

“There’s Less Opportunity”

Experiences of Housing Insecurity in Cochise County



Authored by

Ashlee Tziganuk, Research Analyst

Liza C. Kurtz, Research Analyst

Alison Cook-Davis, Associate Director for Research

Adison Hicks, Graduate Student Assistant

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Introduction

As part of a multi-faceted research study on housing, this brief is one of six on household experiences with housing insecurity. Housing insecurity is a complex concept, with no single agreed-upon definition across studies.¹ For the purpose of this brief, we define housing insecurity based on several factors:

- being behind on or having difficulty paying rent;
- moving frequently for financial reasons;
- living in crowded or unsafe conditions;
- “doubling up” by sharing a home between multiple adults or families to reduce costs.²

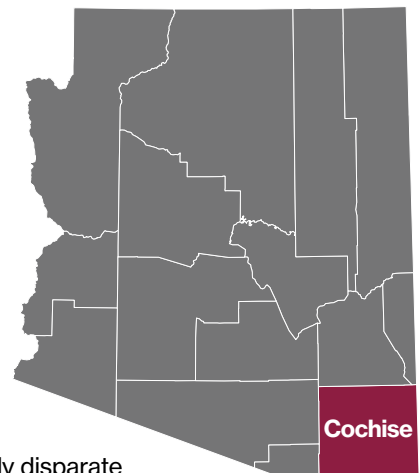
A person experiencing housing insecurity may struggle with one or many of these challenges simultaneously.

“...when I went to housing meetings the representatives from different housing agencies would speak [on] what they have to offer, and it doesn’t come close to Cochise County. Just Pima County alone, they far exceed what we have.”

Using a mixed-methods approach, the briefs identify challenges that renters face when experiencing housing insecurity in Pima, Maricopa, Yavapai, Coconino, Cochise, and Yuma counties. The series examines the causes, impacts, and unique circumstances in each county that affect access to housing and identifies potential solutions that could help to overcome housing insecurity.

Housing Trends in Cochise County

Cochise County is one of the smaller counties by population in Arizona, with 126,442 residents living across predominately rural communities and small towns.³ The most populated areas are Sierra Vista and Douglas, which contain nearly half of the county’s population. Other small towns such as Bisbee and Benson have populations of about 5,000.⁴ The county is home to U.S. Army installation Fort Huachuca and the Douglas Port of Entry, Arizona’s second busiest commercial port.⁵ Forty percent of the county’s land is privately owned, a higher percentage than many other Arizona counties.⁶ The county has also become a popular tourist destination for wine tasting, with 75% of all wine grapes produced in Arizona coming from the Willcox region.⁷ Historical towns, such as former mining town Bisbee, also draw in tourists for their rich Western history.⁸ Attempts to address housing insecurity may be situated in highly disparate local contexts, such as whether the area is a popular tourist area or relies on government jobs.

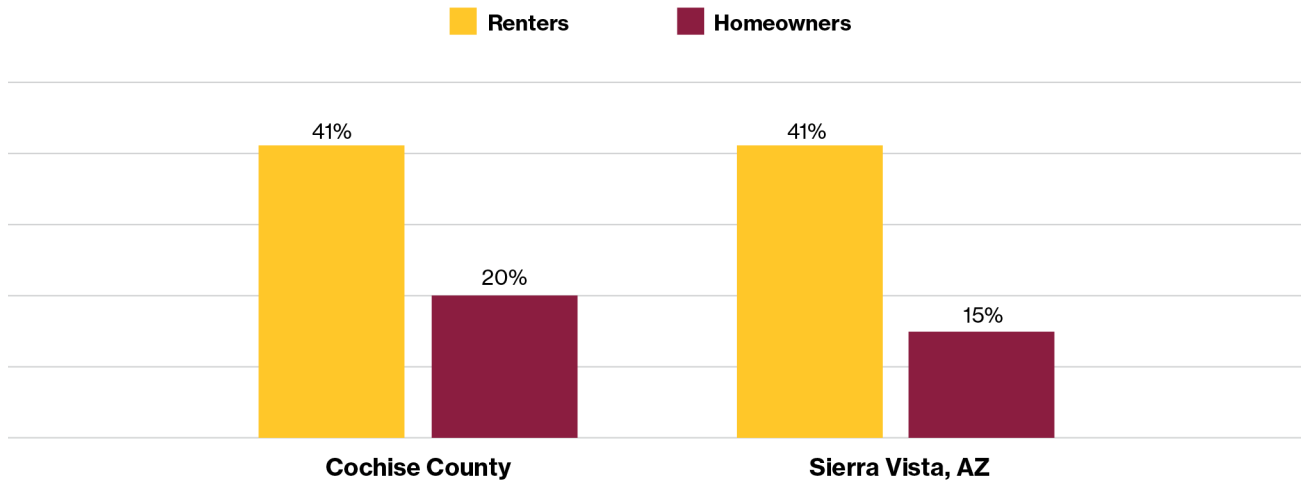


Renter Cost Burden in Cochise County

This housing brief focuses primarily on renters, as rental housing insecurity is the most common form of housing insecurity in Cochise County. Thirty-one percent of households in Cochise County are renters, a slightly lower proportion than the state at 35%.⁹

One way of conceptualizing housing insecurity is by investigating the cost burden of housing for residents based on their household income. Households that spend more than 30 percent of their income on housing costs are considered cost-burdened.¹⁰ Cost-burdened households may struggle to make rent or mortgage payments and make

Percent of Housing Cost-Burdened Households



Source: U.S. Census Bureau, American Community Survey, 2020 American Community Survey 5-Year Estimates.

tradeoffs between essential needs such as utility bills, groceries, healthcare, transportation, and childcare.¹¹ Cost-burdened residents are more likely to report physical and mental health issues, and children raised in cost-burdened households may demonstrate lower cognitive development scores.¹² In Cochise County, 41% of renter households are cost-burdened.

