

# “The Broken Link”

Experiences of Housing Insecurity in Yuma 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.

**“It used to be... a catastrophic event that would [make] me lose my house or not be able to pay my mortgage. But as everything costs more, it doesn’t take a lot of big events anymore.”**

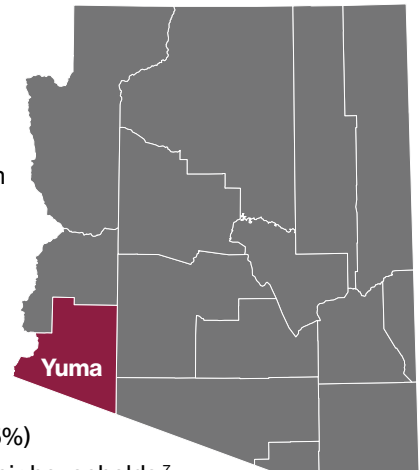
## Housing Trends in Yuma County

Yuma County is situated in the southwestern region of Arizona and shares a border with the U.S. state of California and the country of Mexico. The county was historically the ancestral lands of the Quechan, Cocopah, and Piipaash peoples. Today two federally recognized tribes, the Fort Yuma-Quechan and the Cocopah, have reservation lands within Yuma County.<sup>3</sup> The county is known for its agricultural industry, which grows 90% of the leafy greens eaten in the United States.<sup>4</sup> It also houses two large military installations, the Yuma Marine Air Corps Station and the U.S. Army Yuma Proving Ground.

Yuma County has an approximate year-round population of 206,990 as of July 2021.<sup>5</sup> Sixty-five percent of these full-time residents live in one of the county’s three largest cities: Yuma, San Luis, and Somerton.<sup>6</sup> The majority (65.5%) identify as Latino, and approximately 52% of residents speak Spanish within their households.<sup>7</sup>

However, seasonal migration due to tourism and migrant agricultural labor can cause significant shifts in population during certain times of the year.<sup>8</sup> Up to 90,000 “snowbirds,” a local term used to designate tourists seeking respite from colder weather elsewhere, reside in Yuma County between December and May.<sup>9</sup> The county is sparsely populated outside of its primary cities and some metropolitan-adjacent areas, such as Fortuna Foothills near the city of Yuma.<sup>10</sup> Outside of these urban areas, households may reside in small settlements in unincorporated areas or “colonias,” many of which lack formal infrastructure such as paved roads or municipal water service.<sup>11</sup>

Housing insecurity in Yuma County may take different forms based on different urban and rural contexts. For example, a household in the city of Yuma may be unable to afford rent as the cost of housing rises due to increasing urbanization and inflation. In contrast, a resident elsewhere in the county may be able to afford rent but live in unsafe conditions due to the age or quality of the home. Potential solutions to housing insecurity should reflect these diverse contexts and reflect awareness of local needs.

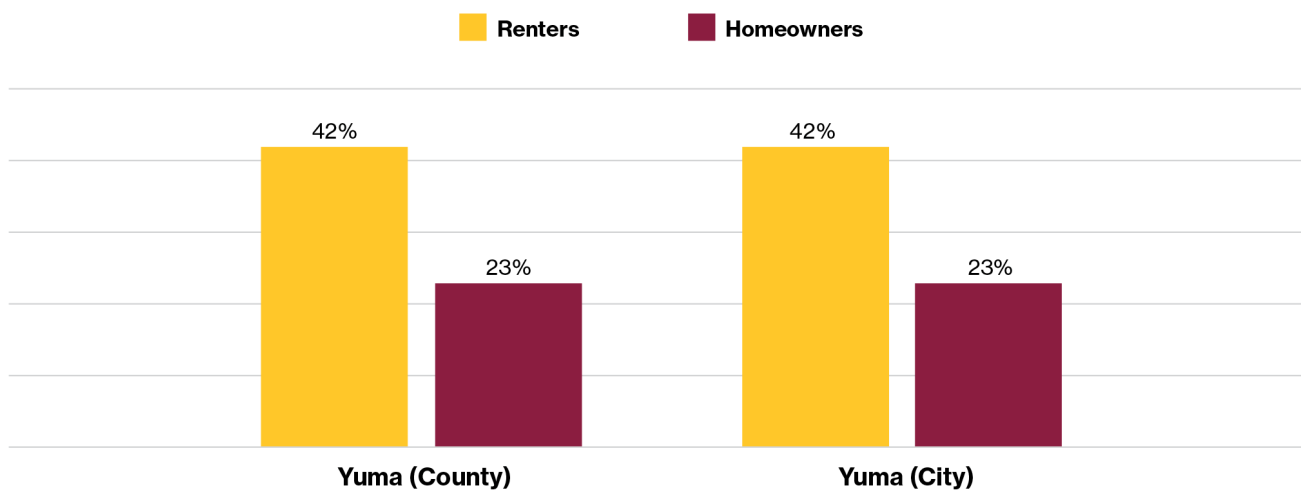


## Renter Cost Burden in Yuma County

This housing brief focuses primarily on renters, as rental housing insecurity is the most common form of housing insecurity in Yuma County. Thirty-one percent of Yuma County households are renters, a slightly lower proportion than the state overall (35%).<sup>12</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% of their income on housing costs are considered cost-burdened.<sup>13</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>14</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>15</sup>

