



Affordable Housing in Arizona White Paper

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Executive summary



Arizona is in the middle of an affordable housing crisis and many of those impacted are the clients served at Lutheran Social Services of the Southwest. People of color, people with disabilities, those with mixed/new immigration status, women-single head of household families, and older adults are at higher risk for housing insecurity. They need sustainable, affordable housing in order to stabilize their lives, build a foundation on which they can thrive and preserve their dignity.

BY THE NUMBERS:

- Many of the clients served by LSS-SW are members of marginalized communities, and nearly all of them have one risk factor for housing insecurity.
- Arizona is among the 5 worst states for housing affordability.
- There are historically low rental vacancy rates, ranging from 4-8% for the counties LSS serves.
- 21% of all renters are extremely low-income and severely-cost burdened, even though 60% of them are retired or in the labor force.
- Seniors are the fastest growing population of housing insecure; 54% of seniors spend 30% or more of their income on housing.
- Over 30% of people experiencing homelessness are women with children; affordability is a key driver in increases in homelessness.
- In today's market, a worker would need to make \$23/hr to sustainably rent a 2-bedroom apartment. A minimum wage earner would have to work 71 hours/week.
- Rents have increased 40-50% across the state while wages have increased 4-10%.
- The Phoenix area alone has a 200k deficit of affordable rental units.

HOW DID WE GET HERE:

- Exponential population growth and soaring rental rates while wages have not kept up.
- Policies – historical policies and systemic discrimination prohibited marginalized populations from owning a home and building generational wealth; inclusionary and exclusionary zoning laws; lack of rent of control; and no source of income discrimination protection.
- “Not in my backyard” (NIMBY) mentality. Residents attend city council meetings to voice opposition to multi-family housing zoning developments in their neighborhoods.

WHAT CAN WE DO:

State Level

- Support legislation that increases Affordable Housing and oppose legislation detrimental to client's basic needs
- Advocate for Housing Sub Committee's proposed solutions
- Partner with AZ Housing Coalition to advocate for increased and sustainable funding to the Arizona Housing Trust Fund

City Level

- Engage with cities where highest numbers of clients are impacted
- Train individuals to advocate at city level
- Attend council meetings to advocate for clients - Become a voice in support of zoning for and development of workforce housing to combat NIMBYism.
- Advocate for and in support of source of income protection policies.

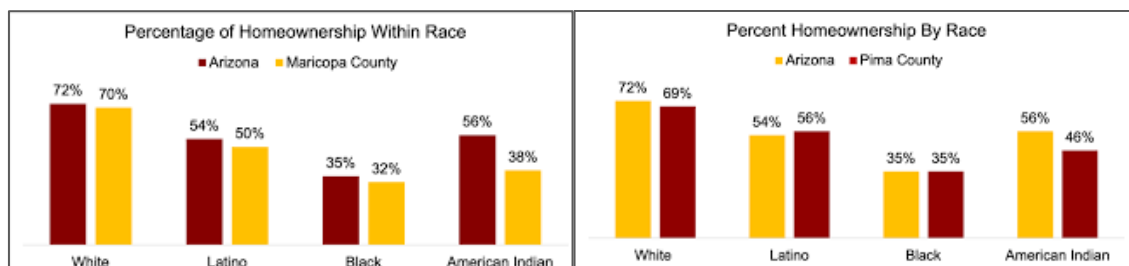
(The terms affordable, attainable, and workforce housing will be used interchangeably in this paper. They are all used in the industry and are understood to be synonymous).

