

State of Housing in Arizona

AUGUST 2024



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The work that provided the basis for this publication was supported by funding under an award with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The authors and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the Government.



The Arizona Research Center for Housing Equity and Sustainability (ARCHES) was funded by the Department of Housing and Urban Development (HUD) grant through its HSI Center of Excellence investment to advance knowledge and evidence-based solutions related to housing challenges focused on Hispanic and other underserved communities in Arizona and the Southwest.

The center is co-located at Arizona State University's (ASU) Morrison Institute for Public Policy and the University of Arizona's (UA) Drachman Institute and includes researchers from Northern Arizona University (NAU) and the University of New Mexico (UNM), all Hispanic Serving Institutions. The center includes over 24 researchers with expertise in housing planning, policy, architecture, geographical sciences, political science, economics, and real estate. It is supported by a community advisory board and community partners, which include Chicanos Por La Causa, Southwest Fair Housing Council, and Home Matters to Arizona. Researchers work directly with community partners and stakeholders across Arizona and the Southwest.

The center's mission is to become the hub for research addressing housing and its intersections with security, climate, and health in Arizona and the Southwest. The center aims to create connections between research and practice and values place-based research that is community-engaged, equitable, evidence-based, and solution-focused.



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Executive Summary

Prior to the Great Recession and COVID-19 pandemic, Arizona, like much of the Sun Belt, was known for its housing affordability.¹ Since, however, Arizona has seen drastic changes in its housing and rental markets. As the population of Arizona continued to grow and the construction of new homes slowed after the Great Recession, the state faced a housing shortage, leading to significant affordability challenges.² Recognizing that housing is a cornerstone of individual and community wellbeing, housing issues have become a top priority for state and local governments.³ This is the first annual State of Arizona report that examines current trends of housing in Arizona, including an analysis of homeownership, rental housing, and homelessness across the state. The report concludes by highlighting current local and state efforts to address identified housing issues.

THE FOLLOWING SIX POINTS SUMMARIZE THE KEY FINDINGS OF THIS HOUSING REPORT:

1. Arizona's population is growing, aging, and becoming more racially and ethnically diverse:

Arizona has grown by 2.4 million since 2000 and is expected to add an additional 1.6 million to 4.5 million people by 2060.⁴ Additionally, the population is aging and becoming more racially and ethnically diverse. The Hispanic or Latino, Black or African American, and Asian populations grew 1.7, 2.0, and 3.3 times as fast as the general population, respectively.⁵ The population aged 65 and older is also growing at 2.4 times faster than the general population.⁶

2. Housing supply is increasing, but not enough to meet demand: Nearly 78% of all housing units built in Arizona since 2000 have been single-family.⁷ However, the number of permits for housing with five or more units increased in 2022 and 2023, representing the highest percentage of permits granted in a single year for this type of housing since 2014.⁸ Declining rates of housing production in the early 2010s have exacerbated housing supply shortages; Arizona household growth is over 10 percentage points higher than housing unit growth.⁹ The housing price levels of Arizona were over 6% above the national average in 2022.¹⁰

3. Cost burden has declined among existing homeowners, but first-time buyers face prohibitively higher costs: From April 2019 to April 2023, the median sale price of homes increased by 57% (32% inflation adjusted) to \$423,400.¹¹ While existing homeowners have seen costs decrease, aspiring homeowners and those who might consider moving are facing challenges. High values and lower interest rates (2020-2021) have allowed existing home buyers to refinance and lower housing costs.¹² In 2023, higher interest rates combined with high prices and low inventory discouraged first-time home buyers from purchasing homes.¹³ Hispanics or Latinos and people of color are also struggling to purchase homes due to lower incomes. Affordability ratios (price to income ratio) are higher for Hispanic or Latino, Black or African American, and American Indian and Alaska Native populations than White and Asian households.¹⁴

4. Increased rents have put more pressure on renters: Rents in Arizona increased by 72% from 2010 to 2022.¹⁵ Minimum wage workers would need to work 86 hours per week or have more than 2 full-time jobs in order to afford a 2-bedroom home.¹⁶ In 2022, nearly half of all renters were cost-burdened, the highest percentage of cost-burden since 2010.¹⁷ Eviction filings reached 96,868 in 2023, the highest level on record since 2008.¹⁸

5. Homelessness is at highest level since 2010: There were 14,237 people who experienced homelessness in Arizona in 2023, the highest number recorded since 2010.¹⁹ This included 1,585 children and 1,063 older adults.²⁰ Black or African American individuals represent almost 22% of the unhoused population despite comprising only 5% of Arizona’s population in 2022.²¹ American Indian and Alaska Native individuals represent roughly 7% of the unhoused population and only 4% of the general population, and Native Hawaiian or Other Pacific Islanders comprised 1% of the unhoused population despite making up only 0.2% of the state’s population.²² Rising rates of homelessness can be attributed to housing shortages, and increases in those without shelter pose increased risks of heat-related illness and mortality.²³

6. State and local policy is focused on increasing supply and access to housing that is more affordable: Cities like Tempe, Phoenix, Tucson, and Sedona modified their housing practices in 2023 and 2024 to create more available and affordable units. Modifications included ordinances that prevent income discrimination, funding for the creation and rehabilitation of housing that is affordable, and the permitting of Accessory Dwelling Units (ADUs) or casitas.²⁴ State legislative action included mandates for cities to create middle housing, such as duplexes and triplexes, increasing funding allocated to the Housing Trust Fund, and giving mobile home residents the ability to install their own air conditioning units without landlord approval.²⁵

Introduction

Access to affordable housing, or housing that costs 30% or less of household income, is essential for individuals and communities to thrive and is recognized as a fundamental human right.²⁶ Research indicates that access to quality, affordable, and stable housing reduces intergenerational poverty and increases rates of upward mobility.²⁷ Individuals with access to safe and affordable housing are more empowered to advance their careers and educations, creating a more robust workforce with increased earnings, thus promoting economic growth in cities and states.²⁸ Arizona is confronting a housing crisis as the supply and affordability of housing have markedly declined over the past decade. Arizona residents are increasingly experiencing housing insecurity, and the housing crisis has become a central issue for state and local governments.

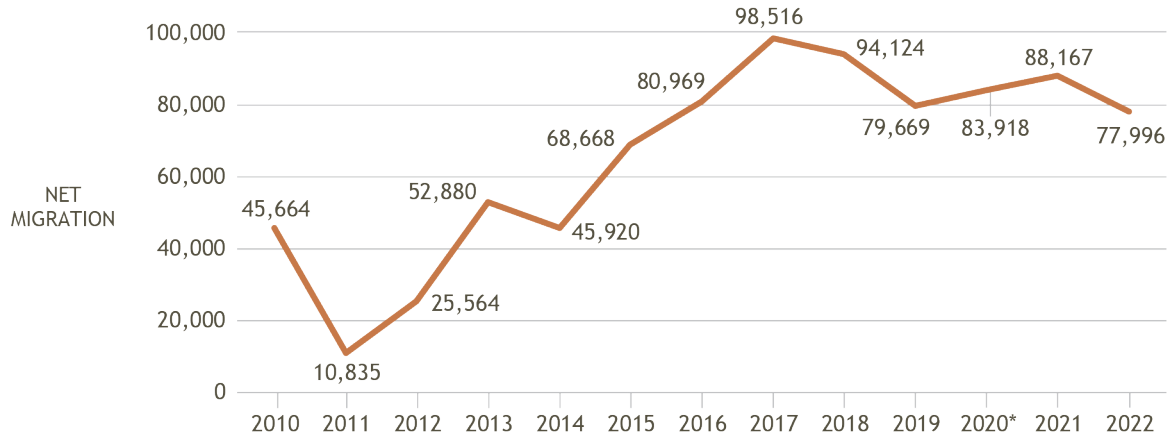
This is the first annual report intended to highlight the current state of housing in Arizona by examining trends using publicly available data on homeownership, rental housing, and homelessness. It compares Arizona to five additional Sun Belt states with the highest Hispanic or Latino populations: Florida, New Mexico, Nevada, California, and Texas (also referred to as comparison states). Hispanic or Latino populations are highlighted because they drive population growth in much of the country (see Appendix A: Approach).²⁹ The report concludes by highlighting current state and local efforts to address housing issues.

Arizona Population Considerations

ARIZONA WILL SEE MORE POPULATION GROWTH BY 2060

Arizona is home to over 7,500,000 people and is a fast-growing state, adding more than two million people since 2000.³⁰ Between 2008 and 2023, it had the 10th highest growth rate in the United States.³¹ The majority of that growth was due to net migration (more people moving in than leaving) rather than natural change (Figure 1).³² Between 2017 and 2021, Arizona’s population increased by 5% despite decreases in net migration in three of the five years.

Figure 1: Net Migration to Arizona per Year (2010-2022)

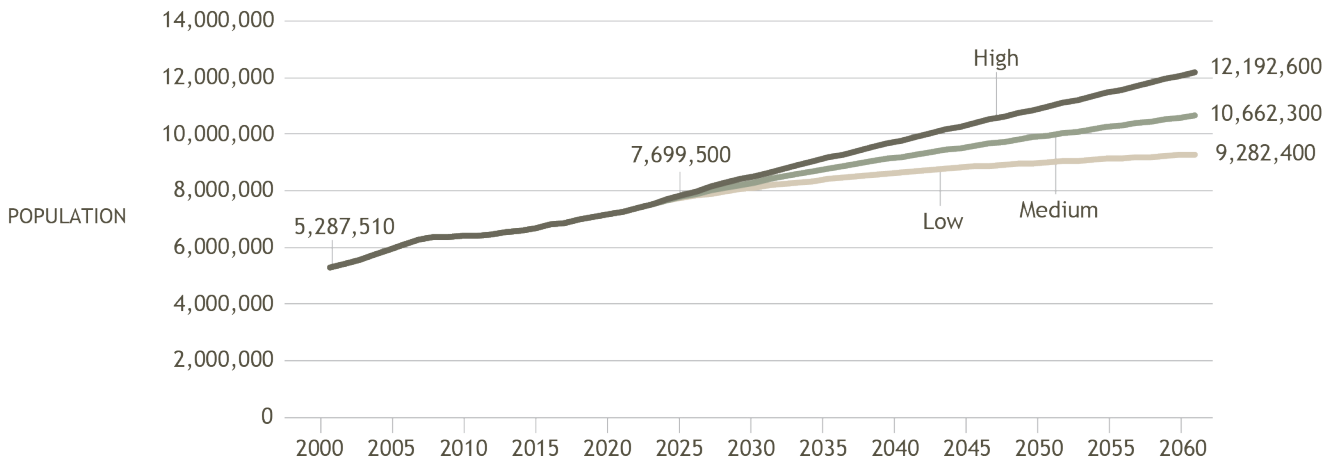


Source: US Census Bureau, State to State Migration Flows, 2022.

*Note: 2020 data unavailable, represented by midpoint between 2019 and 2022.

According to projections from the Arizona Office of Economic Opportunity, the population is projected to increase from 7.6 million in 2024 to between 9.2 and 12.1 million by 2060 (Figure 2).³³ With the Arizona Department of Housing estimating an existing shortage of 270,000 homes in 2022, an increasing population will only put more pressure on the housing market.³⁴

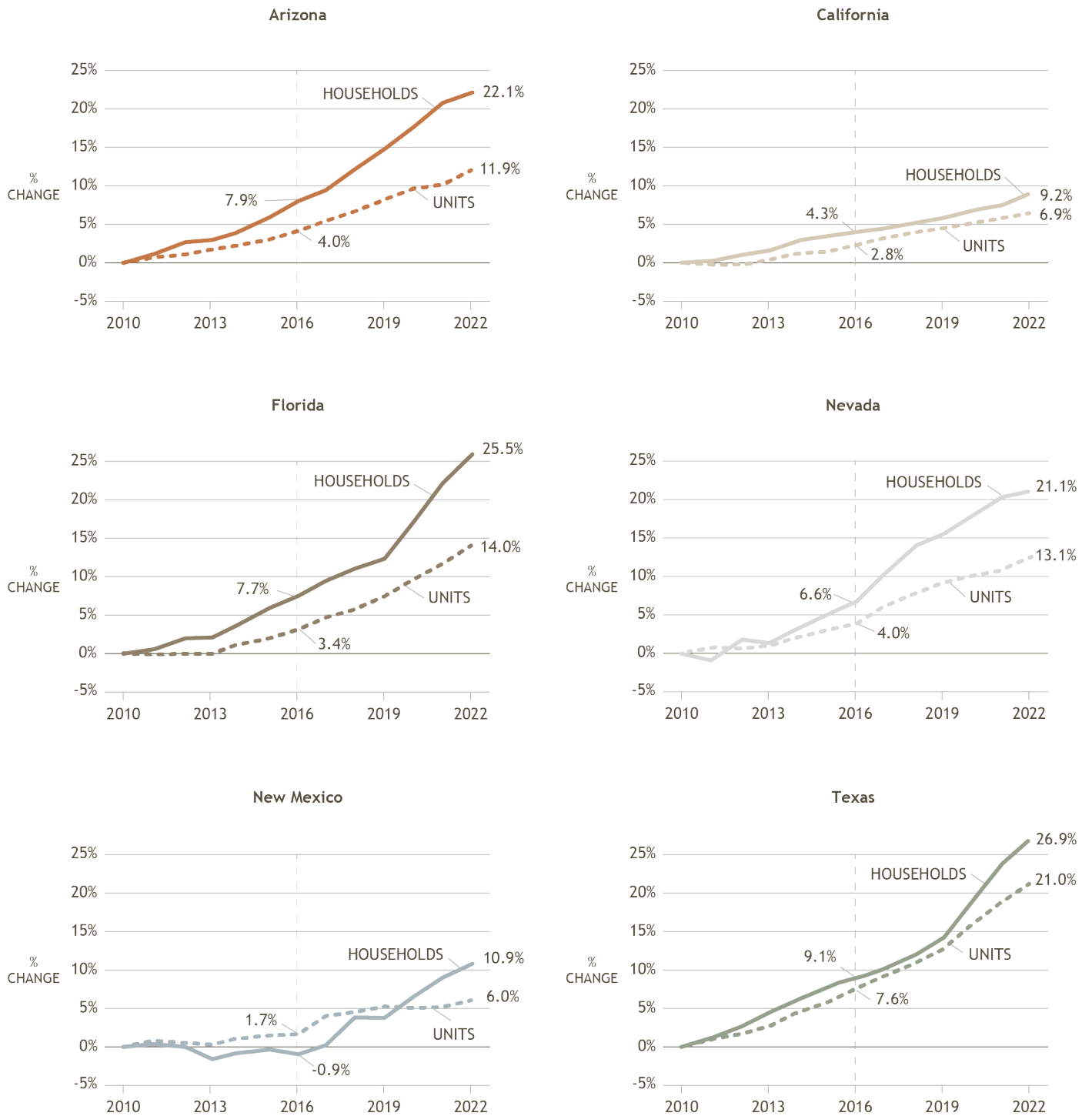
Figure 2: Arizona’s Population with Low, Medium, and High Projections (2000-2060)



Source: Arizona Office of Economic Opportunity, 2023.

