

HOUSING ARIZONA

2026 BACKGROUND REPORT



COMPANION TO THE 2025 STATE OF HOUSING IN ARIZONA REPORT



Arizonans from many communities across the state will participate throughout 2026 in Arizona Town Hall programs on the topic of “Housing Arizona.”

An essential element to the success of these consensus-driven discussions is a background report which is provided to all participants before each program. The Morrison Institute for Public Policy coordinated this report which was designed to supplement the Second Annual “State of Housing in Arizona” report. Together, these reports are a unique resource for a full understanding of the topic.

Thanks go to all the contributors to these collective reports. Our deepest gratitude also goes to Ashley Cooper, Research Analyst at Morrison Institute for Public Policy, who served as editor of the supplemental report.

After the culmination of various programs, including community and future leaders town halls, the background report will be combined with consensus recommendations of participants into a Final Report. This Final Report will be available to the public on the Arizona Town Hall website and will be widely distributed and promoted throughout Arizona. The background report and recommendations will be used as a resource, a discussion guide, and an action plan on how best to address Arizona’s housing issues.

Sincerely,

Daran Wastchak
Board Chair, Arizona Town Hall
www.aztownhall.org

BACKGROUND REPORT

TABLE OF CONTENTS

LETTER FROM THE CHAIR	2
BACKGROUND REPORT	4
HOW TO USE THIS BACKGROUND REPORT	5
WHAT IS THE HOUSING CRISIS?	6
WHAT DOES IT MEAN FOR HOUSING TO BE “AFFORDABLE”?	6
HOUSING IS NOT AFFORDABLE FOR EVERYONE WHO NEEDS IT	6
SUPPLY IS INCREASING, BUT NOT FAST ENOUGH	8
BUILDING HOUSING IS MORE EXPENSIVE THAN EVER	8
A RECORD NUMBER OF FAMILIES, YOUTH, AND SENIORS ARE HOMELESS	9
HOUSING AND COMMUNITY RESILIENCY	10
HEALTH AND HOUSING ARE INTERTWINED	10
HOUSING IMPACTS CHILDREN’S EDUCATIONAL OUTCOMES	10
A STABLE ECONOMY REQUIRES A STABLE WORKFORCE	11
ADDRESSING COMMUNITY CONCERNS TO HOUSING DEVELOPMENT	12
HOUSING DEVELOPMENT—IN MY BACKYARD?	12
MYTH, FACT, OR IN-BETWEEN?	12
ARIZONA CITIES AND ORGANIZATIONS CREATE INNOVATIVE HOUSING SOLUTIONS	16
TUCSON’S TINY HOMES	16
SCHOOL REUSE FOR SENIOR HOUSING IN GLOBE	17
TRIBAL COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS	18
SEDONA’S PUBLIC-PRIVATE PARTNERSHIP AND RENT LOCAL PROGRAM	18
TEMPE’S HOMETOWN FOR ALL INITIATIVE	19
FLAGSTAFF’S HABITAT NORTHERN ARIZONA	19
COMMUNITY LAND TRUSTS ACROSS ARIZONA	20
AG TO URBAN	21
MIDDLE HOUSING	21
A LOOK OUTSIDE ARIZONA	22
CONCLUSION	23
APPENDIX A: ENGAGED CITIZEN TOOLKIT	24
HOW TO IMPACT HOUSING POLICY IN YOUR COMMUNITY	24
HOW TO TRACK AND IMPACT ARIZONA HOUSING POLICY DECISIONS	25
ENDNOTES	27
GENERAL “HOUSING ARIZONA” SPONSORS	INSIDE BACK COVER

For additional links and resources, visit: http://aztownhall.org/118_Town_Hall

HOUSING ARIZONA

118TH ARIZONA TOWN HALL TOPIC

BACKGROUND REPORT - 2026

REPORT AUTHORS

Alison Cook-Davis, Research Director

Ashley Cooper, Research Analyst

Kristi Eustice, Assistant Research Director

Cambree Kanala, Research Analyst

Liza C. Kurtz, Senior Research Analyst

Erica Quintana, Senior Policy Analyst

Andrea Whitsett, Executive Director



ARIZONA TOWN HALL RESEARCH COMMITTEE

CHAIR

Patricia K. Norris

VICE CHAIR

Arlan Colton

COMMITTEE MEMBERS

Terry Benelli

Paul Brierley

Evelyn Casuga

Arlan Colton

Alison Cook-Davis

Ashley Cooper

Kimberly Demarchi

Patricia Duarte

Linda Elliott-Nelson

Kristi Eustice

Brad Fain

Gregory W. Falls

Tara Jackson

Gabriel Jaramillo

Julie Katsel

Dale Larsen

Elizabeth McNamee

Jim McPherson

Patrick McWhortor

Jackson Moll

Nicole Newhouse

Patricia K. Norris

Joan Serviss

Marisa Walker

Daran Wastchak

Devan Wastchak

Andrea Whitsett

Kimulet Winzer

Eric Wolverton



602.252.9600 | aztownhall.org

Special thanks to the Morrison Institute for Public Policy, the Maricopa Community Colleges Marketing & Communications team, and Alexandra Sedillo, Director of Publications & Communications, Arizona Town Hall for their assistance and work in designing this report. Cover image by the Morrison Institute.

HOW TO USE THIS BACKGROUND REPORT

This report was designed to supplement the 2nd annual [State of Housing in Arizona report](#), published in August 2025 by the Arizona Research Center for Housing and Economic Solutions (ARCHES) and the Morrison Institute for Public Policy at Arizona State University. The State of Housing in Arizona report contains in-depth data on trends in population changes, housing stock, homeownership, rental housing, evictions, homelessness, and recent local and state policy decisions related to housing. We encourage readers to review the State of Housing in Arizona report before or alongside this supplemental background report. Key conclusions from the 2025 State of Housing in Arizona report are:

- In 2024, Arizona's cost of living surpassed the national average for the first time since 2010. Arizona's cost of living is now higher than New Mexico, Texas, and Nevada.¹
- Annual new home construction continues to outpace years prior to the COVID-19 pandemic. In 2023, Arizona set a record for the number of homes built in a single year. The majority of this construction was single-family homes (69%).²
- High home prices and mortgage rates may be a driving force behind a decrease in home purchases (by 22% year-over-year). Average home prices have increased by over \$160,000 since 2019, and mortgage interest rates hit their highest since 2010: 6.85% in December 2024.³
- A record number of eviction filings indicate renters continue to face affordability challenges. Only 37 homes are both affordable and available for every 100 low-income households (earning 50% or less of the area median income [AMI]).⁴
- Homelessness reached an all-time high in 2024, exceeding 14,000 individuals for the second consecutive year. Families with children now represent 21% of those experiencing homelessness.⁵
- State and local governments are advancing innovative solutions to housing shortages, including revised regulations and increased financial investments.⁶

This background report provides an overview of the main drivers of the housing crisis in our state, considers what is at stake when communities—especially workers, children, and seniors—cannot access adequate housing, dispels common misconceptions about the impacts of housing development on nearby communities, and provides examples of creative housing initiatives around Arizona. It concludes with a resource guide on civic engagement focusing on how to get involved and stay up to date on housing policy decisions.

This report concludes that housing in Arizona is not affordable for everyone who needs it. With incomes not keeping pace with rising housing costs, there is an urgent need for more housing that costs no more than 30% of household income for teachers, service workers, and low-income families. While Arizona's housing stock is increasing, it is not doing so at the affordability levels needed. Simultaneously, the costs of construction, materials, and labor have all increased, and developing subsidized housing remains a financial and logistical challenge. One consequence of these housing challenges has resulted in a record number of families, unaccompanied youth, and senior citizens experiencing homelessness. Research shows that safe, affordable housing is integrally connected to community health, educational outcomes, and workforce sustainability. And yet, housing development, especially for multifamily properties, is often opposed due to community concerns. However, many widely held beliefs about multifamily and affordable housing are actually false. Others suggest that each community must weigh its priorities and consider the trade-offs. Examples from several Arizona cities and towns demonstrate how innovative solutions can meet the need for more housing through public, private, and volunteer investment.

Together, these reports aim to promote community discussion and informed engagement by providing readers with a data-driven baseline understanding of what is happening and how we got here.

WHAT IS THE HOUSING CRISIS?

We have all heard reference to a “housing crisis” impacting families and businesses across the United States and in Arizona. But what does it mean? Broadly, the housing crisis refers to the fact that record-breaking numbers of households cannot afford a home.⁷ But are there not enough homes for everyone who needs one, or are housing costs pricing people out of the market? If we need more housing that is affordable, why isn't it being built?

WHAT DOES IT MEAN FOR HOUSING TO BE “AFFORDABLE”?

The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as “housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.”⁸ Paying more than this amount for housing expenses is considered cost burdened. Since affordable housing is defined as housing that costs 30% or less of one’s income, its precise meaning is relative. Affordable housing is not synonymous with subsidized housing, which is funded by government programs that enable developers and landlords to obtain financial support and incentives to provide housing that is affordable relative to especially low-income households.⁹

HOUSING IS NOT AFFORDABLE FOR EVERYONE WHO NEEDS IT

For the first time since data recording began in 2010, Arizona’s cost of living surpassed the national average in 2023.¹⁰ While household income increased 12% from 2010 to 2023, housing values increased by 84%, or about seven times as fast as income.¹¹ In 2010, the typical home price was about 2.8 times the median household income; by 2023, this ratio increased to 4.6.¹² As of 2026, an estimated 67% of Arizona households are currently priced out of becoming homeowners, based on household income relative to the median home price of over \$446,000.¹³

Homeownership is typically considered a hallmark of financial stability, allowing residents to build equity and retain consistent housing costs. However, costs associated with homeownership have increased over recent years. Homeowners’ insurance premiums have increased 74% since the Great Recession, and 20% between 2020-2023.¹⁴ Homeowners must also keep up with maintenance costs. Budgeting experts recommend that homeowners set aside 1% to 2% of their home’s value for annual maintenance costs. These expenses can add up, especially with older or lower quality homes or when home modifications are needed, such as those for senior residents with limited mobility. The average annual cost to maintain a home in Phoenix was \$10,162 in 2025.¹⁵ At the same time, moving or relocating brings additional expenses. For example, local in-state moves may cost up to \$1,500, while leaving Arizona may cost up to \$5,500, excluding costs incurred to establish new housing.¹⁶

Renters’ monthly housing costs have likewise consistently outpaced incomes. Since 2019 alone, renters’ housing costs have increased by roughly 23%, while renters’ incomes have increased by only 4%.¹⁷ In 2023, a record 54% of Arizona renters were cost burdened, or spending more than 30% of their income on housing. This marks the highest percentage of renter cost burden in Arizona since data recording began in 2010. Renters are cost burdened at more than twice the rate of homeowners (54% vs. 22%, respectively).¹⁸

Only 39% of Arizona workers can afford a one-bedroom apartment.

25% can afford a two-bedroom.

2010 to 2023:

Household income:	↑	12%
Typical home value:	↑	84%

2010 to 2023:

Renters’ income:	↑	4%
Renters’ housing costs:	↑	23%

In fact, only 39% of all Arizona workers at the median wage of their occupation can afford a one-bedroom apartment at the current market rate, and only 25% can afford a two-bedroom.¹⁹ A resident earning

minimum wage would need to work about 76 hours per week to afford a one-bedroom apartment at market rate. Alternatively, affordable rent for the minimum wage would be \$745 each month (calculated with housing costs at 30% of monthly expenses). For residents reliant on Social Security Income payments, an affordable rent would be \$283 per month.²⁰ In 2023, Arizona had a deficit of over 138,000 rental homes affordable to extremely low-income households [those making 30% of the area median income (AMI)] and a deficit of over 198,000 homes for low-income households (at or below 50% AMI).²¹

At the same time, jobs that were previously considered “middle-income” have fallen considerably on the scale relative to the statewide median income. For example, teacher pay has both decreased over time and in proportion to the median income of all earners in the state. Arizona elementary and secondary teachers earned a median salary of \$53,191 and \$59,974, respectively, in 2016 (adjusted for inflation).²² In 2016, the area median income in Arizona for a one-person household was \$53,454.²³ This placed teachers at 99.5% AMI (elementary) and 112% AMI (secondary). By 2024, teacher salaries at both levels of instruction had decreased. In 2024, elementary teachers earned a median of \$50,980 and secondary teachers earned a median of \$59,900.²⁴ By 2024, the median one-person household income in Arizona had reached \$65,937 and Arizona teachers earned only 77% AMI (elementary) and 91% AMI (secondary).²⁵ By the end of 2023, the median rent in Arizona was \$1,608.²⁶ However, based on the guideline that housing is affordable when it costs no more than 30% of income, teachers in 2024 could afford only \$1,274 per month for elementary positions and \$1,498 per month for secondary positions. This shows that teachers, who once earned around or slightly above the state’s median income, now earn below it, leaving them needing housing priced well under the median rent.