Introduction

Arizona is in the middle of an affordable housing crisis, with nearly half of all Arizonans renters burdened by the cost of their home. A recent study by the Arizona Housing Coalition ranked Arizona among the 5 worst states for affordable housing and reports indicate that the Phoenix area is one of the most overpriced housing markets in the country. A recent report by the AZ Housing Coalition found that only 20% of houses sold in the last year were affordable for a family of 4 making \$90,000 a year – the average median income in the Phoenix area is closer to \$55,000. Vacancy rates for available rentals are at an all-time low; rental prices an all-time high; and historic policies and laws make controlling the problem difficult. Forty four percent of Arizona renters are cost-burdened, meaning they must spend more than 30% of their income on rent, and this number is much higher for vulnerable communities like older Americans, communities of color, low-income communities and those trying to escape homelessness, refugees and immigrants, and those who have experienced domestic violence. Researchers from the Morrison Institute found that those who have experienced homelessness and housing insecurity report feeling stripped of their dignity and an inability to stabilize their lives as efforts and energy are diverted to finding a safe and secure place to live rather than finding or advancing employment or addressing health care needs. Without policy reform to address the affordability problem in Arizona, many more of our community members will be without sustainable, attainable housing - stripping them of the stability and dignity they deserve.

Who is affected?

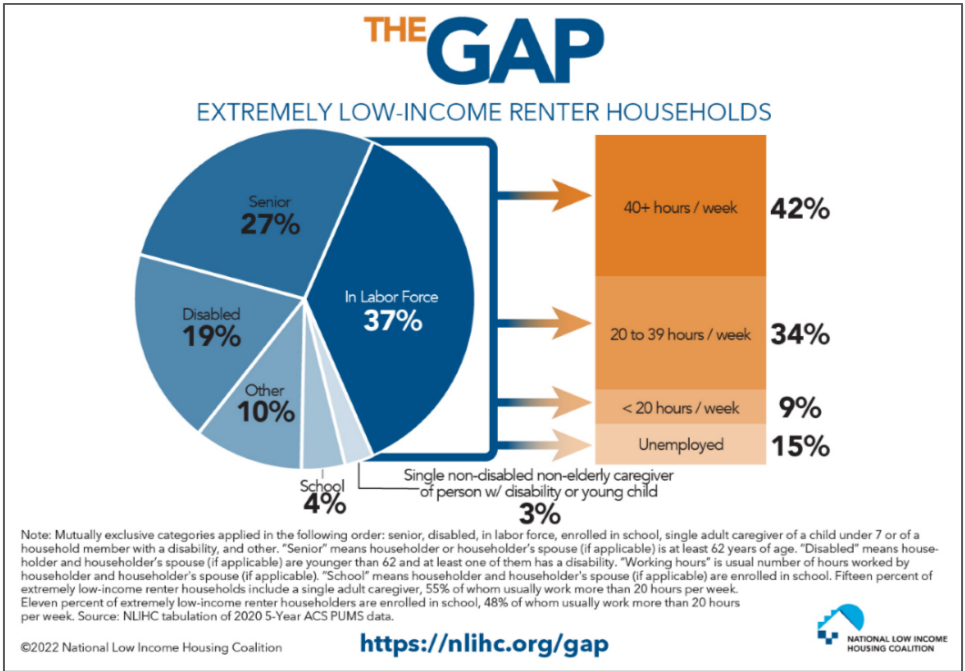
Housing insecurity is an intersectional issue and has a profound impact on many of the individuals and communities served by Lutheran Social Services of the Southwest. Due to systemic discrimination and a history of oppressive policies, people of color, people with physical and mental health challenges, those with mixed or new immigration status, women-single head of household families, and older Americans are more likely to be at risk for housing insecurity. These communities are also more likely to encounter barriers to housing such as being low-income earners, having sources of income that rely on government support, and a lack of or unfavorable rental or credit history. In addition, many newly arrived refugees do not yet have a job, a credit score, or social security numbers; because of this, many landlords assume that renting to these families is high risk. Policies including discriminatory deed regulations (which only allowed land and homes to be sold to “white or Caucasian, non-Hispanic families”), redlining, and discriminatory lending prevented many in our community from owning a home and building generational wealth. Women, Black, Latino/a, and American Indian or Alaska Natives were and are disproportionately impacted by the ripple effects of these policies.



