

One Crisis Away

Rethinking Housing Stability for Arizonans on the Margin



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Contents

Introduction: Arizonans on the Brink	4
Why Stable Housing Matters	5
Pre-COVID-19: What We Knew About Housing Instability.....	5
Racial Disparities	6
Housing Instabilities, Evictions, and Homelessness.....	7
The Pandemic’s Impact on Renters	8
New Housing Policies Since COVID-19 Began	10
Timeline: The Federal Government’s Response	10
Timeline: Arizona’s Response	11
What Other States Have Done	12
What Happens After Arizona’s Eviction Moratorium Ends?.....	12
What’s Already Underway	13
Next Steps: What Can Arizona do to Bolster Housing Stability?	14
References	15

Introduction: Arizonans on the Brink

COVID-19 has disrupted almost every facet of American life, but the pandemic's economic impact has been especially challenging for Arizona's renters.

Prior to COVID-19, approximately one in seven Arizonans lived in poverty, which is defined as earning less than \$13,000 a year for a single adult and less than \$22,000 a year for a three-person family.¹

But since the beginning of state-mandated shelter-in-place orders, a glaring reality has swept across policymakers' desks: More Arizonans are one crisis away from severe financial hardship and potential eviction than just Arizonans living in poverty.

In addition to Arizonans who live in poverty (approximately 14%), another 20% survive with incomes below 200% of the Federal Poverty Level, tying Arizona for seventh-highest

nationally.² Prior to the start of the pandemic, 40% of Arizonans reported that they did not have enough liquid assets to survive three months without income.³

According to a recent ASU Morrison Institute for Public Policy-Arizona Republic poll, [Perceptions of the Pandemic and its Effects](#), (fielded between April 24 and May 7), 15% of Arizonans who earn between \$25,000 and \$50,000 missed a mortgage or rental payment since the pandemic began.⁴

Preventing an eviction "avalanche" after Arizona's eviction moratorium ends is critical to the state's finances because the costs, shouldered in part by taxpayers, associated with eviction and homelessness can be staggering.

While financial support from unemployment insurance programs, the federal CARES Act, and Arizona's eviction prevention fund are helping some Arizonans navigate the initial economic fallout from COVID-19, there are still thousands of Arizonans on the brink who have applied for rental assistance and not received support.^{5,6}

Why Stable Housing Matters

Housing instability is characterized by various factors, not all of which have to be present at the same time: being behind in or having difficulty with rent payments, moving frequently, living in crowded conditions, or doubling up with family or friends.⁷ Housing instability is one of the main contributors to economic insecurity, and it can contribute to poor health outcomes and lead to high mortality rates.⁸ Housing instability is far-reaching and includes frequent moves, evictions, crowding, and rent burdens that exceed 30% of a household's income.

Access to stable housing fundamentally supports the financial and educational success of Arizonans, and there is a strong positive relationship between stable housing and physical and mental well-being.⁹ And, housing instability is linked to various adverse health outcomes including asthma and depression, and increased emergency room usage among children.^{10,11,12} Research shows there is a positive relationship between health outcomes and increased housing stability, especially when the housing is safe, decent and affordable.¹³ The benefits of stable housing can be seen across an entire lifetime. Homeless children are more likely to be vulnerable to mental health problems, developmental delays and depression than children who are stably housed. Unstably housed children are more likely to use costly emergency services, like police and EMS calls.^{14,15} Adults who frequently move, live in doubled-up housing or who face eviction or foreclosure can suffer higher rates of elevated stress, depression and feelings of hopelessness; there is evidence that the longer seniors spend in one residence the less likely they are to be depressed.¹⁶

According to the U.S. Department of Housing and Urban Development, cost-burdened

households are those that spend over 30% of their income on housing. Severely cost-burdened households spend more than half of their income on housing.¹⁷ And cost-burdened and severely cost-burdened families are often not able to spend sufficient funds on nutrition and health care.^{18,19,20}

The benefits of stable housing extend to cities, states and taxpayers as well. According to the Urban Institute, property taxes can account for nearly half of all local revenue, and when families consistently pay their mortgage or rent, they (or their landlord) are more likely to pay property taxes, which support city budgets.²¹

Pre-COVID-19: What We Knew About Housing Instability

There are several macro-level factors contributing to the lack of affordable housing units for low-to-middle income renters across the U.S. and in Arizona: wage stagnation, increased rents and insufficient housing supply. Before COVID-19, the national unemployment rate was at a historical low, but economists warned of continued wage stagnation in the U.S.²² At the same time, housing market forces have led to increased rents. This is especially prominent in Arizona as net domestic immigration to Arizona continues to increase and developers have not been able to keep up with demand for new rental units.²³

