

“Where Do I Go Now?”

Experiences of Housing Insecurity in Yavapai 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.¹ For 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

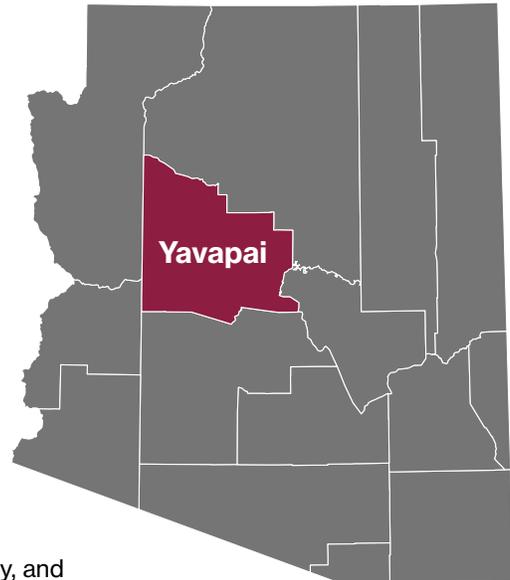
A person experiencing housing insecurity may struggle with one or many of these challenges simultaneously.

“Once you lose your footing it is very stressful. It cost us a lot of money to be homeless. It costs a lot of money to maintain when you’re in a situation like that.”

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 Yavapai County

Yavapai County is the fourth largest county by population in Arizona, with 232,396 residents living across rural and small urban communities.³ Population density ranges across these communities, from 1,007 people per sq. mi. in the town of Prescott Valley to only 33 people per sq. mi. in unincorporated Congress.⁴ The most populated areas, Verde Valley and Chino Valley, are split east and west by a mountain range. Only 26% of land in Yavapai County is private, while the remaining 74% of the land is administered by the U.S. Forest Service, Bureau of Land Management, and the State of Arizona, and less than 0.5% is held in trust as American Indian reservations.⁵ The county is a popular tourism and retirement destination, especially in the Verde Valley, including towns like Cottonwood, Camp Verde, and Sedona.⁶ The median age in Yavapai County is 54, much higher than the state median age of 38.⁷ Many communities in Yavapai County have economies that rely on tourism and the service jobs that support it, like retail, hospitality, and restaurant industries.⁸ Therefore, attempts to address housing insecurity may be situated in highly disparate local contexts, such as whether it is a popular tourist area, the median age of its population, or its geography.



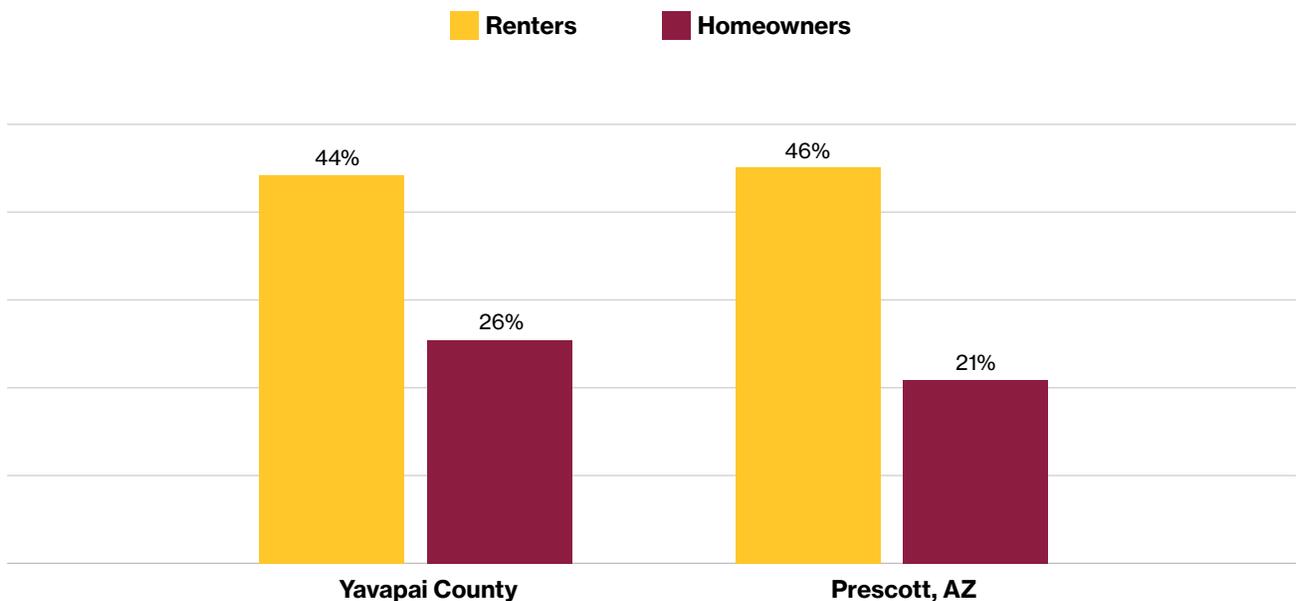
Renter Cost Burden in Yavapai County

This housing brief focuses primarily on renters, as rental housing insecurity is the most common form of housing insecurity in Yavapai County. Twenty-eight percent of households in Yavapai 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 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 Yavapai County, nearly half of renter households – or 19,276 households – are cost-burdened.

In Yavapai 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.