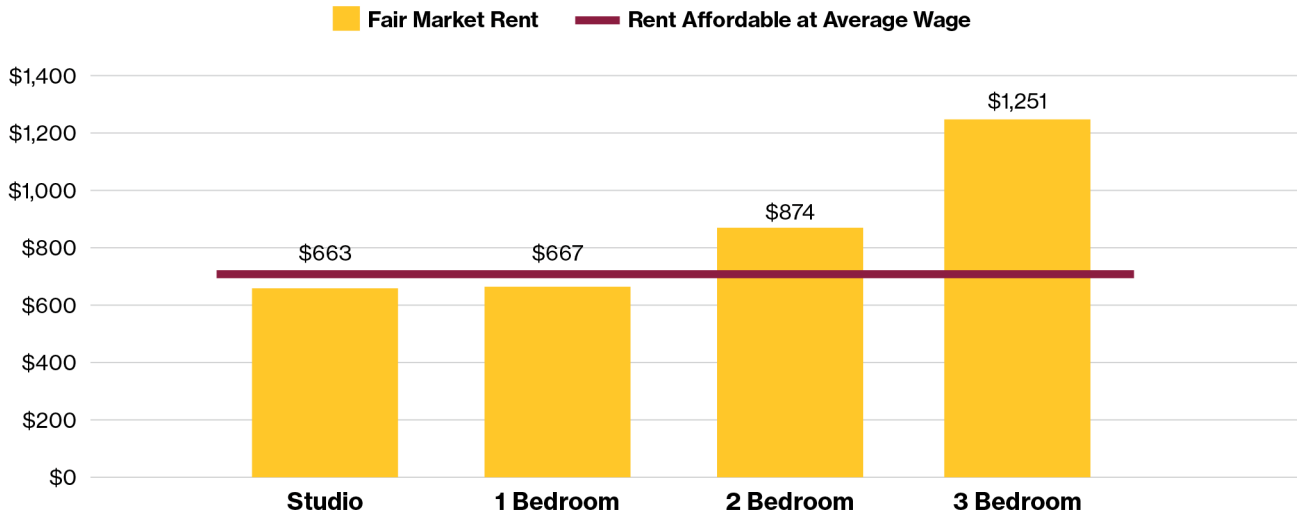
In Cochise County, the more significant proportion of cost-burden among renters indicates that homeowners are financially less precarious than renters overall and, therefore, less vulnerable to housing insecurity.

Cochise County Rental Housing Trends

Although renters are significantly more cost-burdened than homeowners in Cochise County, rental prices remained consistent from 2015-2020.¹³ However, it is important to note that rental prices change quickly and have increased dramatically across the country and Arizona from 2020-2022.¹⁴ With an average renter wage of \$13.71 in Cochise County, the average renter can afford, by slim margins, a studio or one-bedroom apartment at fair market rent on their income.¹⁵ Fair market rent is defined by the U.S. Department of Housing and Urban Development (HUD) as 40% of an area's gross rent for standard quality units.¹⁶ However, to afford a 2-bedroom apartment at fair market rent, the average renter in Cochise County would have to work 49 hours per week.¹⁷ Regardless of the apartment size, renters paid an average wage in Cochise County would have significant trouble affording housing that was market rate or above 40 percent of an area's gross rent. This is particularly problematic in a county with no public housing owned by local government entities.¹⁸

“...you’re having to go from one rent and then within one month timeframe, you now have to pay almost \$500 more than what you had before. That can lead somebody into some dark spaces mentally, because now you feel defeated.”

Fair Market Rent vs. Affordable Rent in Cochise County



Source: National Low Income Housing Coalition, Out of Reach 2021: Arizona.

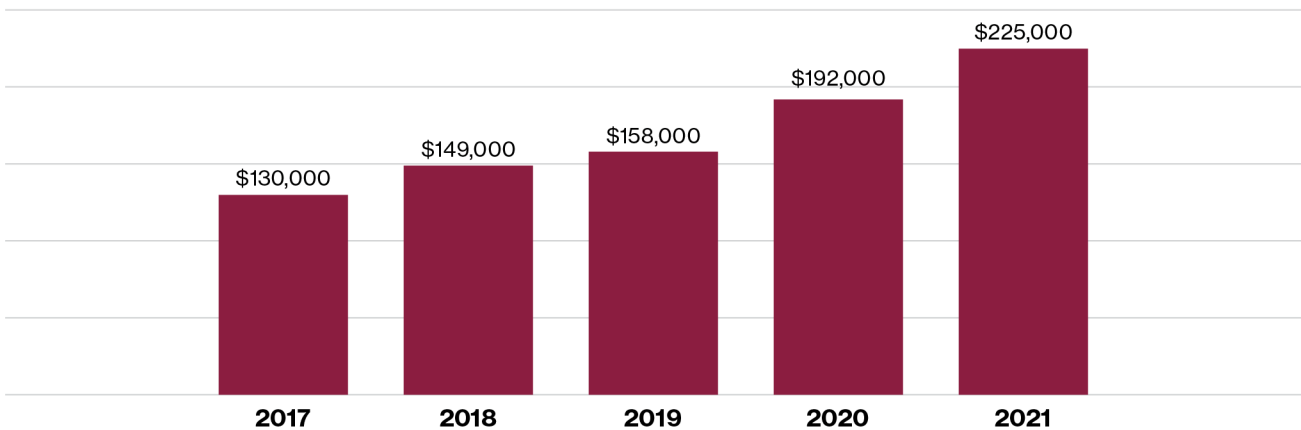
Barriers to Homeownership

For most individuals in the U.S., homeownership is an eventual goal, a social norm, and a method of building generational wealth.¹⁹ Unlike renting, owning a home means accessing tax benefits, accruing equity as mortgage payments are made, and opportunities for additional credit.²⁰ However, buying a home is often an expensive proposition beyond the reach of many cost-burdened renters.