Figure 3 compares the household growth rate since 2010 to the growth in housing units over this same period. It shows that the increase in Arizona households has outpaced housing growth since 2012. Compared to comparison states (See Appendix A: Approach), Arizona has the second highest supply gap, lagging only behind Florida (Figure 3).

Figure 3: Percentage Change in Housing vs. Households, States with High Hispanic or Latino Populations, (2010-2022)

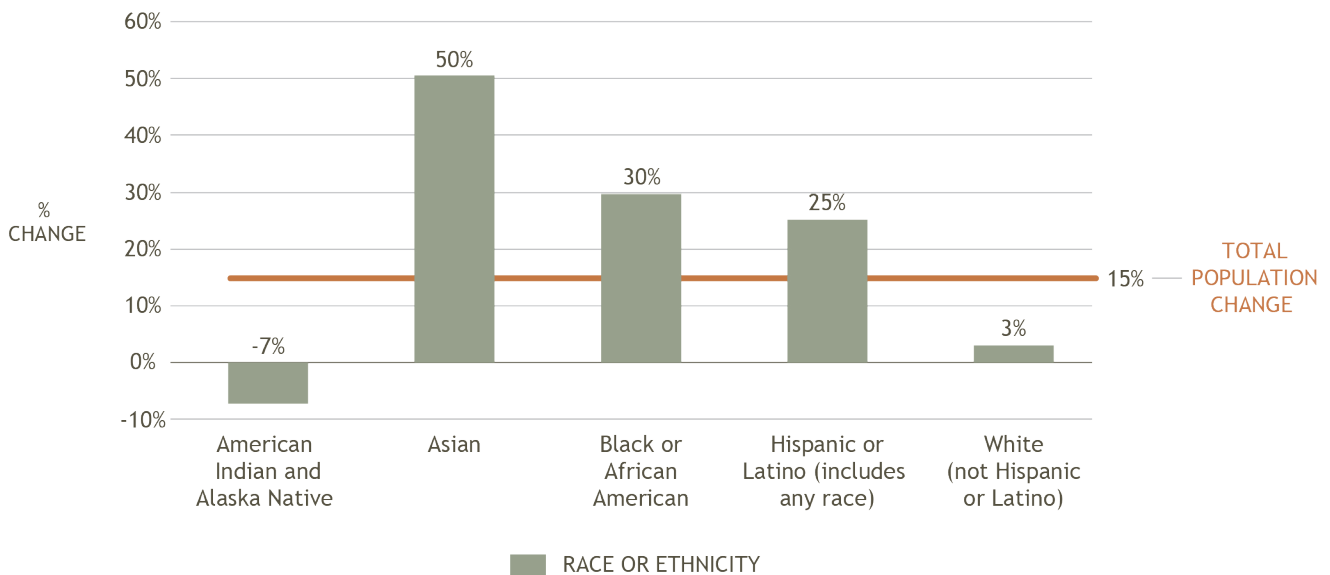


Source: US Census Bureau, 1-year ACS Estimates, Tables S2502 and B25001.

ARIZONA'S POPULATION IS BECOMING MORE DIVERSE AND OLDER

Arizona is close to becoming a majority-minority state, with 52% of the population identifying as White (non-Hispanic), 33% as Hispanic or Latino, and 16% as Black, Native American, Asian, or those who identify with two or more races as of 2022 (see Appendix A: Approach).³⁵ From 2010 to 2022, Hispanic or Latino, Black or African American, and Asian populations grew above that of the state's population, the White population grew at a slower rate, and American Indian and Alaska Native populations decreased (Figure 4).³⁶ Asian, Black or African American, and Hispanic or Latino populations all grew at a rate faster than the total population. Historically, housing policies have made it challenging for Hispanics or Latinos and people of color to become homeowners and access housing in neighborhoods that provide opportunities for upward economic mobility.³⁷ The impacts of these policies can still be felt today, with Hispanics or Latinos and people of color in Arizona having lower rates of homeownership compared to Whites who are not Hispanic or Latino (see the Homeownership section).³⁸

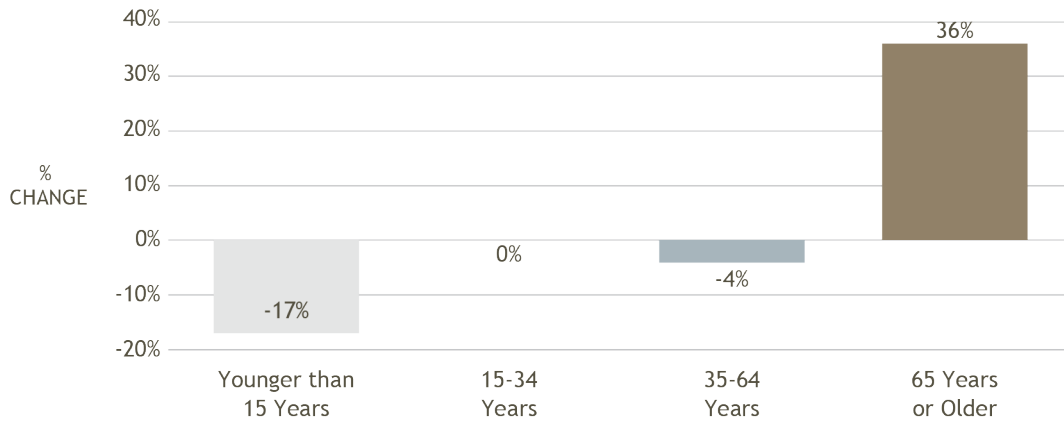
Figure 4: Percent Change in Race and Ethnicity in Arizona (2010-2022)



Source: US Census Bureau, ACS 1-year, Table DP05.

Arizona has an increasing proportion of residents who are 65 or older and a decreasing proportion younger than 15 (Figure 5). As Arizona's population ages, more attention to aging in place is needed. Older Arizonans will struggle to afford housing on fixed, low incomes such as social security and to navigate their homes as their physical abilities change.³⁹ Top considerations for aging in place include proximity to transportation for those who can no longer drive a car, accessibility features of new and existing homes, and proximity to friends and family for mental well-being.⁴⁰ Policy options for creating housing that is affordable and accessible for older people include financial assistance or tax incentives for older adults who need help covering their housing costs or making modifications to their homes.⁴¹ Additionally, federal and state funding that invests in the development of housing for older adults is an important option for supply.⁴²

Figure 5: Percent Change in Age Groups in Arizona (2010-2022)

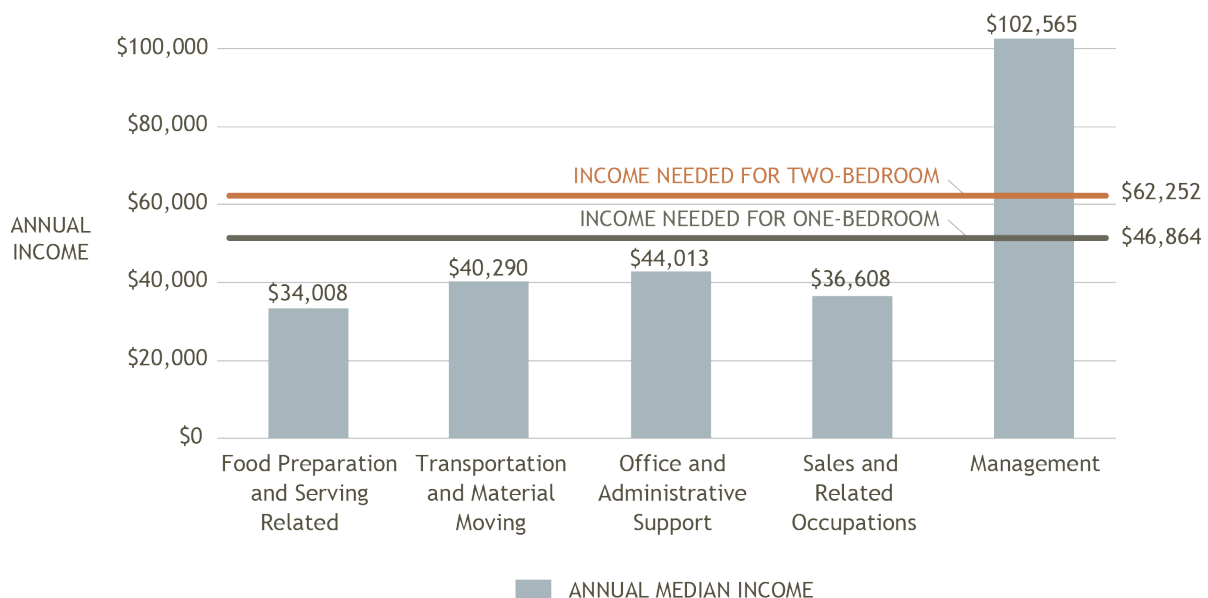


US Census Bureau, ACS 1-year estimates, Table S2502.

INCOMES ARE NOT KEEPING PACE WITH HOUSING PRICES

Income is an important factor to consider when discussing housing affordability. Arizonans work in various occupations, with the top five being Office and Administrative Support, Food Preparation and Serving, Sales, Transportation and Material Moving, and Management.⁴³ These top five occupations make up 48% of employment in Arizona. According to the National Low-Income Housing Coalition (NLIHC), in 2023, the annual income needed to afford a two-bedroom apartment in Arizona was \$62,252.⁴⁴ Looking at the top five occupations in Arizona, only one (Management) has an annual median income that meets the annual income needed to afford a two-bedroom apartment. The remaining four occupations have annual median incomes below what is needed to afford a one-bedroom apartment (Figure 6).

Figure 6: Annual Median Income of Top 5 Occupations vs. Annual Income Needed for One-and Two-Bedroom Apartments in Arizona (2023)



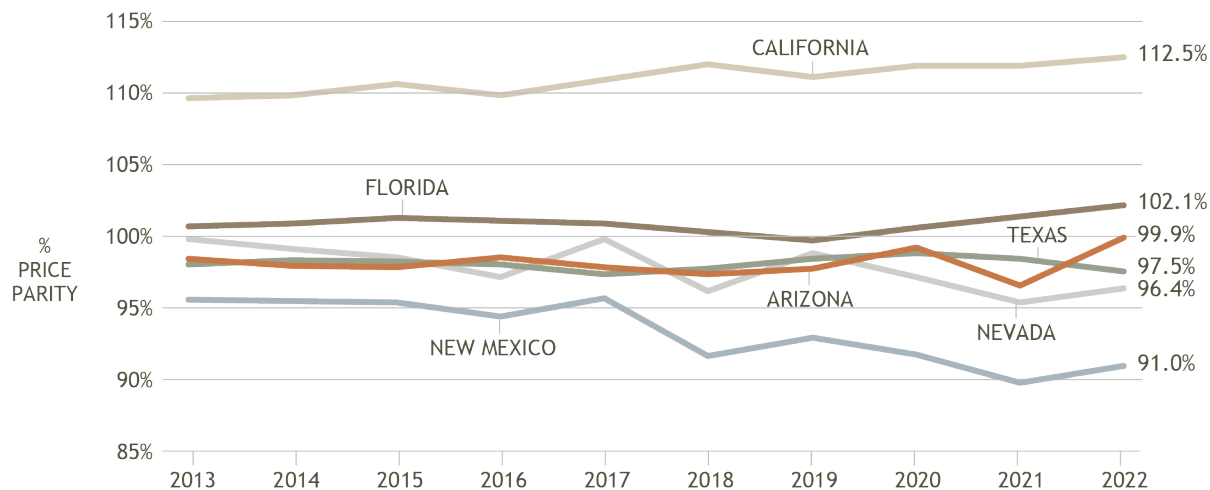
Source: Bureau of Labor Statistics, 2023 State Occupational Employment and Wage Estimates; National Low-Income Housing Coalition One-Bedroom and Two-Bedroom Incomes.

An increasing number of households in Arizona need to rely on two incomes to afford an apartment. In 2023, among all occupations, 73% of Arizonans worked in a sector where the annual median income fell below the annual income needed to afford a two-bedroom apartment, and 54% fell below the annual median income needed for a one-bedroom apartment. Compared to 2019, there was a 30% increase in Arizonans who fell short of the income needed for a two-bedroom apartment. Median household income and individual income have grown slowly.⁴⁵ In 2022, the median household income was 4% higher (adjusted for inflation) than in 2019, while the median individual income increased by 2% (adjusted for inflation).⁴⁶ The data indicate that affordability has become especially challenging for single individuals and single-parent households.

ARIZONANS’ BUYING POWER IS DECREASING

For more than a decade, the cost of living in Arizona has remained just under the national average. These comparisons are possible using Regional Price Parities (RPPs; See Appendix B: Glossary of Terms), which measure price differences for all goods and services across states and metropolitan areas.⁴⁷ Price levels are an important factor to consider because as the cost of living increases, buying power decreases as it becomes more expensive to maintain the same standard of living.⁴⁸ In cross-state comparisons, Arizona has historically followed price level trends similar to those of Nevada and Texas, below the national average (100.0). As of 2022, Arizona was approaching the national average and had the third-highest price level (99.8) for all goods and services among comparison states (Figure 7). It is also important to note that price levels vary across metropolitan regions; thus, the state RPP does not reflect differences in the cost of living across different regions of the state.