There were nearly 15,000 apartment units under construction in the Phoenix-metro area as of October 2019.²⁴ However, as rental prices have steadily increased, these units are increasingly unaffordable for many low- and middle-income tenants.²⁵

The lack of affordable housing supply, coupled with Arizona's higher-than-average poverty level

before the pandemic began (approximately 14% of Arizona residents lived in poverty, tied for 15th-highest in the nation,²⁶ and another 20% lived with incomes below 200% of the Federal Poverty Level, tying Arizona for seventh-highest nationally)^{27,28} means many Arizonans are unable to afford rising rents. [The 2020 Federal Poverty Level](#) is \$12,760 for a household of one, \$17,240 for a household of two, and \$21,720 for a household of three.

In the Phoenix-metro area, 44.6% of renters were cost-burdened (defined as spending more than 30% of income on rent) in 2018, and 21.7% were severely cost-burdened (more than 50% of income).²⁹

According to data from the Maricopa County Justice Courts, 93% of all monetary judgments (the judicial action deciding how much a tenant owes a landlord) were less than \$3,500 in 2019 (there were 44,601 monetary judgments included in this analysis).³⁰

Comparing rental prices to incomes underscores just how difficult it is for a low-income household to afford rent. The National Low-Income Housing Coalition estimates that it would require an hourly wage of \$19.52 (in Phoenix, \$20.63) to rent a two-bedroom apartment and not have to spend more than 30% of income on rent, but Arizona’s statewide minimum wage is presently \$12 an hour.³¹ Put another way, the federal poverty guideline for a three-person household is \$21,720 a year.³² At the same time, a fair market rent for a two-bedroom apartment in the Phoenix-metro area costs approximately \$14,076 a year.³³ This means that the average

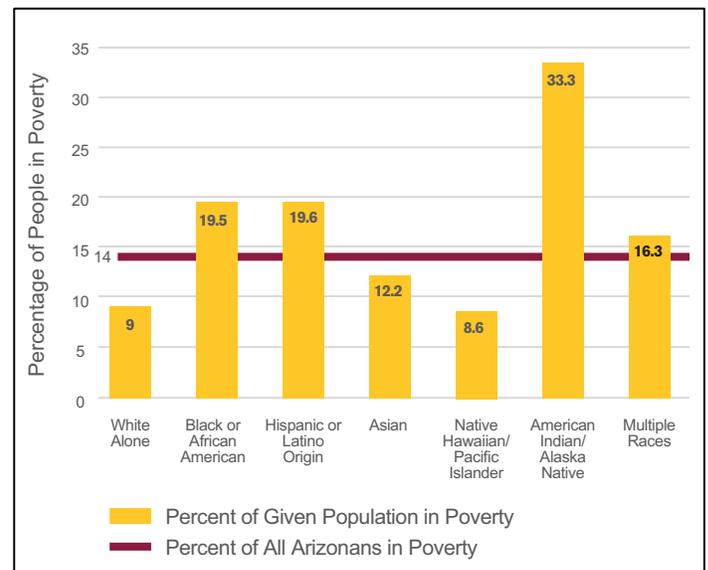
three-person household living at the poverty line would need to spend nearly two-thirds of their income (65%) to afford a two-bedroom apartment in the Phoenix-metro area. In Phoenix, a household of three would need to make at least \$40,597 a year – nearly double the federal poverty guideline – to not be cost-burdened by their rent.

Despite these numbers, only one-in-four extremely low-income households that qualify for a housing subsidy receive assistance in Arizona. In Phoenix, it is one-in-five.³⁴

Racial Disparities

People of color are much more likely to live in poverty in Arizona than white people. According to 2018 data, the poverty rate for white people was 9%, but 19.5% for Black people, 19.6% for Latinos, and 33.3% for Native Americans (Figure 1).³⁵

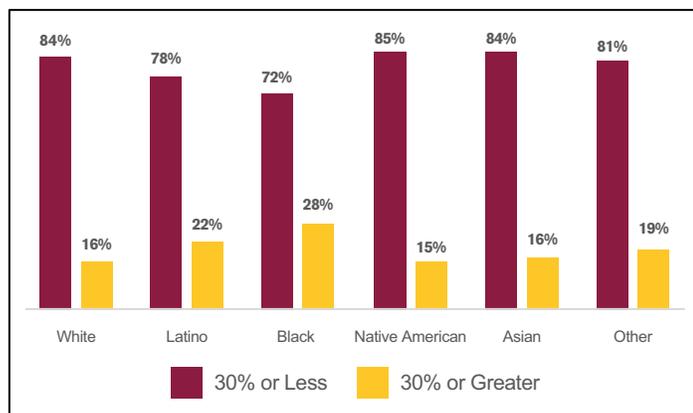
Figure 1: Arizona Poverty Rate by Race 2018



Source: U.S. Census Bureau, American Community Survey.