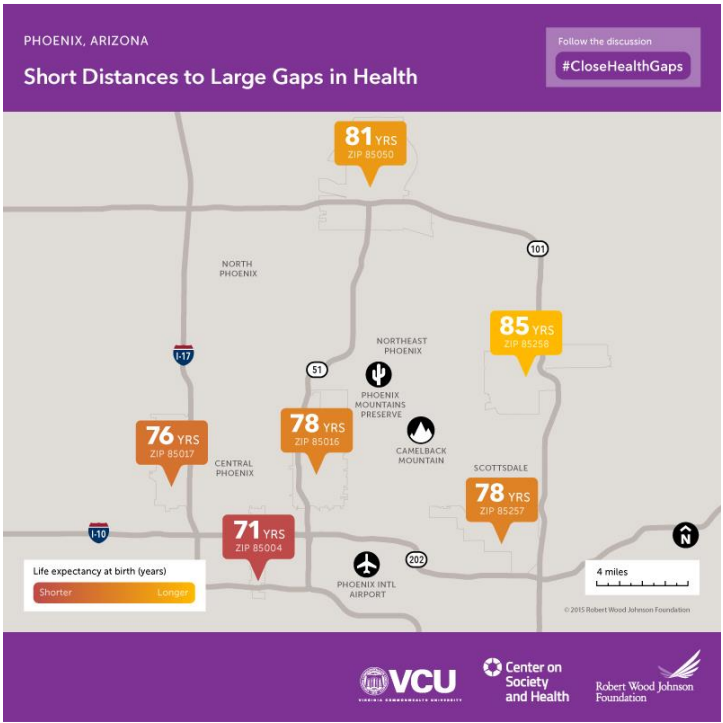
The Center for Economic and Policy research reports that 40% percent of Black and Hispanic renters were likely to be housing insecure, compared to 20% of White renters. LSS serves many clients whose identities intersect with higher risk of housing insecurity. Fifty three percent of clients served in our homecare program are Hispanic and 10% are African American. Our iHelp program roughly serves a population that is 15% Hispanic and 28% Black or African American. It is estimated that 68% of our Family Resource Center’s clients are Hispanic, 2% Black and 86% women; while our refugee and immigration services work with those newly arrived from ethnically and culturally diverse countries.

Many of the populations LSS serves, including elder Arizonians, refugees and immigrants, and people experiencing homelessness fall into the lower brackets of income earners. To comfortably rent a two-bedroom unit in Maricopa County (without being cost-burdened), a worker must make about \$23 per hour but half of the jobs in Arizona pay less than \$15 per hour. A minimum wage earner would need to work 71 hours per week to afford a two-bedroom

apartment, something which would not be possible for older Arizonans or those with disabilities who are on a fixed income. According to the US Census Bureau, twenty one percent of renters are extremely low-income, and severely-cost burdened (they spend 50% or more of their income on housing), even with over 60% of them being retired or in the labor force.

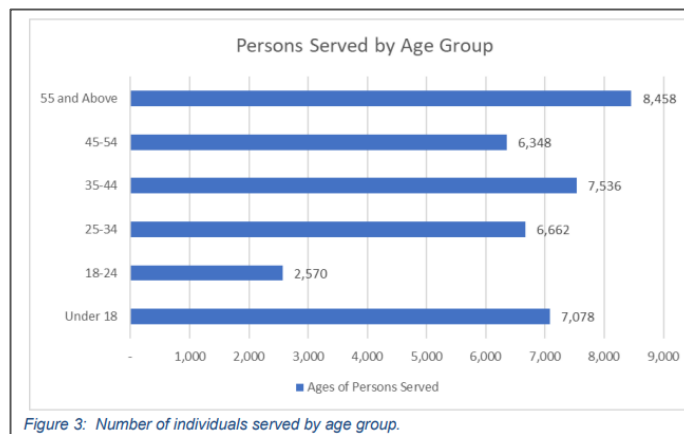


Severely cost burdened families are forced to choose between basic necessities like food and healthcare to pay rent, and many of these families are forced to rent in more run-down areas where they feel less safe or supported. A recent study by the Center on Society and Health found a 14-year difference in life expectancy *at birth* between people who live in North Scottsdale and those who live in South Phoenix.



