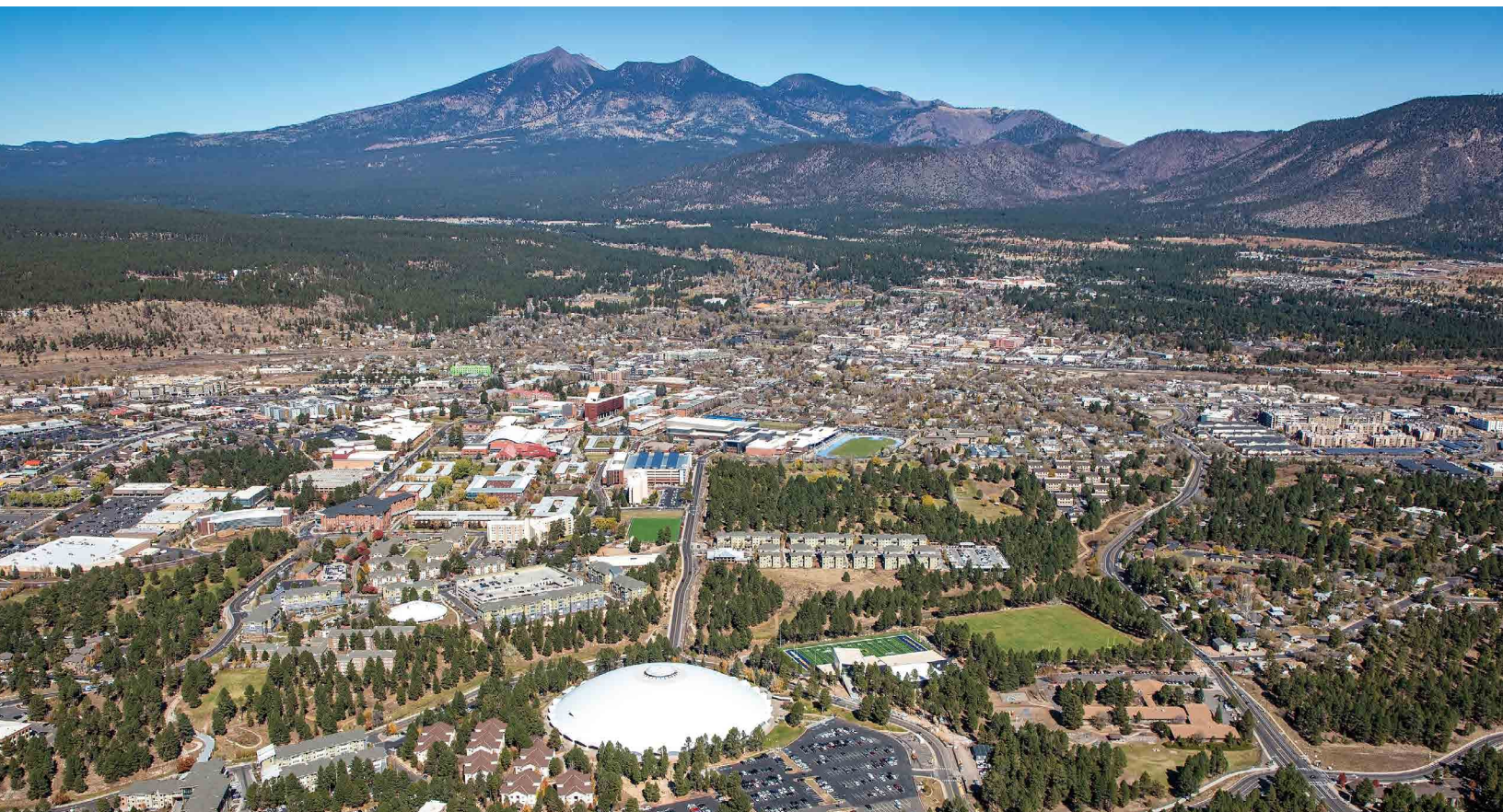


# “The Gap is Widening”

## Experiences of Housing Insecurity in Coconino County



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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.<sup>1</sup> 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.<sup>2</sup>

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

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.

**“Someone mentioned safety, and just having safety for our family. Just having a house over our head. It seems like every couple months, I fear for that.”**

## Housing Trends in Coconino County

Coconino County is Arizona’s largest county by area. The county makes up roughly 16% of the state’s total land and is the second-largest county in the continental United States.<sup>3</sup> Coconino County encompasses many protected recreational lands, including Grand Canyon National Park, and Apache-Sitgreaves and Coconino National Forests. The county also includes portions of the ancestral lands of the Hualapai, Navajo, Hopi, Paiute, and Havasupai peoples.<sup>4</sup> Thirty-eight percent of Coconino County is tribal land.\*<sup>5</sup> The remaining 62% is owned by the National Forest Service and Bureau of Land Management (32%), the state of Arizona (10%), or other public entities (7%), leaving only 13% of the county in private hands.<sup>5</sup>



Coconino County had a population of approximately 145,052 as of July 2021.<sup>6</sup> Its average density is only 7.8 people/sq. mi., making its population density comparable to rural states such as Montana.<sup>7</sup> Its largest city and county seat, Flagstaff, is home to over half the county’s residents.<sup>8</sup> The county’s southern region is a popular winter destination for skiing and summer destination for hiking and other outdoor activities due to its relatively cool temperatures.<sup>9</sup> The northern areas are more sparsely populated, with towns such as Tuba City and Page serving travelers, tribal members, ranchers, and small populations of permanent residents.<sup>10</sup> Housing insecurity in Coconino County may take different forms in these different contexts. For example, a housing insecure resident in Flagstaff may become stuck in a cycle of cost-burdened renting, unable to afford a home. In contrast, a resident elsewhere in the county may be unable to find an apartment of the size they need for their family due to limited rental options. Potential solutions to housing insecurity should reflect these diverse contexts and reflect awareness of local needs.