Furthermore, the impact of pandemic-related job losses and furloughs will not be felt evenly across racial groups. Black people and Latinos already are more likely than white people to spend a greater percentage of their income on their rent or mortgage. Figure 2 shows that greater percentages of Latinos and Black people spend more than 30% of their income (i.e., face cost-burdens) on their rent or mortgage than other racial/ethnic groups. Arizonans aged 25-44 are often facing the additional financial burden of being caregivers for children and/or aging parents.

Figure 2: Rent or Mortgage as a Percent of Household Income, Age 25-44 in Arizona



Source: 2017, American Community Survey.

Housing Instability, Evictions, and Homelessness

Housing instability can lead to eviction, which is a catalyst for homelessness.³⁶ Arizona’s homeless numbers have declined over the past decade, but have risen sharply in recent years – up 12% since 2017.³⁷ In 2019, an estimated 10,007 people experienced homelessness on a given day in Arizona and the homeless population is increasingly older (currently, half of the homeless population is over 50, up from 37% in 2003),³⁸ which may have devastating consequences on mortality, as COVID-19 and many other diseases have a more severe effect on seniors.

Research points to several factors that contribute to eviction: poverty (income, assets, costs of living), structural inequalities (discrimination, historical inequities), limited access to social support networks, personal limitations (disability, physical or mental illness), and location, which often determines access to education, transportation, and other resources.³⁹ However, research has not yet been able to find strong causal evidence that can predict who will become homeless after an eviction.⁴⁰

Household savings are critical to surviving a loss of income and decreasing cost burdens can enable households to save. Families with even a small amount of accessible savings are more likely to avoid the negative consequences associated with income disruptions – falling behind on housing or utility payments, eviction, and having to receive public benefits – than those without any savings.⁴¹ Furthermore, individuals and families that receive public-assisted housing are better equipped to save money and avoid eviction. As one 2017 study by the Public Housing Research Corporation found, four in 10 unassisted low-income American families have no savings account, but those who receive rental assistance have an average of \$1,000.⁴²

Homelessness costs taxpayers a significant amount of money. According to the Arizona Department of Housing website, in fiscal year 2018, “ADOH provided over \$46.6 million in public resources to combat homelessness, including \$16.4 million for a myriad of programs to avoid or move people out of homelessness and an investment of over \$30.2 million in financing to develop 127 new permanent supportive housing units.”⁴³

In most cases, it is far more cost effective to prevent homelessness than to manage it after it begins.⁴⁴ And several research studies have shown that even one-time rental payments can

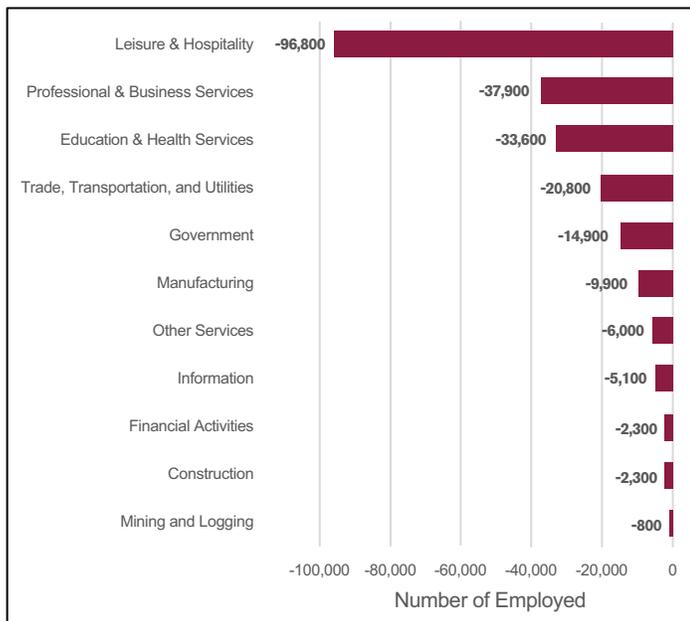
be successful in avoiding homelessness by avoiding an eviction.⁴⁵ This is significant because Arizona’s homeless shelters were already at maximum capacity before the pandemic began.⁴⁶

The Pandemic’s Impact on Renters

COVID-19 spurred tremendous financial hardship through large-scale layoffs and furloughs in Arizona, which will have long-term consequences on renters.