	2016	2024
AZ Area median income (AMI):	\$53,454	\$65,937
Elementary teacher median salary:	\$53,191	\$50,980
Secondary teacher median salary:	\$59,974	\$59,900
% AMI:	Elementary: 99.5% Secondary: 112%	Elementary: 77% Secondary: 91%

Limited affordable housing options often force homeowners and renters to settle for lower-quality housing that is within financial reach.²⁷ Households with lower incomes are more likely to live in inadequate housing with significant structural issues (e.g., water leaks, electrical problems, open cracks) that do not meet basic safety and suitability standards. Black and Hispanic renters and homeowners are more likely to live in inadequate housing than their white and Asian counterparts.²⁸ Low-income households often live in older homes with significant air quality issues, such as poor insulation, no air conditioning, and high heating costs, which can lead to unhealthy indoor temperatures.²⁹ Low-income households often lack the resources to remediate deficient housing conditions, update, or remodel.³⁰ Inadequate physical and structural housing conditions disproportionately impact children, older adults, and individuals with physical disabilities.³¹

The U.S. Government funds several programs to support housing for low-income residents. The Low-Income Housing Tax Credit (LIHTC) program, for instance, provides nonrefundable and

transferable tax credits to developers to subsidize the construction and rehabilitation of housing, with the stipulation of strict income limits for eligible tenants.³² Tenant-based rental assistance (commonly known as the Section 8 Voucher Program) provides another form of subsidy to enable eligible households to rent any property that accepts vouchers.³³ Land trusts and nonprofit housing developments are additional ways to develop more affordable housing through public and private investment.³⁴ Government subsidies that stipulate income eligibility requirements aim to ensure that households priced out of the market can access housing. However, government program funding is limited, resulting in roughly 7 out of 10 low-income households (income at or below 50% AMI) being cost-burdened and not receiving federal assistance despite their eligibility.³⁵

7 OUT OF 10

Low-income households eligible for federal assistance do not receive it

SUPPLY IS INCREASING, BUT NOT FAST ENOUGH

For the past 15 years, Arizona's housing production has not kept pace with the need for housing. The gap between the number of households and the number of available housing units (referred to as homes) has widened over time, with a notable increase following the Covid-19 pandemic. In 2023, the number of households in Arizona grew almost twice as fast as the number of homes (25% compared to 14%).³⁶ Housing production has been increasing in recent years, with more than 240,000 homes added from 2018 to 2023, but this pace still falls short.³⁷

The majority of housing development in Arizona is and has historically been single-family homes. In 2024 alone, 71% of home construction permits were for single-family housing, while 26% were for housing with five units or more, and the remainder were for duplexes, triplexes, and quadplexes, also referred to as "middle housing."³⁸ With fewer types of housing options, increasingly expensive single-family homes dominate the housing stock in Arizona. From 2010 to 2024, the typical home price in Arizona increased by 91%, almost doubling. More troubling, 44% of this increase occurred from 2018-2024.³⁹ The cost of purchasing a manufactured or mobile home, once considered an affordable option, has also increased dramatically in recent years, far surpassing the national average.⁴⁰ The cost of a mobile home in Arizona increased 80% from 2017 to 2022, to more than \$160,000. Meanwhile, the median mobile home price nationwide was about \$61,400 in 2023. In Phoenix, rents for mobile home lots have more than doubled, from \$400 per month in 2019 to more than \$1,000 in some parts of the state.⁴¹

High home prices and high interest rates create a barrier to entering homeownership. In December 2024, mortgage interest rates reached their highest level since 2010: 6.85% for a 30-year fixed-rate mortgage (FRM) and 6% for a 15-year fixed-rate mortgage.⁴² By December 2025, rates decreased to 6.15% for a 30-year FRM and 5.44% for a 15-year FRM.⁴³

The barriers to homeownership are also exacerbated by investor activity in Arizona's housing market. Residential home sales to investors increased by 43% during the pandemic (2020-2022).⁴⁴ By 2023, roughly 1 of every 6 residential home transactions was made by an investor.⁴⁵ Mega investors, or those owning over 1,000 properties, owned over 33,400

homes (including 15.22% of all single-family rental homes) in Arizona in 2023.⁴⁶ Investor purchases limit available housing stock for Arizona residents and can contribute to rising home prices, especially when investors purchase the most affordable homes on the market. According to data from the Arizona Regional Multiple Listings Service (ARMLS), in 2025, 32% of all residential home purchases below \$300,000 were made by investors.⁴⁷ In cities in the Phoenix metro area like Gilbert and Avondale, that percentage was over 50%.⁴⁸

In 2025, 32% of AZ homes priced below \$300,000 were bought by investors.

Meanwhile, fewer existing homeowners are selling their homes. Homeowners with lower interest rates and monthly payments experience the "lock-in effect," where it is more affordable to remain in one's home than to purchase one in the current market. The result is fewer homes available on the market for prospective buyers.⁴⁹ While residential home transactions increased 16% between 2020 and 2021, they decreased 19% in 2022 and decreased an additional 22% by 2023.⁵⁰

BUILDING HOUSING IS MORE EXPENSIVE THAN EVER

Housing production is challenging for multiple intersecting reasons, but the overarching challenge is making lower-cost housing development projects "pencil," or fall within the budget. Building housing is expensive—including land, labor, materials, permitting, impact fees (for necessary infrastructure), regulatory processes, and more.⁵¹ The costs required to develop new housing in today's market can be prohibitively expensive. In fact, the 2024 National Home Builders Cost of Construction survey revealed that the share of construction costs compared to the total price of a single-family home is the highest reported since the survey began in 1998.⁵² Construction costs accounted for 64.4% of the average price of a single-family home in 2024.⁵³ This reflects an increase of 8.8% since 2017.⁵⁴

As construction costs have risen, the construction workforce has declined. Following the loss of approximately 1 million workers across the U.S. during the Great Recession, the construction industry has faced a significant, long-standing skilled labor shortage.⁵⁵

Nationally, the US lacks approximately 500,000 skilled labor workers.⁵⁶ As demand continues to outpace workforce availability, the construction industry faces significant challenges, including project delays, high labor costs to incentivize workers, and lower capacity to take on new projects.

Construction costs accounted for 64.4% of the average price of a single-family home in 2024.

Market-rate developments require up-front funding, typically from loans and/or private equity investments.⁵⁷ Once completed, the development must produce sufficient revenue to repay loans and interest and pay returns to investors.⁵⁸ Developers utilizing private funding are under greater pressure to generate returns from renters to cover these expenses, resulting in higher rent prices.⁵⁹ In fact, projected profitability based on rent returns is often key to securing financing for market-rate developments.⁶⁰ Therefore, builders are incentivized to build larger, more upscale housing to recoup their investment.⁶¹

Developing subsidized housing can be more expensive and complex than building market-rate properties. Subsidized housing is rented at below market rate, allowing low-income residents to pay 30% of their income on housing (and income eligibility is set by HUD). This type of housing development is primarily funded through the federal LIHTC program, which is limited and competitive.⁶² In 2022, Arizona received 33 LIHTC applications but could only provide funding for 16 projects.⁶³ Even with LIHTC funding, developers often still require additional funding sources to fill the gaps, often layering up to seven sources of funding, each with their own administrative oversight and requirements. Some federal and local funding mechanisms include the HOME Investment Partnership Program (HOME) and Community Development Block Grant (CDBG).⁶⁴ Subsidized housing developers face the same challenges with construction costs, including labor and material, as market-rate developers do. Additionally, regulatory processes and fees tend to be more burdensome for affordable housing developments.⁶⁵ A 2014 study found that governmental regulations for affordable housing accounted for 7% of total development costs and that community opposition, measured by holding four or more community meetings before starting development, increased total costs by 5%.⁶⁶ On top of these challenges, subsidized housing requires capped rents at a level affordable to low-income renters and developers cannot use future rental profits to secure financing.⁶⁷

A RECORD NUMBER OF FAMILIES, YOUTH, AND SENIORS ARE HOMELESS

The most dangerous result of the housing crisis in Arizona is that numerous residents are unable to maintain stable shelter. As the cost of living has risen and developers struggle with funding and regulations to expand market-rate and subsidized housing options, more residents experience evictions and homelessness.

In 2024, the number of eviction filings in Arizona reached the highest recorded number since data reporting began in 2005. Breaking the prior year's record, 2023-2024 saw a 10% increase in filings, reaching over 106,000.⁶⁸

In 2024, over 11,000 individuals and 3,000 families with children experienced homelessness in Arizona.

Maricopa County accounted for the majority of these filings, also setting a local record with over 87,000 filings.⁶⁹ In Maricopa County, the only county for which 2025 data has been released, the Justice Courts reported 84,833 filings, showing a slight decrease from 2024's record.⁷⁰ Additionally, there is reason to believe that this estimate of evictions is conservative. Research suggests that "informal eviction," such as landlords changing locks or issuing eviction threats that prompt households to leave, is more common than completed eviction judgments.⁷¹

In Arizona and across the U.S., homelessness also reached a record high in 2024. HUD reported over 11,000 individuals and over 3,000 families with children experiencing homelessness in Arizona.⁷² The number of homeless families with children increased by 15% from the previous year.⁷³ The number of homeless unaccompanied youth (including children and young adults under 24) has also seen a dramatic increase over recent years. Between 2017 and 2024, this group increased by 42%.⁷⁴ Of the homeless children reported in Arizona by the U.S. Department of Education's Office of Elementary and Secondary Education, 44% were under 12 years of age, and nearly half (49%) were Hispanic or Latino.⁷⁵ Arizona was also among the states with the largest increase in homeless veterans (6.7%) from 2023 to 2024. In 2024, 994 Arizona residents experiencing homelessness were veterans.⁷⁶

HUD also reported over 1,000 individuals 64 or older experiencing homelessness in 2024 in Arizona.⁷⁷ Of these older adults, 40% were unsheltered. In Maricopa County, the number of older adults experiencing homelessness has increased by 227% since 2017, when only 177 homeless older adults were recorded.⁷⁸

HOUSING AND COMMUNITY RESILIENCY

In this section, we analyze the impacts of housing instability alongside the social and economic benefits that come with having a community in which our families, workers, and seniors can afford shelter without sacrificing their health, education, or employment.

HEALTH AND HOUSING ARE INTERTWINED

Studies show that an individual's zip code can serve as a better predictor of health than genetics.⁷⁹ Neighborhood composition and the ability to access resources, goods, and services are tied to health inequities and individual health outcomes.⁸⁰ The built environment of a neighborhood, including transportation, available parks and spaces for outdoor activity, and access to food, has an integral impact on community and individual health.⁸¹ A neighborhood's proximity to land zoned for industrial uses can also negatively impact health.⁸² Housing location, quality, and affordability are key indicators of community livelihood.

Housing stability, quality, safety, and affordability all impact health and well-being. Housing instability is linked to poor health, especially among youth, and can disrupt employment, education, social networks, and access to social service benefits.⁸³ It can also undermine the effectiveness of healthcare by disrupting the continuity of care.⁸⁴

Residents facing severe housing cost burdens are significantly more likely to skip medical treatment, go without medication, and struggle to afford groceries.

Poor housing quality conditions, including lead exposure, inadequate ventilation, poor or insufficient heating and cooling, and overcrowding, can severely impact health, contributing to asthma, cardiovascular issues, infectious diseases, and psychological distress.⁸⁵ A lack of affordable housing options can lead to increased cost burden, forcing households to sacrifice essential health needs. Those facing severe housing cost burdens are significantly more likely to skip medical treatment, go without medication, and struggle to afford groceries.⁸⁶

Access to stable housing can improve health and reduce health care costs. When people have housing that is safe, adequate, and affordable, they are better able to afford and access the care they need.⁸⁷ For instance, research demonstrates that providing individuals who are homeless with permanent housing has been shown to improve health outcomes and decrease hospitalization rates.⁸⁸

A 2016 study in Oregon found that those with stable housing experienced better connections to primary care, fewer emergency department visits, improved access to and higher quality care, and lower health care costs. Reviewing Medicaid claims for nearly 10,000 people who had recently obtained affordable, stable housing, researchers found that Medicaid expenditures decreased by 12%, primary care use increased by 20%, and emergency department visits decreased by 18%.⁸⁹

Stable housing promotes individual and community health by invigorating economic vitality and reducing the burden on social services, like hospitals.