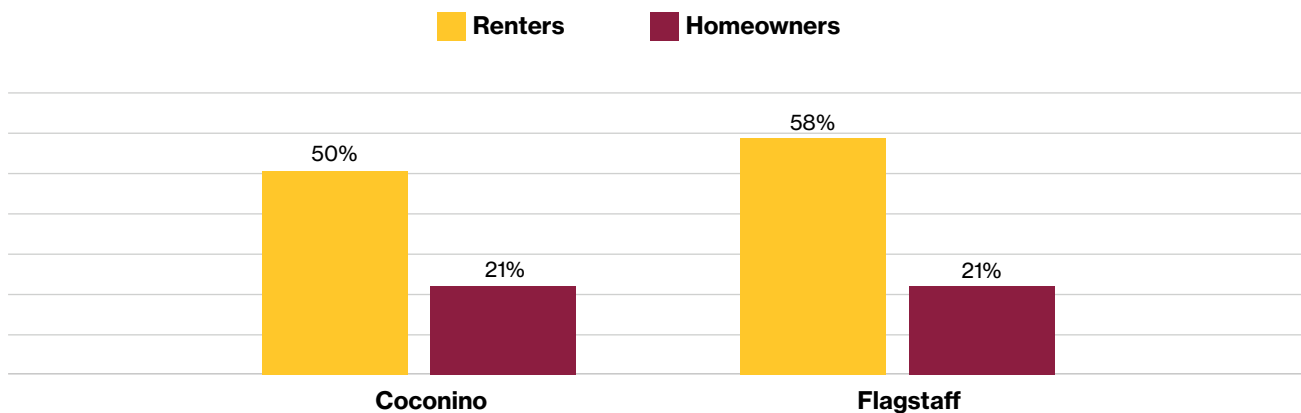
\*As tribal nations are self-governing and housing needs are served by separate housing services, tribal housing is not addressed in the focus group or policy data, although tribal housing characteristics may be reflected in the aggregate data sourced from American Community Survey and the U.S. Census.

## Renter Cost Burden in Coconino County

This housing brief focuses primarily on renters, as rental housing insecurity is the most common form of housing insecurity in Coconino County. Thirty-nine percent of Coconino households are renters, a higher proportion than the state overall (35%).<sup>11</sup>

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.<sup>12</sup> Cost-burdened households may struggle to make rent or mortgage payments and make trade-offs between essential needs such as utility bills, groceries, healthcare, transportation, and childcare.<sup>13</sup> 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.<sup>14</sup>

### Percent of Housing Cost-Burdened Households



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

Fifty percent of renters are cost-burdened in Coconino, giving the county the second-highest percentage of cost-burdened renters in the state of Arizona.<sup>15</sup> In contrast, only 21% of homeowners are cost-burdened.<sup>16</sup> The higher incidence of cost-burden among renters indicates that homeowners are financially less precarious than renters overall and, therefore less vulnerable to housing insecurity.

## Coconino County Rental Housing Trends

Coconino County has long had a reputation as less affordable than other counties in Arizona due to its highly desirable natural environment; even before economic shocks stemming from the COVID-19 pandemic, Coconino had the least affordable housing in the state.<sup>17</sup> In 2020, Flagstaff's city council acknowledged the problem of housing costs by declaring a housing emergency.<sup>18</sup> The emergency declaration acknowledged the area's steady increases in housing costs over the past decade.<sup>19</sup> From 2010 - 2020, median rents in the county climbed from \$888 to \$1,185.<sup>20</sup> The 33% rise in rents was above the national average of 30%, and median rents in Coconino County were consistently higher than the national median during the same period.<sup>21</sup> As of 2021, a renter would need an hourly wage of \$20.42 for a one-bedroom apartment, \$25.29 for a two-bedroom, and \$32.92 for a three-bedroom apartment without experiencing a cost burden.<sup>22</sup> The average renter wage in the county is \$18.12.<sup>23</sup>

In the last year (2021), rental costs have jumped even further, particularly in Flagstaff, where the average price for a one-bedroom apartment reached \$1,497.<sup>24</sup> A minimum wage earner in the city would have to work almost 90 hours per week to afford a one-bedroom apartment, and a household would need a yearly income of just over \$70,000 to avoid being cost-burdened.<sup>25</sup> As of January 2021, the cost of housing in Flagstaff is 33.5% higher than the national average.<sup>26</sup>