According to an ASU Morrison Institute for Public Policy-Arizona Republic poll, [Perceptions of the Pandemic and its Effects](#), 31% of Arizonans said they were struggling financially before COVID-19 started, compared to 40% in late April/early May.

Figure 3: Net Change in Arizona Jobs from February 2020 to May 2020 by Sector

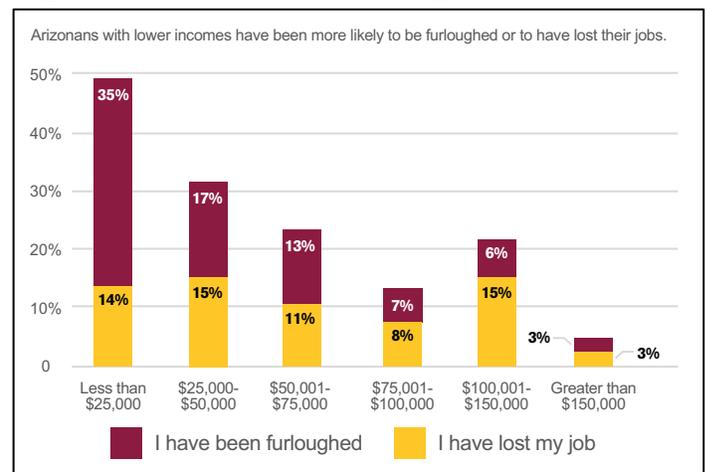


Source: U.S. Bureau of Labor Statistics, as of June 30, 2020.

Since March 29, almost 1.4 million Arizonans have filed an initial unemployment claim.⁴⁷ The size and speed of these claims is without modern precedent. In mid-April, 132,382 initial unemployment claims were filed in one week, far surpassing the previous record of 11,178 during the Great Recession of 2007-2009.⁴⁸ Arizona’s unemployment rate in April hit 13.4%, the highest since the recession of 1973-1975.⁴⁹ While business re-openings brought the unemployment rate in Arizona down to 8.9% in May, this is still the highest since the aftermath of the Great Recession.

Job losses have hit face-to-face industries the hardest. And, according to the ASU Morrison Institute for Public Policy-Arizona Republic poll, job losses and furloughs were most prevalent in Arizona households with a household income less than \$25,000 a year (Figure 4).

Figure 4: Income Loss During the Pandemic



Source: ASU Morrison Institute for Public Policy-Arizona Republic Poll 2020.

As Arizonans have lost jobs and seen their savings erode during the pandemic, the risk of rent becoming a cost burden increases. A Pew Research Center poll in April showed that 77% of low-income U.S. adults and 52% of middle-income U.S. adults did not have enough emergency savings to last three months.⁵⁰

Financial hardship is compounded by the fact that many working Arizonans' health insurance is tied to their employment. And as individuals experience job losses in connection with COVID-19, they may struggle to acquire affordable health insurance. A combination of unemployment and poor health can leave

individuals especially vulnerable to bankruptcy. A recent study found that 66.5% of bankruptcies cited medical expenses as a major contributor.⁵¹

Furthermore, some jobless Arizonans may not have received unemployment insurance (UI) in time to pay their rent or other monthly expenses in June as Arizona's Department of Economic Security (DES) struggled with an overwhelming surge of UI applications. DES has made substantial progress moving the total backlogged cases from 40,000 at the end of May to 10,000 in early June,⁵² but DES is still trying to process some claims from April.⁵³

New Housing Policies Since COVID-19 Began

How have the federal government and Arizona responded to increased concern about housing instability from COVID-19?

Timeline:

Federal Government's Response

MARCH

18

HUD Announces Foreclosure and Eviction Moratorium

The U.S. Department of Housing and Urban Development (HUD) issued a Mortgage Letter to all FHA-insured Single-Family borrowers, offering a foreclosure and eviction moratorium to homeowners impacted by the COVID-19 National Health Emergency for a 60-day period.⁵⁴

27

Coronavirus Aid, Relief, and Economic Security (CARES) Act Signed

The CARES Act eviction moratorium will restrict the eviction processes for tenants in a [covered housing property](#) (public housing, Section 8 Housing Choice Vouchers Program, etc.) until July 24.