HOUSING IMPACTS CHILDREN'S EDUCATIONAL OUTCOMES

Housing instability negatively impacts academic outcomes and disrupts learning for students of all ages.⁹⁰ Evictions and housing disruptions impact school attendance and can lead to chronic absenteeism.⁹¹ Students in unstable housing have test scores that fall well below those of peers in stable housing. One study tested 9-year-old students on memory, math, and vocabulary and found that children who had experienced an eviction during the previous year performed up to one school year behind their peers.⁹² Housing instability can also lead to frequent school changes, which can reduce students' chances of graduating on time and the total number of

school years completed.⁹³ Housing quality issues, such as physical deficiencies or toxic exposures, also negatively impact students' health and learning outcomes.⁹⁴

Conversely, stable and affordable housing improves health, reduces disruptions, and enhances academic outcomes by providing a safe environment that fosters emotional well-being, confidence, and consistent learning.⁹⁵ It is essential for student attendance, mental health, and academic success, with students in stable homes more likely to attend regularly and achieve better results.⁹⁶

A STABLE ECONOMY REQUIRES A STABLE WORKFORCE⁹⁷

Housing, or lack thereof, has a direct impact on workforce mobility, productivity, and economic sustainability. A lack of housing that is affordable to workers can result in increased financial, physical, and mental burdens, limiting the resilience and longevity of the workforce. High housing costs require workers in low-wage industries to spend a greater portion of their income on housing, resulting in cost burdens.⁹⁸ Low-wage workers are also limited as to where they can live, making it more difficult to access better jobs with higher wages.⁹⁹ Workers who cannot afford housing near where they work are burdened with longer travel times, higher transportation costs, and larger traffic and infrastructure strains on the surrounding community.¹⁰⁰ Longer commute times can also reduce productivity and impede retention, which negatively affects organizational performance and increases overall operating costs for employers.¹⁰¹ This situation is often exacerbated in rural areas where large-scale development is lacking and high construction costs limit housing options, leaving industries unable to sustain a stable workforce and hindering economic growth.¹⁰²



Available housing that is affordable to the workforce boosts economic growth, increases workers' earning potential, and supports job creation and retention.

Conversely, the availability of housing that is affordable for the workforce boosts economic growth, increases workers' earning potential, and supports job creation and retention, which benefits workers, employers, and local communities.¹⁰³ When workers are less strained by housing costs, there is a positive impact on productivity and economic participation.¹⁰⁴ Employers benefit from accessible and affordable housing that reduces worker commutes and increases job satisfaction and retention.¹⁰⁵ Moreover, research has shown measurable positive impacts of the development of affordable rents and mortgages on local economies and job creation. One study in Alexandria, Virginia concluded that for every 100 affordable rental homes built, roughly \$2.2 million was generated in taxes and other revenue for local governments, \$11.7 million was generated in local income, and 161 local jobs were created in the first year alone.¹⁰⁶

In rural Arizona, employers have begun creating workforce housing to address the need for housing that is affordable for their employees and the broader community. For instance, the Chino Valley Unified School District offers housing options affordable for district teachers and employees to boost the acquisition and retention of a strong workforce. Similarly, San Carlos Apache Healthcare, also known as Inee' Baa Gowah, offers housing options to improve retention of healthcare providers and staff. These measures ensure that the need for a stable workforce to provide essential community services can be met—through housing stability first and foremost.

ADDRESSING COMMUNITY CONCERNS TO HOUSING DEVELOPMENT

HOUSING DEVELOPMENT— IN MY BACKYARD?

Residents oppose the development of new housing, especially multifamily properties, for a variety of reasons. From increased traffic to construction noise to concerns over property values and increased crime, these reasons have varying levels of research support. While more housing is critically needed, these factors are often at the center of debates over local housing development and are voiced to oppose the construction of more housing.

Among the reasons to oppose multifamily housing developments, local residents often compare proposed changes to the status quo or the absence of any development. However, some researchers have questioned whether this

is truly an opposition to additional development or to multifamily properties specifically.¹⁰⁷ In asking this, we can assess the elements of housing development that are symptomatic of large-scale, dense developments, to the impacts that might otherwise occur with the development of an equal number of new single-family homes. Is resistance to affordable housing or multifamily developments exaggerated, or do these forms of development create worse impacts than further development of single-family communities? Are there any benefits to developing denser?

The following are among the most common concerns raised in opposition to development. While some concerns are at least partially supported by data, others likely arise from misperceptions about multifamily housing.

MYTH, FACT, OR IN-BETWEEN?

- 
- New multifamily housing developments bring more traffic than single-family housing.
 - Housing construction is disruptive for neighboring communities.
 - Multifamily developments bring down property values in the community.
 - Multifamily developments bring an increase in crime.
 - Affordable housing is not needed in my neighborhood.
 - Multifamily properties use more water than low-density development.
 - Subsidized affordable housing is ugly.

NEW MULTIFAMILY HOUSING DEVELOPMENTS BRING MORE TRAFFIC THAN SINGLE-FAMILY HOUSING.



Yes and no. The reality is that increasing the number of residents in a given area may increase traffic congestion, but notably, multifamily properties produce less total traffic than single-family subdivisions.¹⁰⁸

Research shows that a single-family home generates up to 50% more automobile trips than an apartment unit.¹⁰⁹ One study found that doubling density decreases vehicle miles traveled by 38%.¹¹⁰ This is due in part to the fact that apartment renters are less likely to have multiple vehicles per home.¹¹¹ In this case, new housing does bring traffic, but denser development may actually reduce car dependency. Increasing neighborhood density can also generate the development of jobs and retail, producing less dependency on cars and greater likelihood of investment in public transportation.¹¹² Further, developing where infrastructure is already available reduces burdens on local municipalities and reduces impact fees, allowing for more affordable development (and rents less inflated due to these costs).¹¹³



Still, communities need to weigh the trade-offs between increasing traffic density while reducing car dependency and trip length or continuing to rely more heavily on low-density housing that increases car dependency and traffic over a larger area.

HOUSING CONSTRUCTION IS DISRUPTIVE FOR NEIGHBORING COMMUNITIES.



Virtually all construction projects produce noise. Unlike the development of industries, airports, or processing facilities, however, the noise of housing construction generally ends when a project is complete. In other words, any increased noise is temporary. Regardless, community opposition to development due to construction noise is a common issue.



A new Arizona state law allows for construction to occur as early as 5:00am Monday-Friday and as late as 7:00pm.¹¹⁴ While formal complaints are only considered for construction noise occurring before or after these hours, residents express burden from noise during allotted times as well. The law, intended to mitigate the dangers of working in the heat of the summers, also seeks to expedite construction projects, potentially mitigating the burden of long-term construction noise.¹¹⁵ The nuisance of construction can vary and is one concession to housing development. Whether this burden is sufficient reason to cease producing more housing often comes down to balancing community priorities.

MULTIFAMILY DEVELOPMENTS BRING DOWN PROPERTY VALUES IN THE COMMUNITY.



Research has shown that the opposite is actually true. Single-family home values demonstrably tend to **increase** with new multifamily property developments, regardless of whether they are market-rate or subsidized.¹¹⁶ One study analyzed the impact on comparable neighborhoods with new multifamily properties as well as a control group of neighborhoods with no new development.¹¹⁷ Researchers found that in the first 10 years following development, home values in nearby areas increased at a rate 2% higher than the control group neighborhoods. After 30 years, the neighborhoods with multifamily properties showed higher property values than those without.¹¹⁸

Study after study, whether analyzing tax records, assessor's data, and/or sale listings, conducting statistical analysis to control for structural and neighborhood characteristics, or examining geographically distinct areas, has shown the same results: New multifamily housing increases the value of the neighborhood in which it is built.¹¹⁹

MULTIFAMILY DEVELOPMENTS BRING AN INCREASE IN CRIME.



Numerous studies have dispelled the misconception that dense development brings increased crime. It turns out, multifamily developments, whether market-rate or subsidized, have either no measurable impact on local crime or actually cause crime to **decrease**.¹²⁰ Across research, data has shown rates of violent crime, domestic violence, and burglaries all decreasing in proximity to new multifamily housing developments.¹²¹ Despite this claim being consistently refuted by data, this unfounded concern persists.

AFFORDABLE HOUSING IS NOT NEEDED IN MY NEIGHBORHOOD.



If your neighborhood seems affluent, it can be difficult to see the need for housing for low-income residents. However, having a variety of housing options that offer rents and mortgages that are affordable to all income levels strengthens a community's workforce, tax revenue, and long-term investment.¹²² With incomes not keeping pace with the cost of housing, the need for affordable housing among those earning less has become increasingly grave. For instance, the City of Sedona recently considered the Safe Place to Park initiative, which would have allowed employees working in Sedona's upscale service industry who cannot afford to live in the area to sleep in their cars in designated areas.¹²³ Sedona voters rejected this measure, but it served to highlight what happens when a luxury community lacks affordable housing for the service workers it relies on.

Any community that wants to have service and essential workers to provide community resources will need housing that is available and affordable to those income levels.

MULTIFAMILY PROPERTIES USE MORE WATER THAN LOW-DENSITY DEVELOPMENT.



Developing in areas with already existing infrastructure eliminates the financial and environmental impacts of having to stretch resources farther away from city centers.¹²⁴ Research shows that the farther from the central area of a city a development is, the greater its water use.¹²⁵ Research also shows that increased water use in single-family subdivisions is correlated with larger irrigation areas, larger house sizes, larger household size, and higher incomes.¹²⁶ Compact, high-density design also minimizes impervious surface area by reducing concrete and pavement needed to connect areas.¹²⁷ One study found that compact development results in an 83% reduction in water consumption compared to single-family suburban development.¹²⁸

SUBSIDIZED AFFORDABLE HOUSING IS UGLY.



When people hear “affordable housing,” they often conjure an image of outdated high-rise “projects” of the past. Today, affordable housing developers incorporate design elements to make their buildings visually appealing and complementary to existing neighborhoods.¹²⁹ In fact, it is often difficult to tell whether a housing complex is income-based or market-rate. These examples showcase this:

SUGAR HILL ON STONE

TUCSON



Photo credit: Gorman & Company

URBAN LIVING ON FILLMORE

PHOENIX



Photo credit: Morrison Institute



Photo credit: Morrison Institute



Photo credit: Clear Creek Village

ARIZONA CITIES AND ORGANIZATIONS CREATE INNOVATIVE HOUSING SOLUTIONS

There is a critical need for housing in Arizona, especially for residents at varying income levels. Across Arizona, many cities and towns have embraced innovative approaches to address housing affordability across the diverse spectrum of housing needs. From housing options for unhoused community members and other vulnerable populations to providing opportunities to enter homeownership, this section highlights several examples of innovation across Arizona and beyond.

TUCSON'S TINY HOMES

The Small Home Experience and the Homing Project are two examples of tiny home projects in Tucson that are bringing housing and homeownership to some of the state's most vulnerable populations: those experiencing homelessness and aged-out foster youth.

The **Homing Project** is a nonprofit organization based in Tucson that directly addresses homelessness by creating villages of small, prefabricated houses used for rapid rehousing.¹³⁰ The microhomes, which are only 64 or 100 square feet, can be assembled in an hour and include 1-2 beds, windows, a secure lock, heating/cooling, insulation, and a self-contained solar energy system. Building homes in clusters also allows for shared facilities (e.g., dining, laundry, bathrooms) and efficient service delivery, including mental health and addiction treatment and job training/ placement. As easily as they are built, the microhomes can be disassembled and flat-packed for easy moving or storage.¹³¹ Tour the homes virtually here: thehomingproject.org/projects/.



Photo credit: Topacio "Topaz" Servellon / Tucson Spotlight.

The initial Homing Project community in Tucson will serve tenants aged 25 or younger or 50 or older. The micro-home community is built on a gated property leased to the project by Southern Arizona Land Trust.¹³² It includes employment assistance and support services (i.e., medical, dental, mental health/substance use counseling) to be established by Catalytic Health Partners.¹³³ Tenants will not be asked to pay rent, except for some residents participating in the financial literacy program, who will be asked for a "trivial" amount of rent at some point during the program.¹³⁴ Construction for the Tucson microhome community began in April 2025 after 4 years of development. The community celebrated its ribbon-cutting in November 2025 and expects to welcome its first 10 residents soon.¹³⁵

The **Small Home Experience** developed by I Am You 360 is the first affordable tiny home community in Tucson for aged-out foster youth.¹³⁶ The community includes 10 energy-efficient tiny homes for 18-22-year-old adults who have aged out of foster care or who are experiencing homelessness. The homes are 450 square feet and include one bedroom, a living room, a kitchen, and a patio. Residents must be gainfully employed, have no more than one child, and are required to attend a monthly life skills class to learn about cooking, nutrition, cleaning, budgeting, and more.¹³⁷ This 2- to 3-year program teaches financial literacy while providing residents with a pathway to homeownership. According to the I Am You 360 website, residents pay \$1 per square foot in rent each month. Half of their rent is placed in an escrow account and given to the residents at the end of the program, providing savings toward the purchase of their first home.¹³⁸



SCHOOL REUSE FOR SENIOR HOUSING IN GLOBE

Another innovative approach to housing Arizona's most vulnerable populations is the Hill Street School apartments in Globe. Gorman & Company converted the 105-year-old school building into 64 mixed-income living apartments for seniors aged 55 or older.¹³⁹ Residents have access to a community room, walking track, outdoor garden seating area, and a small gym. The apartment building is also within walking distance to the senior center, grocery store, post office, and library. This is the first new housing added to Globe in 15 years, and the building was vacant for 18 years before construction.¹⁴⁰ The creative adaptive reuse of the building not only provides much-needed housing for seniors but also revitalizes historic downtown Globe.¹⁴¹ Property images and floor plans are available on the Hill Street School website: www.hillstreetschool.com/gallery.aspx.