## Barriers to Homeownership

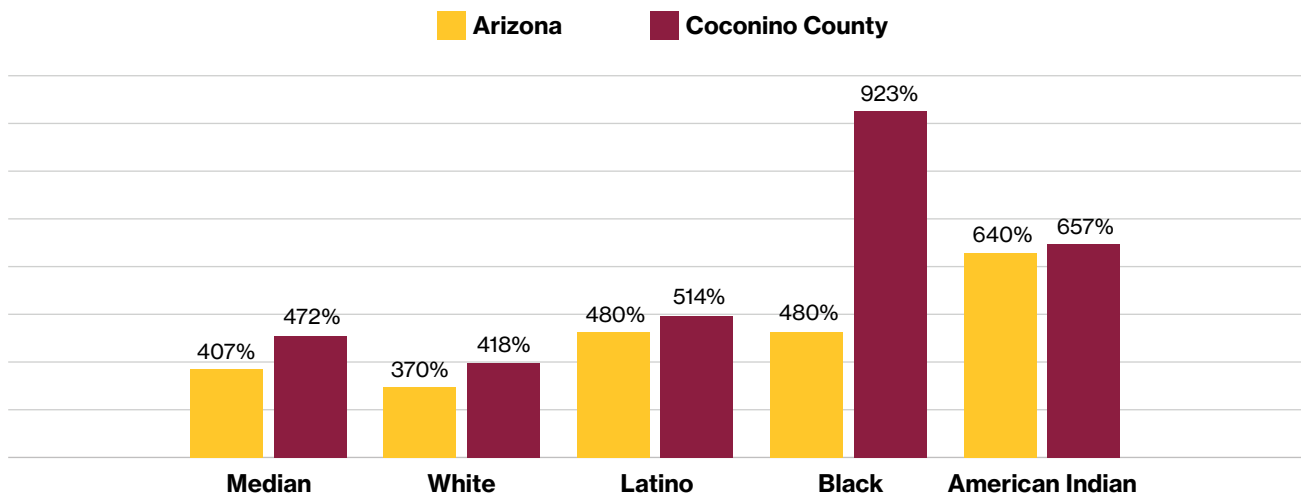
For most individuals in the U.S., homeownership is an eventual goal, a social norm, and a method of building generational wealth.<sup>27</sup> Unlike renting, owning a home means accessing tax benefits, accruing equity as mortgage payments are made, and opportunities for additional credit.<sup>28</sup> However, buying a home is often an expensive proposition beyond the reach of many cost-burdened renters.

Prospective homeowners in Coconino County face several barriers to entering the housing market. As rental prices have increased, so has the price of homes: the median value of an owner-occupied home in Coconino County rose 36% from 2015 -2020.<sup>29</sup> The median value in 2020 was \$299,100 - over \$50,000 more than the median value for the state (\$242,000).<sup>30</sup> In the city of Flagstaff, homes are even more expensive, with 2020's median price of \$369,000 rising to \$490,000 in early 2022.<sup>31</sup>

A lack of supply further complicates buying a home in Coconino County. Residential housing inventory available for purchase has dropped from an average of 746 homes per month in 2016 – 2019 to 208 homes per month in 2021 – 2022.<sup>32</sup> Local buyers must compete with buyers from other areas looking for a second or vacation home, further increasing pressure on scarce inventory in a newly limited market.<sup>33</sup>

The financial feasibility of purchasing a home also varies between race and ethnic groups (see chart below.) Home affordability is a measure that compares median home values to median household incomes; in Arizona, the median home value is just over four times the median annual income for a household, although this varies by race. In Coconino County, the median home value is 471% of household income, nearly five times the median income, surpassing the ratio for the state.<sup>34</sup>

**Median Home Price as Percentage of Household Income by Race**

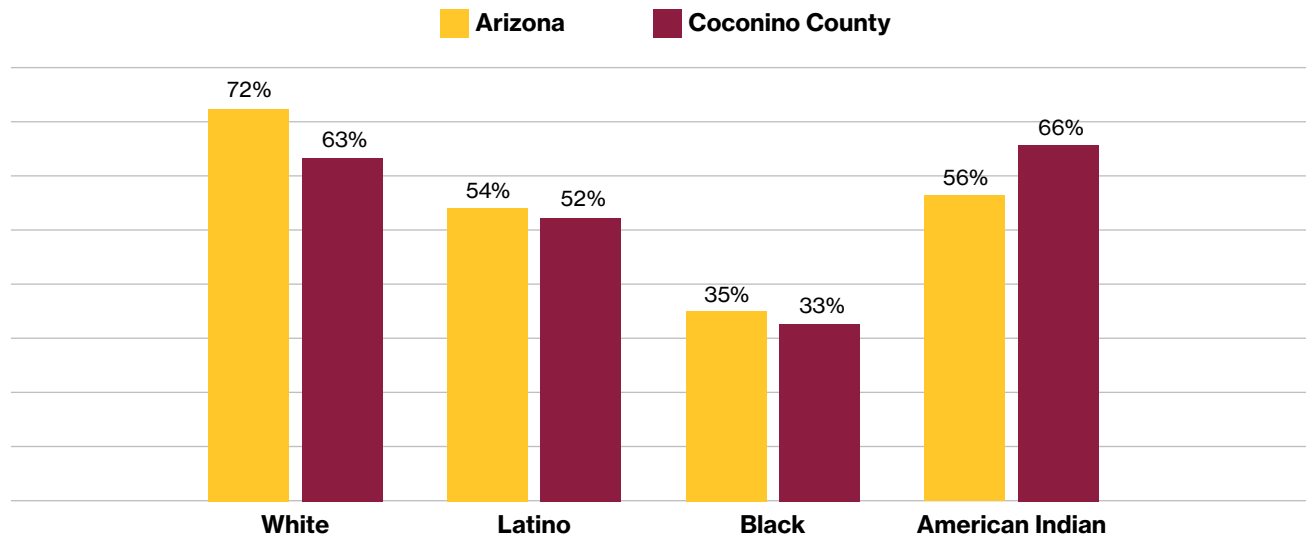


Source: Prosperity Now Scorecard, <https://scorecard.prosperitynow.org/reports#report-data-table>. Accessed June 10, 2022.