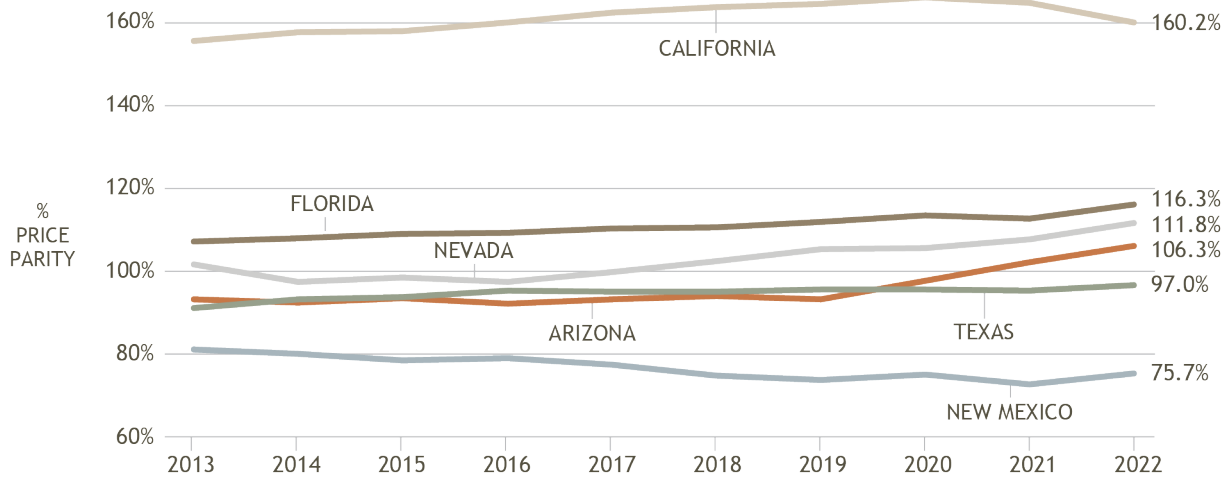
Figure 7: Regional Price Parities (Price Levels) of All Goods and Services by State (2013-2022)



Source: Bureau of Economic Analysis, Regional Price Parities, 2013-2022.
 Note: The national average is always 100.00, allowing cost comparisons across states.

When it comes to housing, Arizonan’s buying power has decreased since 2019, as a result of the increase in housing costs relative to the national average (100.00). Arizona’s housing price levels closely resembled those of Texas over the past decade until 2020, when Arizona exceeded Texas in housing costs by 2% and then by nearly 7% in 2021 and 9% in 2022 (Figure 8). In 2021, Arizona exceeded the national average in housing costs—a trend that continued into 2022, when Arizona recorded a housing price level 6% above the national average. RPPs for 2023 will be released in December 2024.

Figure 8: Regional Price Parities (Price Levels) of Housing by State (2013-2022)



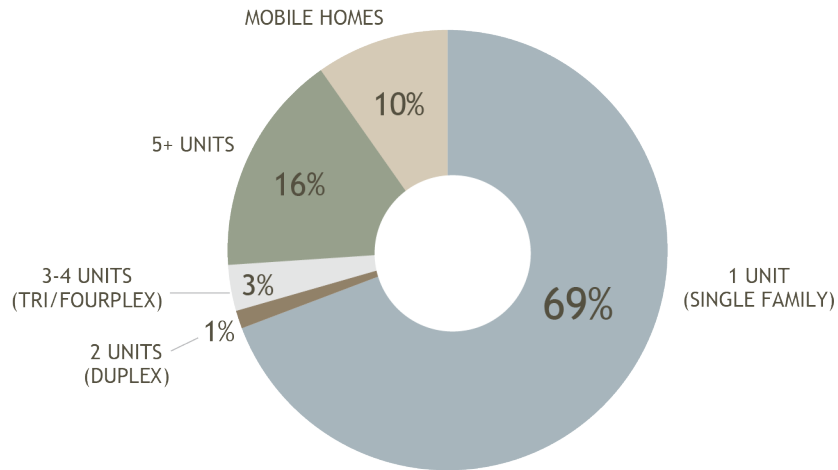
Source: Bureau of Economic Analysis, Regional Price Parities, 2013-2023.

Arizona Housing Stock

SINGLE-FAMILY HOMES DOMINATE ARIZONA’S HOUSING SUPPLY

Arizona’s housing stock follows a similar trend as the nation overall, with most homes being single-family homes (SFH). In 2022, 69% of homes were single-family, 20% were multifamily, and 10% were mobile homes (Figure 9).⁴⁹

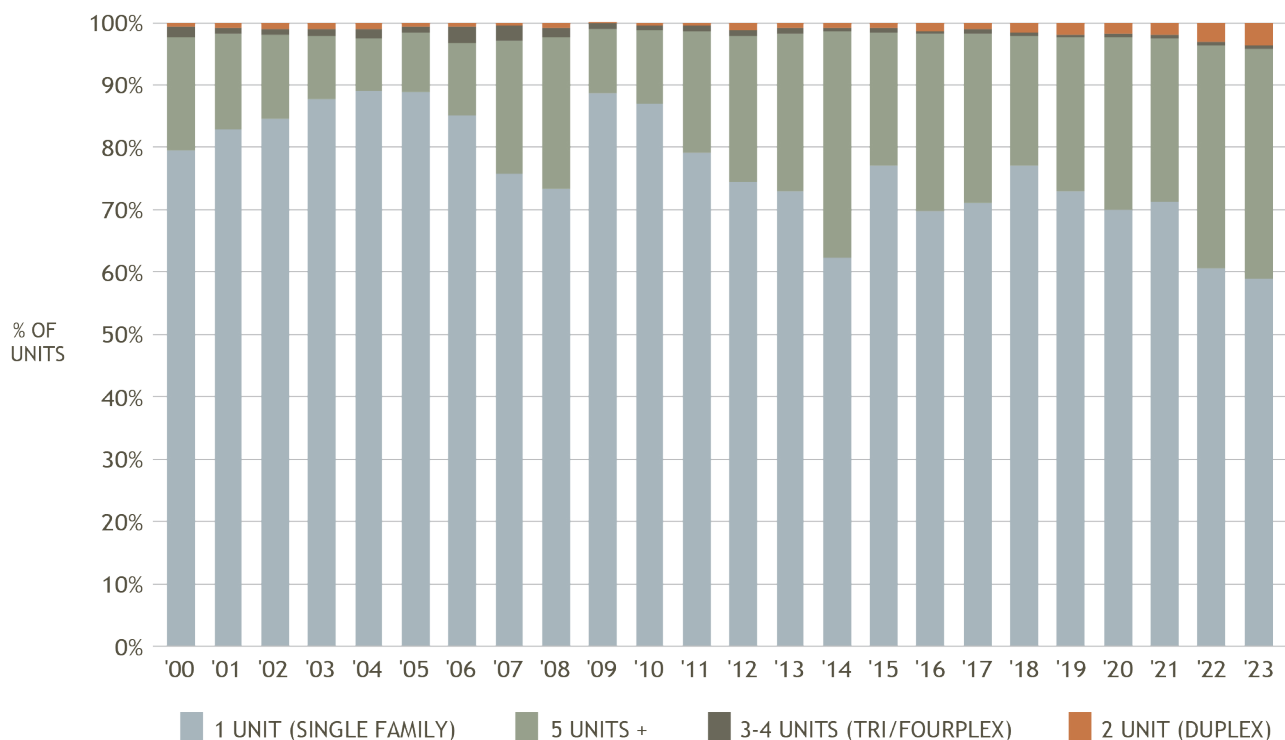
Figure 9: Arizona Housing Stock by Type (2022)



Source: US Census Bureau, 2022 ACS 5-Year Estimate, Table DP04.

Nearly 78% of all housing units permitted in Arizona since 2000 have been single-family, and annually, single-family homes make up most housing permits.⁵⁰ **However, the number of permits issued for housing with five or more units increased in 2022 and 2023, representing the highest percentage of permits for this type of housing since 2014 (Figure 10).** Similarly, 2022 and 2023 saw the highest percentage of 2-unit housing permits since 2000, though these, along with three and four-unit permits, only comprise around 2% of the average total permits since 2000.

Figure 10: Arizona Units Permitted by Housing Type and Year (2000-2023)



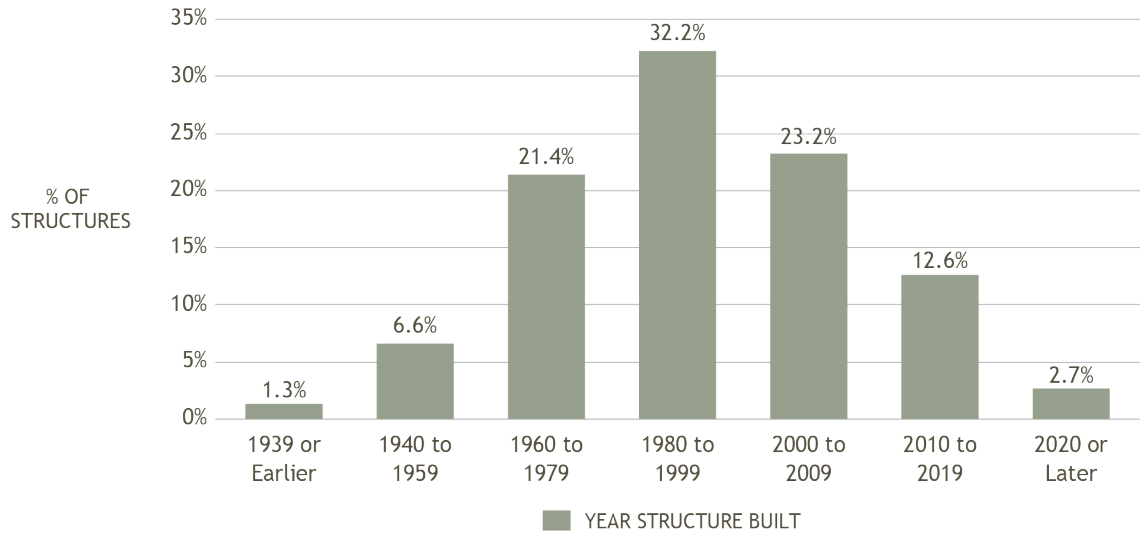
Source: US Census Bureau, Building Permit Survey: Arizona, 2000-2023.

The dominance of single-family homes in Arizona greatly impacts affordability since SFHs are more land intensive and are, therefore, typically more expensive to build than multi-unit housing.⁵¹ Many municipalities in Arizona further promote SFH building by zoning around 50% of their land for single-family use and significantly less for multifamily (see Appendix B: Glossary of Terms).⁵² More recently, state and local governments have tried to address gaps in middle housing (duplexes, triplexes) by passing laws that make it easier to build these types of housing (see section: Housing Policy Changes in Arizona).

A MAJORITY OF ARIZONA’S HOMES WERE BUILT BEFORE 2000

Nearly 62% of Arizona’s housing was built before 2000, with many homes built from 1960-1999 (Figure 11). The older a house is, the more maintenance it generally requires, which can burden lower-income households (i.e., those earning less than \$32,000 annually). Older homes also warm more quickly indoors, which can leave vulnerable populations such as the elderly at risk during extreme heat events (See Special Consideration: Heat).⁵³ In 2019, 6.3% of lower-income homeowners nationwide lived in homes deemed structurally inadequate by HUD because of structural deficiencies or a lack of essential features such as plumbing, electricity, or heat.⁵⁴ If home maintenance goes unchecked, conditions can rapidly deteriorate, eventually leading to abandonment and removal from the market. Another issue with older housing is that it is less likely to include important accessibility features for people with disabilities. In 2021, 27% of adults in Arizona reported having a disability, including 11.5% with the impaired ability to walk or climb stairs.⁵⁵ Nationally, less than 4% of homes are considered to have the primary components of mobility-accessible housing: single-floor living, no-step entries, and wide hallways and doors.⁵⁶

Figure 11: Age of Arizona's Housing Stock (2022)



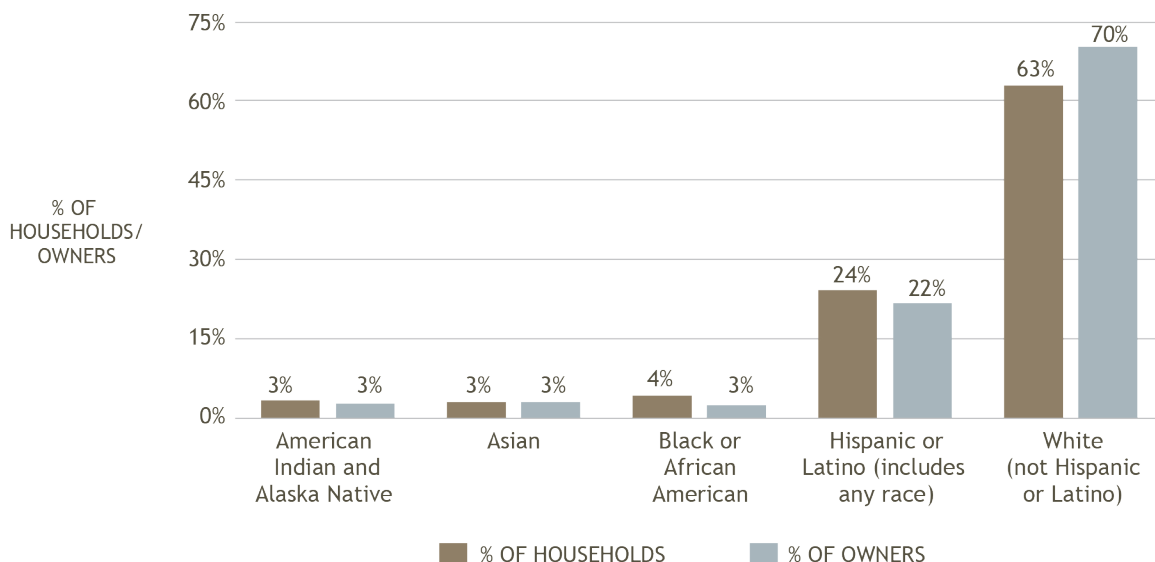
Source: US Census Bureau, 2022 ACS 5-Year Estimate, Table S2404.

