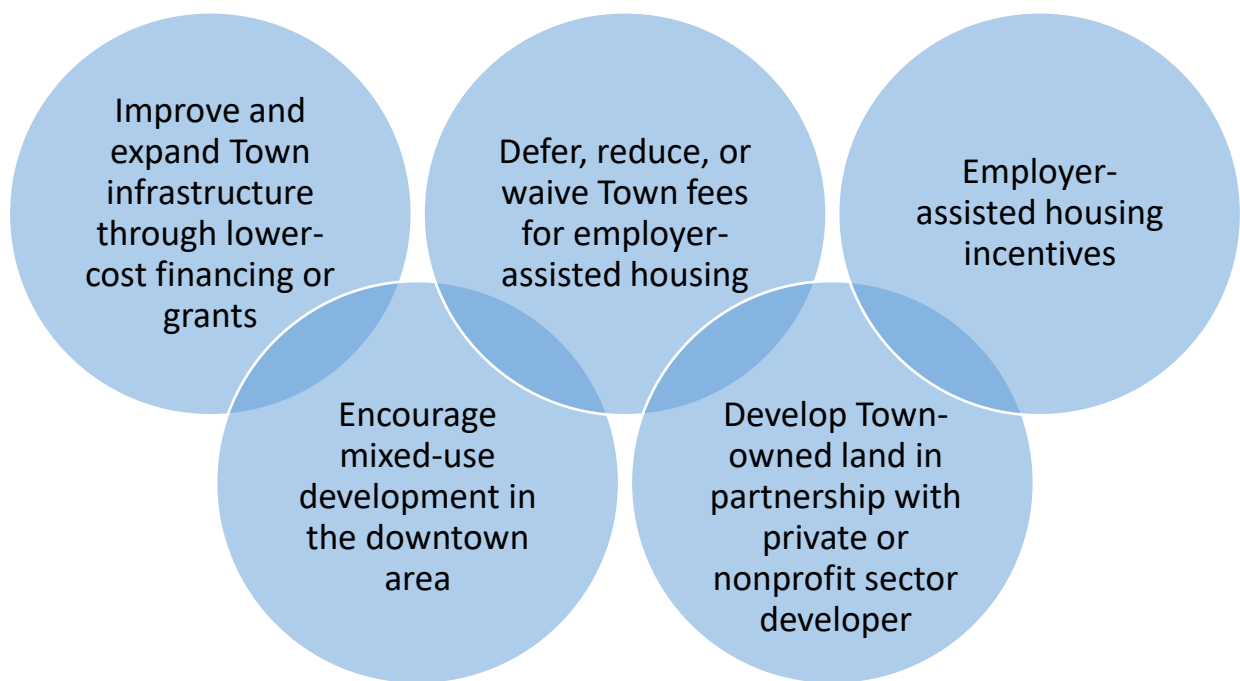


HOUSING PLAN

Encourage Public-Private Partnerships and Investments



Making it possible for nonprofit and private sector developers to efficiently deliver both in-demand and needed housing types is an important strategy to making housing available to all families. This includes amending current zoning to include more areas suitable for housing that are less costly to produce than single-family detached homes on large lots. These housing types include attached, manufactured, or clustered housing. Amending the building code to accommodate manufactured and other building types in more areas will be critical to addressing housing affordability challenges. Extending or improving water, sewer, and connectivity infrastructure can encourage needed development. Planned actions include:



Employer-Assisted Housing. Employer-assisted housing is housing in which an employer has made a financial investment. An employer might provide land on which housing is built, provide rental or home purchase assistance to employees, or participate in the financing of housing either directly or through a loan pool created by a group of employers.

HOUSING PLAN

Short-term (Years 1-3)

Improve and expand Town infrastructure with the specific goal of encouraging a variety of housing types for households at different income levels.

The Town will open communication with the US Department of Agriculture, Water Infrastructure Finance Authority, Greater Arizona Development Authority, and others to identify and apply for lower-cost financing to expand Town infrastructure in support of housing.