A report from Making Action Possible for Arizona found that Tucson had an overall poverty rate of 15.9%, which is higher than average for Arizona and nationally. The US Census indicates Rio Rico has a poverty rate of 18.1% while Nogales' poverty rate is 28.2%. The number was higher for families with a single woman as head of household and communities of color. The American Action forum reports that fifty percent of our health outcomes are driven by socioeconomic factors and our physical environment. Indeed, people who are housing insecure report more mental and physical health challenges and children that are raised in housing insecurity may demonstrate developmental setbacks.

Seniors are the fastest growing population of housing insecure and, according to the AZ Department of Economic Security, the largest age group to receive homeless services. Eighteen percent of older adults fall below the Federal Poverty line and 54% of seniors pay more than 30% of their income for housing. About one in five extremely low-income renters across Arizona are seniors or people with disabilities, and many elder Arizonans are on fixed incomes, which have not kept up with the rising home and rental prices across the state. This leaves a large sector of our senior Arizonans housing insecure or unable to pay their rent. Central Arizona Center Services (located in Phoenix), which has a large emergency shelter on campus, reports that 1/3 of the guests at the shelter are 55 and older; making up the largest portion who received homeless services. Pima County has also seen a drastic increase in the number of seniors experiencing housing insecurity over the last several years. The Pima Council for Aging reported a 100% increase in the number of calls from seniors experiencing housing insecurity from 2018-2020, a number thought to have increased even more after the pandemic. Many seniors, once retired, are returning to work to make ends meet or they will end up homeless; "I can make it as long as I can keep working," a 67-year-old Tucson woman said, "It's scary as you get older and things like this happen."



Persons who received homeless services (AZ Department of Economic Security, 2021)

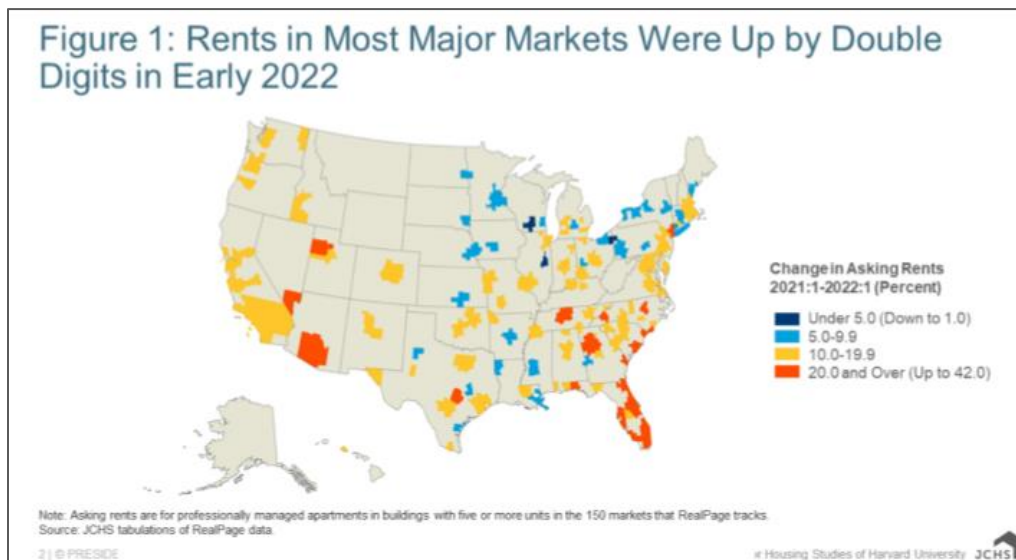
The National Alliance to End Homelessness reports that housing affordability has been the key driver of increases in homelessness since 1980. People experiencing homelessness are having a harder time than ever finding a path to stability and safety as they desperately search for stable and affordable housing. Maricopa County has seen a 244% increase in unsheltered homelessness from 2017-2022 in the Phoenix Metro area. Over 30% of the people experiencing homelessness are women with families. Between 25-57% of women experiencing homelessness report domestic violence as the direct reason for their homelessness. The U.S. Department of Education showed during the 2018-2019 school year that an estimated 21,062 public school students in Arizona experienced homelessness at one point over the course of the year. In addition, in 2018 there were 900 veterans experiencing homelessness, a number thought to be higher as government funding for veterans remained the same over the past several years, but costs have risen. In addition, COVID-19 placed restrictions on the number of renters allowable for some veteran group homes, leaving some Vets with nowhere to go. Thinking of the intersections of risk factors for housing insecurity, including low-income earners, renters, households with children, those aging out of foster care, communities of color, mixed immigration status households and those who rely on government support reminds us just how vulnerable many of the clients and communities LSS serves are.