### Percent of Housing Cost-Burdened Households



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

Forty-two percent of renter households are cost-burdened in Yuma County, while only 23% of homeowner households spend more than 30% of their income on housing.<sup>16</sup> The more significant percentage of cost-burdened households among renters indicates that homeowners are financially less precarious than renters overall and therefore less vulnerable to housing insecurity.

## Yuma County Rental Housing Trends

Yuma County has long had a reputation for relatively low housing costs, with estimates of median rent below the median rents for neighboring Maricopa and Pima Counties from 2015 – 2020.<sup>17</sup> The median per month rent in Yuma rose by only 1.4% or about \$12 in the five years before 2020.<sup>18</sup> This trend, however, has recently changed, with median monthly rents rising from \$851 to \$906 from 2020 – 2021 – a 6.5% increase in one year.<sup>19</sup> Average hourly wages have also risen by 6.9% from May 2020 – May 2021.<sup>20</sup> However, a recent analysis by the City of Yuma has found that these income and rental growth trends are not evenly distributed; in some areas of the county, such as San Luis and Wellton, rents are outpacing wage increases.<sup>21</sup> Furthermore, general inflation, including higher energy, food, and transportation costs, has more than offset income gains, leaving little room for increased housing expenses.<sup>22</sup>

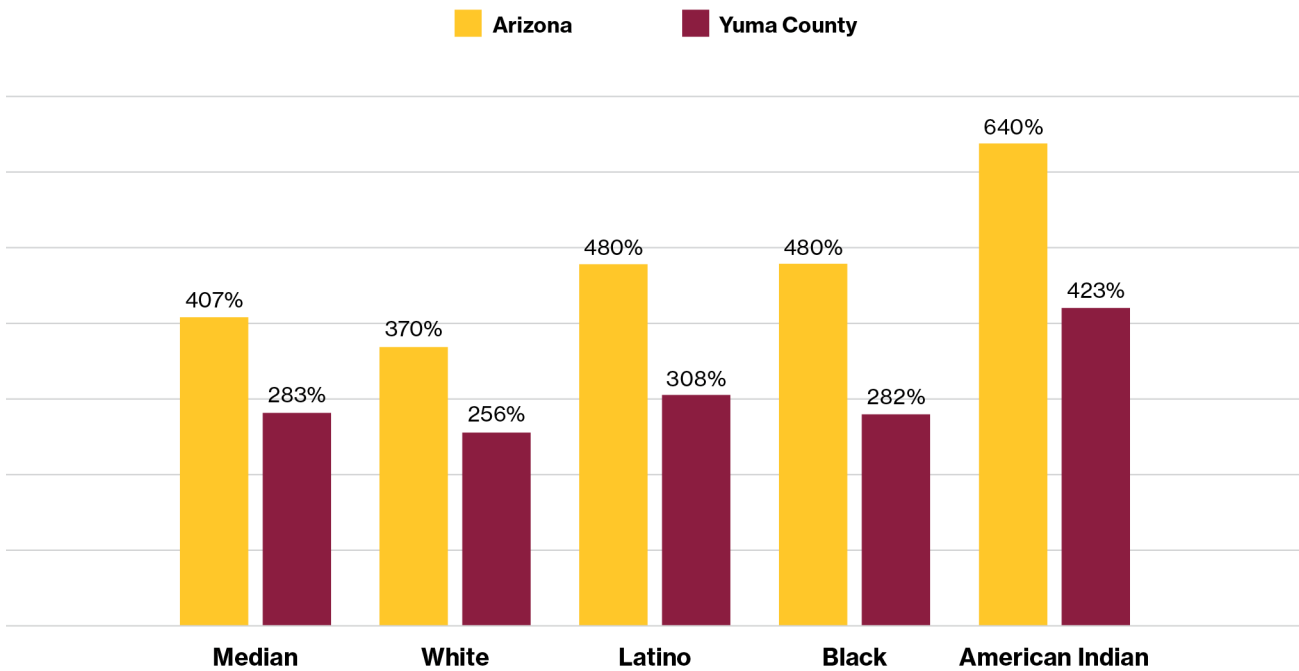
**“I’m thankful that my landlord hasn’t raised my rent and I’ve been in this place for five years. But I don’t know where I would go because... houses that were going for \$800, \$900 are up to \$1,500... There’s no way I’d be able to make that type of rent.”**