Racial and ethnic disparities in access to housing are also reflected in homeownership statistics in Coconino County and Arizona overall.

As households of color are more likely to be renters, disparities in homeownership are perpetuated, with cost-burdened renter households unable to save for down payments or barred from entering the housing market due to rising home prices. Cost-burdened renters become trapped in a cycle of housing insecurity where high rental costs contribute to financial precarity, but homeownership is inaccessible.

### Percent Homeownership Within Race



Source: Prosperity Now Scorecard, <https://scorecard.prosperitynow.org/reports#report-data-table>. Accessed May 2, 2022.

## Sources of Housing Insecurity

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

### Housing Unaffordability and Shortages

**“Somebody built a building and they called it, what do you call it? Affordable housing. But it’s not. It’s hundreds of dollars more a month than what I can pay.”**

The increasing cost of housing in Coconino County was cited as a barrier to housing security by every participant in the focus group. One participant who had grown up in Coconino County observed that, while housing in the area had always been more expensive than in the rest of the state, the past few years had brought unprecedented price increases. Participants shared stories of landlords raising rents on renewed leases by 25% per month; one felt “lucky” because her rent was “only going up... \$100 [per month] every year.”

Housing costs were especially burdensome for participants on fixed retirement incomes, who were self-employed, or who were reliant on social assistance programs due to health issues. One shared his frustration trying to make ends meet:

**“I have social security and a small annuity, and like I said, I am looking for part-time work from home... [I]t’s difficult to pay my rent. I’m fortunate to have a place. And more than ever in my life, I feel like I’m stuck. I can’t move because of the cost of moving and my health and the cost of rentals. The gap is widening.”**

A Coconino County resident on supplemental security income (SSI) receives \$841/month; at this income level, a resident could expend only \$250 per month in rent without being cost-burdened.<sup>35</sup> The fair market rent for a studio apartment in Coconino County in 2020 was \$1,026.<sup>36</sup> (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.<sup>37</sup>) An expensive rental market also locked participants into undesirable living situations, leaving households overcrowded or in poorly maintained units.

Participants with dependents also struggled with housing costs. Single parents conveyed the difficulties of finding two- or three-bedroom rentals on only one income. Several landlords denied an application to one participant, a single mother with four children, stating that Arizona law requires only two occupants per bedroom despite the participant’s inability to pay for a more expensive apartment with more bedrooms. While Arizona’s Landlord-Tenant Act does state that two occupants per bedroom are “presumed reasonable,” there are exceptions for families with children under the Fair Housing Act.<sup>38</sup>

**“I think it’s pretty obvious, but... the availability of affordable housing is just shrinking dramatically... In the more recent years, you could find a duplex for under a thousand a month, but not anymore. And there’s fewer and fewer of them available.”**

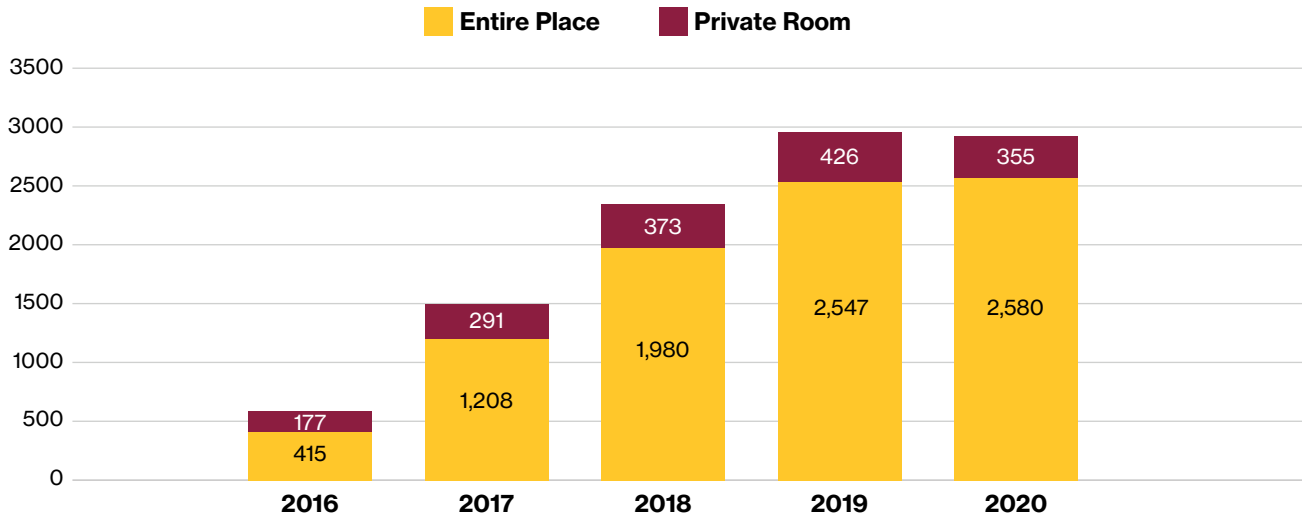
Even if participants had the money available to move, finding a rental was an additional challenge. Reductions in new construction after the 2008 recession, combined with migration, have created a significant housing shortage in the region.<sup>39</sup> The city of Flagstaff estimates it would need an additional 7,441 housing units to adequately house all residents.<sup>40</sup> These shortages are reflected in Coconino County’s vacancy rates. 8.9% of rentals were vacant in 2020, while 13.8% of rentals were vacant just two years earlier.<sup>41</sup> These rates may also show more vacancies than are actually available to residents as rental vacancy measures do not filter out short-term rentals and other units that are not available for long-term occupancy.<sup>42</sup> Participants reported intense competition for rental housing; in one case, a participant was one of 35 applicants for a unit within two hours of listing. Another participant felt concerned even though his lease would not be up for months:

**“Any place you want to rent, you’re on a waitlist. It doesn’t matter who you are or where you’re from. It’s just the way it is. Last time we moved, which was almost three years ago, it took us about a year to get in somewhere. It’s almost like as soon as you start a lease, you got to start looking again.”**

## Short-Term Rentals, Vacation Homes, and Student Housing

One of the most common reasons cited by participants for lack of available rental units was the conversion of units to short-term rentals (e.g., Airbnbs). The number of short-term rentals (STRs) in Coconino County has risen sharply, with the average monthly listings increasing by nearly five times from 2016 – 2020.<sup>43</sup> STRs, particularly ones that offer an entire housing unit such as a single-family home or apartment, remove stock from the housing market that would otherwise be available to long-term renters.<sup>44</sup> In the city of Flagstaff alone, more than 500 rentals have been removed from residential use through conversion to STRs as of 2021.<sup>45</sup>

**Average Monthly Airbnb Listings by Year in Coconino County**



Source: AirDNA.

STRs are attractive to property owners as the potential for income is much higher than a standard rental. In June of 2021, an entire unit's average price per night was \$292.46, and 78% of timeslots were booked.<sup>46</sup> At this price and booking rate, an owner could make approximately \$6,727 per month renting through Airbnb – almost 4.5 times as much as the median rent for an apartment in Flagstaff.<sup>47</sup> Participants shared that rental housing was becoming hard to find as investors bought previously residential buildings for Airbnbs – a concern shared by some municipalities.<sup>48</sup> They also connected their own experiences with national trends, observing that the same situation was happening “all over the country... They’re charging outrageous prices.” Unlike other states, however, Arizona does not allow local governments to regulate STRs.<sup>49</sup> State preemption prevents municipalities from creating new regulations to protect existing housing stock or otherwise restrict STR development or conversion.<sup>50</sup>

**“I’m from Williams and out here, a lot of people are doing the Airbnb thing and it seems like that’s the only market out here. Everyone’s buying to rent.”**

The purchase of second or vacation homes was another practice identified by participants that reduced available housing stock. A second home is defined as a home owned by someone who does not reside in that home but is also not available on the rental market.<sup>51</sup> Second homes decrease the number of housing units potentially available as rentals and increase the number of prospective homebuyers in an area, making homeownership opportunities less affordable and available for full-time residents. Coconino County is a popular second home destination; Flagstaff has



almost 4,000 second homes within its city limits, representing 22% of all land parcels.<sup>52</sup> Homebuyers searching for a second home often target larger homes with more than three bedrooms that might otherwise be purchased by local families, making secure housing even less available for households with children or extended family networks.<sup>53</sup>

**“I just feel like the city focuses a lot on NAU, and they’re building all these apartments, and they’re getting more and more expensive.”**

The third factor in housing availability noted by participants was the prevalence of housing marketed to undergraduate students. Coconino County is home to Northern Arizona University, a public research university serving 21,248 students at its Flagstaff and Phoenix Biomedical campuses in 2021.<sup>54</sup> Of those students, many live off-campus in housing unaffiliated with the university but designed for student needs. In 2020, 11,480 students lived off-campus, and there were 3,531 beds available in rental complexes designated as student housing.<sup>55</sup> Participants felt that Flagstaff’s housing market disproportionately catered to the off-campus student population, with new rental development projects seen as almost exclusively student-focused.

Living in student-centered housing was not a solution to housing insecurity for participants. Leases in student complexes are designed for the convenience of undergraduates and may be for the length of an academic rather than a calendar year.<sup>56</sup> Leases may also cater to students by charging a flat fee per bedroom rather than a total rent.<sup>57</sup> Furnished apartments are common and layouts are designed for individual residents rather than families or households.<sup>58</sup> One participant shared her experience when a student-centered rental management company purchased her apartment:

**“I live in an apartment and I [had] one lease, but I’m also a single mother, so I have a two-bedroom apartment. Then it got bought out by a company who split my lease. They forced me to renew per bedroom, so now I have two leases. The fun part about that is when I have late rent, they get to charge me double.”**

## **Wages and Employment**

Wages that did not keep pace with the cost of housing were a common barrier to housing security for focus group participants. From 2010 – 2019, average per capita earnings in Coconino County increased 3.3%.<sup>59</sup> Median rents, however, rose 33% in the same period.<sup>60</sup> Even participants with stable employment found their earning power was no longer enough, sharing that they were “working 40 plus hours a week and still not able to survive.” For other participants, finding employment at all was a problem, especially for individuals who needed flexible work schedules or had physical disabilities:

**“I think the point I’m trying to make is, this is continuing to get worse, and I don’t really see any solutions. I applied for an online job... and they got over 15,000 applications. And so there’s talk about a labor shortage but..., two other jobs that I applied for... [had] 1700 applications... And so it’s just the mismatch between income and the cost is widening. It’s not getting better, and I don’t know what the solutions are.”**