As with rental prices, overall home prices in Cochise County have remained consistent from 2015-2020.²¹ However, housing prices have increased in the county's most populated areas, especially from 2019-2021. The Sierra Vista-Douglas metro area's median home values rose over \$67,000 during this time.²²

Climbing home prices can prevent cost-burdened renter households from being able to enter the housing market, leaving them trapped in a cycle of housing insecurity where high rental costs contribute to financial precarity, but homeownership is inaccessible.

Median Home Price in Sierra Vista-Douglas, AZ



Source: National Association of Home Builders, Housing Opportunity Index (2022).

Sources of Housing Insecurity

The quantitative data above provides a broad overview of housing trends and economic challenges in Cochise County. Participants in the focus groups also shared many more specific barriers to housing security based on their own lived experiences.

Lack of Resources

“I do like the smaller community here, it’s just harder when you’re having such hard times to get the help that is easily accessible to others in different counties.”

The lack of support for housing programs and assistance was widely felt by focus group participants, who noted that there are fewer resources available to them in Cochise County than in other areas of the state.

“I was just going to say that I think that there are more resources in other counties such as Pima County... I grew up in Pima County and when I came to Cochise County I found it harder to find help or resources. I think that there needs to be a little bit more opportunity here for when these hard times hit. I’ve had trouble being directed towards the help that I qualify for or actually need.”

Participants reported not knowing where to get help and relying on information received from people they know or signs around town in order to find assistance. Once participants found assistance, they found it difficult to get in touch with agencies because of a lack of a local office in their area or because they could not reach them over the phone.

“I’ve called up and asked for help before. And they said, ‘You have to call Friday at 3:15.’ And you call Friday at 3:15 and the line’s busy. And when it’s done, they tell you all the appointments are gone. I called them back and said, ‘Who is in charge?’ And they said, ‘Well, we just get so many appointments from this agency.’”

Participants who successfully reached programs or agencies mentioned that they did not have anyone to help them walk through the application process, and there was a lack of follow-up from agencies after providing them with information. Some participants also missed out on assistance entirely because they made slightly too much money or could only fill out applications during certain times of the year.

“And the reality is, is that when we’re given that stack of papers, there is a lack of follow-up. For my strategies, it’s like, where do I go next? Who am I going to talk to? Because you can give me all those phone numbers in case I need to follow up, but chances are I don’t know when I’m supposed to do it, and I haven’t done it before and who’s going to walk me through it?”

Despite these challenges to housing assistance, some focus group participants noted how helpful emergency rental assistance (ERA) has been in maintaining their housing or paying for utilities. One participant said of the ERA program, “If it hadn’t been for this program, we would’ve been sleeping on somebody’s couch. It has just made a humongous difference to me.” Existing programs to help residents attain housing security in Arizona were significantly augmented by federal funding designed to support communities and households during the COVID-19 pandemic.

Cochise County received \$24 million from the American Rescue Plan Act (ARPA) in 2021 but did not allocate any of the funding to housing programs or assistance.²³ This is contrary to other counties in the state that have set aside a portion of their ARPA funds for affordable housing development, rent and mortgage assistance, and case management services for households experiencing housing insecurity.²⁴ Instead, the Cochise County Board of

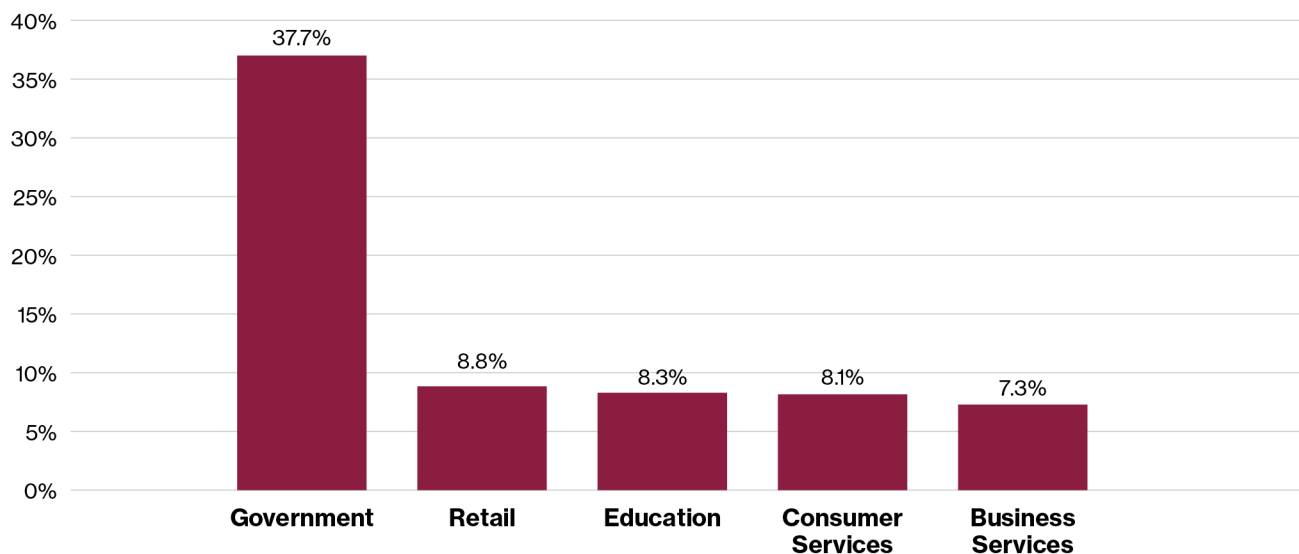
Supervisors allocated half of the funds to pay off debt with the Public Safety Retirement System and allocated the other half to areas that align with their 2021-2024 strategic plan, including economic development, environmental issues, and workforce development.²⁵

Economy and Employment

Economic and employment issues were some of the most challenging barriers to housing security for participants. In Cochise County, jobs are very heavily clustered in the government industry, which accounts for nearly 40% of all jobs (see chart below). The majority of these jobs come from the United States Department of the Army, followed by the Bureau of Customs and Border Protection.²⁶ The rest of the jobs in the county are spread out among smaller industries such as retail, with Walmart being the 5th largest employer in the county.