Yuma County’s rising housing costs are challenging its reputation as an affordable place to live. 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. The fair market rent for a one-bedroom unit in 2022 is now just out of reach of a full-time minimum wage employee, who would have to work 44 hours per week to afford a one-bedroom apartment without becoming cost-burdened.<sup>23</sup> The fair market rent for a two-bedroom apartment is \$968 per month; the affordable rent for a household at 50% of the area median income is only \$715 per month.<sup>24</sup> For households reliant on disability or other supplemental security income, affordable rent is only \$252 per month.<sup>25</sup> The City of Yuma estimates that nearly 1/3 of renter households need a rental unit that costs less than \$500 per month, but only 15% of all rentals are priced in that range.<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. Although home prices may be more affordable in Yuma than Arizona as a whole, many households still face barriers to buying a home as rates of homeownership are only slightly higher than the state overall (see *Median Home Price* and *Percent Homeownership* charts, below.)

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



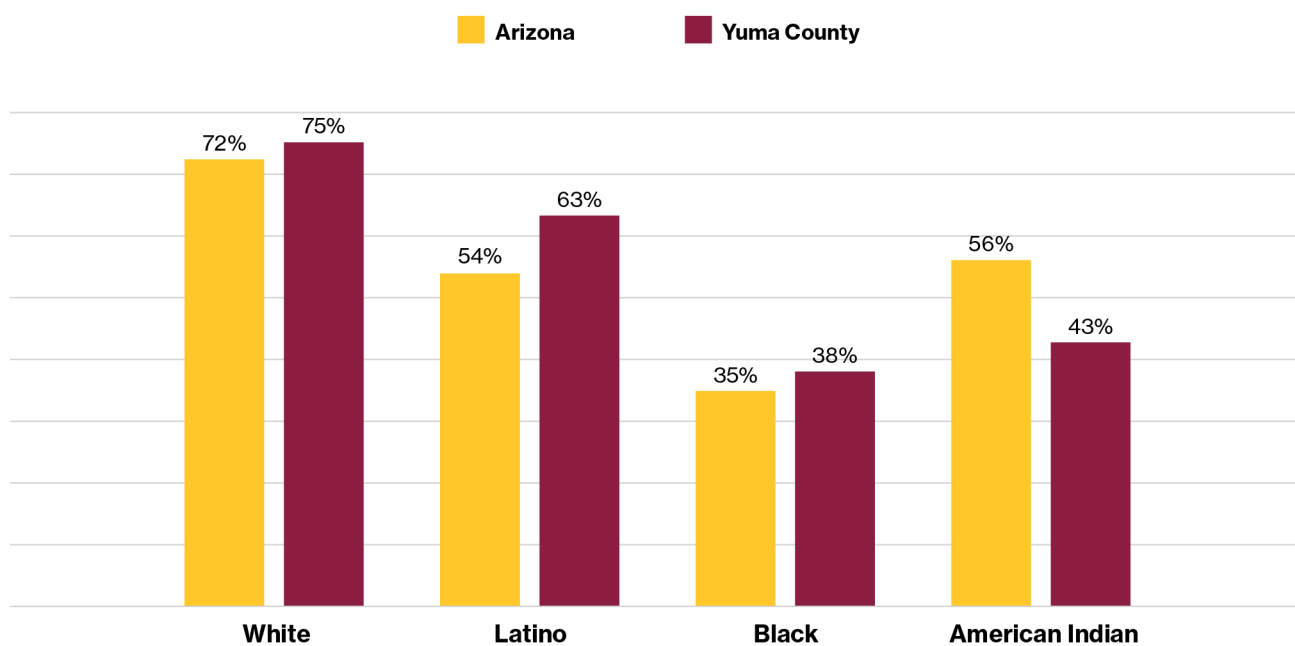
Source: Prosperity Now Scorecard, <https://scorecard.prosperitynow.org/reports#report-data-table>. Accessed June 10, 2022.

As with rental prices, home prices in Yuma County have increased in the past year. The median home price in the county rose 22% in 2020 – 2021, from \$175,000 to \$214,000.<sup>29</sup> Contributing to these higher home prices is a shortage of housing units. In the last few years, the average number of active for-sale listings by month has dropped precipitously – from over 600 listings per month in 2019 to less than 200 in 2021.<sup>30</sup> Fewer units available lead to greater competition, driving housing prices up as the market responds to greater demand without corresponding supply. While the median price of a home in Yuma County is still significantly below the state median price (\$464,413), incomes are also lower, with an average household income of \$48,790 from 2016-2021 as opposed to the statewide average of \$61,529.<sup>31</sup>

Yuma County’s overall home affordability ratio is smaller than the state median, at 283% 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.<sup>32</sup>

For Latino households in Yuma County, the median home price is over three times the household income; for American Indian households, the median home price is more than four times the household income. Racial and ethnic disparities in access to housing are also reflected in homeownership statistics in Yuma County and Arizona overall. In Yuma County, white residents are somewhat more likely to be homeowners than Latino residents, and nearly twice as likely to be homeowners than Black or American Indian residents.