Focus group participants emphasized the impacts of the ongoing COVID-19 pandemic on job security. Employment during the height of the pandemic was a problem for many, who were forced to isolate themselves due to illness in the household. In several instances, these absences lead to participants losing their jobs. Other participants voluntarily quit their positions or took prolonged leaves to protect themselves from COVID-19 exposure. For

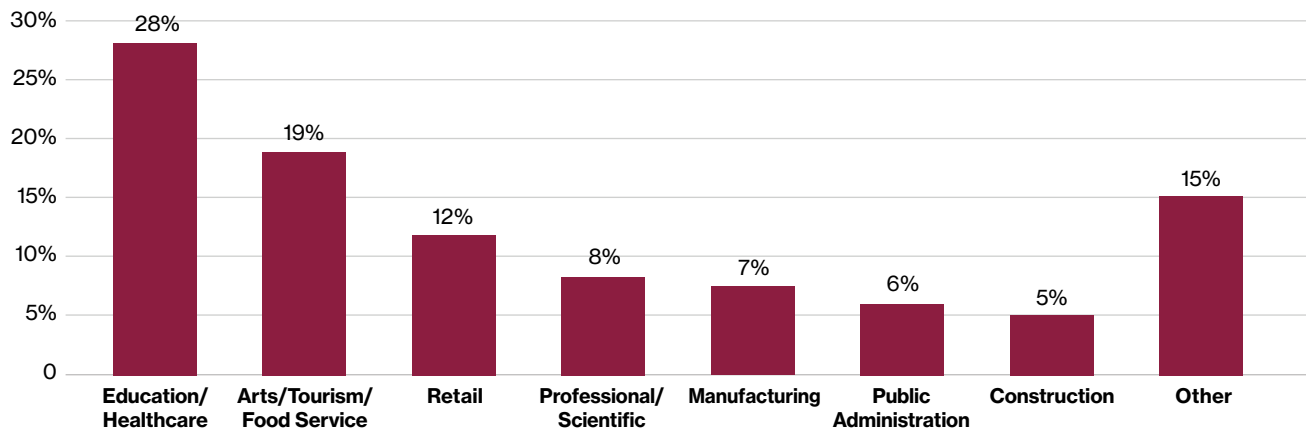
participants who fell ill, the health effects often lasted for weeks or months, preventing them from returning to work. Participants used all available financial resources to stay housed during this period, draining savings and retirement accounts. In several cases, COVID-19 was the event that tipped formerly stable households into housing insecurity.

**“COVID has really sent me back. I stayed home for three months, I was behind in my rent, but just recently I caught back up. If I get sick again, I wouldn’t know what to do with my kids. And I have no place to stay.”**

Although the state economy as a whole is recovering swiftly from pandemic losses, focus group participants felt they had not shared in this recovery.<sup>61</sup> Coconino County’s primary industries are education and healthcare, as well as arts, hospitality, and food service (see chart below).<sup>62</sup> Tourism has traditionally been a major economic driver for the region, with related sectors such as arts, hospitality, and food service accounting for 47% of all job growth from 2011 - 2019.<sup>63</sup>

**“In a way, COVID made family struggles more apparent. I think everyone understands it now. There might have been some upper middle-class families that looked down on middle families, that used to look down on them and judge them a little bit, but now I think it was like the great equalizer. COVID leveled everyone out. It was kind of like, ‘We’re all doing crappy now.’”**

**Percentage of Jobs by Industry in Coconino County**



Source: American Community Survey 2020 5-Year Estimates.

Tourism-related industries were severely impacted by COVID, accounting for 63% of all employment loss in 2020, and have not yet returned to pre-pandemic levels.<sup>64</sup> Participants reported that competition for available jobs is fierce and that ongoing high rates of COVID were likely to put them back in the same position – sick and at risk of losing a job, with no way to make up for lost income.

## Inability to Qualify for Assistance

Many focus group participants shared similar experiences of being unable to qualify for financial assistance through programs provided by government agencies and community-based organizations. Although they had trouble paying their rent or having enough money to buy food, their income levels put them above the threshold for receiving aid. Two mentioned that they made only \$50 more than the threshold – enough to make assistance inaccessible but not enough to pay for necessities. Participants felt there was a mismatch between the incomes required to qualify and the actual cost of living in Coconino County:

**“I applied for assistance in December, and I was turned down for everything. The amounts, the level of poverty you have to be in to qualify for programs in Arizona is extremely low. I don’t know how Arizona compares to other states, but it is difficult. And I was single when I had that situation, that financial situation happen. And during the time I was thinking, ‘What would it be like if I had kids?’”**

Participants who lived alone, attended college, or had mixed or non-traditional incomes like a retirement pension or SSI were especially likely to encounter this barrier to housing stability. The assistance programs they had access to prioritized residents experiencing unemployment or who were supporting children. While participants often framed their statements by saying they understood others were “worse off,” they were still struggling to access basic needs like stable housing.

## 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 care for themselves and their households materially and emotionally.