Defer, reduce or waive Town fees for employer-assisted housing. Working with elected officials, commissions, and stakeholders, the Town will explore and ultimately adopt and implement a policy regarding the deferral, reduction or waiver of Town fees for housing on employer-owned land, or wholly or partially funded with employer financing or an employer loan pool. This policy, along with future incentives, will also encourage innovative financing and ownership models.

Medium-term (Years 4-6)

Provide incentives for employer-assisted housing.

Working with elected officials, commissions, and stakeholders, the Town will explore and ultimately adopt incentives for housing on employer-owned land, or wholly or partially funded with employer financing or an employer loan pool. These incentives are in addition to fee deferral, reduction or waiver. Incentives that will be explored include, but are not limited to:

- Density bonuses, that allow for additional units in a development when homes will be developed for employees.
- Flexible development standards that might allow for modifications to parking, setbacks, frontage, lot requirements or other development standards.



Long-term (7 or more years)

Develop Town-owned land in partnership with a private- or nonprofit-sector developer.

The Town will identify parcels that are most suited for development that addresses the housing goals. A private- or nonprofit-sector development partner will be sought.

Encourage mixed-use development in the downtown area.

A vibrant downtown is a key component of an economically thriving Clarkdale. Working with downtown Clarkdale property owners, the Town will identify barriers to the adaptation of existing structures for both mixed residential and commercial uses. The Town will then explore and ultimately adopt and implement regulatory changes to promote mixed uses.

HOUSING PLAN

Preserve Community Character and Neighborhoods

Clarkdale has a rich and vibrant history as the oldest master planned community in Arizona. From historic structures to new ranch homes in HOA communities, Clarkdale's neighborhoods thrive on the walkability, connectivity, and recreation opportunities that also create a strong sense of community. Conditions in Clarkdale's older neighborhoods are not governed by the underlying restrictions associated with a Homeowner's Association. Most homes in older neighborhoods are well-maintained, yet these areas can benefit from attention to housing and broader neighborhood conditions. In addition to older residential areas, multiple focus area plans suggest methods to ensure historical character and other neighborhood amenities are maintained.



Implement an
owner-occupied
housing
rehabilitation and
replacement
program

Encourage
residential
clustering to
preserve open
space and increase
walkability and
neighborhood
connectivity

Sponsor semi-
annual
neighborhood
clean-ups

HOUSING PLAN

Short-term (Years 1-3)

Sponsor semi-annual neighborhood clean-ups.

The Town will coordinate nonprofit and volunteer organizations, and neighborhood residents to pick up and dispose of debris in selected neighborhoods. Neighborhood clean-ups will be conducted semi-annually as grant funding or budget allows.



Medium-term (Years 4-6)

Implement an owner-occupied housing rehabilitation and replacement program.

The Town will identify a nonprofit partner to implement an owner-occupied housing rehabilitation and replacement program. Program considerations will include eligible properties, eligible homeowners, and standards for rehabilitation work.

Encourage residential clustering to preserve open space and increase walkability and neighborhood connectivity.

Working with elected officials, commissions, and stakeholders, the Town will identify areas suitable for development or revitalization where the preservation of open space, walking or bicycling paths, or community spaces will connect neighborhoods while encouraging residents to walk or bike. Once identified, the Town, working with elected officials, commissions, and stakeholders, will explore and ultimately adopt and implement policies to encourage the clustering of homes to preserve open space and connectivity.

HOUSING PLAN

Community Education

Materials have been developed to educate residents about housing needs. These materials can help communicate needs, establish a common language and explain the benefits of having a variety of homes in the community. These materials can also be utilized to educate commissions, committees, and other stakeholders involved in housing-related decisions.



Place posters at
Town Hall, local
businesses, and
in prominent
public locations

Narrate and
post the
*Neighbors We
Need* slide deck
on the Town
website

Annually
review the
status of
housing plan
initiatives

Short-term (Years 1-3)

Encourage the placement of posters at Town Hall, local businesses, and in prominent public locations throughout Clarkdale.