### Percent Homeownership Within Race



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

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. While Yuma County has a larger percentage of non-white homeowners than the state, there are still significant disparities by race when compared with white homeownership.



## Sources of Housing Insecurity

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

### Wages and Employment

Participants' most frequently cited barriers to housing security were low wages and a lack of employment opportunities. While average wages in Yuma County increased at the same rate as housing costs (see *Yuma County Rental Housing Trends* above), many participants found that these increases did not translate to financial security for their households. This may be because increases were not evenly distributed across employment sectors. Wages rose for many sectors from May 2020 – May 2021, with some of the largest increases in professions such as computer programming (13%). However, other professions like community and social service (-1.4%) and agricultural labor (-1%), saw slight decreases.<sup>33</sup> The types of employment available to focus group participants were more likely to fall into categories such as food preparation, agricultural labor, and community and social service, excluding them from benefiting from the rise in wages overall.

**“I like to describe our housing economy like we have California rent prices with Arizona pay... And we have to keep up with the inflation.”**

Participants were outspoken about Yuma County's lack of economic opportunity. The county was historically perceived as an affordable place offering low-wage jobs that nevertheless offered an income sufficient for housing and other necessities. Several participants compared Yuma County to other areas of Arizona, observing that while the cost of living was lower, starting wages were also lower – usually the state minimum wage of \$12.80 as opposed to the starting wages of \$14 or more they found in neighboring counties.<sup>34</sup> They observed that very few available positions required higher education or specialized skills, which stymied plans for advancing their careers locally. In one example, a participant was pursuing a certification required for their field at the state level but was doubtful of finding employment in the Yuma area that utilized it. Conversely, households that relied on agricultural labor for income could not transition to new opportunities because they were not considered qualified even for entry-level positions in other professions.

The ongoing COVID-19 pandemic has further complicated employment for participants. One participant lost their housing entirely because of a COVID-related job layoff in their household, while others had difficulty paying utility and other bills. Participants noted that COVID had reduced tourism and recreation as well, impacting employment opportunities. While Yuma specifically, as well as Arizona's economy as a whole, has made a strong recovery from pandemic-related job losses, the employment sectors of agriculture, construction, and entertainment/hospitality have not yet recovered to pre-pandemic levels.<sup>35</sup>

**“I was fortunate enough to be able to get hired right away... but we went from a two-income household to a one-income household. And unfortunately, my income alone, even though I was able to work, the pay went down... I was making \$14.50... I started making \$13. So, it went down \$1.50. And it doesn't sound like a lot, but it adds up to a lot when you have kids. And so we ended up losing our house and my husband and I were sleeping in our van.”**

## Barriers to Healthcare

Along with employment, focus group participants identified an inability to access healthcare and a lack of appropriate healthcare in the area as barriers to housing security. Many participants had close family members and friends who struggled with health conditions and disabilities or were themselves chronically ill and/or disabled. Some experienced health issues that required ongoing supportive care from specialists. While Yuma has a large regional medical center, the specialists they needed were unavailable locally and participants were left to cope with their conditions on their own. Without adequate treatment, these health issues prevented participants from holding employment and meeting daily needs, perpetuating their housing insecurity:

**“And so I think that’s what I was speaking about when I said the inadequate medical care for those that really need it. That’s one of, in my experience, that’s been one of the biggest reasons for the housing instability. You can’t pay your bills if you can’t get a job, and you can’t get a job because nobody wants to hire you with your mental illness.”**

Employment was difficult to find for participants with health issues, even if they felt able to search for jobs. Prospective employers discriminated against them because of their conditions and disclosing the need for accommodations caused employers to end the hiring process. Arizona is an “at will” employment state, and while discrimination against people with disabilities is illegal under state and federal law, employers are not required to provide a reason for dismissal.<sup>36</sup> This means employees can be fired for any reason without incurring liability unless the explicitly stated reason for the firing is disability-related.<sup>37</sup> Participants found that their managers cited other reasons or gave no reason at all for their firing to avoid legal issues after participants shared their health status. In many cases, participants felt that they would not have needed to disclose their health status or ask for accommodations if they could have received the specialist care needed to manage their health.

**“They can just tell you, ‘Oh no, you know what? We’re going to go ahead and hire somebody else.’ Without disclosing why. And by law you can’t question it, but we all know why. You know what I mean? We know why.”**

## 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. Some household compositions, including households with children, are more likely to experience instability, including relocating more frequently, difficulty paying rent, and conflict within the household.<sup>38</sup> Focus group participants said sudden changes to their households, like an unplanned pregnancy or divorce, could induce or exacerbate housing insecurity by losing a working adult or increasing expenses.