## Physical and Mental Health

Housing insecurity has been shown to significantly negatively affect mental and physical health.<sup>65</sup> This was also true for participants, many of whom cited illness, anxiety, depression, and other health conditions because of their experiences of housing insecurity. Housing costs that stressed participants’ finances forced them to trade-off between mental and physical health and staying housed, as in the case of one participant who could only afford to live in an apartment so poorly maintained that it made her sick. Another participant needed to ration food for herself and her children to pay rent, at one point losing 23 pounds in one month because her household could not afford enough to eat. This caused not only severe physical but emotional distress for herself and her children:

**“It’s been so painful to have to suffer through worrying and having to tell your children, ‘No, don’t eat all the cereal. We have to make this box last four days,’ and the milk has to last this amount of time and the grapes have to be rationed... We had to do things like food banks and stuff. Sometimes, especially in the beginning of 2020, they were closed, and it was really hard to get food.”**

Other participants also struggled with their mental health because of their precarious housing situations. One participant pointed out that moving residences is considered stressful enough that it is included on psychological scales of stressful life events, but that moving often was necessary as rents climbed.<sup>66</sup> Another said that a close call with homelessness had triggered previous post-traumatic stress disorder (PTSD), putting him back into psychiatric

care. Participants with children or other dependents also observed mood changes and increased anxiety in these household members. This added a sense of guilt to their own experience, as they felt helpless and unable to help their families cope with the stress of insecurity.

Health conditions were also a frequent cause of housing insecurity; COVID, cancer, and other health problems all impacted participants' ability to earn an income and threatened their ability to stay housed. In some cases, an unexpected diagnosis meant constantly juggling the priorities of income, childcare, and medical treatment. One participant said:

**“My wife recently got diagnosed with cancer, so we’ve been frantically trying to work around that. Due to that, she’s not able to work as much. Yeah, it becomes a hassle. We’ve been able to find treatment, but that’s not here in Arizona, so then there’s travel. Yeah, that alone, let alone trying to manage the whole family, it becomes really difficult managing, especially finances.”**

## **Local Economies and Community Engagement**

A broader impact of housing insecurity noted by participants was the erosion of local economies and community development due to rising housing costs. Participants observed the demographics of those who could afford to live in the urban areas of Coconino County were changing, pricing out not only focus group participants themselves but service workers, working families, and low- and middle-income households more generally. Informal interviews with local housing experts by the research team reflected this same concern. These experts shared that Flagstaff was at a tipping point, and strong local government and community action to keep the area affordable was needed to keep it from becoming a “Colorado-style, elite, recreation-only town.”<sup>67</sup> One focus group participant put it thus:

**“Since I’ve lived here, everything has doubled and tripled and it’s amazing. And people can’t even move here because there’s no place to live. I think for the hotels, they have a big problem, and for places of businesses, they can’t even hire anybody because now people aren’t even wanting to come here... They’re trying to get something locally because it takes so much time out of their day and they don’t make enough money anyway. So that’s what’s going on here.”**

As hourly wage earners move out of urban areas in search of more affordable housing, they may face longer commute times to work, school, and daily activities. This shift in the distribution of affordable housing is more than just an inconvenience and additional expense. Longer commute times have been associated with reduced social connectivity, decreased political participation, and negative physical and mental health outcomes.<sup>68</sup> While the mean commute time for all workers did not change in Coconino County from 2015 – 2020, participants specified that commutes were increasing only for households who could no longer afford to live in urban centers. This displacement threatened the ability of lower- and middle-income residents to shape their communities' futures.<sup>69</sup>

## Potential Solutions

Reducing housing insecurity benefits both residents and households and Coconino County by fostering a strong local economy and thriving communities. 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 every housing challenge. While some of these solutions are unique to the area, others could be applied in other areas of Arizona.

### Tie Assistance to Local Needs

Coconino County's desirable climate and historically high cost of living, particularly in Flagstaff, have given rise to a phenomenon known in the area as "poverty with a view."<sup>70</sup> The county had the highest cost of living in Arizona in late 2020, with monthly expenses of \$3,611 needed to cover only basic necessities for one person.<sup>71</sup> Since then, rising housing costs and inflation have further increased living costs; a living wage for a single adult with no children is \$18.79 while a household of two adults with two children would need a wage of \$23.71.<sup>72</sup>

The high cost of living in Coconino County meant that many existing assistance programs fell short of making ends meet for participants through either ineligibility or insufficient aid. Programs that use federal- or state-based income eligibility limits do not reflect the financial needs of Flagstaff residents. For instance, the utility assistance program offered through the Coconino Community Services Department requires a household to be at or below 60% of state median income or 150% of the federal poverty level.<sup>73</sup> These income limits are \$2,061 per month and \$1,699, respectively for a single-person household— leaving many residents in the gap between eligibility limits and the cost of living in Coconino County.<sup>74</sup> For those who do receive assistance, the financial help may not be enough to keep a resident securely housed in the county's housing market. Arizona's unemployment benefits total \$320 per week or \$1,280 per month as of July 2022.<sup>75</sup> With a studio apartment in Coconino County costing \$1,026, unemployment benefits are insufficient to stabilize households.<sup>76</sup>

One possible solution to these assistance shortfalls is for municipalities and community-based organizations (CBOs) to consider revising and expanding local assistance standards. More contextual assistance metrics already exist for some agencies and could be used as examples to guide a unified approach. One instance of localization is Flagstaff's Section 8 housing program, which compares rent standards by neighborhood (or small-area fair market rent) rather than across the entire county and allows households receiving assistance to use their Section 8 vouchers for up to 110% of fair-market rent to stay competitive in the rental market.<sup>77</sup> These more localized standards reflect the high cost of living in Flagstaff and help residents bridge the gap between the assistance they receive and the real price of staying housed. While some programs, such as unemployment benefits, are administered at the federal or state level, and standards cannot be adjusted based on local data, supplemental assistance could be funded through municipalities or CBOs. The current influx of funding through the American Rescue Plan Act and the finalization of Flagstaff's Ten-Year Housing Plan means many communities in the county are already discussing housing policy.<sup>78</sup> These ongoing conversations also provide an opportunity to investigate how to close the gap between assistance and need in order to keep residents in their homes.