Percent of Housing Cost-Burdened Households



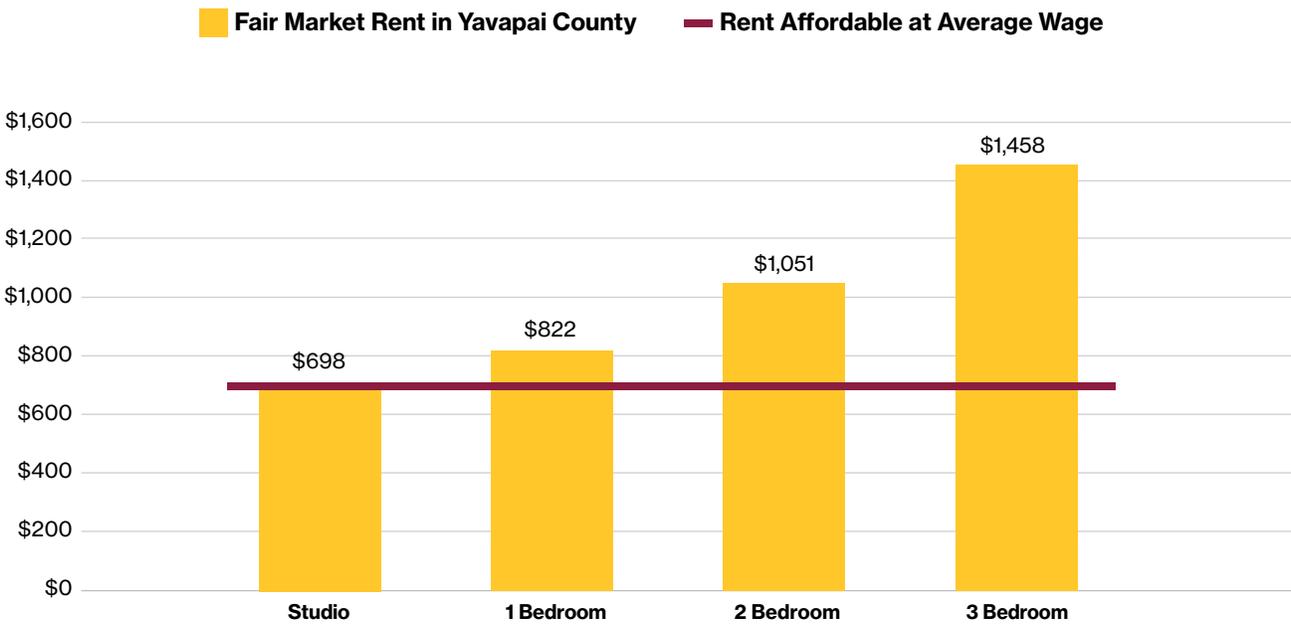
Source: U.S. Census Bureau, American Community Survey, 2020 American Community Survey 5-Year Estimates.

Yavapai County Rental Housing Trends

“I’m hearing a lot of my friends are saying rent is going up, they’re having trouble finding a place to rent, finding a place to live. People are selling their homes and moving.”

Rental prices in Yavapai County have increased from a median rent of \$857 in 2015 to \$982 in 2020.¹³ This increase is over five times higher than the median rent increase from 2010 to 2015, indicating that median rent has increased more rapidly in recent years.¹⁴ The precarity of the rental market is further highlighted when factoring in the average wage in the county. With an average renter wage of \$13.47 in Yavapai County, the average renter can barely afford a studio 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 To afford a two-bedroom apartment at a fair market rate, the average renter in Yavapai County would have to work 60 hours per week.¹⁷ This is particularly problematic in a county that relies heavily on tourism, as retail and restaurant workers do not make a high enough median hourly wage to afford a 1-bedroom apartment, even by HUD’s 40 percent standards.¹⁸

Fair Market Rent vs. Affordable Rent in Yavapai County



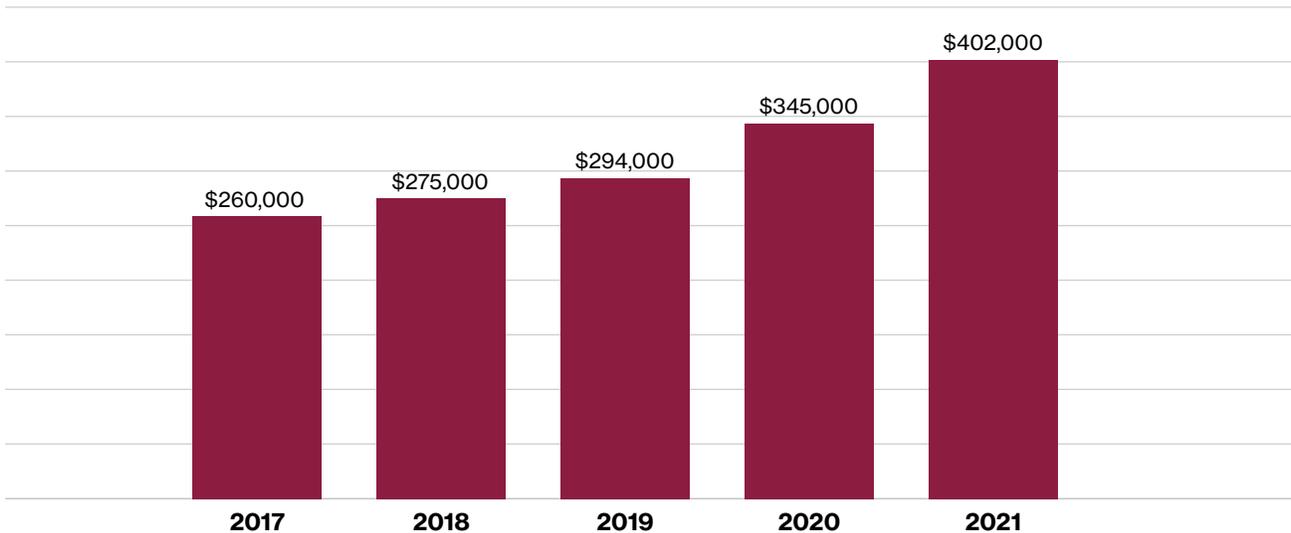
Source: National Low Income Housing Coalition, Out of Reach 2021: Arizona.