How did we get here?

There is no one explanation as to why Arizona has such a crisis of attainable housing. Many factors have contributed to this problem, which is not unique to our state, but does put us in the top 5 least affordable places to live. We have a burgeoning population and a substantial scarcity of rental units. The recent housing boom has increased the cost of homes and rentals alike, with rents increasing at historic rates. At the same time, wages have increased only slightly, leaving even full-time workers unable to obtain a rental or make their monthly rent payment. The Morrison Institute at ASU reports the stories of several people who were priced out of their current rentals and forced to leave jobs and families behind in search of a more affordable place to live. Finally, there have been policies in Arizona which have prevented the building of multi-family housing and affordable housing, discriminated against some of the most vulnerable, and state laws which prevent cities and towns from enacting local policies which could keep housing affordable.

Growing population, unit scarcity, rising rates and stagnant wages

Maricopa County has consistently been one of the fastest growing counties in the United States and, after building slowed dramatically during and after the 2008 recession, housing supply has not kept up. In a recent meeting with a representative from Dominion, an affordable housing developer, it was reported that the Phoenix Metro area is the 11th largest metropolitan area in the country but ranks 106th in density. As of September 2021, the Morrison Institute for Policy Research reports that 97.1% of rental units were occupied in the Phoenix Metro area, leaving a vacancy rate of just under 3%. The Tucson area also has an overall vacancy rate of about 4% with only one rental unit available for every 14 prospective renters. Cochise, Pima and Santa Cruz counties have rental vacancy rates of 2.86%, 7%, and 8.9%, respectively. Affordable rental units are even scarcer to come by. Arizona has seen rent increase exponentially in the last several years without wages seeing the same gains. Rental rates in Maricopa County have increased 40% from 2015-2020, the third largest increase in the United States (some areas, like Gilbert, have seen rental rates increase as high as 117% over the same timeframe).



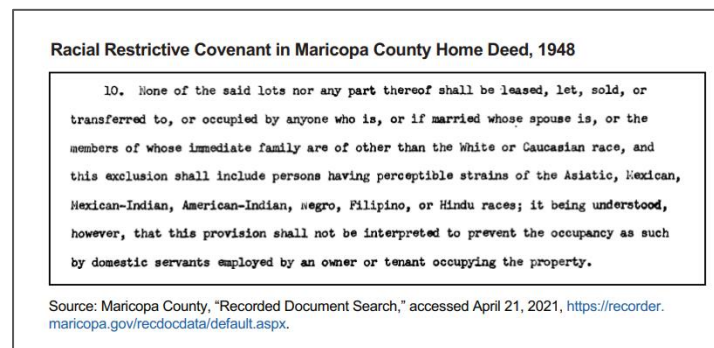
During 2010-2018, however, wages only increased 10% on average in the Phoenix area. Pima county saw an average rental rate increase of 48% from 2010-2020 while wages only increased 4% on average. Over 48% of older Arizonans in Santa Cruz and Cochise counties pay 30% of their monthly income on housing – 21% pay half. The economic Research Service reports that the median income for rural residents lags 20% behind their urban counterparts.

The Phoenix area has a 200,000 deficit of affordable rental units. Maricopa County only has 2.1 affordable and available units for every 10 families who need them, while Pima County has 2.9 affordable and available rental units for every 10 families that need them. The Phoenix Metro area ranks in the top 10 metropolitan areas requesting building permits, but most of these permits are for single family housing developments (which are less affordable) that do not

have any plans for affordable units to be included. In Cochise County, 30% of residents do not have affordable housing, and 28% of families with children live below the federal poverty level. Cochise county has seen an 83% decline in affordable housing since 2019 as well as a decline in available units. Many of the rental homes in tourist areas of Cochise County, like Bisbee, are short-term vacation rentals, leaving less available on the market for long term rental opportunities. Compounding the problem, there is scarce land zoned for multi-housing units, especially in the county's suburbs and rural areas. In a 2019 Hearing before the Subcommittee on Housing and Community Development, legislators testified on the lack of affordable housing units in rural areas, saying "As we look at this issue, we have to be aware of housing shortages generally in rural areas, particularly for families living below the poverty line. But it doesn't stop there. Middle- and lower-middle-income families also are experiencing housing shortages in rural areas."