“Making enough money to cover all the necessary expenses, the necessity of car ownership, insurance, gas, just to get to a job that won’t cover the expenses due to the cost of living increases, which includes the car costs.”

Percentage of Jobs by Industry Cluster



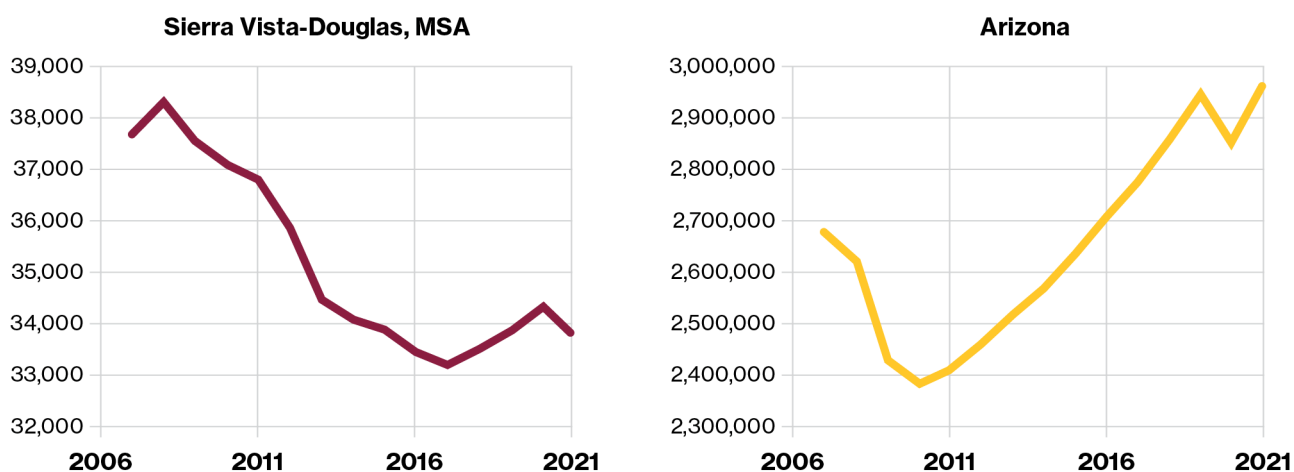
Source: Maricopa Association of Governments, 2017-2020 Arizona COG/MPO Employer Database

Many focus group participants noted that employment is a large problem due to the types of jobs that are available and the low wages that accompany them. One participant noted that businesses have hiring signs up, but she was unable to even get a job at Taco Bell despite having a Bachelor’s degree and years of experience.

“If you get hired it’s going to be McDonald’s or these little Mexican food restaurants or the call center, and you’re probably going to last maybe two months, three months tops there, unless you’re very, very special. If there is no good employment, if there is no good prospect to bring good employers to Douglas, then I can’t see how housing can really improve.”

This may indicate that Cochise County does not have the industry in place that would require these more skilled or educated workers and that the industry that does exist leaves these workers overqualified for jobs.

Average Yearly Employment



Source: Arizona Office of Economic Opportunity; U.S Bureau of Labor Statistics' Current Employment Statistics and Quarterly Census of Employment and Wages.

Compared to the state, employment in the Sierra Vista-Douglas Metropolitan Statistical Area (MSA) steadily declined from 2008-2017. Although employment recovered to 2014 levels by 2020, it has not recovered as well after the 2020 pandemic.²⁷ Employment projections also show that total employment in the county is only expected to increase by 5.1% by 2030, compared to 11% and 10.1% for neighboring Graham and Santa Cruz counties, respectively.²⁸

With an overall decline in employment in the county and low wages, participants expressed that they cannot keep up with the increasing cost of living and housing.

“It’s rapidly increased substantially, and most people can’t keep up because the minimum wage didn’t even go up until almost a year after the cost of living went up. And even then, the cost of living is almost one and a half times that of what you’re bringing in, in your wages.”

In Cochise County, those living on minimum wage would not be able to even afford a studio apartment at market rate rent. Further, with a lack of public transportation, on average, residents in Cochise County are spending an additional 29% of their income on transportation.²⁹ This means that people are spending upwards of 56% of their income on housing and transportation combined.³⁰ Overall, the lack of diverse employment opportunities and livable wages in Cochise County made it difficult for focus group participants to keep up with the cost of living and housing.

Lack of Quality Housing

Much of Cochise County’s housing stock is older. For example, in Douglas and surrounding areas, 21% of housing was built prior to 1940 and 78% before 1978.³¹ In historic towns like Bisbee, older homes can have a multitude of issues that people may not expect to deal with, such as cracking in the ground, water leaks, and water damage to ceilings.³² Newer homes and units can be found in Sierra Vista, but they are often more expensive.³³ Focus group participants frequently mentioned that it was difficult to find quality housing that fit their physical and financial needs, often dealing with long wait lists and ending up with whatever is available.