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, home prices in Yavapai County have also risen within the past five years, increasing nearly \$100,000, from \$188,200 in 2015 to \$273,300 in 2020.²¹ Housing prices have soared even further in the county's more populated areas. The Prescott metro area's median home values rose over \$132,000 from 2019 to 2021.²²

Median Home Price in Prescott, AZ

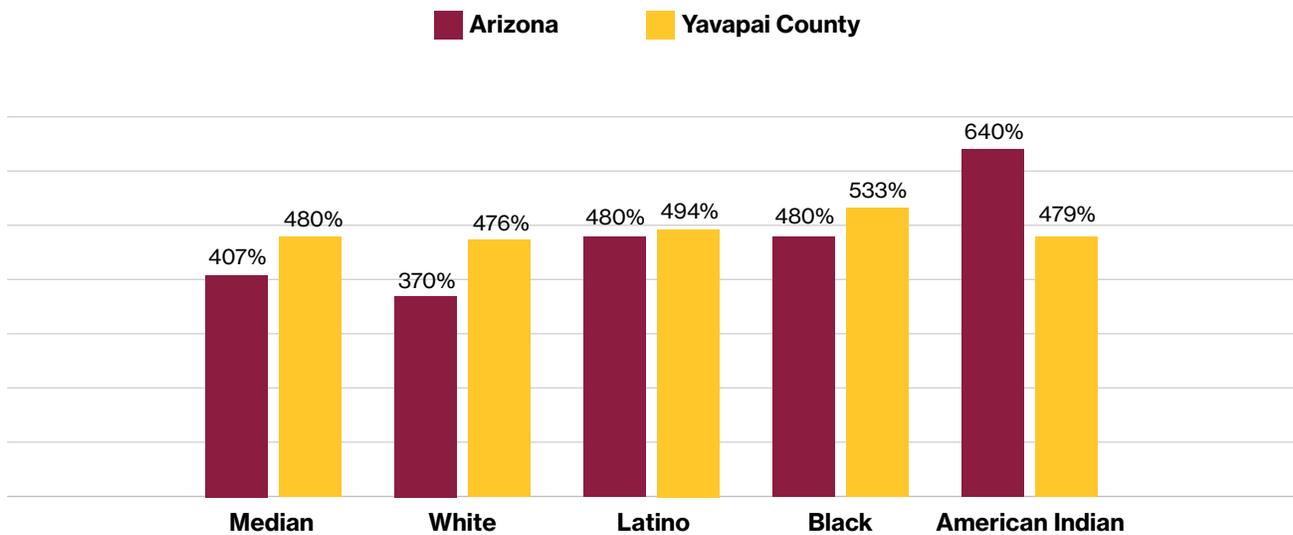


Source: National Association of Home Builders, Housing Opportunity Index (2022).

In addition, Sedona has also seen climbing home prices and a lack of available stock. In March 2022, Sedona's housing inventory was down to an unprecedentedly low 15 percent, and the median asking price in January 2022 was \$1.65 million.²³ In Yavapai County, the average active number of available real estate listings decreased from 1,618 from 2016-2019 to 814 from 2020-2021.²⁴

In Yavapai County, the overall home affordability ratio is higher than the state median, at 480% of household income. Home affordability is a measure that compares median home values to median household incomes. The financial feasibility of purchasing a home also varies with race and ethnicity (see figure below). In Arizona, overall, the median home value is just over four times the median annual income for a household, although this varies by race.²⁵