Participants who had children in the household expressed the difficulties of raising children while meeting competing demands such as employment. One participant shared that the removal of her abusive spouse, while positive for the household’s overall well-being, suddenly threw her into being a single parent of children with special needs. Another found that her job prospects were severely limited because she could not pursue her education without alternative childcare. In general, achieving financial stability was harder for households with children but was also seen as critical for keeping family members safe:

**“I also, just this last year, myself have experienced homelessness. My homelessness was due to COVID-19, and it took me an entire year to get back up on my feet. I just got an apartment mid April, and I’m still struggling to make sure that the stability is there, because I am just getting back up on my feet. I’m wanting to re-establish financial security. I have a one-year-old, I’m expecting. And so to try to establish that nest egg is really difficult as well.”**



Childcare outside of the home is one possible solution, but it can be expensive for low-income households. Childcare costs in Yuma County can range from \$75 to \$150 per week, depending on the child's age and the type of care.<sup>39</sup> Even on the low end, that adds up to about \$300 per month (\$3,600 per year). On the high end, it can be as much as \$7,200 per year. With a median annual income of \$48,790 per household in Yuma County, households can pay as much as 15% of their yearly income on childcare costs.<sup>40</sup>

## **Rising Costs and Lack of Housing Stock**

Related to but distinct from the impact of household composition was the lack of affordability and diversity in Yuma County's housing stock. This lack meant that participants either paid more than they could afford or could not find housing appropriate for the number and age of people in their households. In 2019, the Yuma metro area was short approximately 2,559 housing units.<sup>41</sup> While the area has seen new housing development in the past few years, increasing rental costs have widened the gap among lower-income households.<sup>42</sup> There is now a county-wide shortage of 3,734 units for households earning less than \$20,000 per year.<sup>43</sup>

**“The housing, the rental market for mid-sized families is really non-existent or really expensive... For people that actually live in Yuma that have low income, the housing options just don't seem to be available widely there.”**

Rising rents have made the housing units that are available and appropriate for participants' needs inaccessible. With fair market rents for three- and four-bedroom units exceeding \$1,300 per month, households with two children and two adults would need to make \$55,000 or more to afford a three-bedroom and \$66,280 or more to afford a four-bedroom unit.<sup>44</sup> Apartments and other multifamily dwellings can offer a more affordable option but are less likely to have sufficient bedrooms for larger families. Multifamily housing is also much less common. Over 80% of Yuma County's housing is detached dwellings, predominantly site-built single-family homes (55%) and manufactured/mobile homes and RVs (31%).<sup>45</sup> Multifamily dwellings such as du- and triplexes and apartments make up only 19% of total residential properties, and the largest share of renters live in single-family homes (40%).<sup>46</sup>

Further complicating the attainability of rental housing is the county's unique position as a seasonal retirement destination. Some historically affordable options, such as apartment complexes and mobile home parks, require applicants to be 55 years of age or older, functionally removing these units from the market for most residents. Participants found that other housing they attempted to obtain was designated for seasonal employees, such as migrant agricultural laborers or healthcare workers. Participants perceived these specialized populations as dominating the market and reducing their options for housing that was both appropriate and affordable:

**“Yeah. I think one of the other unique things with Yuma is, like I said before, the snowbird. 90% of the housing market is focused on snowbirds. Like I said, all the mobile home parks are 55 and older. Maybe if Yuma can convince those mobile home park owners to maybe lighten up on their age requirements and maybe allow some families, maybe small, quiet families that have like just one infant or something like that to reside in their community.”**

## Insufficient Safety Net

The lack of assistance programs in Yuma County was another barrier to housing security for participants. All participants in the focus group considered themselves housing insecure, but very few were able to access the resources needed to stabilize their households, even in the short-term. Participants largely found that programs that met their needs were either unavailable or insufficient. With only a few shelters serving residents experiencing homelessness and a two-year waitlist for federally-subsidized Section 8 vouchers to help low-income households afford housing, participants felt there was no safety net available if they fell short on rent.<sup>47</sup> They expressed frustration that their local municipalities and the county were not doing more to fund emergency housing assistance, like permanent supportive housing for residents with special needs as well as transitional housing for individuals struggling with homelessness. Navigating existing programs was also confusing and time-consuming, as participants were bounced from one organization to another in an attempt to find a program that wasn't overwhelmed with demand.