**HILL STREET
SCHOOL APTS**
GLOBE

Photo credit: Gorman & Company

TRIBAL COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS

Native American Community Development Financial Institutions (CDFIs) are essential for innovation and for removing barriers to healthy, thriving communities and economies. These institutions offer services in “high-risk” areas that support financial assets in low-income communities.¹⁴² Arizona is home to five Tribal CDFIs.¹⁴³

- CDFI of the Tohono O’odham Nation (Emerging)
- Hopi Credit Association
- Navajo CDFI
- Salt River Financial Services Institution (Emerging)
- San Carlos Apache Tribe Relending Enterprise

Four tribal programs were funded by a 2023 Access to Housing and Economic Assistance for Development (AHEAD) grant from The Federal Home Loan Bank of San Francisco—three of which were related to housing acquisition and maintenance.¹⁴⁴ The programs are sponsored by Clearinghouse CDFI, a financial institution that partners with communities across the nation and on tribal lands to facilitate grants and other project opportunities.¹⁴⁵ These Arizona projects are:¹⁴⁶

1. **Naomi House Cultural Identity Program.** This culturally grounded program focuses on finding safe and caring homes for Native American children in emergency shelters and foster care.
2. **Native American Veterans Technical Outreach Project Part 2.** This project is facilitated through the White Mountain Apache Housing Authority (WMAHA) to develop quality, affordable housing for Veterans on the White Mountain Apache reservation. In addition to other economic development activities, the WMAHA hosts an annual event providing access to veterans’ benefits, mental health resources, and home loan products, among other services.
3. **Support Hope Small Business Project.** Through this initiative, the Hope Credit Association, an Arizona Tribal CDFI, offers various financial products and development services to Tribal members on the Hopi Reservation to support local businesses and entrepreneurs, bolstering economic development on tribal lands.
4. **Tribal Housing Strategies for a Changing Climate.** In partnership with the Navajo Nation and Hopi Tribe, the Red Feather Development Group runs the Healthy Home Education initiative, providing skills and education on home safety, home trades, energy efficiency, and home climate resilience.

SEDONA’S PUBLIC-PRIVATE PARTNERSHIP AND RENT LOCAL PROGRAM

To support housing choice for people of all incomes in Sedona, the city is committed to using **public-private partnerships** to build housing with affordable rents and mortgages.¹⁴⁷ For example, the Villas on Shelby broke ground in June 2025, with the City of Sedona donating the land and providing a loan to the developer, along with funding from the Arizona Department of Housing and a 4% Low-Income Housing Tax Credit bond deal. The deed-restricted affordable housing complex will add 30 1-bedroom and 3-bedroom apartments available to rent for those earning 60% of Sedona’s AMI each month.¹⁴⁸ The apartments are expected to be ready by May 2026.



The City of Sedona’s **Rent Local Program** was created to encourage homeowners to convert their short-term rentals into long-term, affordable rentals for local workers.¹⁴⁹ The City offers a cash incentive to homeowners within the city limits who provide at least a one-year lease to a “local employee (or a qualifying displaced long-term resident).”¹⁵⁰ The incentive amount varies by type of residence, ranging from \$6,000 per year for a Studio to \$10,000 per year for a full property or a separate living space with a private entry with three bedrooms. Homeowners renting rooms in their home can earn \$3,000 per year for a one-bedroom, \$4,000 for a two-bedroom, and \$5,000 for a three-bedroom. To ensure compliance with the program, the City requires proof of a good-standing lease from the Homeowner and tenants midway through and at the end of the lease.¹⁵¹ As of April 2025, seven properties had enrolled in the program, and three had been renewed for a second year. At that time, the Sedona City Council approved

an increase in the capped rent from \$2,200 to \$2,500 to encourage additional homeowners to participate by aligning the asking rent price more closely with the market rate.¹⁵²

TEMPE'S HOMETOWN FOR ALL INITIATIVE



In order to create a sustainable stream of funding for affordable housing, the Tempe City Council approved the “Hometown for All” initiative in 2021.¹⁵³ In partnership with the nonprofit Tempe Coalition for Affordable Housing, Hometown for All utilizes a portion of city revenue from every new development in the city to put toward future acquisition, land purchases, and redevelopment of affordable housing.¹⁵⁴ In 2024, Tempe voters approved an additional \$32 million bond to increase affordable housing as well as

two other bonds to improve public safety and roadway infrastructure.¹⁵⁵ By the end of 2025, the Tempe Hometown for All initiative had acquired \$11 million in city investments, \$3.7 million in donations received, and \$18.5 million in donations pledged for future affordable housing.¹⁵⁶

In January, the City of Tempe utilized these funds and policy changes to make its first such investment: \$6.6 million to purchase property for a combined housing and fire station development at Rural and Baseline roads.¹⁵⁷ The new project will deliver a minimum of 50 affordable housing units near essential services and employment opportunities, and a new fire station that will benefit the growing area. The project is in very early stages, with Tempe’s Community Health and Human Services Department and Tempe Fire Medical Rescue working to reimagine the site design and development, with construction to begin in 2028.¹⁵⁸

FLAGSTAFF'S HABITAT NORTHERN ARIZONA

To reduce housing costs and provide options for low- to moderate-income earners, Habitat Northern Arizona has developed an innovative approach called the starter home model. The starter home model relies on donations and grants to cover startup costs, leverages municipal partnerships to establish land trusts or secure affordable land leases, and uses local contractors to lower construction costs and volunteer labor to reduce labor costs.¹⁵⁹ For example, the first two starter homes were constructed by two Coconino Community College students on land donated by the city’s Land Trust Program.¹⁶⁰



Photo credit: Habitat for Humanity of Northern Arizona

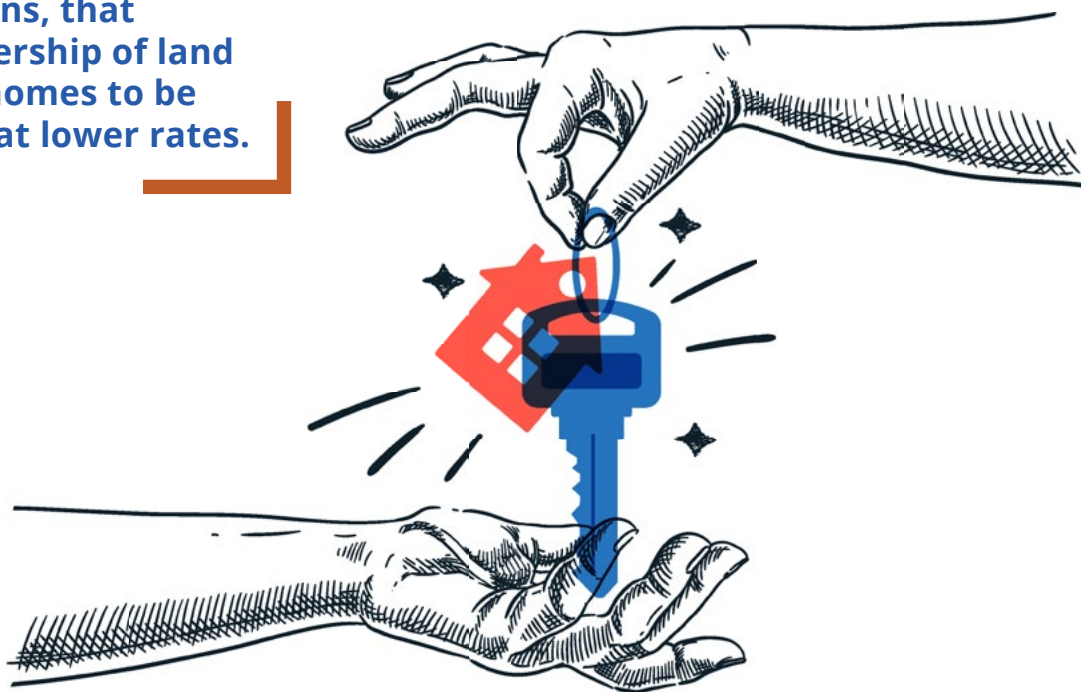
The model allows homeowners to purchase a starter home with only a \$1,000 down payment. The homeowners are responsible for depositing a \$833 principal payment into a savings account each month, and Habitat Northern Arizona reserves the right to each property upon the homeowner’s vacating the home, ensuring that the starter home remains permanently affordable for low-income earners in Flagstaff.¹⁶¹ Homes are occupied for 3-10 years, and homeowners are repaid the principal they invested in the house, totaling \$10,000 for each year they lived there. This unique approach builds equity for low-income earners while helping to sustain permanently affordable housing inventory.¹⁶²

The 500-square-foot homes are all-electric, with natural lighting and energy-efficient features, including solar panels and thermal insulation. The homes feature an open-concept floor plan with 23-foot vaulted ceilings, a lofted bedroom, a living area, a kitchen, and a full bathroom. The design can also be customized to fit specific construction conditions. Habitat Northern Arizona plans to build 50 starter homes by 2028 and establish enough land partnerships for an additional 50 homes.¹⁶³

COMMUNITY LAND TRUSTS ACROSS ARIZONA

Another innovative housing model enabling affordable homeownership across Arizona is the Community Land Trust (CLT) model. Community land trusts are non-profit, typically community-based organizations, that retain ownership of land and allow homes to be purchased at lower rates. Because home buyers purchase only the home itself and pay an affordable ground lease, the CLT model can maintain affordability in perpetuity.¹⁶⁴ Part of this model includes efforts to maintain homes, such as enabling repairs and intervening in the event of a default.¹⁶⁵ If a homeowner in a CLT wishes to sell their home, they may do so either to another household or back to the CLT. In either case, the seller retains equity while the sale price remains below market for the next income-eligible purchaser.¹⁶⁶

Community land trusts are non-profit, typically community-based organizations, that retain ownership of land and allow homes to be purchased at lower rates.



CLT models exist in multiple cities in Arizona. The statewide Arizona Community Land Trust holds land for both affordable housing and natural preservation, including community gardens, agriculture projects, and other community initiatives.¹⁶⁷ In Flagstaff, the relatively new Townsite Community Land Trust provides much-needed relief for homebuyers from the local housing market and also supports the

preservation of historic properties.¹⁶⁸ The Pima County Community Land Trust, based in Tucson, has already made measurable impacts. Since 2010, the Pima County CLT has assisted over 123 low-income families to become homeowners.¹⁶⁹ Arizona's oldest CLT is Newtown, based in Maricopa County. Newtown was founded in 2001 and is now the largest CLT in Arizona, with more than 150 homes and counting.¹⁷⁰

AG TO URBAN

The State of Arizona is incentivizing the reduction of agricultural water use in exchange for the development of housing (or other municipal uses) through its recently passed “Ag to Urban” legislation.¹⁷¹ In efforts to mitigate the depletion of groundwater and address the need for more housing, this program offers sustainable residential growth in active management areas (AMAs) that are projected to have future unmet groundwater demand (currently, the Phoenix and Pinal AMAs).¹⁷² The program allows existing agricultural groundwater users to voluntarily relinquish their pumping rights in exchange for Groundwater Savings Credits which are essentially reduced groundwater pumping rights that can be used by developers or municipal water providers to satisfy Assured Water Supply requirements.¹⁷³ The law limits where the groundwater can be used and who may use Groundwater Savings Credits.¹⁷⁴

In the Phoenix and Pinal AMAs, new subdivisions reliant on local groundwater had been prohibited because of projected unmet demand based on 100-year modeling.¹⁷⁵ By converting land uses from high groundwater-use agriculture to comparatively lower water-use urban development, the Ag to Urban program can potentially slow the depletion of groundwater while addressing the state’s need for housing.¹⁷⁶ As of February, at least 8 landowners have applied for the Ag to Urban program, retiring at least 750 acres of farmland to convert into residential developments.¹⁷⁷ The first development under the program was approved in December 2025 and will include more than 800 new homes in the Southwest Valley.¹⁷⁸



MIDDLE HOUSING

In May 2024, the Arizona Legislature passed the Middle Housing Bill (HB 2721), which requires cities with populations of 75,000 or more to allow duplexes, triplexes, fourplexes, and townhomes on residential single-family lots within 1 mile of the business district. This policy impacted 15 cities, including Phoenix, Tucson, Mesa, Gilbert, Chandler, Glendale, Scottsdale, Peoria, Tempe, Surprise, Goodyear, Buckeye, Avondale, Queen Creek, and Flagstaff. Municipalities were required to adopt zoning regulations in compliance with this law by January 2026. Yuma was exempt from the Middle Housing Bill due to its proximity to the military base there. All other cities revised their ordinances to comply by the deadline.