Homeownership

A MAJORITY OF ARIZONA'S HOMEOWNERS ARE WHITE

Homeownership is an important source of generational wealth. Hispanics or Latinos and people of color have historically been afforded fewer opportunities for homeownership than the White population.⁵⁷ Nationally, in 2021, White households owned nine times as much wealth as Black households and five times as much as Hispanic households.⁵⁸ In Arizona, homeowners are disproportionately White. Hispanic or Latino households comprise nearly a quarter of all Arizona households (24%). However, only 22% of owner-occupied households are Hispanic or Latino. This is compared to 70% of owner-occupied households being White (not Hispanic or Latino) despite representing 63% of households statewide (Figure 12).⁵⁹

Figure 12: Arizona Homeownership by Race and Ethnicity (2022)

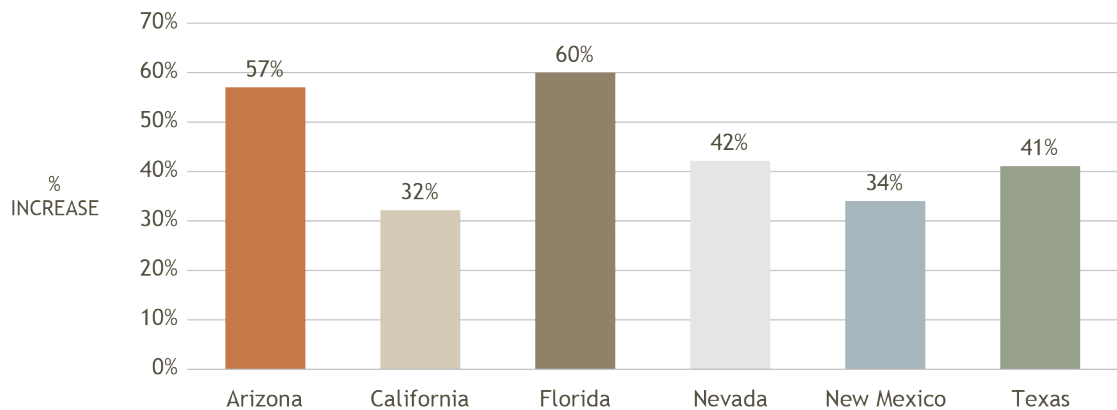


Source: US Census Bureau, 2022 ACS 5-year Estimates, Table S2502 and Table B25003.

RISING HOME PRICES AND INTEREST RATES IMPACT HOME BUYERS AND HOMEOWNERS DIFFERENTLY

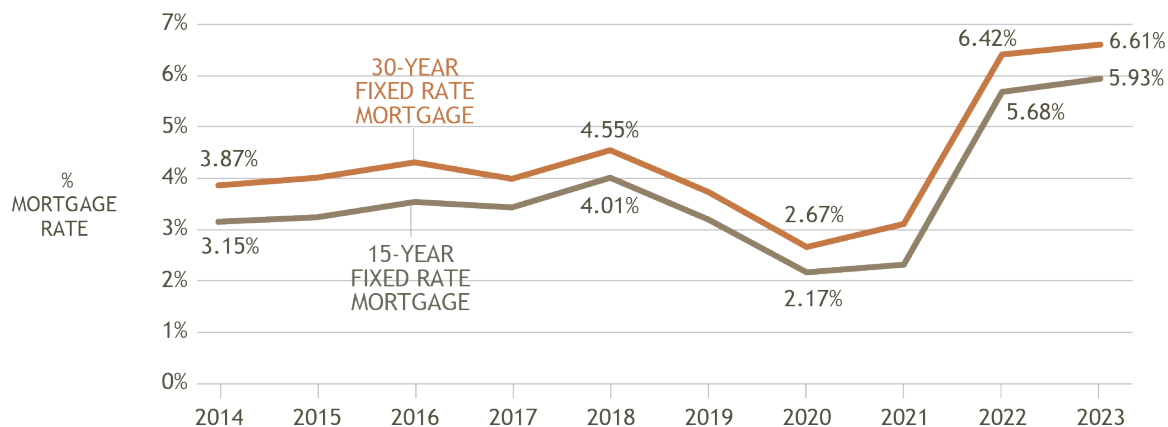
Rising home prices and interest rates pose significant barriers to entry into homeownership in Arizona. From April 2019 to April 2023, the median sale price increased by 57% (32% inflation-adjusted) to \$423,400.⁶⁰ Compared to other states with large Hispanic or Latino populations, Arizona saw one of the highest percentage increases in median sale price, only slightly behind Florida (Figure 13). Based on median sale price values in 2023, Arizona's prices were most similar to those of Nevada and Florida, while New Mexico and Texas had lower prices (around \$350,000). California had a significantly higher median sale price (\$763,500). Interest rates have also increased. As of June 6th, 2024, interest rates ranged from 6.29% to 6.99% for 15-year and 30-year mortgages, respectively.⁶¹ While interest rates are not at a historic high, they are at their highest point in the last ten years (Figure 14).

Figure 13: Percent Increase in Median Sale Price by State (2019-2023)



Source: House Prices & Trends, Redfin, median price in April, not adjusted for inflation.

Figure 14: 15- and 30-Year Fixed Rate Mortgages (FRM) in the U.S. (2014-2023)

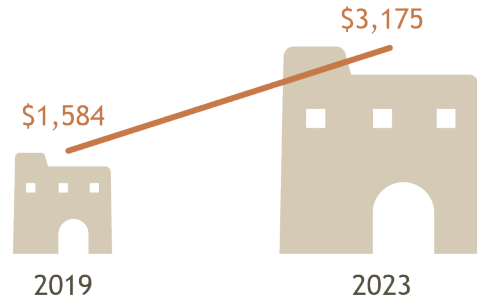


Source: Freddie Mac, Primary Mortgage Market Survey, 2024.

High interest rates make buying a home more expensive; fewer renters and first-time buyers can afford to buy a home. A typical mortgage payment doubled from 2019 to 2023 (Figure 15).⁶² Further, fewer owners are willing to sell their current house if they have a fixed, low interest rate, which can decrease the number of homes

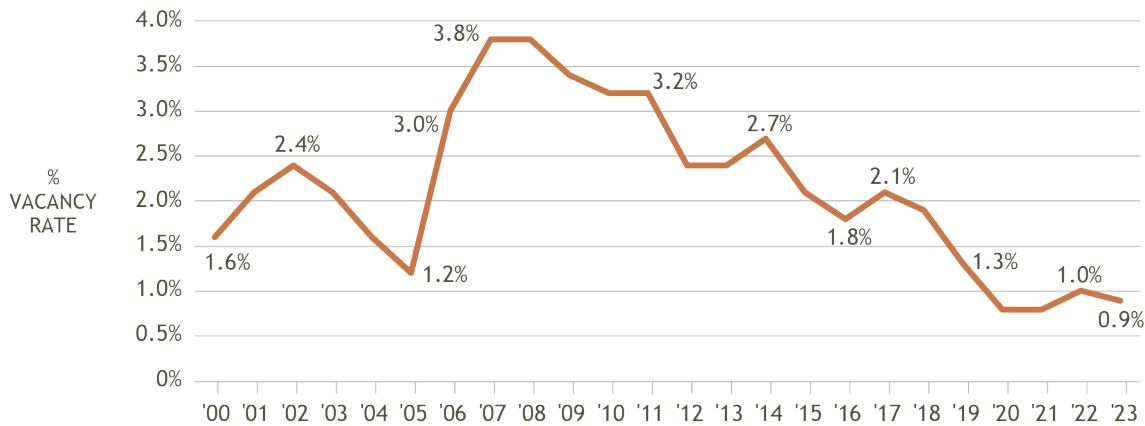
available to buy (i.e., the vacancy rate). The vacancy rate of “for sale” properties has reached an all-time low in Arizona since 2000 (0.9%; Figure 16).⁶³ The combination of high housing prices and high interest rates makes it difficult for both first-time homebuyers and homeowners who might otherwise consider moving.

Figure 15: Estimated Monthly Mortgage Payment in Arizona (2019 and 2023)



Source: Google Mortgage Calculator, 2024.

Figure 16: For Sale Vacancy Rate in Arizona (2000-2023)



Source: US Census Bureau, Housing and Vacancy Surveys, Table 4.

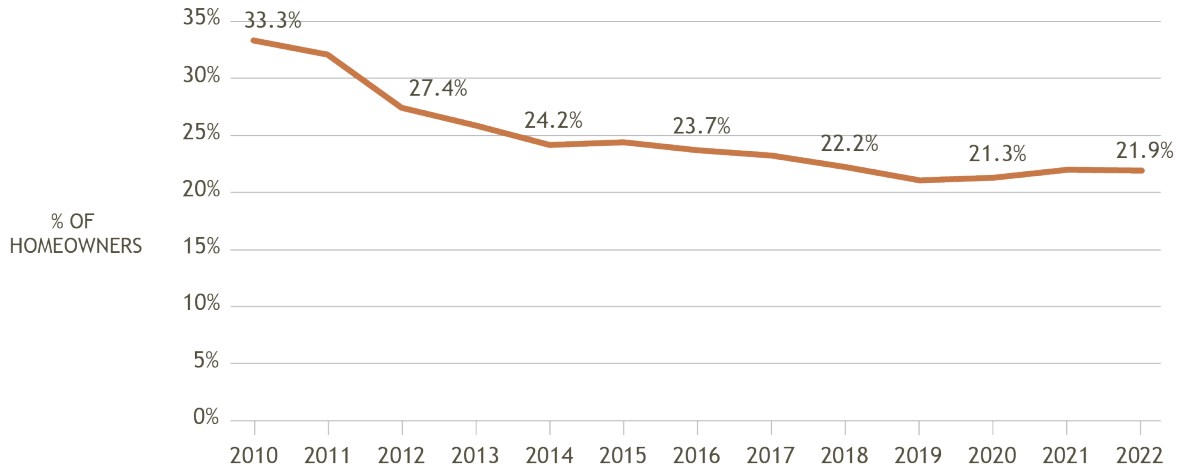
FEWER HOMEOWNERS ARE COST-BURDENED, THOUGH DISPARITIES REMAIN

In 2022, roughly 22% of homeowners were cost-burdened. Notably, the percentage of Arizona homeowners who are cost-burdened has decreased since 2010, with this percentage reaching one of its lowest points in 2022 (Figure 17). Incomes for homeowners have grown faster than housing costs. From 2010 to 2022, the median annual cost of homeownership decreased by \$4,299 (-24%; inflation-adjusted) in Arizona.⁶⁴ During the same time period, the median household income of homeowners increased by over 12% (inflation-adjusted).⁶⁵ A large number of homeowners were able to take advantage of the high house values combined with low interest rates in 2020 and 2021, which led to a refinancing boom, lowering many homeowners’ monthly mortgage payments.⁶⁶ *Nationally, one-third of outstanding mortgages were refinanced from the second quarter of 2020 through the end of 2021.*⁶⁷

However, not all demographic groups were able to equitably benefit from this refinancing boom. High-income homeowners (those making \$100,000 or more annually) had the highest rate of refinancing in 2021 (29%), while only 15% of homeowners with a family income of \$49,999 or less refinanced.⁶⁸ Black and Hispanic homeowners not only were less likely to refinance during this time, but also accumulated significantly less housing equity

among borrowers with active mortgages in February 2021.⁶⁹ Minority loan borrowers also were more likely to struggle to pay their mortgages during this time, leading to significantly greater nonpayment and forbearance rates for these individuals.⁷⁰

Figure 17: Percent of Arizona Homeowners Who Are Cost-Burdened (2010-2022)

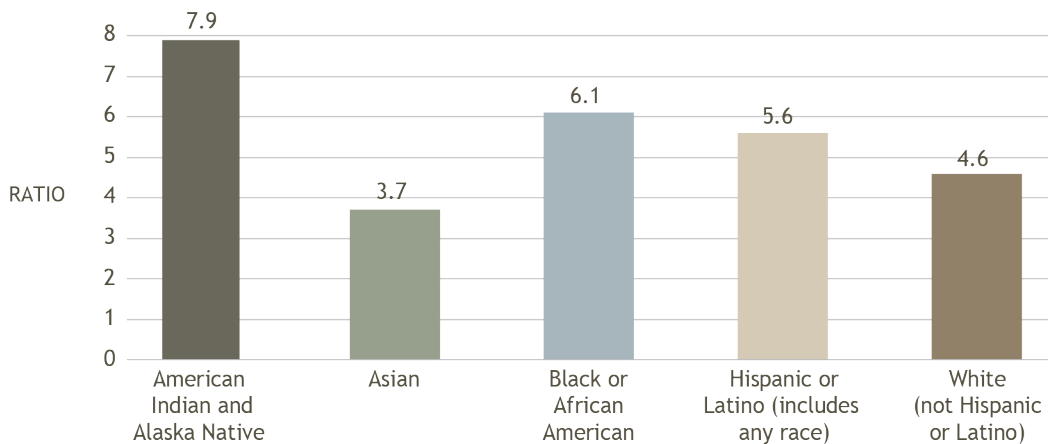


Source: US Census Bureau, ACS 1-Year Estimates, Table S2503 and 2020 ACS 5-Year Estimate, Table S2503.

HISPANICS OR LATINOS AND HOUSEHOLDS OF COLOR FACE ADDITIONAL BARRIERS TO HOMEOWNERSHIP

Hispanics or Latinos and households of color continue to experience socioeconomic disadvantages that make it harder for them to become homeowners. This is especially apparent when factoring in income by race and ethnicity. Figure 18 shows the affordability of homes in Arizona by race and ethnicity using a ratio of median housing values to median household incomes.⁷¹ For this ratio, the lower the number, the more affordable the housing is based on the household income. These ratios show that with the exception of the Asian population, Hispanics or Latinos and households of color have median home values that are 5.6 to 7.9 times their median household income, compared to 4.6 times among the White population.

Figure 18: Affordability Ratio of Homes by Race and Ethnicity in Arizona (2021)

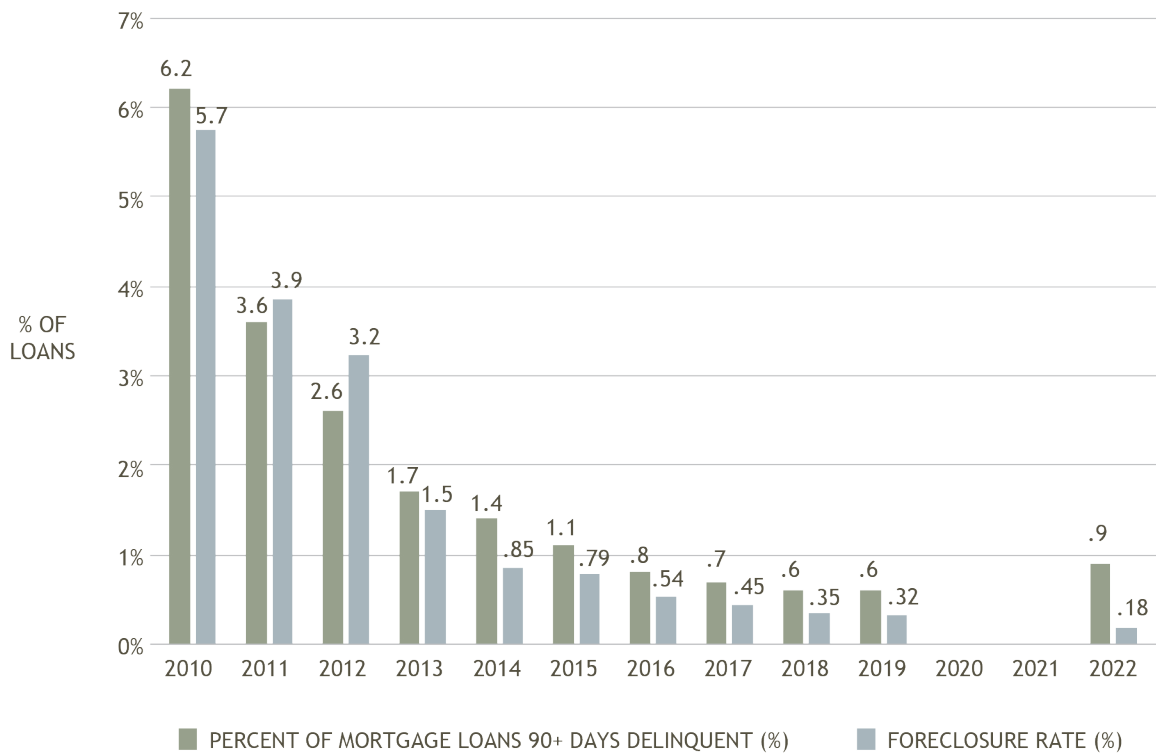


Source: Prosperity Now, 2021. Note: The affordability ratio is median housing value to median household income. The lower the number, the more affordable the housing is based on household income.