**“And then if you are in trouble, it's just that endless fight to get your name on the list and keep your name on the list. And I'm a social worker here. So, I work with people in that, and... it's a full-time job just to access resources to help yourself. It's not ... The idea that people just hand these things out is not my experience.”**

While Yuma County did receive funds from the Coronavirus Aid, Relief, and Economic Security Act (CARES) in 2020 and the American Rescue Plan Act (ARPA) in 2021 for emergency rental assistance, households must have experienced a COVID-related hardship such as job loss to qualify to receive only up to \$3,500.<sup>48</sup> Emergency assistance programs are not designed to meet longer-term housing needs. Currently, no additional ARPA funding has been designated for long-term housing assistance.<sup>49</sup>

One focus group participant shared her experience, which illustrates the cyclical nature of resource inaccessibility. She had been on a waiting list for housing assistance for almost two years. She qualified for the waiting list because she had undergone treatment at a behavioral health facility – one of the only ways to receive a referral. She also discovered that many clients in the same program did not qualify for the housing waitlist because they were unable to attend their behavioral health appointments and were deemed noncompliant. In speaking with her program peers, she found almost all noncompliant clients were also experiencing homelessness, and could not attend appointments because they had no housing or reliable transit. Their experiences of homelessness negatively impacted their substance use and mental health – the very conditions that they were in a behavioral health program to treat. Yet without stable housing, her peers were unable to meet the requirements of the program that would refer them to housing assistance. (Despite her own eligibility, the participant later found that the housing assistance organization had filed for bankruptcy, leaving waitlisted clients in limbo.) Other participants discussed similar experiences, highlighting that housing was a fundamental, high-priority need as well as a stepping stone toward stability in other areas of life:

**“I think that would break the cycle... The lack of resources for housing for people to go to, it just turns into a vicious circle.... It's like I get myself out of one area, then I'm in another... I think that if we can just help the community members and get a leg up and get stable housing where they can feel secure... And so I think the housing is where the broken link is at. That's what's starting that chain.”**

# Impacts of Housing Insecurity

Housing insecurity was a pervasive experience for focus group participants, broadly affecting their lives. 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.

## Poor Housing Quality

One consequence of housing insecurity was a tradeoff between affordability and housing quality. With a shortage of available units and rising rents, focus group participants found very few options in their price range. This led to renting units that were unsafe or had unhealthy living conditions and to renewing leases even after these problems were discovered. Participants told stories of cockroach infestations, frequent power outages, and air conditioning units that failed in the height of summer. One participant shared:

**“We had a similar incident last year where we couldn’t get a hold of the emergency line. Something had happened to my oven. And when it was turned on, it shot straight up to broil, which I think is like 500-something degrees, and it wouldn’t turn off. And I called repeatedly and there was no answer. I was sending text messages and no answer... And so [landlord] was advised to replace the unit. They didn’t replace the unit. They said they would replace the part.”**

Many participants in poor-quality housing expressed that they were willing to replace appliances and make repairs themselves but did not have the money to buy the equipment needed. Feeling they had no other options and nowhere else to go, they stayed in dilapidated housing because they could not find affordable alternatives. This experience, which was common in the focus group, is reflected by larger-scale trends; in Yuma County, 37% of renters reported their housing to be in poor condition.<sup>50</sup>

For some participants, problems with their housing were compounded by poor relationships with property managers and owners. Requests for repairs were ignored, emergency call lines were not answered, and in the most egregious cases, eviction and other tactics like reporting a parent to the Arizona Department of Child Safety were used to ensure participants dropped complaints. While the Arizona Residential Landlord and Tenant Act prescribes the legal obligation of landlords to tenants, including maintaining a property that is safe and habitable, the process for recourse is complex, and there is no agency tasked with enforcement.<sup>51</sup> Instead, violation of the Act is considered a private matter.<sup>52</sup> When faced with housing quality issues that landlords refused to address, participants were unsure of their rights, unaware of or unable to find assistance, and afraid of retaliation by eviction while having nowhere else to go.

## Physical and Mental Health

Housing insecurity has previously been shown to have negative consequences for health.<sup>53</sup> Participants mirrored these findings, discussing how their housing insecurity was detrimental to physical and mental health. In one notable instance, a participant shared that requests for repairs created conflict with their apartment’s property manager and that this ongoing stress led to the recurrence of mental health problems:

**“I just feel unsafe. I don’t feel like I can trust people to come into my home... I’d been through a lot. And so I was just trying to get myself back together... So I have anxiety about having them come in or asking them to come and replace that part... Now they’re going to call CPS, and I’m going to get evicted... And that’s kind of where I live under a lot. So it’s always like, ‘Am I doing something wrong? Am I going to say something wrong?’ It’s very, very walking on eggshells.”**

Other participants shared that housing-related problems exacerbated substance use disorders and other pre-existing issues for themselves or family members. Poor mental health stemming from housing insecurity also created a feedback loop of precarity, limiting some participants' ability to work and therefore secure income to pay rent. Concerns about eviction and insufficient money to meet needs were seen as major contributors to interpersonal conflict and stressful environments within the household.