“...the housing is very poor-quality housing. If you want good housing you pretty much have to rent apartments that are pretty nice. We have a number of rental apartments that are really nice, but there’s this huge waiting list. If you want to get on HUD it’s also a ... I called recently and asked them how long would I have to wait, she said two years unless I had an emergency, I might be able to move up, but she couldn’t guarantee anything.”

For participants with accessibility issues, being left with inadequate housing for their needs left them physically and mentally affected. One participant with arthritis and fibromyalgia said, “I think being left with what we have affects mental health, physical health. Kind of like being the last on the list kind of thing. That lack of priority when it comes to somebody who needs the help versus somebody who has cash in hand.”

Participants also noted that available homes were often in poor physical condition and repairs did not get fixed by landlords.

“...get the housing department into these apartments not on inspection days. Get them into these complexes before they bring people in because they make it look real pretty when everybody shows up. But when they leave, it’s a completely different story...I see that here in my complex all the time. It looks real pretty and then once they leave, it’s like back to no hot water or back to something. I think they should know where they’re sending people or paying for people to live, so that that standard of living is acceptable, and in a responsible setting and not just having a person be where they have to be because at that moment, that’s all that’s available.”

From leaks to broken heaters and AC units, participants either resorted to leaving their apartments or fixing repairs themselves. In some cases, participants had no option but to deal with issues, sometimes creating safety hazards. One elderly woman explains:

“I’m living in a trailer, a mobile home...that is not in good condition. There’s electrical issues and water leaks under the trailer. So for the past two or three years, at one point my water bill hit 500, my gas bill hit 900...the hot water heater couldn’t catch up with the leak. I would tell the landlord and the first issue was his wife was very sick so he couldn’t come because she was always in the hospital. She ended up passing away and now he’s very sick because he’s going through the grieving process and he also has heart issues. I still have the leak under the trailer and for the past three years I’ve been lighting up my microwave, my TV with ... I went and bought a surge protector and made an extension. The refrigerator, the microwave, and the TV are connected to that surge protector, fire hazard. I don’t have light in the bedrooms and I only have light in the living room and the bathroom.”

Household Composition

Household composition, defined as “the people who live in the home and their relationship to one another,” can play a role in housing insecurity.³⁴ Focus group participants noted challenges associated with being a single parent or caring for other family members within the home.

Childcare costs in Cochise County can range from \$100 to \$177.50 per week, depending on the child’s age and the type of care.³⁵ Even on the low end, that adds up to about \$400 per month (\$4,800 per year). On the high end, it can be as much as \$8,520 per year. With a median annual income of \$51,505 per household in Cochise County, households can pay as much as 16% of their annual income on childcare costs.³⁶

Focus group participants with children living in the household noted the financial burden of taking time away from work to care for children in the absence of paid childcare. In some cases, participants even lost their jobs. One participant described her situation,

“I have two small babies. I have one daughter that was entering kindergarten, and I have a stepdaughter that needed me to be the educator at home because her parents at her other house could not afford to lose their jobs. One parent had to be at home to facilitate all of the education and it really fell onto our house and made it really hard.”

Several focus group participants were parents of children with behavioral and mental health issues, which also impacted their housing beyond missing work. In some cases, landlords were not sympathetic to the behavioral health issues of children.

“...when my son has to have crisis called or 911 shows up because the cops have to help crisis take him to the hospital. He has episodes. Whether or not they believe it to be a criminal act, they don’t want cops showing up in their complex because this child has behavioral health issues. I think that’s the reason I’ve lost my last four residences is due to my son’s behavioral health things.”

Under the Fair Housing Act, a landlord may not discriminate against a tenant with a disability, including mental illness.³⁷ Participants’ stories suggest, however, that they are experiencing discrimination due to disability.

Impacts of Housing Insecurity

Housing insecurity was a pervasive experience for focus group participants, affecting their lives more broadly than just the quality of their housing. For many participants, the combination of housing insecurity and other financial struggles reduced their ability to take care of themselves and their households materially and emotionally.

Physical and Mental Health

Housing insecurity has previously shown negative impacts on health, and focus group participants confirmed that their experiences of housing insecurity in Cochise County were also detrimental to their health.³⁸ Participants also noted that health issues can be a triggering event for housing insecurity. For example, some participants said that unexpected health events, such as behavioral health episodes in children, disabilities, and other illnesses led to issues with housing.

“My niece, she’s very intelligent and was working, had a wonderful job, but she has depression and got very sick so right now she has a disability with the depression, and because of those health issues she’s unable to work.”

One participant also noted that the main reason why health events can be a trigger for housing insecurity is because good healthcare is expensive. Seventy-eight percent of people in Cochise County are under the age of 65, but only 46.4% of them receive health insurance through an employer.³⁹ If an individual makes less than \$17,774 for a one-person household, they may qualify for the state Medicaid program, the Arizona Health Care Cost Containment System (AHCCCS); as of August 2022, AHCCCS served approximately 48,278 Cochise County residents, or 38% of the county’s residents.⁴⁰ But individuals who cannot access insurance through their employer and make too much

money to qualify for AHCCCS are forced to buy it on the market, with costs varying significantly depending on age, deductible, and out-of-pocket costs. These costs can be as low as \$287 per month to as high as \$1,646 for a single individual.⁴¹ In Cochise County, 12.8% of people under the age of 65 do not have health insurance.⁴²

“I believe stress is a major factor in all of this. It can really make or break you. If you have this housing, and how you’re going to get your bills paid lingering over your head, it really affects you, your day-to-day, your happiness. I know that when I’m stressed I tend to get sick more and it just trickles down into everything else in my life.”

Housing insecurity took an additional toll on participants’ mental health, with many describing significant amounts of stress. Worries about how they would keep themselves and their families housed, anxiety about living with unfamiliar roommates to make ends meet, and not knowing who they could turn to for help all negatively affected participants’ mental health via conditions like anxiety and depression.