Median Home Price as Percentage of Household Income by Race

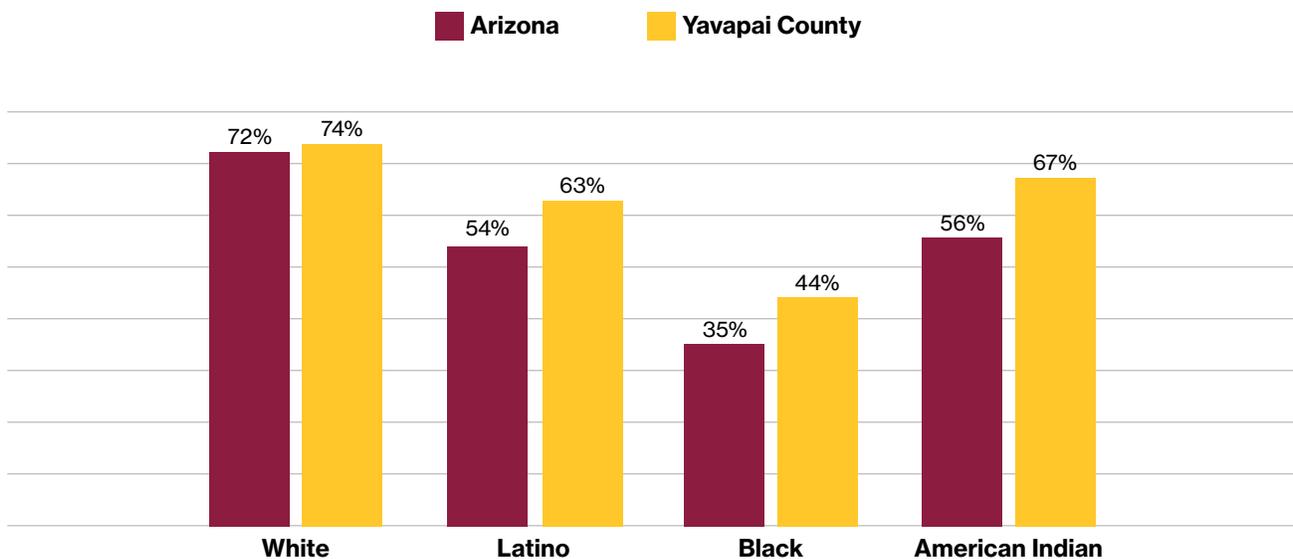


Source: Prosperity Now Scorecard

For Latino and Black households, the median home price is nearly five times the household income. Racial and ethnic disparities in access to housing are also reflected in homeownership statistics in Yavapai 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

Sources of Housing Insecurity

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

Wages and Employment

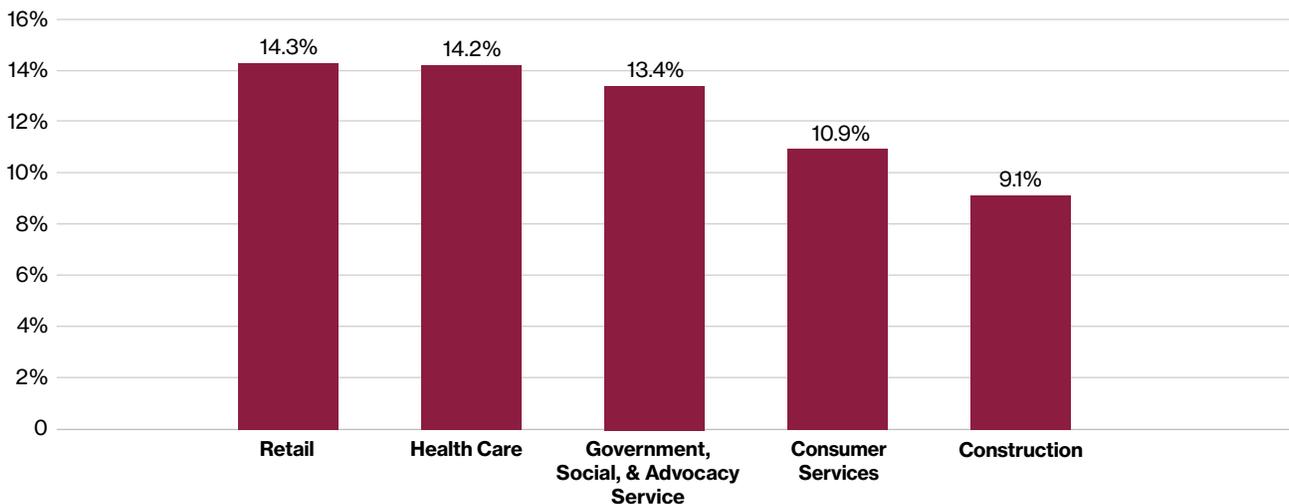
Low wages and employment issues were some of the most challenging barriers to housing security for participants. In Yavapai County, the retail and healthcare industries have the largest number of employees (see chart below).²⁶ Despite the state's thriving economy with a strong recovery from pandemic-related job losses and projections of additional growth, wages in many industries have not kept pace with the price of housing.²⁷ These trends have only been exacerbated by further recent increases in housing prices (see *Yavapai County Rental Housing Trends*, above.)

“...I think it's a matter of just living paycheck to paycheck and then being short on income each month.”

Many focus group participants noted that they were simply not making enough money to keep up with the cost of housing, especially when some must commute from neighboring cities into Sedona to work low-wage service jobs. Only 25.8% of people working in Sedona actually live in the city, and 77% of Cottonwood's residents leave the community each day for work.²⁸ Commuting from neighboring cities like Cottonwood can be 40 miles round trip, creating a significant expense for gas.

Due to their positions in the service industry, some participants experienced job loss in 2020 during the COVID-19 pandemic. Post-COVID, participants noted that jobs are available but not worth taking. The pandemic changed the way people around the country view their jobs, spurring many to take advantage of going back to school, change careers, or take jobs from other higher-paying businesses that offer benefits and incentives.²⁹ Focus group participants reiterated the point of quality jobs, saying that post-pandemic, the job situation had not improved as employers were not always hiring for full-time positions with benefits.

Percentage of Jobs by Industry Cluster



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

One focus group participant described their situation, “I work in hospitality. A lot of workers are leaving. They left already. And even in Sedona, there are some places that have had to cut their hours for business open because they can’t find staff.” Because job growth in places like the Verde Valley is expected to be predominately in the accommodations and food service industry (i.e., hotel and restaurant workers) over the next ten years, it is essential to consider how the employees supporting the tourism industry will be able to afford to live in these areas.³⁰

In addition to their experiences with job loss and low wages, some participants also noted the difficulties of living off alternative or fixed forms of income such as unemployment, disability, and social security. One participant went from working four jobs before the pandemic to living off unemployment. While unemployment was raised temporarily during the pandemic, as of September 2022, the maximum benefit is \$240 a week in Arizona.³¹ A renter living off of unemployment in Yavapai County would not even be able to afford a studio apartment. Similarly, with an average monthly social security payment of \$794, older residents relying solely on social security would only be able to afford \$238 in rent each month – a problematic figure considering the county’s older population.³² Whether participants were relying on income from service jobs or living off of fixed incomes, they all experienced challenges with affording the cost of housing in Yavapai County.