FORECLOSURE RATES HAVE DECREASED OVER TIME

Foreclosure rates have fallen dramatically from 5.74% in 2010 to 0.35% in 2019 (Figure 19).⁷² While data from 2020 and 2021 are unavailable, 2022 evidenced an even lower foreclosure rate of 0.18%.⁷³ Except for 2011 and 2012, mortgage loan delinquency rates were consistently greater than the rate of foreclosures, though, overall, delinquency rates have decreased over time (Figure 19). A notable exception being in 2022 when the delinquency rate was greater than in 2019, potentially signaling greater pressure on homeowners. Despite declining foreclosures over time, there were 3,207 homes in foreclosure in the first half of 2022, ranking Arizona 18th in the country for the highest foreclosure rates.⁷⁴

Figure 19: Arizona Foreclosure and Mortgage Loan Delinquency Rates (2010-2022)



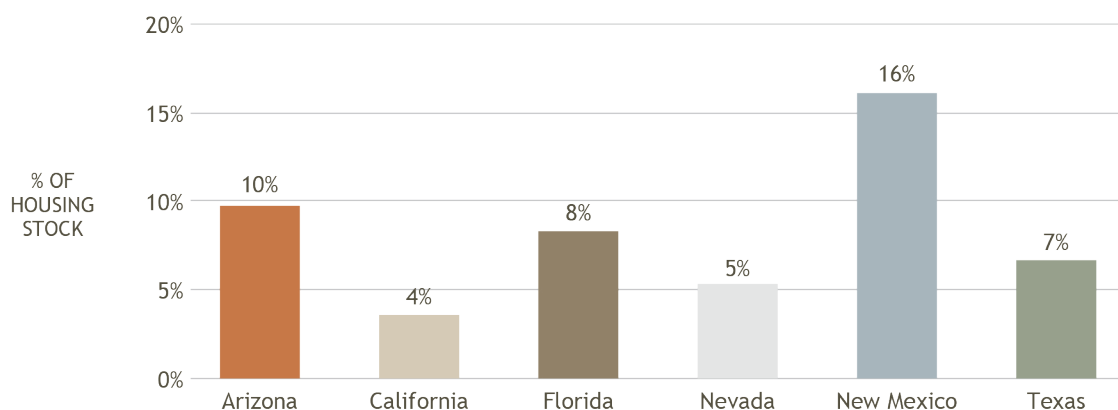
Source: Prosperity Now, using data from the Mortgage Bankers Association, National Delinquency Survey, 2022.

Note: 2020 and 2021 data are unavailable; Foreclosure rate represents the fraction of all outstanding mortgage loans that are in the foreclosure process at any given time

MANUFACTURED HOUSING IS AN IMPORTANT CONTRIBUTOR TO AFFORDABLE HOMEOWNERSHIP

Manufactured homes (MH) comprise the country's largest share of unsubsidized affordable housing, with MH common in both rural and urban areas.⁷⁵ Manufactured homes (MHs) are more likely to be owned by lower-income, older, and less-educated households, who use the relative affordability of these units to achieve lower-cost homeownership.⁷⁶ In Arizona, MHs comprise 10% of all housing stock, higher than the national rate of 6%.⁷⁷ Arizona has a greater share of MHs than every comparison state except for New Mexico, which stands at 16% (Figure 20).⁷⁸ In some areas of Arizona, such as in Yuma (29%) and La Paz (56%) Counties, MH represents a substantial or even a majority share of all housing.⁷⁹

Figure 20: Percent of Mobile Homes in Housing Stock by State (2022)



Source: US Census Bureau, ACS 2022 5-Year Estimate, Table DP04.

While manufactured homes provide a pathway to achievable homeownership for low-income households, the policies and financial arrangements that structure such homeownership carry unique risks for buyers.⁸⁰ Unlike more traditional site-built housing, MHs are often financed through personal loans, which offer higher interest rates and shorter loan periods than conventional mortgages.⁸¹ While new financing solutions for MHs have been created, such as Fannie Mae’s conventional MH loans, 42% of all MH loans nationally were personal loans in 2021; a 2019 report found that 70% of all MH loans in Pima County were personal rather than conventional mortgage.⁸² These personal loans receive fewer consumer protections.⁸³ Financial strategies such as refinancing are less available to homeowners who use personal loans, and, in the case of default, the home is repossessed rather than foreclosed, locking residents out of access to foreclosure protections.⁸⁴

Manufactured home owners can also face precarious land leasing situations. Due to their initial portability, MHs are often placed on land owned by someone other than the homeowner, such as a landlord who rents individual lots for siting MHs. This “divided ownership” arrangement means that owners of MHs are subject to rent increases and evictions even though they own the structure they reside in.⁸⁵ Unlike traditional renters, however, they are not able to secure a new lease through a competitive marketplace, as moving MHs can cause significant damage to the home and is often prohibitively expensive, with relocation costs averaging \$9,000 in 2024.⁸⁶ In Arizona, property owners have been incentivized to sell or develop lots previously allocated for MHs as land values have risen, with multiple mobile home parks closing in the Phoenix metro area.⁸⁷ While eviction assistance funds were made available for displaced residents, residents felt payouts were not enough to secure alternative housing in a tight market.⁸⁸

Despite these challenges, there is increasing recognition and support for the critical role manufactured housing plays in creating opportunities for affordable homeownership. In June 2024, the U.S. Department of Housing and Urban Development launched a new program through its Federal Housing Administration designed to provide additional financing options for purchasing and revitalizing MH communities.⁸⁹ The program incentivizes non-traditional stakeholders, such as non-profits, state and local governments, and resident-owned cooperatives, to become community stewards and also provides opportunities for mortgage financing.⁹⁰ In Arizona, the national non-profit ROC USA has partnered with local agencies to explore the possibility of preserving MHs through resident ownership.⁹¹

Special Consideration: Heat

Arizona is prone to extreme heat, a hazard expected to increase in frequency as the climate continues to change.⁹² Almost all data related to heat illness and death in the state have been centered in Maricopa County, Arizona's hottest and most populous County. However, the Pima County medical examiner's office has recently adopted a protocol that will allow them to better track and distinguish heat-related deaths.⁹³

In 2023, 645 people died from heat-related causes in Maricopa County. Almost two-thirds of these deaths were among people aged 50 years or older, highlighting age as a factor that increases heat vulnerability.⁹⁴ A majority of deaths (59%) occurred among people who were White (not Hispanic or Latino). Relative to their representation of the county's population, Black or African American and American Indian populations are overrepresented among heat deaths in Maricopa County.⁹⁵ The number of people who die from heat-related causes has dramatically increased over time, with an increase of 8.5 times since 2013 (although some of this increase may be due to greater heat death surveillance). Unsheltered individuals account for 45% of these deaths, showing that housing affordability is a matter of life and death in the summer.⁹⁶ Stable housing, however, is no guarantee of a safe environment, as almost a quarter of deaths since 2013 happened within the home.⁹⁷ Notably, 95% of indoor heat-related deaths in 2023 were among people 50 years or older.⁹⁸ On top of the human toll, extreme heat has had substantial economic implications, costing Arizona approximately \$7.3 million in emergency department visits and hospitalizations alone.⁹⁹

While being sheltered may protect against heat-related illness and death, not all housing is equal. For example, indoor heat deaths disproportionately impact residents living in mobile homes.¹⁰⁰ In Maricopa County, approximately 30% of indoor heat deaths are among mobile home residents, despite these types of homes making up only 5% of the County's housing stock.¹⁰¹ Mobile home residents during this time were twice as likely not to have air conditioning compared to residents who died in other types of dwellings.¹⁰² Even with air conditioning, mobile home trailers tend to be poorly insulated, resulting in inefficient and expensive cooling. In 24% of indoor heat deaths in mobile homes where air conditioning was present, it was not in use, possibly because residents felt they could not afford the cost of additional electricity.¹⁰³ Even more, mobile home residents often pay for energy bills through a park management company, meaning they cannot apply for utility assistance to help with energy costs.¹⁰⁴

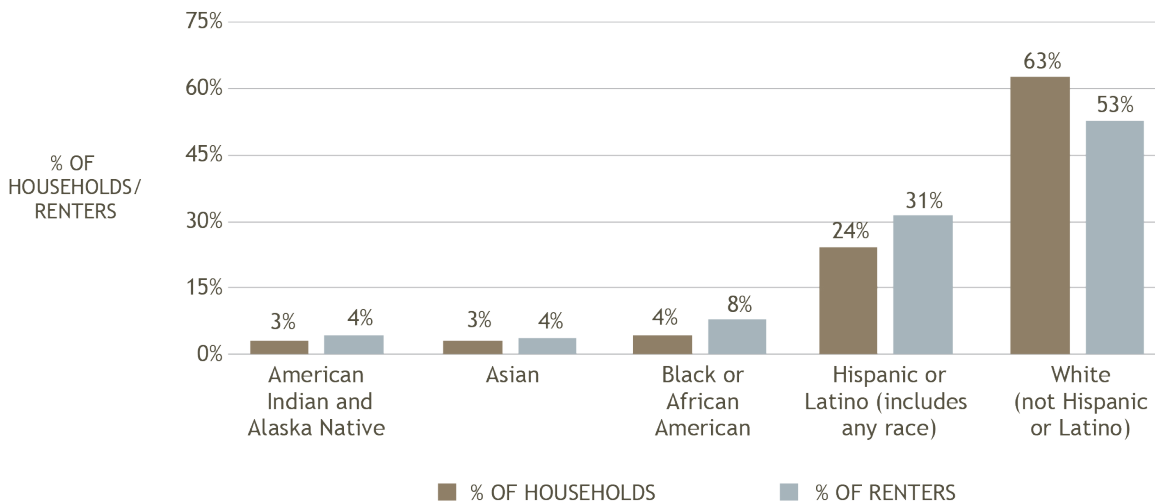
Energy costs are a burden for many Arizonans who struggle with the cost of running and maintaining adequate air conditioning. As a result, homes aren't cooled to the point of comfort or, in some cases, safety. Over 40% of visitors with stable housing to a Maricopa County cooling center in 2023 reported that their residence was too warm inside during the summer; more than half (53%) said that the cost of electricity was a barrier to keeping their homes at the preferred temperature.¹⁰⁵ Moreover, more than one in three visitors struggled to pay their energy bills.¹⁰⁶ The challenges expressed by Phoenix residents are validated through the 2020 Energy Information Administration's Residential Energy Consumption survey, which showed that Arizona households, on average, use more than twice the national average of energy consumption for air conditioning.¹⁰⁷ Many Arizonans find themselves at the intersection of housing affordability and heat risk, where they are forced to make trade-offs between affordable housing options and/or energy use that can result in heat-related illness and death.

Rental Housing

A DISPROPORTIONATE NUMBER OF ARIZONA’S RENTERS ARE HISPANIC OR LATINO AND PEOPLE OF COLOR

Arizona renters are much younger than homeowners. Almost 40% of renters are younger than 35 years old, whereas only 15% are 65 years or older.¹⁰⁸ Hispanics or Latinos and Black or African Americans are more likely to be renters (Figure 21), reflecting the correlation of race and ethnicity with income and wealth.¹⁰⁹

Figure 21: Renters by Race and Ethnicity in Arizona (2022)

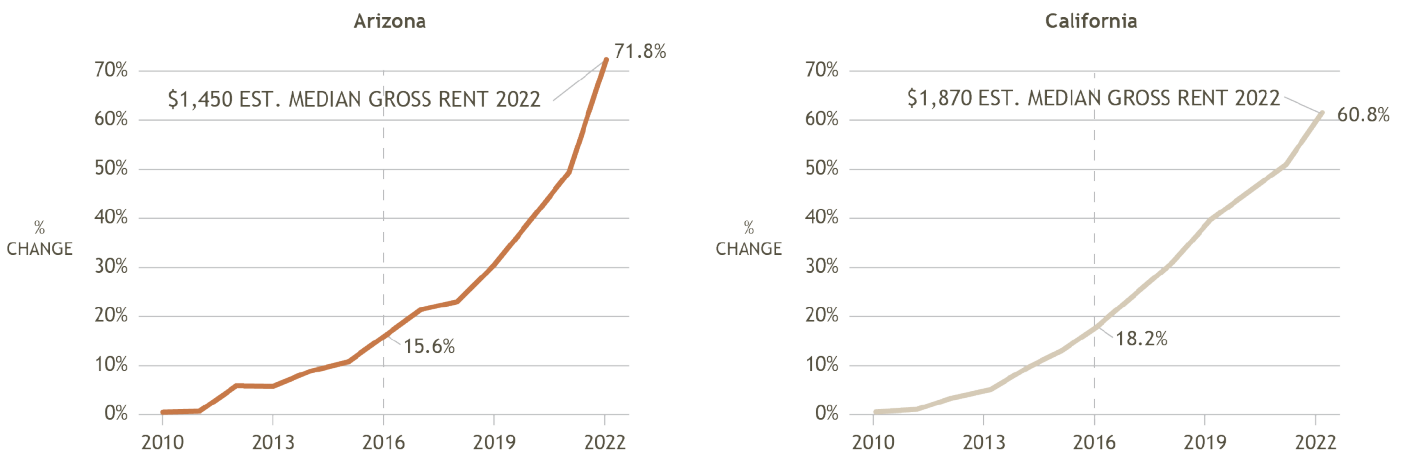


Source: US Census Bureau, 2022 ACS 5-year Estimates, Table S2502 and Table B25003.