Policies

Several policies contributed to the housing affordability crisis in Arizona. Discussed above were some of the historic and systemic discriminatory laws and policies on deed transfers, redlining, and inequitable lending. These laws ranged from the Standard State Zoning Enabling Act of 1924 - which allowed for racial and ethnic segregation, to the creation of "security maps" - which instructed lenders and realtors which neighborhoods were "safe and low-risk". These policies led to disinvesting in communities of color and contributed to "white flight". Some of these laws were written before Arizona even gained statehood and, according to the Morrison Institute on Public Policy, remained common until the mid-1950s. Though many of these laws have been ratified or removed from our legislation, the generational effects are still being felt today by those families stripped of the ability to build generational wealth and stability.



There are several other policies, or lack thereof, that have contributed to Arizona's affordable housing crisis. One of these involves inclusionary zoning mandates. Inclusionary zoning requires that new developers reserve a certain percentage of units in new construction projects to have affordable rent. Arizona is one of only three states in the US that has a state law prohibiting mandatory inclusionary zoning. Arizona also has laws regarding exclusionary zoning, placing restrictions on what type of homes and buildings can be developed in certain zones. Exclusionary zoning can be beneficial - when it prevents an industrial complex from being built in a neighborhood, for example - but has also been used by municipalities to exclude permits for affordable housing developments. Another tool some states use to help ease affordability are impact fees or linkage fees. These fees are charged to private developers by municipalities and are often used to fund a Housing Trust Fund which can be used to build or subsidize affordable housing. Arizona does allow linkage or impact fees, but state law restricts using revenue from the fees for affordable housing; the money must be spent on community development. Another tool used by other states and cities to help ease the burden of rent is rent control. Some municipalities restrict the amount landlords can increase rent by a max percentage, on top of inflation, to prevent price gouging in booming markets. In Arizona, state law prevents municipalities from enacting rent control.

The Arizona Residential Landlord and Tenant Act (ARLTA) is meant to protect vulnerable renters from landlords by outlining their rights as renters. These policies are hard to enforce, however, as contracts between landlords and renters are usually private matters and not available for public inspection. In fact, the Arizona Department of Housing website states, "There is currently no state agency that enforces provisions in the Act". The Fair Housing Act prohibits

renters from being discriminated against due to their race, color, national origin, religion, sex, disability and familial status (pregnancy or children under age 18). There is nothing in the Act, or in Arizona state law, that prevents discrimination due to source of income, something the Morrison Institute reports landlords consider when looking at prospective renters. Many rental agreements require someone to have “steady full-time employment” for several years in order to be eligible to rent. This discriminates against those who have, for myriad of reasons, had to use employment, disability, veterans' assistance payments, or whose income comes from Social Security (like retirees), all of which disproportionately affects already marginalized communities.

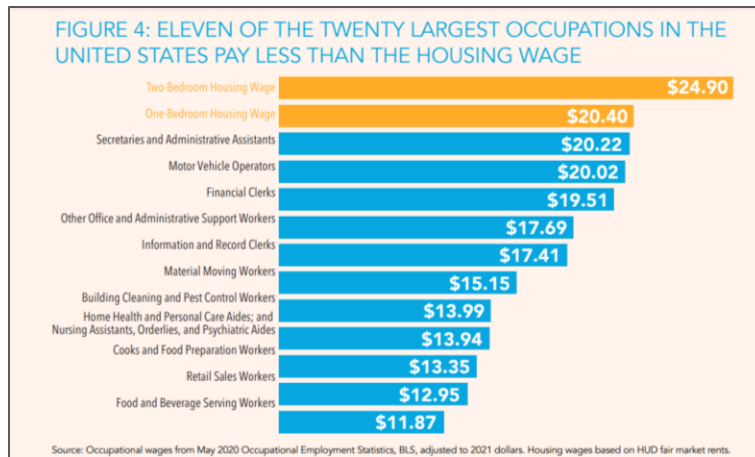
How can we help? Advocacy Recommendations