Ineffective Safety Net

“...we set people up for failure by waiting to offer help until they’re almost homeless...”

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. Yavapai County received \$10.4 million from the 2020 Coronavirus Aid, Relief, and Economic Security (CARES) Act and an additional \$46 million from the American Rescue Plan Act (ARPA) in 2021.³³ The county allocated \$5.4 million in emergency rental assistance but did not allocate the remaining \$46 million of ARPA funding to any housing programs or development, 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.³⁴ Instead, the Yavapai County Board of Supervisors primarily allocated funds to broadband and water/sewer infrastructure projects.³⁵

Despite the unprecedented federal funding coming in for housing programs, the existence of these programs did not mean they were solutions to housing insecurity for focus group participants. Participants reported being unaware of programs they qualify for and having difficulty contacting program staff for assistance with applications. However, a key discussion point for participants was that their assistance was not preventative enough, meaning that they could not access it until they were already struggling. One focus group participant noted,

“When I can foresee something happening in the future instead of being able to say, “Hey, look, this is going to be a problem. This is what I need help with.” And just taking what I need instead of waiting until I have absolutely nothing for them to be like, “Okay, we’ll help you.” That’s the part that’s been hard for me. So, I feel like the programs were readily available, but not until you were desperate.”

This reactive approach to assistance programs also had cascading effects on how participants operated moving forward. For example, one person mentioned that because the assistance program they were receiving help from had a maximum income requirement, they no longer felt incentivized to find a job with a higher salary because it would make them ineligible for assistance. Additionally, the higher salary would still not be enough to end housing insecurity. Further, participants expressed concern over not knowing what to do when assistance comes to an end. Another participant described her experience, “The state helps you out just enough for you to get by, but then once you don’t need it anymore, you get dropped off. Like you don’t know, you’re like, where do I go now? What happens now?”

Despite these challenges to housing assistance, focus group participants specifically noted how helpful emergency rental assistance has been in maintaining their housing. One participant mentioned that rental assistance saved them from sleeping in their car, while another said it allowed them to focus on starting their own business.

Housing Stock Shortages

Lack of housing was a significant problem for Yavapai County focus group participants. As of the 2020 census, Yavapai County had a rental vacancy rate of 4.2, the lowest rental vacancy rate since 2010 and lower than the state rate.³⁶ Low vacancy rates have consequences for cost-burdened renters, as landlords can charge higher rents and be choosier about applicants. In contrast, households have fewer alternatives if their current housing is inadequate or overpriced.

“I looked in Cottonwood, Sedona, all the areas. I was looking for rooms for rent, studios. I could not find a place. So, I was about to put my stuff in storage and start sleeping in my car.”

Focus group participants discussed feeling the pinch of needing both affordability and availability and being able to find neither. As of a 2021 report, the Verde Valley’s housing gap was 2,285 units, and the gap primarily impacted people making less than \$25,000.³⁷ In places like Sedona, where housing prices are well above the rest of Yavapai County, the housing gap affects people making up to \$100,000. A contributing factor to this gap is the inability to build higher-density housing that keeps up with demand. The percentage of apartments in the Verde Valley’s housing stock is very low compared to the rest of Arizona.³⁸

Even with a higher percentage of apartment units than the rest of the Verde Valley, focus group participants also noted a shortage of housing in Cottonwood. One participant stated, “And some locals that moved here will say, ‘Well, the working class shouldn’t be able to live in Sedona. They have to live in Cottonwood and such.’ You can’t find a place there either.”

Percentage of Housing Units That Are Apartments by Area



Source: Elliot D. Pollack & Company, & Sheila D Harris Consulting Services. (2021).
Verde Valley Housing Needs Assessment Volume 1: Existing Conditions & Housing Gap Assessment

Housing shortages meant that many participants were forced to live in short-term housing situations, like RVs, hotels, and cars, until they could find available and affordable permanent housing. Others discussed having to move farther away from the workplace, resulting in extra money on gas or cutting costs on other things like cell phone plans and television. One participant described additional challenges with the cost of gas:

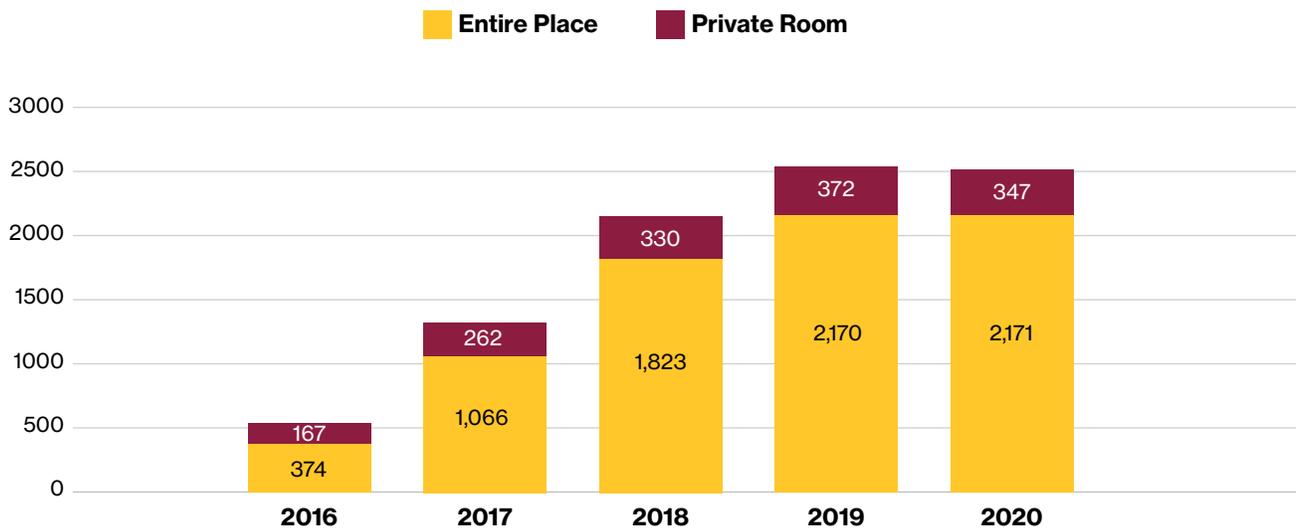
“So now we live in the forest with an additional cost for gas every day. And so, when you don’t have enough money to cover all of your bills, it makes a big difference if you have to pay an extra \$3 a day to come into town.”

Short Term Rentals

With tourism comes accommodation, and Yavapai County has seen a 370% increase in the average number of Airbnb listings per month between 2016-2020.³⁹ In June 2021, Yavapai County's short-term rentals had an average stay of 3 days, an average cost of \$278.33 per night, and an occupancy rate of 75%.⁴⁰ At these averages, an owner could collect over \$6,263 a month for a short-term rental. This income is significantly higher than fair market rent in Yavapai County, which is \$1,051 for a two-bedroom (see *Yavapai County Rental Housing Trends* above).

"We got a 30-day notice that we had to move because a new owner had just bought the house after the former owner had passed away. And they bought the house and turned it into an AirBnB, as they have many places in town."

Average Number of Airbnb Listings Per Month in Yavapai County



Source: AirDNA.

The cost-benefit for owners to convert long-term rentals into short-term rentals impacts the renter's ability to find long-term housing and remain housed. Focus group participants shared experiences of moving out of their apartments because their landlord was converting units into short-term rentals. Additionally, participants noted that houses in places like Sedona are being built specifically for short-term rentals. Short-term rentals make it even harder to keep up with demand in a state already lacking housing units. The significant increase in the number of short-term-rentals is partly aided by Arizona law, which preempted local governments from adopting any additional regulations on short-term rentals outside of existing rules that: prevent short-term rentals from being used to host parties, require owner contact information for complaints, and subject short-term rentals to taxation.⁴¹

Despite state rules for partying and complaints, focus group participants expressed that short-term rentals have also impacted their communities due to increased traffic from tourists and perceived increases in crime. One participant noted several changes they saw in Sedona,

"The other thing about Airbnb that doesn't really have to do with this necessarily, it has ruined our community. Especially Sedona. So, first of all, the traffic is much worse because transient people, Airbnb people, tourists are going to drive a lot more than locals would. So, you have that much more transient, especially for a small town."

Dependent Care

Household composition, defined as “the people who live in the home and their relationship to one another,” can play a role in housing insecurity. Focus group participants said that being a single parent or caring for a family member, such as a sick parent, intensified financial pressures. Some household compositions, including households with children or additional dependent adults, are more likely to experience residential instability, including relocating more frequently, difficulty paying rent, and conflict within the household.⁴²

Focus group participants who are parents or have children living in the household noted the financial burden of taking time away from work to handle children in the absence of paid childcare. One participant described her situation,

“So, I feel like for me in my specific situation, I’m a single mom, and I’m raising two kids solely on my own. So, when I have any issues with my kids, as far as if the school calls that I need to go pick them up or something like that, then I’m responsible. Because their dad is not involved. Then I have to miss work in order to go. And then that makes it much more difficult.”

Childcare costs in Yavapai County can range from \$125 to \$180 per week, depending on the child’s age and the type of care.⁴³ Even on the low end, that adds up to about \$540 per month (\$6,500 per year). On the high end, it can be as much as \$8,640 per year. With a median annual income of \$53,329 per household in Yavapai County, households can pay as much as 16% of their annual income on childcare costs.⁴⁴

The COVID-19 pandemic exacerbated childcare issues because childcare centers were closed, and not all parents were able to work from home and stay with their children. The only option for parents then was to find alternative childcare or stay home from work. In addition to children, some participants noted the pressures of caring for physically and mentally ill family members. One participant said that she, her mother, mentally ill daughter, and grandson were all living together in a 2-bedroom apartment using her disability and retirement income.

“At the beginning of COVID, even when I was working, because of COVID my daughter, who’s severely mentally ill but highly functional, was hospitalized, even though she hasn’t been hospitalized for a couple of years, because of the stress and the anxiety. So that meant I had to take time off work to care for my grandson. ... My mom lives here too, so she helps as well, but she couldn’t keep him 24 hours a day.”

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.

Displacement

“...people are leaving here not through choice, they’re leaving here through circumstance.”

One of the primary impacts of housing insecurity for focus group participants was displacement from their communities. Participants reported that while they love where they live in Yavapai County, there is just no place to go if they are displaced from their homes. Many also mentioned not having a positive social support system nearby, like family and friends, who could help them while experiencing housing loss. Instead, participants reported living in their RVs and cars and camping in forest lands after losing their homes, while others have made the difficult decision to leave the state if they are displaced again. One participant described her struggle with housing and her decision to leave the state if her current housing situation ended.