A LOOK OUTSIDE ARIZONA

TAX INCREMENT FINANCING

Tax Increment Financing (TIF) is an economic development tool that incentivizes new development through collaboration between government and the for-profit sector.¹⁷⁹ A city designates a specific geographic area as a TIF district and sequesters the projected tax revenue increases resulting from the project over the next 10 to 20 years, sometimes longer. Tax revenue is divided into the “base value,” the original amount tied to the old property values, and the “tax base increment,” the increase in property tax revenue resulting from development. The “base value” continues to be allocated as originally intended, such as to infrastructure and public safety, while the “tax increment” is used to subsidize improvements within the TIF district.¹⁸⁰ States must specify in enacting legislation how TIF funds may be used. Often, TIF funding is available for a range of infrastructure needs, compensating private developers for their investments or providing collateral for bonds.¹⁸¹ Notably, Arizona repealed its enabling legislation (Section 36-1488.01) in 1999 by Arizona Session Laws Ch. 165, Section 4, making it the only state that does not allow TIF districts.¹⁸²

This tool is not without criticism—one of the largest being the lack of transparency and lack of common oversight by elected officials, as with public funds.¹⁸³ Critics also claim that revenue from normal appreciation (without development), which is usually allocated to public infrastructure such as roads and schools, is lost.¹⁸⁴ This factor is intended to be mitigated by the “but for” rule, which requires showing that appreciation would not occur in an area “but for” the TIF district. However, the loose and varied interpretation of the “but for” rule across states has enabled the permissive use of TIF districts. In Minnesota, for example, TIF-based assistance was given to a project because the company threatened to go elsewhere and to projects that could start sooner or be bigger and better with the funds.¹⁸⁵ A review of evaluation literature for projects spanning multiple decades suggested that, in most cases, TIF districts were ineffective at promoting economic development.¹⁸⁶

INCLUSIONARY ZONING

Inclusionary zoning policies mandate or incentivize the construction of housing units that are affordable to low-to-moderate income households in new development or redevelopment projects within a specific jurisdiction.¹⁸⁷ Incentives can include density or height bonuses, reduced or eliminated parking restrictions, fee reductions, or expedited permitting. Typically, in order to receive these incentives or abide by mandatory inclusionary zoning policies, developers must establish a percentage of total units as affordable—this varies from 5% to 25% of units, often 10% or 15%.¹⁸⁸ This kind of zoning applies to both properties for rent and for sale. Additionally, some jurisdictions have stipulations regarding when the zoning becomes mandatory—for every unit or based on the total number of units in a development. Most inclusionary zoning policies apply to projects of 10 or more units and have a limited affordability period, after which affordable units can be converted to market-rate.¹⁸⁹

Arizona is one of only 7 states that prohibits mandatory inclusionary zoning.¹⁹⁰ State policy prevents counties and local municipalities from establishing any land use regulations that include mandatory inclusionary zoning. However, cities may still enact voluntary forms of inclusionary zoning.¹⁹¹

Inclusionary zoning policies have demonstrably increased affordable housing stock in other states, and the impacts of a stable supply of affordable units has proven to be long-lasting.¹⁹²

CONCLUSION

THE TAKEAWAY: MORE HOUSING OPTIONS HELP COMMUNITIES THRIVE

Housing stability in the current market is difficult to achieve without substantial resources or support. With incomes not keeping pace with rising housing costs, more Arizonans are forced to make difficult decisions. Many more young adults are delaying or foregoing the prospect of homeownership than ever before.¹⁹³ As of 2025, the share of first-time home buyers across residential transactions has dropped to a historic low of 21% nationally. This represents a 50% decrease since 2007.¹⁹⁴ In addition, the median age of a first-time home buyer has reached an all-time high of 40 years old.¹⁹⁵ The median down payment for these first-time homebuyers was recorded at 10%, matching the highest level since 1989.¹⁹⁶

With substantial financial barriers to homeownership, the need for a greater variety of housing options is clear, especially for young working professionals. Between the 1940s and 1990s, housing remained affordable to many middle-income workers because wages remained relatively correlated with the cost of living. As incomes lagged over the preceding decades and the market faced the Great Recession, the housing supply accessible to such workers stagnated.¹⁹⁷ Workforce housing targets middle-income workers such as police officers, firefighters, teachers, and health care workers, who earn between 60% and 120% AMI, and seeks to provide affordable rents and mortgages near job centers.¹⁹⁸ Because traditional affordable housing programs typically focus on households at or below 60% AMI, the middle-income workforce now finds itself unable to access subsidies or afford market prices. The push for more workforce housing is one response to the current housing crisis.

The bottom line is that if we want professionals, service workers, families with children, and senior citizens to live and thrive in our communities, we need housing that is affordable for them. If housing that is affordable is unavailable, we risk growth stagnation and negative economic consequences for our communities.

APPENDIX A: ENGAGED CITIZEN TOOLKIT

HOW TO IMPACT HOUSING POLICY IN YOUR COMMUNITY

City Council Meetings:

The duties of the City Council include establishing annual budgets, passing ordinances and resolutions, setting short and long-term goals for the city, regulating land use through zoning laws, and establishing local tax rates. When the State passes legislation, it is up to cities to decide how to implement it. City Council meetings are the dedicated place for city officials to hear from constituents, discuss city issues, and enact new laws. Local City Council meeting schedules and agendas are typically posted online. Attend your local City Council meetings and voice your opinion on matters that directly impact you and your community.¹⁹⁹ If you're ready to join in on the direct decision-making, residents may also run for their local City Council.

Find your local elected officials:

- <https://www.azcleelections.gov/how-government-works/city-town>

Interested in running for your local city council? Check out this how-to:

- <https://www.azcentral.com/story/news/local/arizona/2023/09/26/how-to-run-for-city-council-in-arizona/70836600007/>

Search for your City or Town's Council meeting schedules. For example:

- City of Tucson: <https://www.tucsonaz.gov/Government/Mayor-Council-and-City-Manager/Meeting-Schedules-Agendas>
- Town of Payson: <https://www.paysonaz.gov/government/town-council/town-council-meetings-and-agendas>
- City of Surprise: <https://surpriseaz.gov/734/Meetings-Agendas-Minutes>

Read about examples of City decisions on housing policy:

- Tempe proposed an "affordable housing bonus program" expediting affordable developments: <https://www.azcentral.com/story/news/local/tempe/2026/01/31/tempe-affordable-housing-plan-program-called-first-step/88417344007/>
- Sedona voted to increase the rent cap in their Rent Local program: <https://citizenportal.ai/articles/6610118/arizona/yavapai-county/sedona/Arizona/Yavapai-County/Sedona/Sedona-raises-Rent-Local-cap-to-2500-to-attract-more-longterm-rentals-for-workforce>
- Scottsdale passed ordinances limiting the development of middle housing: <https://www.scottsdaleaz.gov/planning-development/middle-housing>

Citizens' Initiatives:

The Constitution of Arizona provides individuals and organizations with the ability to directly propose new laws or constitutional amendments through the initiative process. The initiative process entails gathering signatures in support of the initiative, filing with the Arizona Secretary of State's office, getting on the general election ballot, and garnering enough "yes" votes from Arizona voters to enact the new legislation.²⁰⁰

Guidance and how-to on citizens' initiatives from the Arizona Secretary of State's office:

- <https://azsos.gov/elections/ballot-measures/initiative-referendum-recall/initiatives>

Interested in the history of citizens' initiative and referendum processes in Arizona?

- https://ballotpedia.org/History_of_Initiative_%26_Referendum_in_Arizona

Local Neighborhood Groups:

Joining neighborhood groups allows you to connect with your community, stay informed about your neighborhood, and contribute to decisions that directly impact you and your community. Neighborhood groups or associations can include both homeowners and renters and can hold neighborhood clean-ups, form Block Watch groups, or host social events.²⁰¹

Read more about neighborhood associations:

- https://phxblockwatch.org/files/Neighborhood_Toolkit.pdf

Check out the City of Phoenix information guide:

- <https://www.phoenix.gov/administration/departments/nsd/get-involved.html>

HOAs:

An HOA is a group made up of homeowners in a given area, whether a condo development or community of single-family homes.²⁰² Joining an HOA is typically part of the purchasing of a home if one exists for your community, and requires monthly or yearly fees for community upkeep. HOAs serve to manage a community's shared amenities and facilities, plan for future improvements, and create safety regulations and property restrictions.²⁰³ Volunteering with your HOA board is one way to stay involved in your community.

For more information on Arizona's HOA policies:

- <https://www.azleg.gov/Briefs/Senate/HOMEOWNERS'%20ASSOCIATIONS%202024.PDF>

HOW TO TRACK AND IMPACT ARIZONA HOUSING POLICY DECISIONS

Legislation and laws passed through the legislature have a direct effect on the livelihoods of Arizona residents. Understanding how laws are enacted and participating in the legislative process are essential to being an active and engaged citizen.

The Arizona State Legislature is comprised of the House of Representatives and the State Senate, which are responsible for creating and voting on legislative policy. Each legislative session, lawmakers write and propose bills that are read, discussed, and voted on by the legislature.²⁰⁴ Bills are introduced in either the House [House Bill (HB)] or Senate [Senate Bill (SB)] and assigned a unique number to track the status of the bill. Each bill also has a short title (describing the contents/subject of the bill). If the bill number is unknown, the "Introduced Bill" option on the main page allows searching by chamber (House or Senate) and short title.

Once a bill is read and introduced in the House or Senate, it is assigned to relevant legislative committees for further discussion and refinement. If a bill passes committee review, it is heard on the floor of the House or Senate for deliberation and votes. If there are differences in the House and Senate versions of a bill, they must be reconciled before a final vote in both chambers. Upon receiving a majority "yes" vote in the House and Senate, the bill is sent to the governor. Finally, the governor can veto a bill or officially sign it into law.²⁰⁵ Legislative bill trackers (like legiscan.com/AZ) provide live updates on where a bill is in the legislature and documents the outcome of each process.

The Arizona Legislature also allows residents to register to speak or submit comments on the discussion of bills. The first time you choose to speak, you will need to appear in person to register. After this, you will be able to attend sessions to speak or submit comments online without attending the session. Contributing your thoughts and concerns is a vital part of the legislative process.

Find more information about the Arizona Legislature:

- <https://www.azleg.gov/>

Find or contact your Legislator:

- <https://www.azleg.gov/findmylegislator/>

Understand how a bill becomes a law in Arizona:

- http://www.reynoldsnet.org/commoncore/AZ_Bill_to_Law.pdf

Review Arizona bills and their status:

- <https://legiscan.com/AZ>
- <https://apps.azleg.gov/BillStatus/BillOverview>
- <https://www.azleg.gov/bills>

Request to Speak program information:

- https://www.azleg.gov/alispdfs/using_the_request_to_speak_program.pdf

Follow the Arizona Housing Coalition for state housing updates:

- <https://azhousingcoalition.org/>

ENDNOTES

- 1 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 1-2.
- 2 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 1-2.
- 3 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 1-2.
- 4 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 1-2.
- 5 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 1-2.
- 6 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 1-2.
- 7 "The Problem." National Low Income Housing Coalition. <https://nlihc.org/explore-issues/why-we-care/problem>.
- 8 "Glossary of Terms to Affordable Housing." U.S. Department of Housing and Urban Development Archives. <https://archives.hud.gov/local/nv/goodstories/2006-04-06glos.cfm>.
- 9 Chapman, Mia and Lauren Lowery. "What is Affordable Housing?" National League of Cities. January 8, 2024. <https://www.nlc.org/article/2024/01/08/what-is-affordable-housing/>.
- 10 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 8.
- 11 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 15-16.
- 12 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 15-16.
- 13 "Households Being Priced Out of the Housing Market." National Association of Home Builders. February 2, 2026. <https://www.nahb.org/news-and-economics/housing-economics/housings-economic-impact/households-priced-out-by-higher-house-prices-and-interest-rates>.
- 14 Koller, Steve. "The Insurance Crisis Continues to Weigh on Homeowners." Harvard University Joint Center for Housing Studies. December 9, 2024. <https://www.jchs.harvard.edu/blog/insurance-crisis-continues-weigh-homeowners>.
- 15 Kelleher, Susan. "These Are the Major Metro Areas with the Lowest Annual Home Maintenance Costs." Zillow Learning Center. September 25, 2025. <https://www.zillow.com/learn/average-home-maintenance-cost-per-year/>.
- 16 "How Much Movers Cost in Arizona (Local & Long-Distance)." Good Migrations. September 2, 2025. <https://goodmigrations.com/services/move-costs/arizona/>.
- 17 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 22.
- 18 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 22.
- 19 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 23.
- 20 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 23.
- 21 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 27.
- 22 U.S. Bureau of Labor Statistics. "Occupational Employment and Wage Statistics (OEWS) Tables: Arizona." May 2024. Accessed March 6, 2026. <https://www.bls.gov/oes/tables.htm>; "CPI Inflation Calculator." U.S. Bureau of Labor Statistics. https://www.bls.gov/data/inflation_calculator.htm.
- 23 "FY 2016 Income Limits Summary: Statewide Income Limits for Arizona." U.S. Department of Housing and Urban Development. https://www.huduser.gov/portal/datasets/il/il2016/2016summary.odn?inputname=STTLT*0499999999%2BArizona&selection_type=county&stname=Arizona&statefp=04.0&year=2016.
- 24 U.S. Bureau of Labor Statistics. "Occupational Employment and Wage Statistics (OEWS) Tables: Arizona." May 2024. Accessed March 6, 2026. <https://www.bls.gov/oes/tables.htm>.
- 25 "FY 2024 State Income Limits: Arizona." U.S. Department of Housing and Urban Development. https://www.huduser.gov/portal/datasets/il/il2024/2024summary.odn?inputname=STTLT*0499999999%2BArizona&selection_type=county&stname=Arizona&statefp=04.0&year=2024.
- 26 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 21.
- 27 Flournoy, Rebecca, Amanda Reddy, Kendall Stagg, Vanessa Davis, Roseanne Haggerty, and David Grossman. "Housing Affordability and Quality: A Community Driver of Health." American Public Health Association, AcademyHealth, and Kaiser Permanente. 2021. https://www.apha.org/getcontentasset/07529a1e-bbf6-4b2e-baf2-9e9b0f3e0628/7ca0d-c9d-611d-46e2-9fd3-26a4c03ddcb/housing_health_community_driver.pdf?language=en.
- 28 Wedeen, Sophia. "Greater Assistance Needed to Combat the Persistence of Substandard Housing." Harvard University Joint Center for Housing Studies. August 1, 2023. <https://www.jchs.harvard.edu/blog/greater-assistance-needed-combat-persistence-substandard-housing>.
- 29 "Social Determinants of Health Literature Summaries: Quality of Housing." Healthy People 2030, U.S. Department of Health and Human Services Office of Disease Prevention and Health Promotion. <https://odphp.health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/quality-housing>.
- 30 "Social Determinants of Health Literature Summaries: Quality of Housing." Healthy People 2030, U.S. Department of Health and Human Services Office of Disease Prevention and Health Promotion. <https://odphp.health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/quality-housing>.
- 31 "Social Determinants of Health Literature Summaries: Quality of Housing." Healthy People 2030, U.S. Department of Health and Human Services Office of Disease Prevention and Health Promotion. <https://odphp.health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/quality-housing>.
- 32 "Low Income Housing Tax Credit (LIHTC Program)." Arizona Department of Housing. <https://housing.az.gov/programs/rental-development/low-income-housing-tax-credit-lihtc-program>.
- 33 Chapman, Mia and Lauren Lowery. "What is Affordable Housing?" National League of Cities. January 8, 2024. <https://www.nlc.org/article/2024/01/08/what-is-affordable-housing/>.
- 34 Chapman, Mia and Lauren Lowery. "What is Affordable Housing?" National League of Cities. January 8, 2024. <https://www.nlc.org/article/2024/01/08/what-is-affordable-housing/>.
- 35 Chapman, Mia and Lauren Lowery. "What is Affordable Housing?" National League of Cities. January 8, 2024. <https://www.nlc.org/article/2024/01/08/what-is-affordable-housing/>.
- 36 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 4.
- 37 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 9.
- 38 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 9.
- 39 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 14.
- 40 Manufactured and mobile homes are primarily distinct in relation to the year they were constructed. Manufactured homes are those constructed following the U.S. Department of Housing and Urban Development (HUD) Manufactured Home Construction and Safety Standards, or "HUD Code," established in 1976. Mobile homes is a term for such homes built prior to the HUD Code. "Glossary." U.S. Census Bureau, accessed May 2025, <https://www.census.gov/glossary/?term=HUD-code+Manufacture+d+%28mobile%29+Home>; "American Community Survey and Puerto Rico Community Survey: 2023 Subject Definitions." U.S. Census Bureau, 2023, http://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2023_ACSSubjectDefinitions.pdf.
- 41 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 18.
- 42 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 15.
- 43 "Primary Mortgage Market Survey," Freddie Mac, accessed February 2026, <https://www.freddiemac.com/pmms>; Note: rates from last week of December of each year.
- 44 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 11.
- 45 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 11.
- 46 Gould Ellen, Ingrid and Laurie Goodman. "Single-family rentals: trends and policy recommendations." The Hamilton Project, Brookings. November 2023. https://www.brookings.edu/wp-content/uploads/2023/11/20231102_THP_SingleFamilyRentals_Proposal.pdf.
- 47 Saboo, Paridhi. "Market Commentary: December 2025." The Information Market. Arizona Regional Multiple Listings Service. December 2025.

- 48 Saboo, Paridhi. "Market Commentary: December 2025." The Information Market. Arizona Regional Multiple Listings Service. December 2025.
- 49 Maxwell, Tim. "What Is the Lock-In Effect and How Does It Affect Home Buying?" Experian. December 17, 2022. <https://www.experian.com/blogs/ask-experian/what-is-lock-in-effect/>.
- 50 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 10.
- 51 "The cost of affordable housing: Does it pencil out?" Urban Institute. <https://apps.urban.org/features/cost-of-affordable-housing/>.
- 52 Lynch, Eric. "Cost of Constructing a Home in 2024." National Association of Home Builders. January 23, 2025. <https://eyeonhousing.org/2025/01/cost-of-constructing-a-home-in-2024/?ga=2.49313574.1493572606.1761841672-337395777.1761673973>.
- 53 Lynch, Eric. "Cost of Constructing a Home in 2024." National Association of Home Builders. January 23, 2025. <https://eyeonhousing.org/2025/01/cost-of-constructing-a-home-in-2024/?ga=2.49313574.1493572606.1761841672-337395777.1761673973>.
- 54 Lynch, Eric. "Cost of Constructing a Home in 2024." National Association of Home Builders. January 23, 2025. <https://eyeonhousing.org/2025/01/cost-of-constructing-a-home-in-2024/?ga=2.49313574.1493572606.1761841672-337395777.1761673973>.
- 55 Huang, Sophie. "Rebuilding the Construction Trades Workforce." Harvard University Joint Center for Housing Studies. June 5, 2024. <https://www.jchs.harvard.edu/blog/rebuilding-construction-trades-workforce>.
- 56 "Skilled Labor Shortage in Construction: How to Close the Gap." American Institute of Constructors. May 12, 2025. <https://aic-builds.org/skilled-labor-shortage-construction/>.
- 57 "The cost of affordable housing: Does it pencil out?" Urban Institute. <https://apps.urban.org/features/cost-of-affordable-housing/>.
- 58 "The cost of affordable housing: Does it pencil out?" Urban Institute. <https://apps.urban.org/features/cost-of-affordable-housing/>.
- 59 "The cost of affordable housing: Does it pencil out?" Urban Institute. <https://apps.urban.org/features/cost-of-affordable-housing/>.
- 60 Hoss, Josiah. "Making Homes Make Cents: How Affordable Housing is Financed." The Sycamore Institute. October 28, 2025. <https://sycamoretn.org/financing-affordable-housing/>.
- 61 Waters, Carlos. "U.S. cities are filling up with luxury apartments despite 'housing recession.'" CNBC. April 2, 2023. <https://www.cnbc.com/2023/04/02/luxury-apartments-dominate-us-cities-amid-housing-recession.html>.
- 62 Tziganuk, Ashlee, Liza C. Kurtz, Alison Cook-Davis, and Adison Hicks. "Housing Arizona: Meeting Development Challenges to Arizona's Housing Shortage." Morrison Institute for Public Policy. Arizona State University. November 2022. https://morrisoninstitute.asu.edu/sites/g/files/litvpz841/files/housing_arizona_final.pdf.
- 63 Tziganuk, Ashlee, Liza C. Kurtz, Alison Cook-Davis, and Adison Hicks. "Housing Arizona: Meeting Development Challenges to Arizona's Housing Shortage." Morrison Institute for Public Policy. Arizona State University. November 2022. https://morrisoninstitute.asu.edu/sites/g/files/litvpz841/files/housing_arizona_final.pdf.
- 64 Tziganuk, Ashlee, Liza C. Kurtz, Alison Cook-Davis, and Adison Hicks. "Housing Arizona: Meeting Development Challenges to Arizona's Housing Shortage." Morrison Institute for Public Policy. Arizona State University. November 2022. https://morrisoninstitute.asu.edu/sites/g/files/litvpz841/files/housing_arizona_final.pdf.
- 65 Tziganuk, Ashlee, Liza C. Kurtz, Alison Cook-Davis, and Adison Hicks. "Housing Arizona: Meeting Development Challenges to Arizona's Housing Shortage." Morrison Institute for Public Policy. Arizona State University. November 2022. https://morrisoninstitute.asu.edu/sites/g/files/litvpz841/files/housing_arizona_final.pdf.
- 66 "The Cost of Building Housing Series." Turner Center for Housing Innovation. University of California Berkeley. March 20, 2020. <https://turnercenter.berkeley.edu/research-and-policy/the-cost-of-building-housing-series/>.
- 67 "The Cost of Building Housing Series." Turner Center for Housing Innovation. University of California Berkeley. March 20, 2020. <https://turnercenter.berkeley.edu/research-and-policy/the-cost-of-building-housing-series/>.
- 68 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 30.
- 69 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 30.
- 70 "Eviction Dashboard." Maricopa County Justice Courts. <https://justicecourts.maricopa.gov/>.
- 71 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 30.
- 72 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 30.
- 73 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 30.
- 74 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 31.
- 75 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 32.
- 76 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 34.
- 77 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 32.
- 78 Cook-Davis, Alison, Kristi Eustice, Audrey Nagle, Ashley Cooper, Liza C. Kurtz, and Cambree Kanala. "State of Housing in Arizona." Arizona Research Center for Housing and Economic Solutions. August 2025, p. 32.
- 79 "The Root Causes of Health Inequity" in *Communities in Action: Pathways to Health Equity*. The National Academies of Sciences, Engineering, Medicine. 2017. <https://www.ncbi.nlm.nih.gov/books/NBK425845/>.
- 80 "The Root Causes of Health Inequity" in *Communities in Action: Pathways to Health Equity*. The National Academies of Sciences, Engineering, Medicine. 2017. <https://www.ncbi.nlm.nih.gov/books/NBK425845/>.
- 81 "Creating Vibrant Communities." Eds. Jon Ford, Kelsey Otten, and Amanda Nelson. Vitalyst Health Foundation. Arizona Town Hall. 2020. [Report link](#).
- 82 Maantay, Juliana. "Zoning, Equity, and Public Health." American Journal of Public Health, 91(7):1033-41. August 2001. DOI: 10.2105/AJPH.91.7.1033.
- 83 Taylor, Lauren A. "Housing and Health: An Overview Of The Literature." Health Affairs Health Policy Brief. June 7, 2018. https://www.healthaffairs.org/doi/10.1377/hpb20180313.396577/full/hpb_2018_rwjf_01_w.pdf.
- 84 Taylor, Lauren A. "Housing and Health: An Overview Of The Literature." Health Affairs Health Policy Brief. June 7, 2018. https://www.healthaffairs.org/doi/10.1377/hpb20180313.396577/full/hpb_2018_rwjf_01_w.pdf.
- 85 Taylor, Lauren A. "Housing and Health: An Overview Of The Literature." Health Affairs Health Policy Brief. June 7, 2018. https://www.healthaffairs.org/doi/10.1377/hpb20180313.396577/full/hpb_2018_rwjf_01_w.pdf.
- 86 Taylor, Lauren A. "Housing and Health: An Overview Of The Literature." Health Affairs Health Policy Brief. June 7, 2018. https://www.healthaffairs.org/doi/10.1377/hpb20180313.396577/full/hpb_2018_rwjf_01_w.pdf.
- 87 Maqbool, Nabihah, Janet Viveiros, and Mindy Ault. "The Impacts of Affordable Housing on Health: A Research Summary." Center for Housing Policy: Insights from Housing Policy Research. April 2015. <https://nhc.org/wp-content/uploads/2017/03/The-Impacts-of-Affordable-Housing-on-Health-A-Research-Summary.pdf>.
- 88 Taylor, Lauren A. "Housing and Health: An Overview Of The Literature." Health Affairs Health Policy Brief. June 7, 2018.
- 89 "Health in Housing: Exploring the Intersection between Housing and Health Care." Center for Outcomes Research and Education (CORE) and Enterprise Community Partners, Inc. February 2016. <https://www.enterprisecommunity.org/sites/default/files/2021-06/Health%20in%20Housing%20Exploring%20the%20Intersection%20between%20Housing%20and%20Healthcare.pdf>.
- 90 Chen, Brendan. "How Housing Instability Affects Educational Outcomes." Urban Institute. February 28, 2024. <https://housingmatters.urban.org/articles/how-housing-instability-affects-educational-outcomes>.
- 91 Chen, Brendan. "How Housing Instability Affects Educational Outcomes." Urban Institute. February 28, 2024. <https://housingmatters.urban.org/articles/how-housing-instability-affects-educational-outcomes>.
- 92 Chen, Brendan. "How Housing Instability Affects Educational Outcomes." Urban Institute. February 28, 2024. <https://housingmatters.urban.org/articles/how-housing-instability-affects-educational-outcomes>.
- 93 Chen, Brendan. "How Housing Instability Affects Educational Outcomes." Urban Institute. February 28, 2024. <https://housingmatters.urban.org/articles/how-housing-instability-affects-educational-outcomes>.
- 94 Miller, Tara. "Bridging the Divide: Addressing the Achievement Gap through Housing Justice." Opportunity Starts at Home. <https://www.opportunityhome.org/resources/bridging-the-divide-addressing-the-achievement-gap-through-housing-justice/>.
- 95 "How does housing affect children's education?" Habitat for Humanity International. https://www.habitat.org/sites/default/files/documents/21-81776_RD_EvidenceBrief-6-Education_FASH-lores_1.pdf.
- 96 Miller, Tara. "Bridging the Divide: Addressing the Achievement Gap through Housing Justice." Opportunity Starts at Home. <https://www.opportunityhome.org/resources/bridging-the-divide-addressing-the-achievement-gap-through-housing-justice/>.
- 97 "Building Arizona's Workforce," Arizona Town Hall. 2025. [Report link](#).
- 98 Zonta, Michela. "Expanding the Supply of Affordable Housing for Low-Wage Workers." Center for American Progress. August 2020. <https://www.americanprogress.org/wp-content/uploads/sites/2/2020/08/Mzonta-housing-report.pdf>.