**“It causes a lot of anxiety. You can’t work because you have anxiety. You can’t. Anxiety because they’re going take your house, but you need to work so you can earn money to pay for your house.”**

Housing insecurity also caused the physical health of participants to suffer. Being forced into poor-quality housing for financial reasons, as discussed above, had negative health consequences. Deferred maintenance such as unchanged air filters led to bronchitis, asthma, and other respiratory ailments. Insufficient cooling was a common experience, with some participants' housing experiencing frequent power outages, electrical issues, or air-conditioning failures. This lack of cooling exacerbated underlying health conditions that were previously controlled and caused poor quality sleep and irritability.

As previously discussed, accessing healthcare was a challenge for many participants. Eighty-one percent of people in Yuma are under the age of 65, but only 43% of them receive health insurance through an employer.<sup>54</sup> If an individual makes less than \$18,084 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 102,000 Yuma County residents.<sup>55</sup> 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 \$370 per month to as high as \$1,770 for a single individual.<sup>56</sup> The overall uninsured rate in Yuma County is 17.4%.<sup>57</sup> However, the uninsured rate isn't equivalent by race – in 2020, 7.5% of white residents, 31% of Latino residents, and 21% of multiracial residents were uninsured.<sup>58</sup>

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

**“And I think Yuma is a wonderful community that I think continues to help outreach. But I think it’s just very limited. I think it’s just very limited resources... It just adds to the complexity of what is Yuma. Yuma is so unique.”**

### Diversify Housing Stock and Build Affordable Housing

The majority of rental housing stock in Yuma is composed of single-family and mobile or manufactured homes.<sup>59</sup> The lack of multifamily dwellings such as du/tri/fourplexes and apartment complexes means that most renter households are forced to rent single-family homes because they are the most common type of unit available. However, they are also often the most expensive option. More than half of renter households in the county earn less than \$35,000 per year – below the income threshold needed to afford a two-bedroom rental.<sup>60</sup> In 2019, the county was short 3,734 rental units affordable for households making less than \$20,000 per year.<sup>61</sup> While the current pace of building will match projected population growth, it will not make up the previously existing rental gap and will not reduce housing insecurity for low-income households.<sup>62</sup> Diversifying housing stock by building additional multifamily housing could provide households with more options at affordable price points and is the fastest way to increase housing overall. It is also a priority for the county as identified in the 2021-2025 Consolidated Action Plan.<sup>63</sup>

Building new multifamily developments will require the county and municipalities to secure appropriate funding. Some funding sources can also ensure long-term affordability of units as a requirement of receiving funds. The Low-Income Housing Tax Credit (LIHTC) is one source of affordable housing funding; the City of Yuma previously partnered with Gorman and Company to construct the 58-unit Mesa Heights development using LIHTC funds.<sup>64</sup> LIHTC funding is inherently competitive, making the process of securing funds more difficult. In 2022, 33 LIHTC proposals were submitted to the Arizona Department of Housing and 16 were awarded.<sup>65</sup> However, Arizona adopted a less competitive state LIHTC program in 2021, with \$4 million of funding available for the next four years.<sup>66</sup> While state LIHTC is not sufficient to be the only source of funding for affordable development, it can be paired with other sources of funding such as the \$41.5 million distributed to Yuma County through the American Rescue Plan Act.<sup>67</sup> On a more localized level, using a percentage of financial resources such as permit fees and securing private gap funding to advance affordable housing projects can make a municipality more competitive when applying for federal and state funding.

### Create Rehabilitation Assistance for Landlords

Poor-quality rental housing was a common experience for focus group participants and had significant impacts on their health and quality of life. Requested repairs were often not completed, leaving tenants to deal with ongoing hazards. It was not clear to participants if their landlords were failing to maintain properties due to negligence or an inability to finance repairs. While no statistics on ownership of rental units is available, it is possible that the large proportion of single-family homes used as rental units in Yuma County indicates that most landlords are individual property owners rather than large property management companies. For these property owners, major structural repairs or new appliance purchases may be beyond their means. While rehabilitation programs already exist in both the County and City of Yuma, the assistance is available only for owner-occupied households.<sup>68</sup> Some municipalities have assistance programs that allow eligible landlords to access rehabilitation and emergency repair funds while

others allow renters to request assistance with landlord approval.<sup>69</sup> These programs require landlords to have low- to moderate-income tenants, thereby incentivizing the preservation of affordable housing. Rehabilitation assistance could also be offered in conjunction with code enforcement programs; for instance, if a property fails a Section 8 or Revitalization Area rental inspection.<sup>70</sup>