RENTS HAVE INCREASED SHARPLY

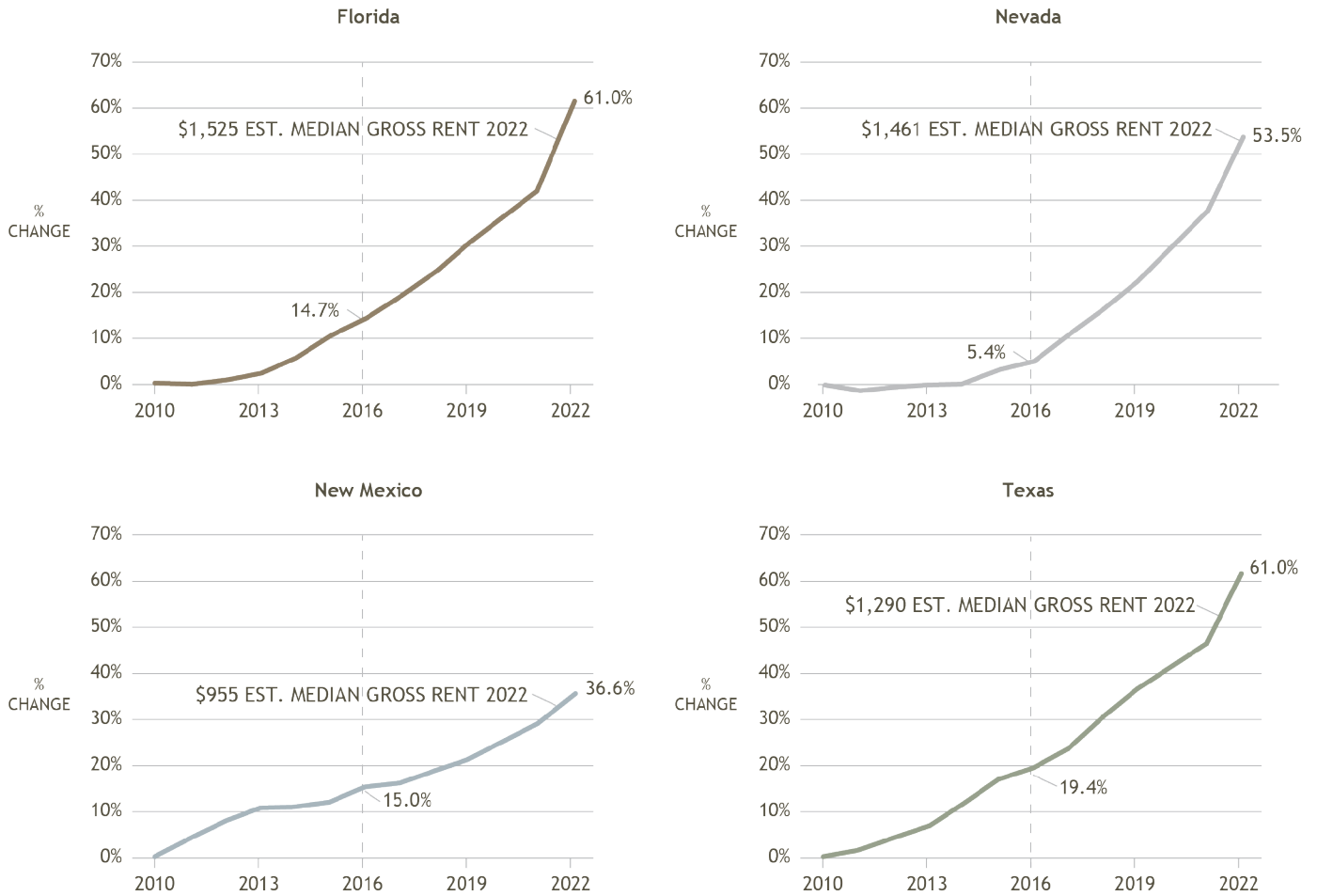
Rents in Arizona increased by 71.8% from 2010 to 2022, the highest among our comparison states (Figure 22). Significant rent increases are not unique to Arizona; Florida, Texas, and California also saw large increases over time (roughly 61%), while Nevada and New Mexico saw lower increases (54% and 37%, respectively).

Figure 22: Percentage Change of Median Gross Rent by State (2010-2022)



Source: US Census Bureau, 1-year ACS Estimates, Table 2503, not adjusted for inflation.

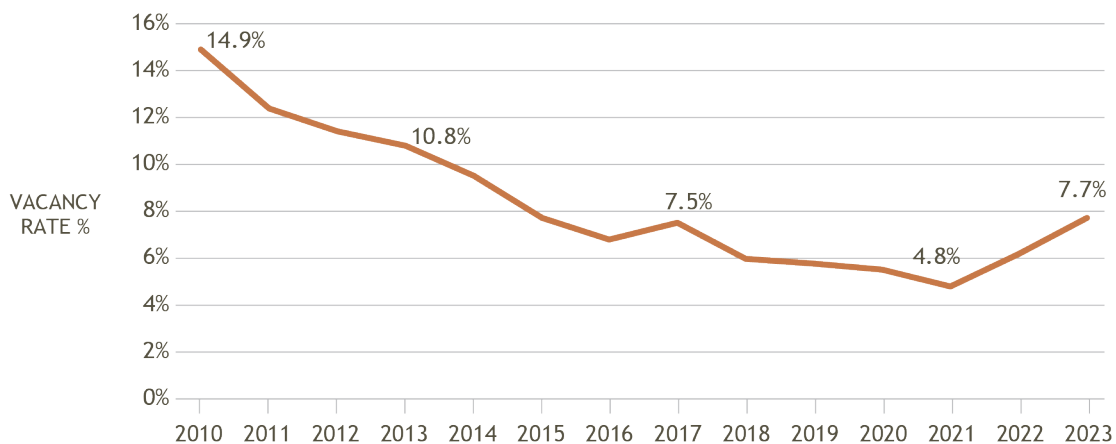
Figure 22 (Cont'd): Percentage Change of Median Gross Rent by State (2010-2022)



Source: US Census Bureau, 1-year ACS Estimates, Table 2503, not adjusted for inflation.

Low vacancy rates contribute to higher rents. In 2021, Arizona’s rental vacancy rate was 4.8%, the lowest since 2010 (Figure 23).¹¹⁰ In 2023, vacancy rates rose to 7.7%, alleviating some pressure on the rental market.¹¹¹

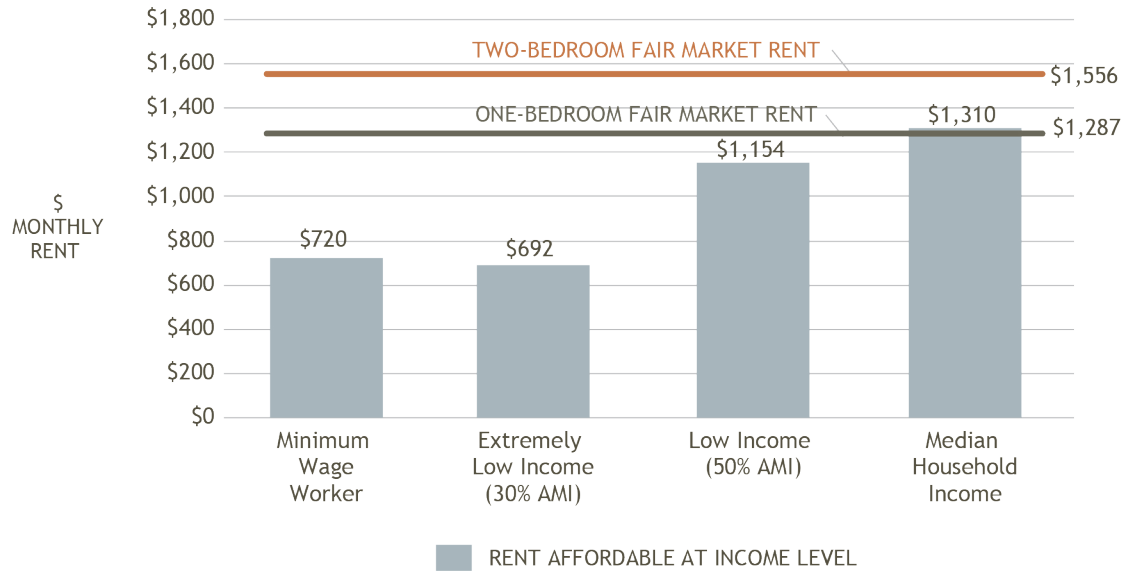
Figure 23: For Rent Vacancy Rates in Arizona (2010-2023)



Source: US Census Bureau, Housing and Vacancy Surveys, Table 3.

*The annual median cost of renting was about \$3,000 dollars higher than the cost of owning in 2022, despite the typical renter's annual income being \$33,000 less than the typical homeowner.*¹¹² In Arizona as of 2023, the monthly rent for a 2-bedroom apartment at fair market rent (FMR; moderately-priced) was \$1,556. Figure 24 shows that minimum-wage, extremely low income (30% of Area Median Income (AMI); see Appendix B: Glossary of Terms), and low income (50% of AMI) households have incomes that fall below the monthly rent of a moderately priced 1-bedroom apartment. Minimum wage households would need to work 86 hours per week or have more than two full-time jobs to afford a 2-bedroom home.¹¹³

Figure 24: Rent Affordable at Income Levels in Arizona (2023)



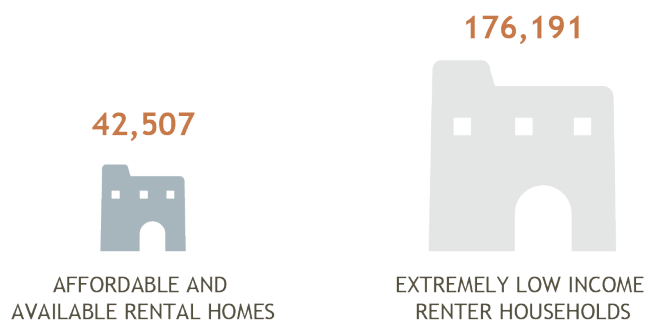
Source: National Low Income Housing Coalition, 2024.

Many renters experience cost burden because their incomes are too low to meet rental costs. In 2022, nearly half of all rental households (49%) were cost-burdened, the highest percentage since 2010.¹¹⁴ Over the same time period, the percentage of renters paying 30% or more of their income on housing has not dipped below 43%. Renters who earn the median income and pay the median cost of housing spend about 32% of their income on housing.¹¹⁵ Thus, even the median-income household is cost-burdened.

AFFORDABLE RENTAL HOUSING IS LIMITED

Affordable housing is both naturally occurring and publicly subsidized. Naturally occurring affordable housing encompasses rental housing that is affordable without public subsidy to low-income households and is estimated to be the largest supply of affordable housing.¹¹⁶ However, these naturally occurring housing options are becoming limited as rental prices increase. Arizona does not have enough affordable and available rental homes for extremely low-income renter households (at or below 30% AMI; Figure 25).¹¹⁷

Figure 25: Number of Extremely Low-Income Renter Households vs. Affordable and Available Rental Homes in Arizona (2022)

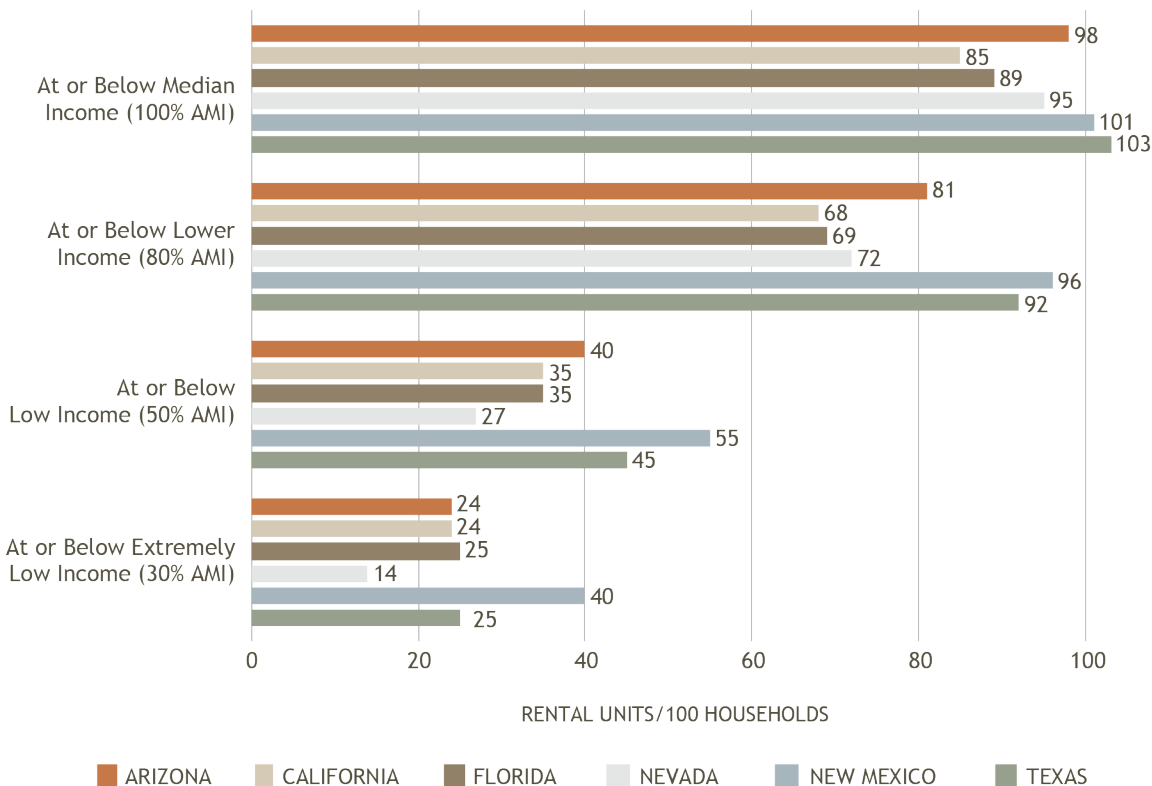


Source: National Low-Income Housing Coalition, 2022.