“I love this state so much. It is so beautiful here. But I am tired of living in a state where there is no respect, no humanity. Where there is no respect for basic living considerations. And so, I feel like I have to go someplace where at least if I get displaced again there’s an option, that there’s some type of housing option. Because there is literally no option here now. If you get displaced, there is nothing to look forward to but homelessness. So, get your tent ready, your RV ready, or whatever, which is really fun in 110-degree, 120-degree weather. So, it’s a life-or-death situation for the homeless people here.”

Research has shown that housing displacement also has a negative impact on the stability of a community because it threatens the ability of people to feel a sense of belonging to a community, each other, and community resources such as schools.⁴⁵

Physical and Mental Health

Housing insecurity and the aforementioned displacement have previously shown negative impacts on health, and focus group participants confirmed that their experiences of housing insecurity in Yavapai County were also detrimental to their health in several ways.⁴⁶ For example, one participant mentioned worrying about if they would be able to pay for a weekly medical treatment on top of housing costs. In some cases, participants noted that unexpected health events led to housing insecurity, such as a cancer diagnosis that led to medical debt:

“I was diagnosed with terminal cancer two years ago and given two to five years to live. And I was out of state at the time when I got the diagnosis. And it was during a period when my health insurance had lapsed. I was on a COBRA plan going from one business to another. And I was away on a six-week trip up in the northwest and my COBRA plan had expired. I ended up in hospital with a \$30,000 a week bill that I had to pay for, lost my house, was bedridden for nine months, and lost everything. I mean, I’m now in debt. It’s a terrible situation. But that’s another reason that people can end up in these sorts of problems.”

Health insurance was seen as an issue for several participants. Sixty-eight percent of people in Yavapai are under the age of 65, but only 46.7% of them receive health insurance through an employer.⁴⁷ 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 May 2022, AHCCCS served approximately 65,000 Yavapai County residents.⁴⁸ 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 \$360 per month to as high as \$1,670 for a single individual.⁴⁹ The overall uninsured rate in Yavapai County is 14.1%.⁵⁰ However, the uninsured rate isn't equivalent by race – in 2019, 8.6% of white residents, 12% of Black residents, 16.1% of Latino residents, and 20.7% of American Indian residents were uninsured.⁵¹

“And then, rent is going higher. You’re going to be struggling, stressing. You’ll get depressed. You won’t know what to do.”

Housing insecurity took an additional toll on participants' mental health, with many describing significant amounts of stress. Worries about how they would pay rent and bills, anxiety from crowded conditions or shared living with family members, inability to find available and affordable housing, and concern about rising housing costs all negatively affected participants' mental health via conditions like anxiety and depression.

Participants also talked about feeling less functional, losing focus, and losing confidence in themselves due to housing insecurity and financial precarity. One participant described his situation and how it affected his wife:

“So yeah, so my wife and I lost our home, and she was nine months pregnant. And she gave birth to our son in a hotel room. And we turned to our families for help, and no one was willing to help. And it was so deeply traumatizing for her that a few years back she had a very successful consulting business where she pulled in \$30,000 in a month. And she had her personality and her confidence about her. And since then, she’s been really struggling just with just general, that interpersonal anxiety and just overcoming everything that we’ve gone through.”

In addition to the strain housing insecurity puts on mental health, this participant's experience also highlights how a lack of community or familial support can leave housing insecure people even more vulnerable.

Potential Solutions

“I didn’t realize for some time that I was entitled to some Yavapai County rental assistance and utility assistance. And in fact, it was my landlord here in Sedona that put me in touch with the program. Had I known sooner perhaps I’d be in a better condition than I am at the moment financially.”

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 Yavapai County. While some of these solutions are unique to Yavapai County, others could be applied in other areas of Arizona.

Assistance Outreach and Navigation

Several focus group participants noted that they were unaware of assistance programs such as rental and utility assistance. Some noted only hearing about rental assistance via a friend or their landlord once they were experiencing financial difficulty. Participants were frustrated they missed potential financial assistance that could have prevented further hardship. Some also noted that they were unclear on what assistance they qualified for, especially if they were working and had a steady income:

“But that being said, because I now have the income and I have the security, it’s lifted me up enough mentally where I’m now applying for jobs. So, I think that in order to serve more people with assistance, they need to do it in a way that people that are working-class and used to providing for themselves, are comfortable with accepting that help. If I would’ve known, if I had saw something that said, “You can have an income. That you may qualify even if you have an income or if you make under a certain amount,” that would just give more people information about their eligibility.”

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 Yavapai County, a large portion of this work would need to be focused on outreach to ensure residents are even aware of the assistance.

Regulating Short-Term Rentals

One participant noted the prevalence of short-term rentals, which elicited strong responses from others in the group. They felt that nothing was being done to address how short-term rentals affect the housing market and that more regulation was needed. Places where municipalities can implement their own regulations on short-term rentals, such as New York City, have seen benefits to the long-term housing supply. In June 2020, New York City enacted a law requiring online marketplaces (e.g., Airbnb, VRBO) to provide information about the host of a short-term rental unit, such as name, address, and length of stay for units booked.⁵² The adoption of the law caused a significant decrease in the number of short-term rentals because hosts who did not provide their contact information were removed from the online rental platforms. This also led to a significant increase in long-term rentals during the same time period.