Participants also talked about feeling less functional, defeated, and unable to sleep due to housing insecurity and financial precarity.

“I know that for the past three years, since I lost my job and I’ve had a terrible time trying to pay the rent, because of all the issues with this trailer there’s been nights that I don’t sleep at all, or I finally fall asleep at 4:00 or 5:00 because I’m wondering, when are they going to evict me? What’s going to happen?”

For many participants, mental health effects were exacerbated by a lack of a social support system in their lives, causing fear of where they would go or what they would do if they lost their homes.

“My biggest fear is having nowhere to go. When you don’t have a resource, when you don’t have a support system, when your support system is too far away...that need to find somewhere locally. That the cost to get into a new place is going to be so much higher than what you can afford. The inability to provide for yourself. The option of either living in your car or...even going into a homeless shelter where you have to leave early in the morning and not come back at night.”

In Cochise County, there are a small number of faith-based and community-led resources that provide emergency shelter and resources for people newly experiencing homelessness; as well as a number of housing counseling programs specific to certain populations such as veterans, domestic violence survivors, people living with HIV/AIDS, and those in addiction recovery.⁴³ The number and availability of these resources are dependent on location, with more groups operating in higher-populated places like Sierra Vista. In smaller towns like Benson, there are no local emergency shelter services.⁴⁴

Adaptations

One of the primary impacts of housing insecurity for focus group participants was that they had to find ways of adapting to either make ends meet or find assistance. Some participants noted that they had to move in with relatives or find roommates in order to afford housing.

“I was forced to retire both because I’m older and because I was disabled. And the waiting list for anything with subsidized housing is well over two years, anywhere you go. Which means that my choices were live with a relative or I don’t know what. It was like I don’t have any other choices except to live with a relative.”

“I live in a four bedroom and having to find roommates that were responsible and dependable so that they were going to be able to pay their portion of the bills. And that I think not only was my fear was that, oh my gosh, what if I get somebody in here that’s not going to be able to pull their weight? And hoping like heck that I could find somebody. And so far I found two and we’ll just see how it goes because the prospect of moving and coming up with that chunk of money, it’s just not possible right now.”

For one participant who moved in with her son, the cycle of housing insecurity continued when her son also struggled to afford their housing during the COVID pandemic. Other participants noted that they would try to save money by learning how to perform repairs themselves or by using things like cloth diapering to cut costs.

“Well, my husband, he tried hard to apply for the jobs, his job was to try to find a job that would take him. He tried work from home opportunities, and Sierra Vista is the closest place to apply so he was there every day, I made it my job to try to get help online, calling on the phone. He also, when things ... Like repairs, anything that was needed, he learned how to repair it himself because we could not afford anyone to come out and help us. I cut costs by cloth diapering, and learning to make things that I normally would buy so that we could reduce the cost. I did a lot of research on it so we weren’t needing more than what we could afford. That’s what I’ve been trying to do so we’re not bleeding so much money every month.”

To address the lack of housing assistance offered to them in Cochise County, participants relied a lot on their communities, finding information by word of mouth, around town, or on social media.

“...as a person and as a mom, working with kids in behavioral health and adults who are seeking these resources, constant thing is just sharing those flyers, taking pictures and sending them out, putting it online as well, my Facebook as well. I think that one of the biggest strategies that works is that word of mouth because you get that packet of paper anytime you fill out stuff for housing, or you see one of the housing specialists or you get into the emergency program. Whatever you do, they give you this big, huge packet that has the resources. But I’m going to tell you after signing those rights and everything, after every single meeting, it becomes another paper in your folder. You know what I’m saying?”

One participant even started her own nonprofit – a community-based organization that allows people to donate things like food and essential items for people in need who were not able to receive assistance through agencies like the Department of Economic Security (DES).

“The ability to catch people that are falling through the cracks in our system, it makes me feel good because I’ve been there. And I can’t tell you how many times I’ve tripped and fallen through some cracks. Being able to provide food on a weekly basis, being able to provide those essential items that people need, that they would otherwise have to pay for out of pocket. That is incredible. Being a liaison between those agencies that aren’t able to provide those essential services and even if it’s temporary.”

Participants in Cochise county have found ways to rely on themselves and each other in order to ease the burden of housing insecurity when there is a lack of assistance available via formal agencies.

Potential Solutions

To break out of the cycle of housing insecurity, it is essential to identify housing solutions to help individuals overcome barriers to secure housing. Although some are easier to accomplish than others, no one solution alone can address all the challenges of housing insecurity in Cochise County. While some of these solutions are unique to Cochise County, others could be applied in other areas of Arizona.

Increase Affordable Housing Assistance and Outreach

Participants in Cochise County felt that there were not enough resources available to them in times of need, especially when compared to other counties in the state. The City of Douglas's 2019-2023 Action Plan states, "The most important impediment to affordable housing revolves around the lack of Federal and State resources for affordable housing initiatives."⁴⁵ Housing assistance programs in Cochise County are limited, and the Housing Choice Voucher Section 8 Program is one of the few programs administered by local entities such as the Housing Authority of Cochise County and the City of Douglas.⁴⁶ Other types of assistance programs such as emergency rental assistance and eviction prevention are administered by the Arizona Department of Housing.⁴⁷

"I just believe that if we want those resources to be available, the uniqueness should be the availability within the community. Not just the paperwork that's available during crisis or when people need it. It should be something that's available to the community, within the community and have a facility that's within that community where people can feel comfortable asking questions and seeking that help because we don't have that."