As of 2022, it was estimated that Arizona had a deficit of 133,684 affordable and available units for extremely low-income households and a deficit of 183,072 affordable and available rental units for low income households (at or below 50% AMI).¹¹⁸

When broken down further, in Arizona, there are 98 units for every 100 renters at or below 100% of the AMI. This gap widens as income goes down. At 80% of AMI, there are only 81 units per 100 households, 40 units at 50% AMI, and 24 at or below 30% of the AMI (Figure 26). Arizona has more housing for extremely low-income households than Nevada, California, and Florida but less than New Mexico and Texas. The lack of affordable housing for lower incomes greatly increases the occurrence of extreme outcomes such as evictions and homelessness.

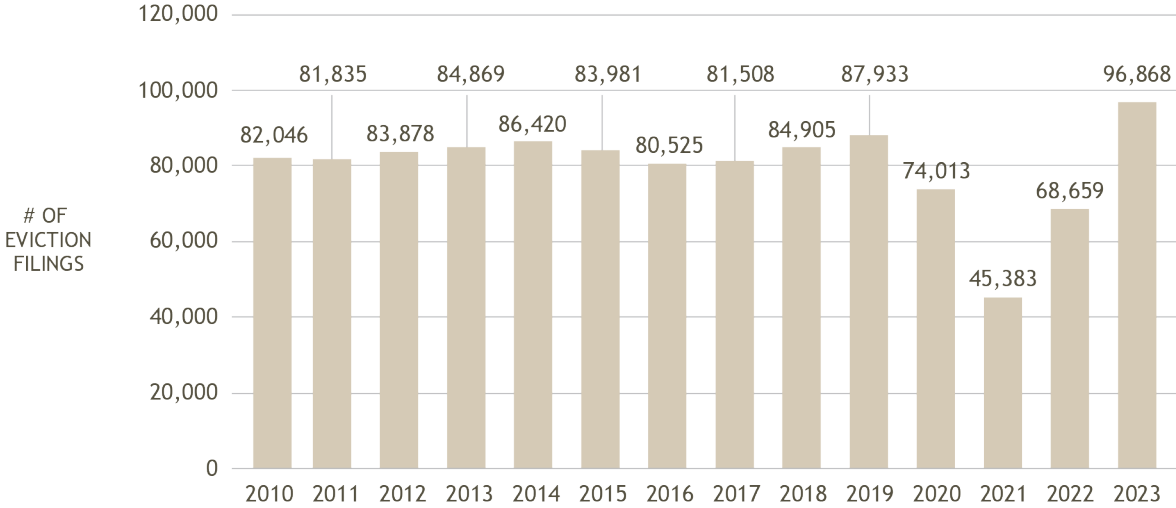
Figure 26: Number of Affordable and Available Rental Units per 100 Households by State (2022)



Source: National Low-Income Housing Coalition, The Gap Report, 2024.

The number of evictions filed in Arizona hovered around 80,000 per year from 2010 to 2019.¹¹⁹ Once the pandemic occurred, many households fell behind on rent, leading to a moratorium on evictions. The moratorium led to a 48% decline in filings between 2019 and 2021 (Figure 27). The moratorium was lifted in 2021, causing evictions to increase over the following years until they were at their highest level since before 2010, reaching nearly 97,000 filings in 2023. Evictions increased 43% from 2022 to 2023. Evictions are greatly disruptive in people’s lives, as being forced to move often can lead to people being too far away from current jobs, schools, and support systems. It can also lead to lower-quality housing, more disadvantaged neighborhoods, and in some cases, homelessness.¹²⁰

Figure 27: Eviction Filings in Arizona (2010-2023)



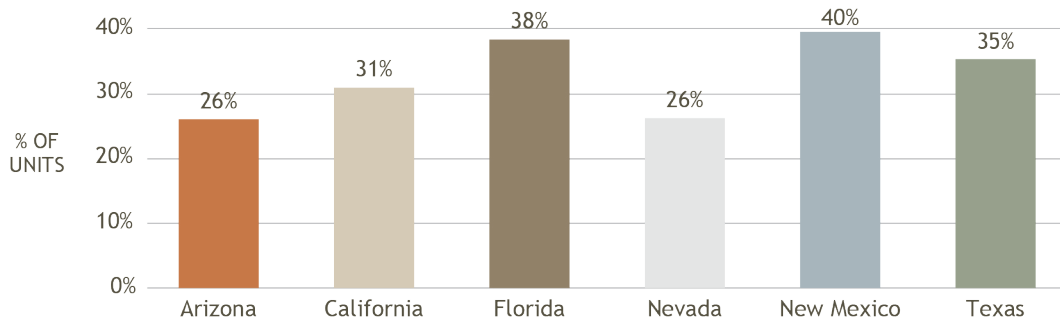
Source: Azcourts.gov, 2024.

PUBLICLY SUBSIDIZED HOUSING IS AT RISK OF EXPIRING

The shortage of affordable rental housing is only compounded by the number of publicly subsidized units that will no longer be available without reinvestment. Publicly subsidized housing is typically funded by government agencies and is a way to provide housing to low-income households at below-market prices. As of 2023, there were 47,861 publicly subsidized rental homes in Arizona, which account for 5% of all rentals in the state.¹²¹ Two-thirds of those units were supported by the federal Low-Income Housing Tax Credit Program (LIHTC).¹²² Other notable funding sources are the Housing Choice Voucher program, the United States Department of Agriculture, Public Housing, and the HOME Investment Partnerships Program.¹²³

Many publicly subsidized units originate under contracts that expire, usually after a length of 30 years. Once the contract expires, the units can be converted to market-rate housing (see Appendix B: Glossary of Terms). **Nearly 38,000 publicly subsidized units in Arizona are at risk of expiring in the next 30 years,** with 3,237 of those in the next five years. This potential loss over the next 30 years puts Arizona just behind Nevada for the worst loss rate out of the comparison states (Figure 28).¹²⁴

Figure 28: Percent of Publicly Subsidized Units Expiring within 30 Years by State (2023)



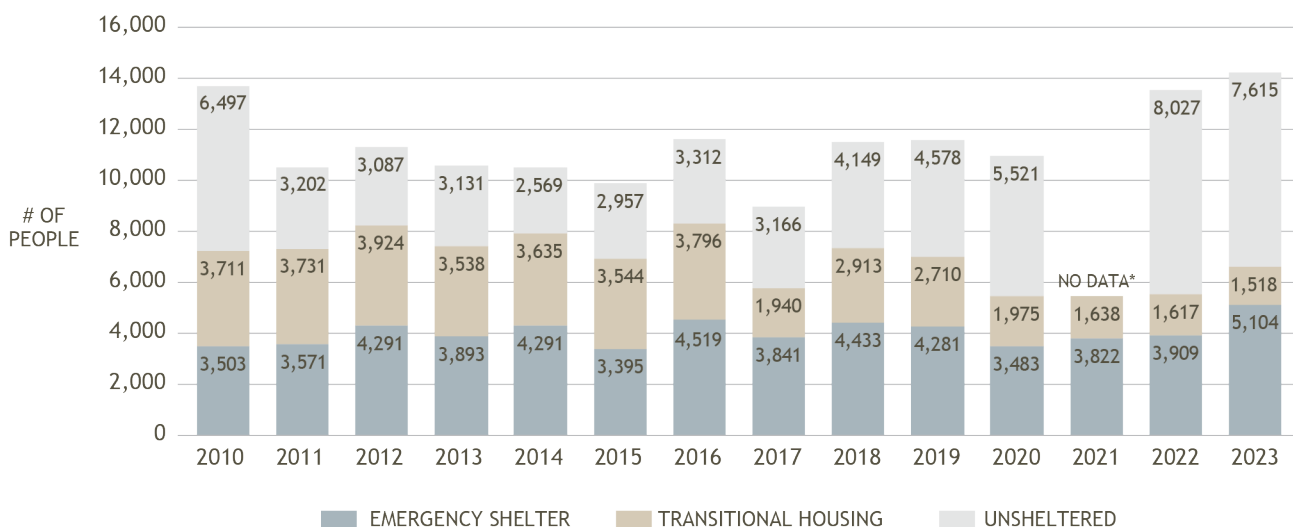
Source: National Housing Preservation Database, 2023 Preservation Profiles.

Homelessness

One of the most drastic consequences of unaffordable housing is homelessness. According to the Point-In-Time (PIT)* count conducted by the US Department of Housing and Urban Development (HUD), 14,237 people experienced homelessness in Arizona in 2023. This number comprises 11,551 individuals and 2,686 people in families with children.¹²⁵ Approximately 53% of the unhoused population were unsheltered, and 47% were sheltered.¹²⁶ *Notably, Arizona was among the states with the highest percentage of people experiencing homelessness in unsheltered locations. It was also reported as one of the top states with the largest change in the number of individuals experiencing homelessness from 2007-2023 and one of the states with the largest increases in homelessness recorded during the COVID-19 pandemic (2020-2022).*¹²⁷ At the same time, Arizona saw the largest absolute decrease in unaccompanied minors experiencing homelessness from 2022-2023.¹²⁸

In 2023, Arizona’s Continuum of Care Homeless Assistance Programs supported 5,104 individuals through emergency shelters and 1,518 through transitional housing, yet the majority (7,615) remained unsheltered.¹²⁹ Also identified in the 2023 PIT count were 3,183 people considered to be chronically homeless, defined by HUD as individuals with a disability who were unhoused for at least 12 months in the last three years.¹³⁰ The number of unhoused Arizonans has fluctuated over time. However, data suggests an increasing trend since 2017 (Figure 29).¹³¹

Figure 29: Unhoused Persons in Arizona, Sheltered and Unsheltered (2010-2023)



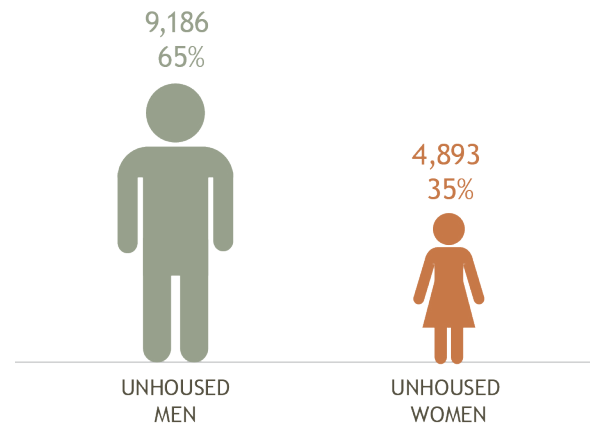
Source: HUD Continuum of Care Point-in-Time Counts.

*Note: Unsheltered count unavailable for 2021

THE MAJORITY OF ARIZONA'S UNHOUSED ARE MEN

Men comprise nearly 65% of individuals experiencing homelessness despite representing just under 50% of Arizona's population (Figure 30).¹³² There are slightly more men than women in emergency shelters and transitional housing, but the gap between men and women is widest in the unsheltered category. There are 5,387 unsheltered men, more than double the number of unsheltered women (2,035). Over time (2016-2023), the percentage of women in emergency shelters has stayed approximately the same; the percentage of unsheltered women has increased by 9 percentage points (6% to 15%), and the percentage of women in transitional housing has decreased seven percentage points (11% to 4%).¹³³

Figure 30: Number of Unhoused Men and Women in Arizona (2023)



Source: HUD Continuum of Care Point-in-Time Counts, 2023

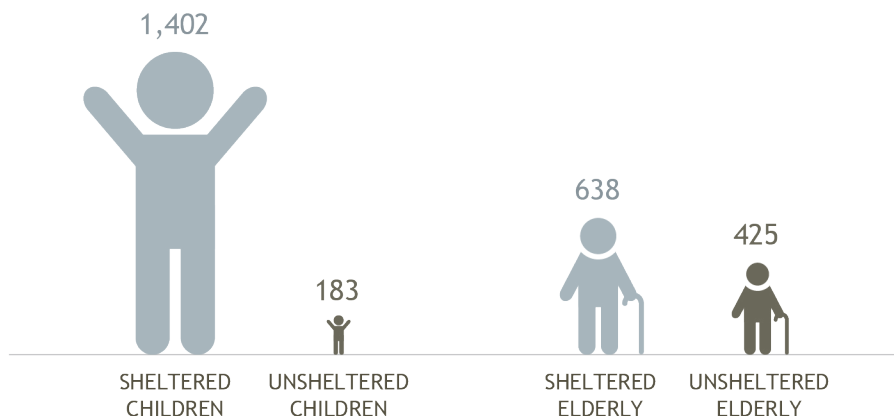
ARIZONA HAS SEEN A DECREASE IN UNHOUSED CHILDREN

According to the 2023 PIT Count, there were 1,585 children (under 18) experiencing homelessness in Arizona.¹³⁴ Most children (1,004) were in emergency shelters, 398 were in transitional housing, and 183 were unsheltered (Figure 31). Forty-six (46) were unaccompanied youth under 18 years old.¹³⁵ The percentage of unhoused individuals who are children decreased from 17% to 11% from 2016 to 2023, resulting in a decrease of 437 unhoused children.¹³⁶

OLDER ADULTS ARE AT ELEVATED RISK FOR HOUSING INSECURITY

According to the PIT Count, there were 1,063 Arizonans aged 65 or older experiencing homelessness in 2023; 483 were in emergency shelters, 155 were in transitional housing, and 425 were unsheltered (Figure 31).¹³⁷ Homelessness can be especially challenging for older adults due to higher rates of health issues, which can be made worse and harder to treat without consistent access to safe shelter.¹³⁸ Older adults are often at an elevated risk for housing insecurity because they struggle to pay for housing on a fixed income and commonly require housing with accessibility features - both factors that narrow the already limited range of potential units.¹³⁹

Figure 31: Unhoused Children and Older Adults in Arizona (2023)



Source: HUD Point-in-Time Counts, 2023.

HOMELESSNESS IS EXPERIENCED DISPROPORTIONATELY BY SOME RACIAL MINORITY GROUPS

A majority of the homeless population in Arizona are White, followed by Black or African American, and American Indian or Alaska Native (Table 1).¹⁴⁰ Homelessness is experienced disproportionately by some racial minority groups. Black or African American individuals represent almost 22% of the unhoused population despite comprising just under 5% of Arizona’s population in 2022. Native Americans represent roughly 7% of the unhoused population, and only 4% of the general population, and Native Hawaiian or Other Pacific Islanders comprised 1% of the unhoused population despite making up only 0.2% of the state’s demographic.¹⁴¹ Conversely, representation in the homeless population for Asian, Multiracial, and Hispanic or Latino individuals is less than that of the state’s general population.¹⁴²

Table 1: Race and Ethnicity of Arizona’s General and Homeless Populations (2023)*

RACE	% OF HOMELESS POPULATION	% OF POPULATION
American Indian or Alaska Native	7%	4%
Asian	1%	4%
Black or African American	22%	5%
Multiple races	7%	19%
Native Hawaiian or Other Pacific Islander	1%	<1%
White	63%	58%

ETHNICITY	% OF HOMELESS POPULATION	% OF POPULATION
Hispanic or Latino	28%	33%

*Note. Percentages have been rounded to the nearest percent. Homeless Population counts are taken from PIT counts. Sources: HUD Point-in-Time Count, 2023; US Census, 1-year ACS Estimates, 2022.