For Arizona to allow local governments to use tools such as host information to address issues with short-term rentals and housing supply, the state would need to eliminate the short-term rental preemption. Cities could also tax short term-rentals and use the funding to provide affordable housing.

Diversify Housing Stock

The housing stock in Yavapai County is predominately made up of single-family and mobile homes.⁵³ A lack of multifamily housing poses issues for renters struggling to find affordable housing. In addition, seniors may be less likely to be able to maintain a single-family home as they age.⁵⁴ Allowing for other alternative housing types, such as accessory dwelling units (ADUs), can also be especially beneficial for the elderly living on fixed incomes, as they could remain on their property in a smaller accessory unit and rent out the single-family home for additional income.⁵⁵ In some cases, those living in the main house could also provide social and healthcare support to the older adult. However, cities would have to be careful that ADUs did not become an avenue for additional short-term rentals. In cities like Portland, Oregon, financial incentives for building ADUs are only available if the property owner agrees not to use the ADU as a short-term rental for at least 10 years.⁵⁶ Developing multifamily units and alternative housing like ADUs can also be helpful in areas of the county where there is little privately-owned land. Other alternative housing types that could be implemented include smaller-sized homes and co-living/shared spaces.

Developing more multifamily units and rehabilitating existing buildings 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.⁵⁷ In 2022, the Arizona Department of Housing (ADOH) awarded \$2 million in LIHTC funds for rural developments, one of which is in Yavapai County and will result in 72 new affordable units. 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.⁵⁸ While this is a relatively small amount of funding, it is an ADOH priority to support the preservation of affordable housing. Yavapai County and its cities have a unique opportunity to apply for such funding coming into the state. Because it can be more difficult to obtain competitive federal and state funds for more rural areas, local funding is also important for affordable housing. 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.⁵⁹

To encourage more multifamily development and attract developers who can take advantage of federal and state funding, the zoning codes should also be updated to allow for higher-density multifamily development. Clarkdale, Camp Verde, and Yavapai County's zoning ordinances have maximum densities that are not conducive to conventional multifamily apartments.⁶⁰ Incentives can also be incorporated into zoning ordinances, encouraging developers to include affordable units by offering them incentives like expedited plan review, waiving permit fees, and bonus density. Incentives can be a powerful tool in attracting new development.

Establish a Housing Authority

One local housing expert in Yavapai County pointed out that the county and cities do not have any sort of localized housing authority or hub for affordable housing.⁶¹ Instead, Yavapai County's housing choice voucher programs have been run by the state's Arizona Public Housing Authority.⁶² A lack of an established housing authority at the county or local level can not only be detrimental to residents experiencing housing insecurity who are looking for assistance but also to the area as more affordable housing is needed to be developed. An umbrella organization at the county or regional level could be helpful in establishing an organized hub where residents can receive support through programs and assistance. It can also foster partnerships between cities, nonprofits, and other organizations around affordable housing, allowing resources to be pooled for a common goal and encouraging more affordable development.

Neighboring counties, including Coconino and Mohave, have housing authorities at either the city or county level.⁶³ These housing authorities operate by working in partnership with cities, nonprofits, and other organizations to administer programs to assist low-income families. Such programs include the Section 8 Housing Choice Voucher, Public Housing, Supportive Housing, and Veterans Housing.⁶⁴ Additionally, some housing authorities like the one in Flagstaff also manage affordable rental housing properties.⁶⁵ Yavapai County can review the work of other housing authorities and develop a model that meets the needs and priorities of the region through collaboration and program administration. To have a successful affordable housing authority, the county will need to provide consistent funding and staffing to ensure its longevity.

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, 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 nearly a dozen nonprofit leaders and government staff working on housing in Yavapai County and the state of Arizona to better understand factors that impact housing insecurity. These key informants contextualized housing policies and practices in Yavapai 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 Yavapai County, researchers at Morrison Institute conducted a focus group with a total of 13 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.⁶⁶ 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.

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.⁶⁷ 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 a consensus.

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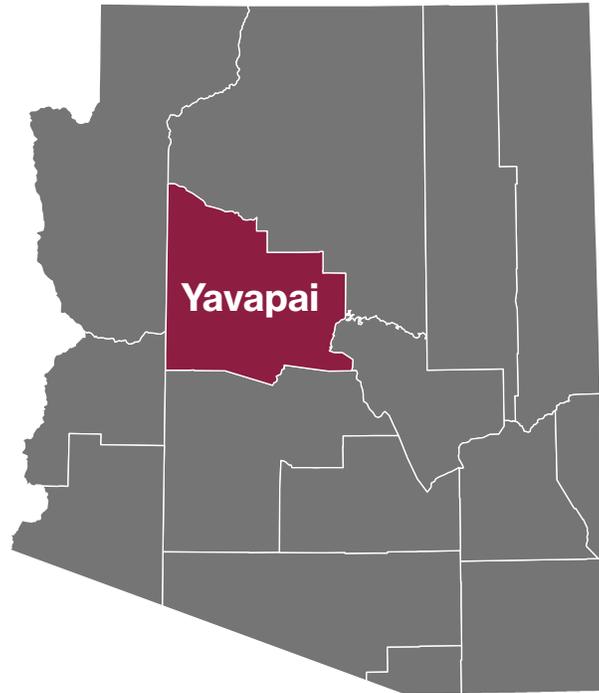
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“Where Do I Go Now?”

Experiences of Housing Insecurity in Yavapai County

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