APRIL

1

CARES Act Formula Allocations Released

The U.S. Department of Housing and Urban Development (HUD) announced [formula allocations](#) for the \$12.4 billion in emergency supplemental funding assigned to HUD under the CARES Act.⁵⁵ These relief funds are designed to meet emerging community needs of vulnerable populations due to COVID-19.

- \$5 billion was designated for Community Development Block Grants (CDBG). This category of funding can be drawn for a wide range of affordable housing and community development programs primarily intended for low- and moderate-income households.
- \$4 billion was earmarked for Emergency Solutions Grant (ESG) programs, which are designed to assist people in recovering stable, permanent housing after experiencing a housing crisis and/or homelessness.
- \$1.25 billion was designated for the Tenant-Based Rental Assistance (TBRA) programs, including:
 - \$400 million for the Housing Assistance Payment (HAP) adjustments.
 - \$850 million for Section 8 expenses, including mainstream vouchers.
- \$1 billion was assigned for Project-Based Rental Assistance (PBRA) to meet the increased needs of residents and owners of project-based Section 8 properties.
- Plus \$300 million for Native American block grants, \$65 million for Persons With Aids (HOPWA), \$50 million for Section 202 (Supportive Housing for Elderly Program) and \$15 million for the Supportive Housing for Persons with Disabilities program.

Timeline:

Arizona's Response

MARCH

15

● City of Phoenix Announces Eviction Moratorium for Public Housing

Mayor Kate Gallego announced Phoenix will [temporarily suspend all financial evictions](#) from city-owned housing during the COVID-19 pandemic.⁵⁶

24

● Arizona Gov. Doug Ducey Issues Eviction Moratorium

The executive order postponed the enforcement of eviction orders for renters experiencing financial hardships due to the COVID-19 pandemic.⁵⁷ The order's initial end date was July 23, 2020.

27

● Arizona Gov. Ducey Launches Rental Eviction Prevention Assistance Program

The program allocated \$5 million in new funding for the [Rental Eviction Prevention Assistance Program](#) managed through the Arizona Department of Housing. The program is designed to offer rental assistance for Arizona renter households that lost income due to the COVID-19 pandemic.⁵⁸

●

Arizona Gov. Ducey Announces Cooperative Agreement to Suspend Evictions

The cooperative agreement works with banks to suspend evictions and foreclosures for at least 60 days and may extend for as long as emergency restrictions are in place.⁵⁹

28

● Arizona Gov. Ducey Allocates Funding for Homeless Shelters and Food Banks

Gov. Ducey signed a new state budget agreement which allocated \$5 million to support homeless shelters in preventing and slowing the spread of COVID-19. An additional 1.75 million was designated to improve food security in Arizona, including food bank assistance and expanded funding for nutrition assistance programs.⁶⁰

JULY

16

● Arizona Gov. Ducey Extends Eviction Moratorium

Gov. Doug Ducey extends the moratorium on evictions through October 31, 2020.⁶¹

What Other States Have Done

How does Arizona's response to supporting renters compare to other states?

Princeton University's Eviction Lab created a scorecard to measure the renter protections issued by each state. According to their list, Arizona ranks 25th.⁶² Here are some examples of supportive actions being implemented by other states ranked higher on the list:

- Massachusetts, ranked 1st: Department of Public Utilities ordered utility companies under its jurisdiction not to shut off water, gas or electric service to residents for failure to pay bills.
- Connecticut, ranked 2nd: Instituted a 60-day grace period for both April 2020 and May 2020 rents, during which landlords were prohibited from notifying credit agencies of missed payments or collecting late fees.⁶³ And the Public Utilities Regulatory Authority ordered utility companies to suspend disconnecting services for nonpayment during the pandemic.
- Delaware, ranked 4th: Households can receive up to \$1,500 in housing assistance for residents affected by COVID-19.⁶⁴ And landlords in Delaware cannot charge late fees during the state of emergency.

What Happens After Arizona's Eviction Moratorium Ends?