## **Provide Tenant Counseling and Assistance**

Participants also encountered landlords and property management companies that ignored or dismissed requests for needed repairs, threatened eviction and other forms of retaliation, or engaged in other illegal behavior. When faced with these situations, participants did not know what their legal rights were or where to go for help. One possible solution for such issues is a Tenant Assistance Hotline or another immediately accessible resource that connects renters with legal experts and other assistance. Similar hotlines have been created in Santa Fe and New York City and are staffed either by city employees or through partnerships with legal aid clinics.<sup>71</sup> Tenants could also be referred to other assistance programs, like rental and utility assistance, eviction diversion, and renter financial counseling by contacting the hotline.<sup>72</sup> Having a single contact to reach housing resources would reduce confusion, enable tenants to pursue recourse for Arizona Tenant-Landlord Act violations, and provide guidance for accessing other assistance. The hotline would supplement existing programs such as the landlord and tenant clinics hosted by Yuma County by providing accessible guidance on time-sensitive housing needs and steering residents towards appropriate next steps.<sup>73</sup>

## **Integrate Social Service Programs and Housing Needs**

Social service programs in recent years have adopted a best practice called “housing first,” which prioritizes placing individuals experiencing housing insecurity, homelessness, and other health and social issues in a secure and stable housing situation while simultaneously pursuing other interventions.<sup>74</sup> The housing first model discourages eligibility measures that have traditionally been used in housing programs, such as requiring participants to be homeless for a certain period of time, maintain steady employment, stay sober, and have no criminal history.<sup>75</sup> It also encourages the integration of housing needs into client assistance plans, recognizing that housing is a vital component of financial, physical, and mental health and well-being.<sup>76</sup> Participants’ experiences with assistance programs reflected a fragmented and sometimes contradictory system, with some programs disconnected from the realities of housing insecurity. Adopting a housing first model could help integrate this system by ensuring that housing resources are coordinated simultaneously and in partnership with medical care, behavioral health programs, job training, and other supportive services.

Expanding Yuma County’s existing coordinated entry system would further benefit service integration. The coordinated entry system designates key locations as “one stop shops” for residents in need of assistance. These locations use a universal assessment and intake process to connect residents with resource agencies. Instead of multiple eligibility assessments and waiting lists, residents complete a single assessment and their information is shared across agencies.<sup>77</sup> While Yuma County has a coordinated entry point system, only three organizations serve as designated entry points.<sup>78</sup> Enlarging the number of agencies participating in the coordinated point of entry system and creating an accompanying collaborative that brings together social service agencies across the spectrum of services offered would reduce the number of gaps in the safety net (as participants experienced.) The Yuma Coalition to End Homelessness could serve as the convener for the collaborative, and this work could build on an existing series of convenings organized by the Coalition and the Southwestern Arizona Town Hall.<sup>79</sup>



# Common Housing Policy Terms

**Affordable Housing:**

Housing that costs 30% or less of household income.

**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 non-profit leaders and government staff working on housing in Yuma County and the state of Arizona to better understand factors that impact housing insecurity. These key informants contextualized housing policies and practices in Yuma 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 Yuma County, researchers at Morrison Institute conducted three focus groups with a total of 11 individuals experiencing housing insecurity. Two focus groups were conducted in English and one in Spanish. Researchers ensured a diversity of rental experiences were represented by partnering with community organizations in Yuma County. Partners distributed recruitment materials through their mail and email lists and posted flyers inviting participation in a screening questionnaire. Eligible participants were over 18 years of age, lived in the county of study, and rented their housing. Potential participants completed the questionnaire and a subsample of individuals was then recruited for focus groups. The focus group was conducted online via Zoom in the summer of 2022 and lasted an average of 55 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, transcribed, and translated into English (if applicable.) The transcriptions and interview notes were analyzed by two researchers using NVivo qualitative data analysis software.<sup>60</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.

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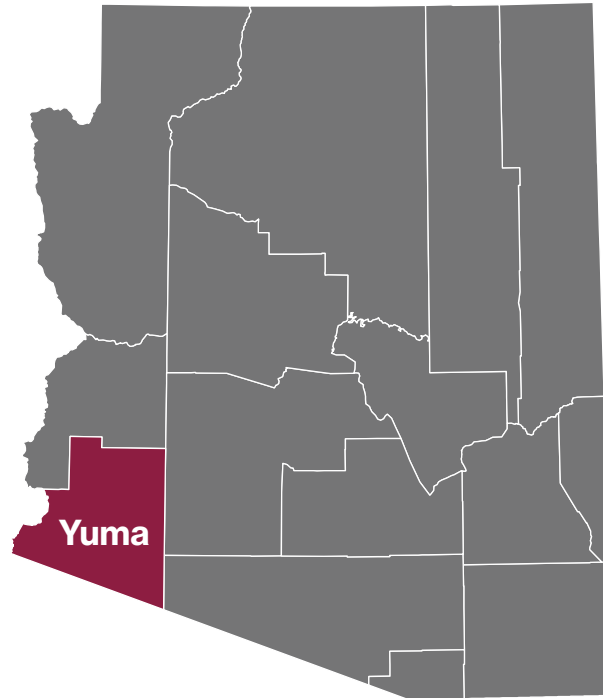
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