### Increase Density

Coconino County's unique land ownership patterns constrain local governments and housing developers' ability to meet market demand through new construction of residential units due to a lack of available land. Tribal nations and the U.S. National Forest Service are the largest land owners; only 13% of Coconino County's land is private.<sup>79</sup> A similar land use pattern is found even in Flagstaff, the most urban area in Coconino County, where the Forest Service owns 36% of the land within city limits.<sup>80</sup> Focus group participants and local housing experts described Flagstaff as

an “island” surrounded by restricted-use lands that are not available for new housing, severely limiting the possibility of new construction. This further exacerbates an already tight housing market as a shortage of available units drives up the rental and home prices, tipping residents into housing instability.

One possible solution to the housing shortage is to encourage higher-density construction. Higher-density housing can take many forms based on land availability, neighborhood character, and other factors. In some areas, higher density may mean apartments, condominiums, or row houses, while in other areas, “gentle density” that encourages duplexes, triplexes, and guest homes may be more appropriate. All of these types of multi-family development are less costly to build and use less land per unit than single-family homes and can increase housing stock availability more quickly without requiring large additional land purchases. However, high-density housing is often stymied by complex zoning, code, and development requirements. Currently, 58% of Flagstaff’s available land is zoned for single-family homes, and only 14% has the required medium- or high-density zoning needed for multi-family development.<sup>81</sup> Increasing the amount of land zoned for multi-family development would also help diversify neighborhoods, as many of the city’s existing high-density areas are predominantly student housing.<sup>82</sup> Flagstaff’s recently completed 10-year housing plan recognizes the need to revisit current zoning and code regulations and development standards.<sup>83</sup> Doing so would allow for a variety of housing types and attract developers interested in adding density to existing residential areas.

Another component of successfully increasing housing density is community outreach and education. Higher-density development is often met with pushback from residents, who wield considerable power during development permitting and review processes.<sup>84</sup> Perceptions of high-density residential areas include misconceptions about increased crime and traffic and decreased social ties and community character.<sup>85</sup> Community outreach and education programs, community input into development standards, as well as buy-in from local elected officials can all be used to reduce community pushback on higher-density development.<sup>86</sup>

## **Incentivize Local Ownership and Rentals**

A significant market share of housing in Coconino County is occupied by short-term rentals (STRs) like Airbnb or second or vacation homebuyers who will not use their new purchase as their primary residence. A high proportion of STRs or second homes reduces the number of available units on the market for purchase and increases home prices, often beyond the reach of full-time residents participating in the service-based local economy.<sup>87</sup> Other popular tourist areas, such as the town of Vail, Colorado, have approached the problem of a housing market negatively impacted by second homeownership through deed restrictions. Vail is similar to Flagstaff as it is surrounded by National Forest Service land that restricts the town’s ability to build new residential units.<sup>88</sup> To help ensure that residents can pursue housing opportunities in a competitive market, the Vail Housing Authority launched the Vail InDEED program, which pays property owners to add a restrictive covenant to their deeds stating that their homes must be sold or rented to individuals who work at least 30 hours a week in the county.<sup>89</sup> The program is funded through the Vail general fund.<sup>90</sup> Property owners are paid 15 – 20% of the fair market value of their home to add the deed restriction, and there is no price limit on the listing of their property for home or rent; however, the deed restriction ensures that pricing reflects the incomes of the people who are working in the county.<sup>91</sup> As of September 2021, the program has placed deed restrictions on 167 homes, won the Urban Land Institute’s Housing Innovation Award, and is being considered for emulation in several other municipalities.<sup>92</sup> A similar incentive program for Coconino County or any of its municipalities could help make homeownership and renting more accessible to employed primary residents whose wages do not provide sufficient income to secure housing on the open market. The deed restriction concept is particularly suited for Coconino County because Arizona’s Private Property Protection Act makes restrictions on home sales difficult and state law preempts municipalities from creating new regulations on short-term rentals.<sup>93</sup> However, programs using a deed restriction buy-in like Vail InDEED are not regulatory but incentive-based, making them more suitable for Arizona’s housing legislation environment.

# 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.

**Multifamily 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.

**Short-Term Rental:**

Rental housing used by tenants for less than 30 consecutive days, like the properties listed on Airbnb, VRBO, and other vacation rental platforms.

## 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 non-profit leaders and government staff working on housing in Coconino County and the state of Arizona to better understand factors that impact housing insecurity. These key informants contextualized housing policies and practices in Coconino 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 Coconino County, researchers at Morrison Institute conducted a focus group with a total of 12 individuals experiencing housing insecurity. 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.<sup>94</sup> 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, and demographic variables such as gender. The focus group was conducted online via Zoom in February 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. Participants received a \$75 gift card as an incentive for their time after completing the focus group.

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.<sup>95</sup> 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**

This study was funded by the Arizona Community Foundation as part of a larger project, “Developing a Complete Picture of Housing Insecurity in Arizona.”

Graduate researchers Ellen O’Brien and Madison Frazee contributed to this study.

We would also like to thank the focus group participants who shared their time, their experiences, and their perspectives.

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