- 99 Klurfield, Kristen. "Exploring the Affordable Housing Shortage's Impact on American Workers, Jobs, and the Economy." Bipartisan Policy Center and J. Ronald Terwilliger Center for Housing Policy. March 2024. https://bipartisanpolicy.org/wp-content/uploads/2024/03/Exploring-the-Aff-Housing-Shortage-Impact-on-American-Workers-Jobs-and-the-Economy_BPC-3.2024.pdf.
- 100 Zonta, Michela. "Expanding the Supply of Affordable Housing for Low-Wage Workers." Center for American Progress. August 2020. <https://www.americanprogress.org/wp-content/uploads/sites/2/2020/08/Mzonta-housing-report.pdf>.
- 101 Tenney, Matt. "The Disadvantages of Lower Retention Rates." PeopleThriver. <https://peoplethriver.com/what-is-a-disadvantage-of-lower-retention-rates/>.
- 102 "Rural America Cannot Address Housing Needs Without Federal Investments." National Low Income Housing Coalition. <https://nlihc.org/explore-issues/policy-priorities/rural-housing>.
- 103 "Why do affordable homes matter? Record-breaking numbers of families cannot afford a decent place to call home." National Low Income Housing Coalition. <https://nlihc.org/explore-issues/why-we-care>.
- 104 Shroyer, Aaron and Veronica Gaitán. "Four Reasons Why Employers Should Care about Housing." Urban Institute. September 11, 2019. <https://housingmatters.urban.org/articles/four-reasons-why-employers-should-care-about-housing>.
- 105 "Engaging employers in local housing strategies." Housing Solutions Lab. <https://www.localhousingsolutions.org/plan/engaging-employers-in-local-housing-strategies/>.
- 106 "A Place to Call Home: The Case for Increased Federal Investments in Affordable Housing." National Low Income Housing Coalition. <https://nlihc.org/sites/default/files/A-Place-To-Call-Home.pdf>.
- 107 Obrinsky, Mark and Debra Stein. "Overcoming Opposition to Multifamily Rental Housing." Harvard University Joint Center for Housing Studies. March 2007. https://www.jchs.harvard.edu/sites/default/files/rr07-14_obrinsky_stein.pdf.
- 108 "Higher-Density Development: Myth and Fact." Urban Land Institute. 2005. https://uli.org/wp-content/uploads/ULI-Documents/HigherDensity_MythFact.ashx_.pdf.
- 109 Obrinsky, Mark and Debra Stein. "Overcoming Opposition to Multifamily Rental Housing." Harvard University Joint Center for Housing Studies. March 2007. https://www.jchs.harvard.edu/sites/default/files/rr07-14_obrinsky_stein.pdf.
- 110 "Higher-Density Development: Myth and Fact." Urban Land Institute. 2005. https://uli.org/wp-content/uploads/ULI-Documents/HigherDensity_MythFact.ashx_.pdf.
- 111 Obrinsky, Mark and Debra Stein. "Overcoming Opposition to Multifamily Rental Housing." Harvard University Joint Center for Housing Studies. March 2007. https://www.jchs.harvard.edu/sites/default/files/rr07-14_obrinsky_stein.pdf.
- 112 "Higher-Density Development: Myth and Fact." Urban Land Institute. 2005. https://uli.org/wp-content/uploads/ULI-Documents/HigherDensity_MythFact.ashx_.pdf.
- 113 "Higher-Density Development: Myth and Fact." Urban Land Institute. 2005. https://uli.org/wp-content/uploads/ULI-Documents/HigherDensity_MythFact.ashx_.pdf.
- 114 "After-Hours Construction Noise Complaints." City of Phoenix. <https://www.phoenix.gov/administration/departments/pdd/tools-resources/complaints/after-hours-construction-noise-complaints.html>.
- 115 Fischer, Howard. "New law allows construction as early as 5 a.m. in Arizona." Arizona Capitol Times. May 19, 2025. <https://azcapitoltimes.com/news/2025/05/19/new-law-allows-construction-as-early-as-5-a-m-in-arizona/>.
- 116 "Multifamily Benefits: The Housing Affordability Toolkit." National Multifamily Housing Council. 2019. https://housingtoolkit.nmhc.org/wp-content/uploads/2019/04/D_NMHC_PDF-Sections_Multifamily-Benefits_PG-36-TO-44.pdf.
- 117 "Multifamily Benefits: The Housing Affordability Toolkit." National Multifamily Housing Council. 2019. https://housingtoolkit.nmhc.org/wp-content/uploads/2019/04/D_NMHC_PDF-Sections_Multifamily-Benefits_PG-36-TO-44.pdf.
- 118 "Multifamily Benefits: The Housing Affordability Toolkit." National Multifamily Housing Council. 2019. https://housingtoolkit.nmhc.org/wp-content/uploads/2019/04/D_NMHC_PDF-Sections_Multifamily-Benefits_PG-36-TO-44.pdf.
- 119 For examples of studies, see: Pollakowski, Henry O., David Ritchay, and Zoe Weinrobe. "Effects of Mixed-Income, Multi-Family Rental Housing Developments on Single-Family Housing Values." MIT Center for Real Estate Housing Affordability Initiative. April 2005. https://cms3.revize.com/revize/fairfield/Document%20Center/Government/Boards%20and%20Commissions/Affordable%20Housing%20Committee/Files%20%20Documents/Studies%20and%20Reports/MIT_Study_Effects_of_Mixed-Income_Multi-Family_Housing_on_Single-Family_Housing_Values.pdf; Sturtevant, Lisa A. and John McClain. "Examining the Impact of Mixed Use/Mixed Income Housing Developments in the Richmond Region." George Mason University Center for Regional Analysis: Partnership for Housing Affordability. April 2010. https://cra.gmu.edu/pdfs/research_reports/recent_reports/Richmond_PHA_April_2010.pdf; "Don't Put it Here! Does Affordable Housing Cause Nearby Property Values to Decline?" The Center for Housing Policy: Insights from Housing Policy Research. https://furmancenter.org/files/media/Dont_Put_It_Here.pdf; Voith, Richard, Jing Liu, Sean Zielenbach, Andrew Jakobovics, Brian An, Seva Rodnyansky, Anthony W. Orlando, Raphael W. Bostic. "Effects of concentrated LIHTC development on surrounding house prices." Journal of Housing Economics, vol. 56: June, 2022. <https://www.sciencedirect.com/science/article/pii/S1051137722000134?via=ihub>.
- 120 "Higher-Density Development: Myth and Fact." Urban Land Institute. 2005. https://uli.org/wp-content/uploads/ULI-Documents/HigherDensity_MythFact.ashx_.pdf; "Affordable Housing Myths." Arizona Housing Coalition. <https://azhousingcoalition.org/affordable-housing-myths/>.
- 121 For examples of studies, see: Hallett, Graham. "Dispelling Common Myths About Affordable Housing." The Bell Policy Center. December 7, 2023. <https://bellpolicy.org/dispelling-common-myths-about-affordable-housing/>; Sebastian, Thea, Hanna Love, Sam Washington, Anthony Barr, Insha Rahman, Black Paradis, Andre M. Perry, and Sakira Cook. "A new community safety blueprint: How the federal government can address violence and harm through a public health approach." Brookings Institute. September 21, 2022. [https://www.brookings.edu/articles/a-new-community-safety-blueprint-how-the-federal-government-can-address-violence-and-harm-through-a-public-health-approach/#:~:text=For%20instance%2C%20increasing%20access%20to%20rates%20of%20intimate%20partner%20violence](https://www.brookings.edu/articles/a-new-community-safety-blueprint-how-the-federal-government-can-address-violence-and-harm-through-a-public-health-approach/#:~:text=For%20instance%2C%20increasing%20access%20to%20rates%20of%20intimate%20partner%20violence;); Van Zandt, Shannon S. and Pratik C. Mhatre. "The Effect of Housing Choice Voucher Households on Neighborhood Crime: Longitudinal Evidence From Dallas." Poverty & Public Policy, vol. 5:3, 2013. <https://onlinelibrary-wiley-com.ezproxy1.lib.asu.edu/doi/epdf/10.1002/pop4.36>; Hipp, John, Clarissa Iloff, Emily Owens, George Tita, and Seth Williams. "The Impact of Affordable Housing on Housing & Crime in Orange County." University of California – Irvine Livable Cities Lab. 2021. <https://cpb-us-e2.wpmucdn.com/sites.uci.edu/dist/5/4337/files/2021/03/LCL-22-Impact-Study.pdf>.
- 122 Steinfeld, Jenn. "Why Local Governments Should Make Housing Part of Their Economic Development Plans." National League of Cities. January 16, 2024. <https://www.nlc.org/article/2024/01/16/why-local-governments-should-make-housing-part-of-their-economic-development-plans/>.
- 123 Reagan, Kevin. "Sedona voters reject proposition to let people sleep in their cars." 12News. November 7, 2024. <https://www.12news.com/article/news/local/arizona/sedona-voters-reject-proposition-to-let-people-sleep-their-cars-arizona/75-1bbf429d-623b-448a-9b1f-569377c9464>.
- 124 "Higher-Density Development: Myth and Fact." Urban Land Institute. 2005. https://uli.org/wp-content/uploads/ULI-Documents/HigherDensity_MythFact.ashx_.pdf.
- 125 Chang, Heejun, Matthew Ryan Bonnette, Philip Stoker, Britt Crow-Miller, and Elizabeth Wentz. "Determinants of single family residential water use across scales in four western US cities." Science of the Total Environment, Vol. 596-597 (October 15, 2017), p. 451-464. <https://doi.org/10.1016/j.scitotenv.2017.03.164>.
- 126 Chang, Heejun, Matthew Ryan Bonnette, Philip Stoker, Britt Crow-Miller, and Elizabeth Wentz. "Determinants of single family residential water use across scales in four western US cities." Science of the Total Environment, Vol. 596-597 (October 15, 2017), p. 451-464. <https://doi.org/10.1016/j.scitotenv.2017.03.164>.
- 127 "Higher-Density Development: Myth and Fact." Urban Land Institute. 2005. https://uli.org/wp-content/uploads/ULI-Documents/HigherDensity_MythFact.ashx_.pdf.
- 128 "Higher-Density Development: Myth and Fact." Urban Land Institute. 2005. https://uli.org/wp-content/uploads/ULI-Documents/HigherDensity_MythFact.ashx_.pdf.
- 129 "Affordable Housing Myths." Arizona Housing Coalition. <https://azhousingcoalition.org/affordable-housing-myths/>.
- 130 "About." The Homing Project. <https://thehomingproject.org/about/>.
- 131 "About." The Homing Project. <https://thehomingproject.org/about/>.
- 132 Servellon, Topacio "Topaz," Quentin S. Agnello, Marlon Bedoy, and Emma LaPointe. "Microhome project launches, democracy in action and more." Tucson Spotlight. October 22, 2015. <https://www.tucsonspotlight.org/email/3116bbf4-7af0-4b9e-9336-81952ceb7921/>.
- 133 "About." The Homing Project. <https://thehomingproject.org/about/>.
- 134 "About." The Homing Project. <https://thehomingproject.org/about/>.
- 135 "About." The Homing Project. <https://thehomingproject.org/about/>; Servellon, Topacio "Topaz," Quentin S. Agnello, Marlon Bedoy, and Emma LaPointe. "Microhome project launches, democracy in action and more." Tucson Spotlight. October 22, 2015. <https://www.tucsonspotlight.org/email/3116bbf4-7af0-4b9e-9336-81952ceb7921/>.
- 136 "Welcome to the Small Home Experience." I Am You 360. <https://iamyou360.org/small-home-experience>.
- 137 "Welcome to the Small Home Experience." I Am You 360. <https://iamyou360.org/small-home-experience>.
- 138 "Welcome to the Small Home Experience." I Am You 360. <https://iamyou360.org/small-home-experience>.
- 139 Rea, Samantha. "Affordable senior housing opens at Globe's historic Hill Street School." KJZZ. May 2, 2025. <https://www.kjzz.org/business/2025-05-02/affordable-senior-housing-opens-at-globes-historic-hill-street-school>.
- 140 Rea, Samantha. "Affordable senior housing opens at Globe's historic Hill Street School." KJZZ. May 2, 2025. <https://www.kjzz.org/business/2025-05-02/affordable-senior-housing-opens-at-globes-historic-hill-street-school>.
- 141 Rea, Samantha. "Affordable senior housing opens at Globe's historic Hill Street School." KJZZ. May 2, 2025. <https://www.kjzz.org/business/2025-05-02/affordable-senior-housing-opens-at-globes-historic-hill-street-school>.
- 142 "What is a Native CDFI?" Native CDFI Network. <https://nativecdfi.net/about/what-is-a-native-cdfi/>.
- 143 "What is a Native CDFI?" Native CDFI Network. <https://nativecdfi.net/about/what-is-a-native-cdfi/>.
- 144 "Impact Numbers." Clearinghouse Community Development Financial Institution. <https://www.clearinghousecdfi.com/impact/impact-numbers/>.
- 145 "Impact Numbers." Clearinghouse Community Development Financial Institution. <https://www.clearinghousecdfi.com/impact/impact-numbers/>.
- 146 "Clearinghouse CDFI to Fund Four Tribal Projects in Arizona via AHEAD Grant Matching Program." Clearinghouse Community Development Financial Institution. <https://www.clearinghousecdfi.com/2023aheadgrant/#:~:text=Tribal%20Housing%20Strategies%20for%20a,workshops%2C%20and%20healthy%20home%20kits>.
- 147 "City of Sedona breaks ground on new affordable housing community Villas on Shelby." City of Sedona News Releases. June 23, 2025. <https://www.sedonaz.gov/Home/Components/News/News/6535/473>.
- 148 "City of Sedona breaks ground on new affordable housing community Villas on Shelby." City of Sedona News Releases. June 23, 2025. <https://www.sedonaz.gov/Home/Components/News/News/6535/473>.