The housing authority opened a new housing choice voucher waitlist in January 2021 and received 1,406 applications. However, there are only 493 vouchers and the waitlist has since been closed, indicating that the demand for assistance programs like housing choice vouchers is higher than what the county has available.⁴⁸ Finding additional funding for affordable housing assistance programs like housing choice vouchers can often be challenging for cities or counties in rural areas that rely on limited funds provided by state and federal resources. Therefore, it is important for rural cities and counties to advocate for more funding allocations at all levels, and seek other creative funding sources to help supplement programs beyond housing choice vouchers, such as Community Development Block Grants (CDBG) or grants and loans from the U.S. Department of Agriculture (USDA). Part of this process includes an acknowledgment in local/county strategic plans that affordable housing assistance should be a funding priority. To assist in securing more funding, localities could conduct housing needs assessments to determine the number of affordable units needed for the area.

In addition to securing additional resources, agencies that handle assistance programs might also focus on outreach efforts to increase community awareness about the assistance that is available. Several focus group participants noted that they were unaware of where to go for help and often relied on each other to find information. Some also noted that it would be beneficial to have additional help, such as someone following up with them after initial assistance program appointments or walking them through their program or service eligibility and the application processes. Similar to a navigator within the homelessness support system – someone who connects unhoused people to multiple government and community-based assistance programs – social service navigators could be used to help individuals experiencing housing insecurity understand what assistance is available and how to apply. For Cochise County, a large portion of this work would need to be focused on community outreach to ensure residents are even aware of the assistance.

Improve Housing Affordability and Quality

One of the major issues participants mentioned with housing in Cochise County was the lack of quality, accessible homes at affordable prices. Cochise County does not have any public housing developments and its largest city, Sierra Vista, only has two project-based Section 8 complexes, comprising 80 units for non-seniors and 99 units for seniors.⁴⁹ Additionally, these two complexes are set to expire from the program by 2023 and 2024.⁵⁰ The majority of voucher recipients are either elderly or disabled, which can make it even more difficult to find housing that is both affordable and accessible for them.⁵¹

Participants also highlighted that affordable units they can find are often in poor physical condition. In order to provide quality, accessible homes in Cochise County, it is necessary to increase the number of affordable units via new construction and rehabilitation. Doing so will require the county and cities to explore and secure funding sources. Many affordable housing units are funded using the federal Low-Income Housing Tax Credit (LIHTC) program, and some developers specialize in LIHTC development. In 2022, the Arizona Department of Housing (ADOH) awarded \$1.4 million in LIHTC funds for a rehabilitation project in Huachuca City which will result in the renovation of 81 affordable units.⁵² ADOH also made ARPA funds available for different housing efforts, including \$10 million for the preservation of existing affordable housing units, such as LIHTC units near the end of their affordability compliance period.⁵³ While this is a relatively small amount of funding, it is an ADOH priority to support the preservation of affordable housing. However, the state may need to dedicate more funding to rural projects instead of favoring urban projects, which have traditionally received most of the housing funding.

Because it can be more difficult to obtain competitive federal and state funds for more rural areas, local partnerships and funding are also important for affordable housing. The city of Bisbee has partnered with nonprofits to turn existing buildings, such as an old high school, into affordable housing.⁵⁴ Additionally, the city has used partnerships to purchase derelict homes and remodel them before selling the homes at 20% below the lowest appraised market value of the house.⁵⁵ Dedicating sources like retail and property taxes to affordable housing funds can be an ongoing source of funding for affordable housing and make the area more competitive when applying for federal and state funding. Cochise County and its eligible subregions including Benson, Bisbee, Huachuca City, Tombstone, and Willcox could also use their CDBG fund allocations from ADOH and the Southeastern Arizona Governments Organization (SEAGO) to help fund projects focused on providing decent affordable housing, which is one of the objectives and outcomes highlighted by HUD for these monies.⁵⁶

To encourage more multi-family development and attract developers who can take advantage of federal and state funding, municipal zoning codes should also be updated to allow for higher-density or multi-family development. In March 2022, the City of Bisbee adopted an accessory dwelling unit (ADU) ordinance, which allows accessory units to be built in all residential zoning categories.⁵⁷ Such an updated zoning ordinance will allow for an alternative housing type that can be a source of affordable housing on existing residential lots. Incentives can also be incorporated into zoning ordinances, encouraging developers to include affordable units by offering them things like expedited plan review, waiving permit fees, and bonus density. Incentives can be a powerful tool in attracting new development.

Provide Landlord Assistance and Education

In addition to rehabilitating and building quality affordable housing, it is also important to consider the role landlords play in the physical condition of affordable housing units. Many participants noted that their landlords often did not fix issues in their homes, leaving them to fix repairs themselves or live in poor or unsafe conditions without things like heaters or electricity. Participants felt that the quality of their housing could be improved by both providing repair assistance for landlords, as well as by improving the unit inspection process. Assistance would include things like providing landlords with a certain amount of money to help finance repairs.

“I think that a lot of the landlords that may be considered slum lords would change the way that they look at things if there was some kind of government assistance if you are renting low-income housing that you’re allowed X amount of dollars to help the landlord to overcome the full cost of having to replace however many holes are in an apartment...”

The Arizona Department of Housing has a landlord incentive program that is specifically geared towards encouraging landlords to participate in housing subsidy programs. Although not specific to repairs, participating in the program does aid in reimbursing landlords for physical damages to a rental unit caused by tenants who are in the program.⁵⁸ An example of a repair-based assistance program is Pike County, Pennsylvania's Landlord Incentive Program, which assists landlords with the cost of essential repairs in exchange for creating or maintaining affordable housing for 5 years. Specifically, landlords will agree to rent units to households with income below 80% of the area median and to charge rent at or below fair market rent. In exchange, landlords receive up to \$25,000 for each property.⁵⁹

Some participants mentioned that landlords would only fix up the apartments to look nice on days when they knew there would be a unit inspection. One solution provided was that landlords should be held more accountable for housing conditions by having inspections occur without advanced notice. In addition to the role landlords play in maintaining the condition of housing, they are also important in maintaining the availability of affordable housing. With no public housing, many people in Cochise County rely on landlords to accept housing choice vouchers. Some participants said that it can be hard for landlords to choose those who need help versus those with cash in hand, especially in a quickly rising housing market. To help ensure current and future landlords continue accepting housing assistance, participants noted that educating landlords on the process of providing affordable housing and its value would be helpful.