According to Kathi Hoke, JD, director of the Network for Public Health Law, Eastern Region, there is a fear that the present governmental response is fragmented and insufficient, and that the most vulnerable will not receive assistance, resulting in an "avalanche" of evictions after state moratoriums end.⁶⁵

Private sector actions may provide some respite from utility bills, as some utilities are voluntarily pushing back payments (APS, Cox Communications, City of Phoenix Water, Southwest Gas, SRP), but Arizona did not mandate "no shutoffs," during the state-wide shutdown.⁶⁶

Many Arizonans may have faced eviction after Gov. Doug Ducey's eviction moratorium was set to end on July 22, but the governor's order to extend the moratorium will give tenants more time to catch up. Although it is difficult to estimate exactly how many will face eviction, over 15,000 Arizona renters have submitted requests for COVID-19-related rental assistance since the program opened on March 30,⁶⁷ and from March to mid-June there have been 10,000 fewer eviction filings compared to the same time period in 2019.⁶⁸

What's Already Underway

There are many unknowns in the housing and homelessness field, and real-time data is difficult to access. Often, there is a lack of coordination between governments, nonprofits, and churches, which allows individuals and families to fall through the cracks. For this reason, Arizona State University's Watts College for Public Service and Community Solutions recently started the Homelessness Action Nexus through a generous donation from the Garcia Family Foundation in Phoenix.

The good news is agencies working toward ending homelessness in Maricopa County are already collaborating. The Human Services Campus, a nonprofit homeless shelter in downtown Phoenix, and its partner agencies are a national model for collective impact. However, there is room for greater communication, alignment, and shared action among the diverse agencies needed to solve housing and health care insecurity. The Action Nexus' task is to connect existing efforts, identify opportunities for system alignment, boost existing efforts, and identify opportunities for new solutions by engaging ASU in research and applied solutions.

Anticipated activities of the Action Nexus include:

- Developing a resource warehouse that provides a one-stop shop for research, reports, and policies relating to ending homelessness in our region.
- Working with agencies to expand the functionality of interagency data sharing.
- Partnering service providers with students and faculty to facilitate and support research into service effectiveness and best practices.
- Connecting initiatives and people who are doing like work to eliminate wasteful duplication and maximize collective impact of work.
- Coordinating cross-sector training and accreditation to improve service delivery and cross-sector partnerships.

"At the Action Nexus, we act as a facilitator, bringing community organizations and ASU together, and highlighting great work underway," said Homelessness Action Nexus Executive Director Shana Ellis.

Next Steps: What Can Arizona do to Bolster Housing Stability?

COVID-19 has created new challenges to the housing market, meaning communities should be prepared to undertake new housing solutions. Policy changes may be needed to fully address the short-term financial needs of Arizona renters affected by the pandemic as well as long-term rental shortages.

The governor's eviction moratorium extension will enable more time for tenants who are awaiting unemployment insurance to receive their payments and to find work. This is especially important in light of the governor's June 29, 2020, order to shut down some businesses again because of rising COVID-19 case numbers.⁶⁹

Savings are critical to individuals and families surviving a change in income.⁷⁰ Arizona can work to lower the proportion of income that households spend on rental or mortgage payments through rental subsidies and/or the development of more affordable housing units, and help ensure more households have the savings necessary to improve rental resilience. One way to accomplish this is through matched emergency savings accounts like Individual Development Accounts (IDAs). Such actions can improve the odds that individuals, families and Arizona cities can survive a financial shock like the one caused by the present pandemic.⁷¹

Arizona can incentivize housing options that help

the market meet renter demand and maximize the number of safe, decent and affordable housing units. Medicaid and health providers recently announced the launch of a \$100 million fund to create more affordable housing in Arizona,⁷² but additional support will be needed to meet renter demand. At the same time, income-based benefit program rules could be amended to incentivize individuals and families to increase the number of hours they work and enable them to save more money without losing their benefits as they approach their "benefit cliff."⁷³

Agencies, organizations and companies can create and/or adopt new technology platforms. One example of this work is the utility and rental assistance benefits platform being launched in July through a collaboration between Wildfire, Amazon Web Services, Prefix, the Garcia Family Foundation and others to better and more quickly coordinate and deliver assistance to individuals in need.

According to Cynthia Zwick, executive director of Wildfire, an organization that fights to end poverty in Arizona, "Our housing support systems were ineffective before the pandemic began, so why would we go back to the systems we had? Things are so upside down right now; what harm can be done by redesigning our systems to actually meet the needs of Arizona's vulnerable renters? We need to design holistic systems that do not pit people against one another. We need to design systems that are sympathetic to businesses, landlords and tenants."

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