A children's poster contest was conducted in Spring 2025. The posters reflect children's perspective of an economically and environmentally sustainable Clarkdale – a community where neighbors come from different walks of life. The Town will finalize messaging on the children's posters and place the posters at Town Hall and in prominent public places and encourage local businesses to display posters in other prominent locations.

Narrate the *Neighbors We Need* slide deck and post the presentation on the Town website.

The Housing Needs Assessment conducted as part of this Housing Plan identified the gap between the average earnings of working household members and the cost of purchasing or renting a home. The *Neighbors We Need* slide deck was developed to help residents understand how much a working household could afford to spend on housing. The Town will narrate the slide deck and post it on their website so residents who are curious can learn more about the issue.

Annually review housing plan initiatives at Town Council and Commissions orientation, education, and strategic planning meetings.

Tracking progress towards attaining housing goals and discussing the progress of initiatives is critical to celebrating successes, identifying barriers, and making changes to address emerging conditions. Economic conditions, migration patterns and housing types and costs are unlikely to be static throughout the life of the Housing Plan, and an annual review will encourage updates as needed. A tracking tool based on the Strategic Initiatives Summary will be used.

Strategic Initiatives and Action Plan Summary

By 2035, add 150 homes to offset Clarkdale's housing needs, including:

- Adding 50 homes for low-moderate income renters;
- Adding 50 rental or homeownership homes for households of all income levels;
- Adding 25 rental or homeownership homes suitable for low, moderate, and middle-income seniors; and
- Repairing or replacing 25 homes.

Strategic Initiatives & Objectives	Short Term	Medium Term	Long Term
	Yrs 1-3	Yrs 4-6	Yrs 7-10
1. Encourage homes for all families and income levels.			
a. Actively communicate the desire for development that is inclusive of homes that are affordable to the workforce, low-moderate income households, and special populations.	√	√	√
b. Connect residents with available resources.	√	√	√
c. Encourage the use of pre-approved building plans.	√	√	√
d. Explore, adopt and implement a policy to defer, reduce or waive fees for income-aligned housing.	√		
e. Examine, and ultimately adopt and implement incentives for income-aligned homes, including density bonuses, and waiver of requirements that may increase the cost of housing development.		√	

HOUSING PLAN

Strategic Initiatives & Objectives	Short Term Yrs 1-3	Medium Term Yrs 4-6	Long Term Yrs 7-10
2. Enhance public-private partnerships, while encouraging public, private and philanthropic investment.			
a. Improve and expand infrastructure through lower-cost financing mechanisms and grants with the specific goal of encouraging a variety of housing types for households at different income levels.	√	√	√
b. Encourage employer engagement with employee housing solutions by exploring, adopting and implementing fee deferral, reduction, or waivers for employer-assisted housing.	√		
c. Encourage mixed-use development in the downtown area.		√	
d. Encourage employer engagement with employee housing solutions by examining, and ultimately adopting incentives for employer-assisted housing, including density bonuses, and waiver of requirements that may increase the cost of housing development.		√	
e. Partner with the private or nonprofit sector to develop Town-owned land, through a long-term land lease.			√

Strategic Initiatives & Objectives	Short Term Yrs 1-3	Medium Term Yrs 4-6	Long Term Yrs 7-10
3. Preserve community character and neighborhoods.			
a. Sponsor semi-annual neighborhood clean-ups.	√	√	√
b. Implement an owner-occupied housing rehabilitation and replacement program.		√	
c. Encourage the clustering of residential development to preserve open space and increase walkability and neighborhood connectivity.		√	

HOUSING PLAN

Strategic Initiatives & Objectives	Short Term Yrs 1-3	Medium Term Yrs 4-6	Long Term Yrs 7-10
4. Educate residents, commissions, and stakeholders.			
a. Annually review housing plan initiatives at Town Council and Commissions orientation, education and strategic planning meetings prior to adopting the next year's budget.	√	√	√
b. Encourage the placement of posters at Town Hall, local businesses, and in prominent public locations throughout Clarkdale.	√	√	√
c. Narrate the Neighbors We Need slide deck and post the narrated presentation on the Town website.	√		