“I think it would be really good if someone was appointed in some way to work with landlords to convince them that having low income housing is worth the effort. And address concerns that they have because lots of them get burned out because of having to repair the apartments and all the stuff that goes along with having low income renters, not all of them, but some of them. If somebody was doing regular seminars on how to make it so that it could be affordable.”

The aforementioned Arizona landlord incentive program could also help maintain and attract new landlords across Cochise County who are willing to accept housing choice vouchers.

Emphasize the Role of Housing in Strengthening the Economy

Housing and economic development are inextricably linked, as a strong, diverse economy attracts employees to jobs, and quality affordable housing allows companies to house their employees and maintain a workforce.⁶⁰ Quality affordable housing can not only aid in maintaining a workforce, but also allows those employees to further spend money in the community which brings additional infrastructure, amenities, and community investment.⁶¹ Over the past 10 years, Cochise County has not seen the same level of growth in its economy in comparison to the state and other counties (see Economy and Employment above). Population and job growth have remained rather stagnant over time, and the economy lacks diversity. The county and its municipalities recognize that economic development must be a key focus moving forward, as shown by the county dedicating the majority of its ARPA funding to economic and workforce development. While the attraction of new jobs that pay livable wages and training the workforce to fill those jobs is essential in improving the economy and infrastructure of Cochise County, building and maintaining affordable housing development is just as vital in strengthening the economy and workforce. Without it, new industries and jobs will not be able to attract and maintain the skilled workers they need. Cochise County and its municipalities should incorporate affordable housing strategies as a part of their focus on economic development.

Common Housing Policy Terms

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, is 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.

Multi-family Dwelling:

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

Housing Insecurity:

Housing insecurity can mean being behind on rent or having difficulty paying rent, frequently moving, living in crowded or unsafe conditions, or sharing a home among multiple families to reduce costs.

Research Approach

The study utilized multiple data sources: available research and statistics to provide an understanding of housing costs and challenges; key informants working in the field of housing and related services; and residents of the county who shared their own experiences with housing challenges.

Researchers spoke with nearly a dozen non-profit leaders and government staff working on housing in Cochise County and the state of Arizona to better understand factors that impact housing insecurity. These key informants contextualized housing policies and practices in Cochise County and provided broad perspectives on housing security within the county.

In order to identify the main challenges and potential solutions to overcoming housing insecurity in Cochise County, researchers at Morrison Institute conducted a focus group with a total of 8 individuals experiencing housing insecurity from Sierra Vista, Douglas, and Huachuca City. Researchers ensured a diversity of rental experiences were represented by soliciting the participation of individuals who applied for the Emergency Rental Assistance Program, a program that provides financial assistance for rent and utility costs to eligible households who have experienced COVID-19-related financial hardships.⁶² Eligible participants were over 18 years of age, lived in the county of study, and rented their housing. Potential participants completed a screening questionnaire and a subsample of individuals was then recruited for focus groups. This subsample was selected to capture as many different experiences as possible, including where in the county participants lived, the size of their households, their income levels, and other variables. The focus groups were conducted online via Zoom in March 2022 and lasted 90 minutes. Participants were asked to think about themselves as well as individuals close to them when answering questions about the causes and impacts of housing insecurity and potential solutions that could be used to overcome housing insecurity.

With permission from participants, all focus groups were audio-recorded and transcribed. The transcriptions and interview notes were analyzed by two researchers using NVIVO qualitative data analysis software.⁶³ The researchers open-coded the semi-structured focus groups using a grounded approach, in which themes could emerge from the data. After individual codebooks were formed, the analysts met to discuss each codebook and theme structure and compared and contrasted the different codes to identify which codes were similar and different. Using a collaborative process, analysts formed a joint codebook with descriptions and examples for the codes. Upon reaching agreement in this joint codebook, the analysts recoded the focus group transcripts individually using the joint codebook structure and then compared the results once more to reach consensus.

Acknowledgments

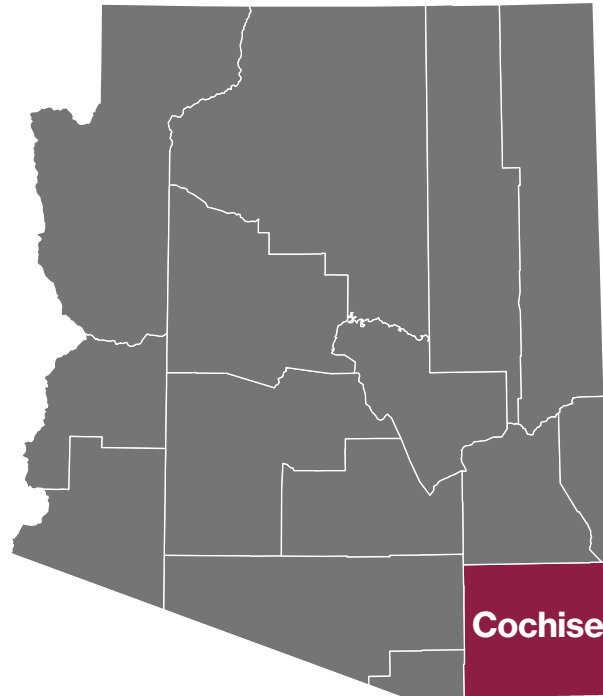
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