OTHER IMPORTANT FACTORS CAN IMPACT THE UNHOUSED

HUD also collects additional descriptive information about people experiencing homelessness. In 2023, 2,080 unhoused individuals in Arizona had a severe mental illness, and 2,173 reported chronic substance abuse.¹⁴³ Nearly 1,000 unhoused individuals were military veterans, and 1,154 were victims of domestic abuse. It is important to note that these categories can overlap.¹⁴⁴

SEVERAL MECHANISMS FOR PREVENTING HOMELESSNESS EXIST

Traditionally, policies and programs have responded to homelessness once it has occurred. More recent efforts have pivoted to policies that can prevent homelessness altogether. However, “upstream” prevention policies targeting a broader population entail long-term investments and delays in results, which can prove particularly challenging given the component of human suffering involved.¹⁴⁵ A dynamic systems model of homelessness assistance incorporates universal, selective, and indicated prevention to address homelessness proactively. This approach involves tracking and monitoring people at varying levels of vulnerability, including those who do not seek assistance at the onset of housing insecurity and those who are considered among the hidden homeless (e.g., staying with friends or family).¹⁴⁶

The 2023 Regionalizing-Local-Strategies-to-Prevent-and-End-Homelessness Report shows that several cities across Maricopa County are implementing homelessness prevention efforts, such as expanding assistance options and educating landlords and tenants to prevent evictions.¹⁴⁷ In addition, many Arizona agencies and organizations use a Housing First framework for preventing homelessness. This approach focuses on housing individuals first before addressing other needs and barriers to permanent housing, such as drug addiction or serious mental illness.¹⁴⁸ At its core, Housing First centers shelter as the most foundational need for success in navigating life’s difficulties and sustaining effective treatment.¹⁴⁹ Research has shown this model to be successful in long-term housing stability, with particular effectiveness seen for people with intersecting vulnerabilities, such as veterans or people with chronic medical conditions (HIV/AIDS).¹⁵⁰

In Arizona, a number of support services available to people facing imminent homelessness are considered within the realm of prevention (See Appendix B: Glossary of Terms for definitions of HUD programs). Housing programs, ranging from emergency shelters to permanent supportive housing, have the capacity to prevent 21,836 Arizonans from becoming unsheltered each year (Table 2).¹⁵¹

Table 2: Homelessness Prevention Measures in Arizona (2023)

HOMELESSNESS PREVENTION MEASURES IN ARIZONA	TOTAL BEDS
Emergency Shelter (ES)	5,694
Transitional Housing (TH)	1,801
Safe Haven (SH)	74
Rapid Re-Housing	2,915
Permanent Supportive Housing	9,797
Other Permanent Housing	1,555
Total	21,836

Source: HUD Housing Inventory Count, 2023.

Housing Policy Changes in Arizona

NOTABLE LOCAL EFFORTS

Cities like Tempe, Phoenix, Tucson, and Sedona modified their housing practices in 2023 and 2024 to create more available and affordable units. Tempe has passed an ordinance to circumvent income discrimination in housing, ensuring that individuals with Section 8 vouchers or fixed incomes have equal access to secure housing.¹⁵² Additionally, Tempe has obtained \$11 million in funding from Maricopa County for new affordable housing complexes as an attempt to increase the supply of affordable housing in north Tempe.¹⁵³

Phoenix City Council has approved over \$9 million dollars in federal funding to support the preservation and creation of quality, sustainable affordable housing. The funds from the U.S. Department of Housing and Urban Development's HOME Investment Partnerships Program are allocated to developers to add 279 new affordable units and preserve 153 existing ones throughout the city. This initiative will further contribute to the Housing Phoenix Plan which set a goal of creating or preserving 50,000 housing units by 2030.¹⁵⁴ However, Phoenix also banned homeless individuals from sleeping, cooking, and camping near schools, daycare centers, shelters, and city parks beginning September 1, 2024.¹⁵⁵ Such measures are further supported by a U.S. Supreme Court decision in June 2024, which says cities can ban people from sleeping and camping in public places.¹⁵⁶ While the city of Phoenix's intent with the ordinance is to focus on getting people into housing, it highlights the different approaches cities around the state are taking to address homelessness.¹⁵⁷

In Tucson, efforts to address housing have also been underway, with the city exploring options to expand its housing options. The \$50 million HUD Neighborhood Implementation Grant awarded to Tucson will be used to create and rehabilitate over 550 housing units in historically disinvested neighborhoods.¹⁵⁸ Additionally, The Homing Project in Tucson offers shelter and support to those under 25 or over 50. The village provides temporary housing for 2-4 years. Plans for another village in South Tucson are in the works, showing a proactive solution to homelessness in the city.¹⁵⁹

Amidst escalating housing costs, Sedona's decision to permit workers to reside in their vehicles underscores the pressing shortage of affordable housing options. This measure's approval reflects the urgent need to address the housing crisis, particularly for those forced to live in unconventional accommodations due to the rising cost of living expenses. The Safe Place to Park Program offers 40 parking spots for full-time employees within city limits and mandates active engagement with local social services, with the goal of securing permanent housing post-program. The site will also provide temporary restrooms, showers, and trash bins in an effort to meet the basic needs of its residents.¹⁶⁰

STATE LEGISLATIVE ACTION

Driven by rising costs, increasing evictions, and a growing homelessness crisis, housing continues to be a critical issue for lawmakers at the Arizona Capitol. Recognizing the urgency, Arizona legislators have passed several recent bills aimed at addressing these challenges.

As of January 2022, Tucson has permitted casitas or Accessory Dwelling Units (ADUs; see Appendix B: Glossary of Terms), in zones that allow residential uses, with Phoenix following suit in September 2023.¹⁶¹ This shift in local policy is reflective of a broader trend across the state aimed at addressing housing shortages and increasing density. Another significant step in this direction was the passage of HB2720, which requires cities with populations over 75,000 to allow homeowners to build ADUs, or casitas, on their properties.¹⁶² Similarly, HB2721 mandates that cities permit the development of “middle housing” options like duplexes, triplexes, and townhomes near central business districts.¹⁶³ With the aim of reducing heat-related illnesses and fatalities, the passage of HB2146 will significantly enhance the quality of life for mobile home residents by granting them the ability to install air conditioning units without landlord approval.¹⁶⁴ This policy could reduce the disproportionate number of heat-related deaths experienced by mobile home residents (see Special Considerations: Heat).

To streamline housing development, SB1162 was passed to ensure rezoning requests are completed within 180 days, reducing delays in the approval process.¹⁶⁵ The Legislature also approved HB2297, allowing the conversion of commercial properties into residential housing to address the housing shortage.¹⁶⁶ During the 2023 legislative session, Governor Hobbs secured \$150 million for the Housing Trust Fund, the largest allocation in its history.¹⁶⁷ In 2024, the state budget allocated an additional \$15 million to the Housing Trust Fund.¹⁶⁸ This funding is dedicated to building affordable housing and supporting homelessness prevention programs. Additionally, \$60 million has been designated specifically for services for the unsheltered.¹⁶⁹ These funds have already begun to yield benefits during the 2024 fiscal year. However, not all proposed housing measures have made it out of the Legislature. Governor Hobbs vetoed the Arizona Starter Homes Act despite its bipartisan support.¹⁷⁰ This bill aimed to ban cities from requiring homeowner associations and regulating community amenities, while also minimizing the size of single-family homes.¹⁷¹

Despite varying perspectives on both sides of the aisle, these state and local policy changes are the beginnings of a comprehensive approach to tackling Arizona’s housing challenges. The continued collaboration between lawmakers, housing advocates, and Arizona residents has resulted in the expansion of housing options and continued strategies toward housing affordability for Arizonan residents.

Conclusion

Arizona is a fast-growing state experiencing housing supply and affordability issues spurred by the Great Recession and the COVID-19 pandemic. Housing needs will continue to evolve with an increasingly diverse and aging population. To address current needs, efforts to increase homeownership rates among Hispanics or Latinos and people of color and explore mechanisms for aging in place are warranted. With 73% of Arizonans employed in a sector with a median wage too low to afford a two-bedroom apartment, creating housing that is affordable to Arizona's workforce is also vital for the state's growth and prosperity.

The type and age of housing matters. The dominance of single-family home development in Arizona impacts affordability, as these units are more land-intensive and expensive to build. Recent state and local laws seek to remedy this by allowing other housing types in residential areas, such as duplexes and triplexes. With nearly 62% of Arizona's housing built before 2000, maintaining aging homes will also be a topic of concern, especially as maintenance can be cost-prohibitive for lower-income households.

Housing prices in Arizona have significantly increased over time, making purchasing homes more difficult for first-time homebuyers, single-earner households, Hispanics or Latinos, and people of color. While 20% of homeowners were cost-burdened (spending 30% or more on housing costs) in 2022, there has been a general downward trend in cost-burden among homeowners since 2010. Another positive trend highlighted is the dramatic decrease in foreclosures since 2010.

Rents in Arizona have significantly increased over time as well. Arizona renters are younger and comprise a higher percentage of Hispanics or Latinos and people of color compared to their share of households. High rents can further prevent people from attaining homeownership, which exacerbates the racial and ethnic disparity in Arizona's homeowners. Renters are more likely to be cost-burdened than homeowners, with nearly half of all renters experiencing cost-burden in 2022. Those who are most impacted by high rent are low-income renters. Minimum wage workers in Arizona would have to work 86 hours per week, or the equivalent of more than two full-time jobs, to afford rent on a 2-bedroom home. Another important consequence of high rents is evictions, which were at their highest level in 2023 since 2010.

The ultimate consequence of housing supply and affordability issues in the state is homelessness. In 2023, Arizona saw its highest number of unhoused persons since 2010, with most unsheltered. It is notable that 1,585 of the unhoused were children and 1,063 were older adults. Additionally, Black or African American individuals represent almost 22% of the unhoused population despite comprising only 5% of Arizona's population in 2022. American Indian and Alaska Native individuals represent roughly 7% of the unhoused population and only 4% of the general population, and Native Hawaiian or Other Pacific Islanders comprised 1% of the unhoused population despite making up only 0.2% of the state's population.

The accumulation of these factors highlight an urgent need to address Arizona's housing supply and affordability issues for existing and aspiring homeowners and renters. State and municipal governments have made efforts over the past year to address housing-related issues in different ways, from allowing accessory dwelling units, duplexes, and triplexes to dedicating more funding toward developing affordable housing.

Appendix A: Approach

DATA

Data used for this report is largely from publicly available sources, which are cited throughout. Researchers tried to show trends that went back to 2010 (when the American Community Survey (ACS) Data was available) and up to the most recent data available. Since 2020 ACS surveys struggled with sampling participation, the US Census Bureau only released 5-year estimates for the ACS, and these are imputed for what would have been the 1-year estimate.

Demographic categories used here were that of the U.S. Census and the ACS surveys. We excluded categories that reflected a change in data collection and prevented trend comparisons (e.g., “two or more races” and “some other race”).

COMPARISON STATES

It is often helpful to compare to other states to contextualize changes relative to Arizona. The five comparison states selected include Florida, Nevada, New Mexico, California, and Texas. These states were selected because they have the highest percentage of Hispanic or Latino populations in the U.S., and all are in the West, Southwest, and/or Sun Belt states.¹⁷² Hispanic or Latino populations are important to focus on with housing data because they drive population growth in much of the country and have distinct socioeconomic characteristics from other groups.¹⁷³

Appendix B: Glossary of Terms

Accessory Dwelling Unit (ADU): A smaller, independent housing unit located on the same property as another stand-alone unit. Commonly referred to as backyard homes, casitas, granny flats, or accessory apartments.

Affordable housing: Housing that costs 30% or less of household income.

Area Median Income (AMI): The midpoint of income across all households within a region, often the metropolitan statistical area (MSA) or county, defined by the U.S. Department of Housing and Urban Development (HUD).

Cost burden: Households that spend more than 30% of their income on housing costs are considered cost-burdened.

Emergency Shelter: providing shelter in a permanent location to individuals who are unhoused and do not have the means to obtain permanent or temporary lodging for a limited period of time.

Fair Market Rent: Rent that is calculated at the 40th percentile of gross rents for standard quality, non-subsidized units in a housing market.

Multifamily housing: A dwelling designed to have separate housing units in one building, such as a duplex, triplex, condominium, or apartment complex.

Market rate: Price for housing based on existing market values and demand. This housing does not rely on subsidies or government assistance.

Net migration: The difference between the number of people moving to an area and the number of people leaving an area.

Permanent Supportive Housing: Provides long-term rental assistance and supportive services to help disabled individuals who were chronically experiencing homelessness to live independently.¹⁷⁴

Rapid Re-Housing: Provides short-term rental and move-in assistance and services for people experiencing homelessness with the goal to transition individuals to permanent housing as quickly as possible.¹⁷⁵

Regional price parities (RPPs): Regional Price Parities (RPPs) measure price level differences across states and metropolitan areas. They are calculated as a percentage relative to 100.0, which represents the national average. RPPs are calculated for “Goods,” “Services: housing,” “Services: utilities,” “Services: other,” and “all items” (also known as all goods and services). They allow researchers and economists to adjust median income levels for the cost of living across professions and make comparisons about buying power across states.

Safe Haven: A program that provides supportive housing for unhoused individuals with severe mental illness who have been unable to participate in other services. The Safe Haven program is no longer able to be expanded under federal law.

Sheltered homelessness: People who are living in shelters for the homeless (emergency shelters, safe havens, and transitional housing). Not included are people living “doubled up,” people in permanent supportive housing, or people who live in a conventional home and receive temporary assistance from the Homelessness Prevention and Rapid Re-housing Program (HPRP).¹⁷⁶

Transitional Housing: Often a shelter that provides interim (6-24 months) housing and support to maintain permanent housing.

Unsheltered homelessness: People experiencing homelessness who do not have a regular place to sleep and instead sleep in places not designed for or ordinarily used as regular sleeping accommodations (e.g., abandoned buildings, train stations, on the street, garage, or shed).¹⁷⁷

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