Many housing coalitions and advocacy groups in Arizona will be working towards keeping the Housing Trust Fund funded in a sustainable and predictable manner. We should watch closely what the steering committee on housing recommends as they have been holding meetings on attainable housing for several months. While advocating for increased funding and helpful policies at the state level, LSS believes it can have an impact at the city and municipal level as well.

Short term, city/municipality advocacy – Becoming a voice/supporter of attainable housing projects and zoning efforts to support development.

Zoning restrictions and residents’ disapproval of new developments being built in their neighborhoods present a major barrier to attainable housing. Members of the advocacy team recently had an informational meeting with a representative from Dominion (a workforce housing developer) and Susan Demmitt, a housing attorney. During this meeting they recommend that the best approach for advocacy efforts is toward encouraging zoning and development at the city/municipality level. They recommended advocating with and on behalf of community members by encouraging council members of cities and towns to allow the development of workforce/attainable housing. Sarah Shambrook from Dominion said, “We can have all the money in the world, but if we don’t have a place to build, it doesn’t matter”. This is an area of advocacy also recommended by the Arizona Housing Coalition and the National Low Income Housing Coalition, among others.

Many of the zoning and City Council meetings are dominated by a “Not In My Backyard” mentality. Residents attend the meetings and often speak out against workforce/affordable housing developments for fear of congestion, crime, and water use. Research has found, however, that multi-family housing has comparable crime rates to single-family developments. Colliers points to data published in a study by the Arizona Multifamily Housing Association which found, “When police data is analyzed on a per unit basis, the rate of police activity in apartment communities is no worse than single family subdivisions, and in many cases, lower than single-family residential areas.” Research by Keifer and Krents (2018) also finds lower water usage per capita for multi-family housing units. Even still, the voices of opponents are loud and demanding. These constituents and some representatives have an uninformed view of who might be renting affordable housing. Today, many of the people who would qualify for affordable housing are retired Arizonans, teachers, Veterans on fixed incomes, full time workers in the service and retail industries, and other full-time workers - including many staff and employees of Lutheran Social Services of the Southwest.



Advocacy in the form of a voice in support of zoning for and building attainable housing could go a long way to counteract some of the opposition. Tom Blisten, a housing consultant, said “One of the most beneficial things constituents can do is go to council meetings and zoning meetings in support of workforce housing. Even just one or two people speaking in support can make a huge difference.”

Long term, local/municipality level advocacy – Source of Income Protection ordinances

As discussed in the policy sections above, there has been a history of discriminatory policies at the state and federal level regarding housing. While many of the policies have been amended or removed from the law, many of the clients served by LSS-SW continue to be disproportionately impacted by their aftereffects. The Morrison Institute for Public Policy found many prospective renters continue to be discriminated against for their source of income. While there are laws in place to prevent discrimination for race, color, sex, religion, national origin, familial status or disability, there are no state laws protecting from discrimination against having your income come from social security, disability payments, housing vouchers, or other government aid. This allows landlords to deny renting to someone who is using housing vouchers, for example, despite them meeting other screening criteria.

Many cities have passed ordinances against source of income discrimination to help ease the burden of finding adequate housing (to see a list of communities with source of income protection, click [here](#)). On September 27th, Tucson passed the Source of Income Protection ordinance, making it unlawful for landlords or property managers to reject a rental application solely based on the applicant’s source of income. Before passing this law, housing options for persons with federal housing assistance were limited - with it taking some families 120 days to find suitable housing to rent. Tucson’s ordinance protected source of income, created assurance that landlords will get paid on time, and created a new Landlord Support Team to assist landlords with the process and answer questions. Many of the clients served by LSS-SW, such as our elder care clients or those newly arrived in the country, could benefit from having a source of income protection at the local level.

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