149 "Sedona raises Rent Local cap to \$2,500 to attract more long-term rentals for workforce." Citizen Portal. April 7, 2025. <https://citizenportal.ai/articles/6610118/arizona/yavapai-county/sedona/arizona/yavapai-county/sedona/sedona-raises-rent-local-cap-to-2500-to-attract-more-long-term-rentals-for-workforce>.

150 "Rent Local Program." City of Sedona. <https://www.sedonaz.gov/your-government/departments-and-programs/community-development/housing/owners/rent-local-program>.

151 "Rent Local Program Requirements." City of Sedona. <https://www.sedonaz.gov/home/showpublisheddocument/53913/638802153396170000>.

152 "Council raises workforce rent cap by 13.6%." Sedona Red Rock News. April 18, 2025. <https://www.redrocknews.com/2025/04/18/council-raises-workforce-rent-cap-by-13-6/>.

153 "Hometown for All." City of Tempe. <https://www.tempe.gov/government/community-health-and-human-services/housing-services/affordable-housing/hometown-for-all-initiative>.

154 "Hometown for All." City of Tempe. <https://www.tempe.gov/government/community-health-and-human-services/housing-services/affordable-housing/hometown-for-all-initiative>.

155 "Tempe Newsroom: Affordable housing and new fire station proposed for south Tempe. First investment from Affordable Housing Bond; first co-location of housing and fire station in Valley." City of Tempe. January 23, 2026. <https://www.tempe.gov/Home/Components/News/News/18695/1546>.

156 "Hometown for All." City of Tempe. <https://www.tempe.gov/government/community-health-and-human-services/housing-services/affordable-housing/hometown-for-all-initiative>.

157 "Tempe Newsroom: Affordable housing and new fire station proposed for south Tempe. First investment from Affordable Housing Bond; first co-location of housing and fire station in Valley." City of Tempe. January 23, 2026. <https://www.tempe.gov/Home/Components/News/News/18695/1546>.

158 "Tempe Newsroom: Affordable housing and new fire station proposed for south Tempe. First investment from Affordable Housing Bond; first co-location of housing and fire station in Valley." City of Tempe. January 23, 2026. <https://www.tempe.gov/Home/Components/News/News/18695/1546>.

159 "The Starter Home Program: A housing initiative for Flagstaff's workforce community." Habitat for Humanity of Northern Arizona. <https://www.habitatflagstaff.org/our-homes>.

160 "Starter home model revolutionizes affordable housing in Flagstaff." Habitat for Humanity. <https://www.habitat.org/stories/starter-home-model-revolutionizes-affordable-housing-flagstaff>.

161 "Starter home model revolutionizes affordable housing in Flagstaff." Habitat for Humanity. <https://www.habitat.org/stories/starter-home-model-revolutionizes-affordable-housing-flagstaff>.

162 "Starter home model revolutionizes affordable housing in Flagstaff." Habitat for Humanity. <https://www.habitat.org/stories/starter-home-model-revolutionizes-affordable-housing-flagstaff>.

163 "Starter home model revolutionizes affordable housing in Flagstaff." Habitat for Humanity. <https://www.habitat.org/stories/starter-home-model-revolutionizes-affordable-housing-flagstaff>.

164 Greenstein, Rosalind and Yesim Sungu-Eryilmaz. "Community Land Trusts: Leasing Land for Affordable Housing." Lincoln Institute of Land Policy. April 1, 2005. <https://www.lincolnst.edu/publications/articles/community-land-trusts/>.

165 Greenstein, Rosalind and Yesim Sungu-Eryilmaz. "Community Land Trusts: Leasing Land for Affordable Housing." Lincoln Institute of Land Policy. April 1, 2005. <https://www.lincolnst.edu/publications/articles/community-land-trusts/>.

166 "Community Land Trust Frequently Asked Questions." Fannie Mae. February 5, 2025. <https://singlefamily.fanniemae.com/media/24896/display>.

167 "Arizona Community Land Trust." Good Market. <https://www.goodmarket.global/arizonacommunitylandtrust>.

168 Townsite Community Land Trust. <https://townsiteclt.org/>.

169 "Who We Are." Pima County Community Land Trust. <https://pcclt.org/who-we-are/what-is-a-clt.html>.

170 "What We Do." Newtown Community Development Corporation. <https://newtowncdc.org/what-we-do/community-land-trust.html>.

171 "Agriculture to Urban." Official Website of the State of Arizona. <https://www.azwater.gov/ama/ag-to-urban>.

172 "Agriculture to Urban." Official Website of the State of Arizona. <https://www.azwater.gov/ama/ag-to-urban>.

173 "Agriculture to Urban." Official Website of the State of Arizona. <https://www.azwater.gov/ama/ag-to-urban>.

174 "News Release: Governor Katie Hobbs Celebrates First 'Ag-to-Urban' Groundwater Conservation Approval." Office of the Governor Katie Hobbs. December 9, 2025. <https://azgovernor.gov/office-arizona-governor/news/2025/12/governor-katie-hobbs-celebrates-first-ag-urban-groundwater>.

175 "Untangling Housing Affordability & Groundwater Regulation." Kyl Center for Water Policy at Morrison Institute, Arizona State University. 2023. https://morrisoninstitute.asu.edu/sites/g/files/ltvzp841/files/housing_affordability_and_groundwater.pdf.

176 "News Release: Governor Katie Hobbs Celebrates First 'Ag-to-Urban' Groundwater Conservation Approval." Office of the Governor Katie Hobbs. December 9, 2025. <https://azgovernor.gov/office-arizona-governor/news/2025/12/governor-katie-hobbs-celebrates-first-ag-urban-groundwater>.

177 Migoya, Clara. "New Arizona 'ag-to-urban' water law draws first group of home builders." Arizona Republic. February 16, 2026. <https://www.azcentral.com/story/news/local/arizona-water/2026/02/16/arizona-water-law-brings-new-home-builders/88587652007/>.

178 "Ag-to-Urban water reform is now delivering new housing; and realtors helped make it happen." Arizona Realtors. <https://www.aaronline.com/2025/12/18/ag-to-urban-water-reform-is-now-delivering-new-housing-and-realtors-helped-make-it-happen/>.

179 Merriman, David. "Improving Tax Increment Financing (TIF) for Economic Development." Lincoln Institute of Land Policy. September 2018. <https://www.lincolnst.edu/publications/policy-focus-reports/improving-tax-increment-financing-tif-economic-development/>.

180 Merriman, David. "Improving Tax Increment Financing (TIF) for Economic Development." Lincoln Institute of Land Policy. September 2018. <https://www.lincolnst.edu/publications/policy-focus-reports/improving-tax-increment-financing-tif-economic-development/>.

181 "Value Capture: Tax Increment Financing (TIF)." On-Ramp to Innovation. March 2021. https://www.fhwa.dot.gov/ipd/pdfs/value_capture/value_cap_faq_tif_march_2021.pdf; Merriman, David. "Improving Tax Increment Financing (TIF) for Economic Development." Lincoln Institute of Land Policy. September 2018. <https://www.lincolnst.edu/publications/policy-focus-reports/improving-tax-increment-financing-tif-economic-development/>.

182 "Value Capture: Tax Increment Financing (TIF)." On-Ramp to Innovation. March 2021. https://www.fhwa.dot.gov/ipd/pdfs/value_capture/value_cap_faq_tif_march_2021.pdf.

183 Flint, Anthony. "The Hidden Costs of TIF: Reconsidering a Vaunted Economic Development Tool." Lincoln Institute of Land Policy. October 29, 2018. <https://www.lincolnst.edu/publications/articles/hidden-costs-tif/>.

184 Merriman, David. "Improving Tax Increment Financing (TIF) for Economic Development." Lincoln Institute of Land Policy. September 2018. <https://www.lincolnst.edu/publications/policy-focus-reports/improving-tax-increment-financing-tif-economic-development/>.

185 Merriman, David. "Improving Tax Increment Financing (TIF) for Economic Development." Lincoln Institute of Land Policy. September 2018. <https://www.lincolnst.edu/publications/policy-focus-reports/improving-tax-increment-financing-tif-economic-development/>.

186 Merriman, David. "Improving Tax Increment Financing (TIF) for Economic Development." Lincoln Institute of Land Policy. September 2018. <https://www.lincolnst.edu/publications/policy-focus-reports/improving-tax-increment-financing-tif-economic-development/>.

187 Gentry, Katie, Brian Irvine, and Alison Cook-Davis. "State-Level Legal Barriers to Adopting Affordable Housing Policies in Arizona." Morrison Institute for Public Policy, Arizona State University. November 2021. <https://morrisoninstitute.asu.edu/sites/g/files/ltvzp841/files/state-level-legal-barriers-to-adopting-affordable-housing-policies-in-arizona-nov-2021.pdf>.

188 Gentry, Katie, Brian Irvine, and Alison Cook-Davis. "State-Level Legal Barriers to Adopting Affordable Housing Policies in Arizona." Morrison Institute for Public Policy, Arizona State University. November 2021. <https://morrisoninstitute.asu.edu/sites/g/files/ltvzp841/files/state-level-legal-barriers-to-adopting-affordable-housing-policies-in-arizona-nov-2021.pdf>.

189 Gentry, Katie, Brian Irvine, and Alison Cook-Davis. "State-Level Legal Barriers to Adopting Affordable Housing Policies in Arizona." Morrison Institute for Public Policy, Arizona State University. November 2021. <https://morrisoninstitute.asu.edu/sites/g/files/ltvzp841/files/state-level-legal-barriers-to-adopting-affordable-housing-policies-in-arizona-nov-2021.pdf>.

190 Gentry, Katie, Brian Irvine, and Alison Cook-Davis. "State-Level Legal Barriers to Adopting Affordable Housing Policies in Arizona." Morrison Institute for Public Policy, Arizona State University. November 2021. <https://morrisoninstitute.asu.edu/sites/g/files/ltvzp841/files/state-level-legal-barriers-to-adopting-affordable-housing-policies-in-arizona-nov-2021.pdf>.

191 Gentry, Katie, Brian Irvine, and Alison Cook-Davis. "State-Level Legal Barriers to Adopting Affordable Housing Policies in Arizona." Morrison Institute for Public Policy, Arizona State University. November 2021. <https://morrisoninstitute.asu.edu/sites/g/files/ltvzp841/files/state-level-legal-barriers-to-adopting-affordable-housing-policies-in-arizona-nov-2021.pdf>.

192 Gentry, Katie, Brian Irvine, and Alison Cook-Davis. "State-Level Legal Barriers to Adopting Affordable Housing Policies in Arizona." Morrison Institute for Public Policy, Arizona State University. November 2021. <https://morrisoninstitute.asu.edu/sites/g/files/ltvzp841/files/state-level-legal-barriers-to-adopting-affordable-housing-policies-in-arizona-nov-2021.pdf>.

193 "First-Time Home Buyer Share Falls to Historic Low of 21%, Median Age Rises to 40." National Association of Realtors. November 4, 2025. <https://www.nar.realtor/newsroom/first-time-home-buyer-share-falls-to-historic-low-of-21-median-age-rises-to-40>.

194 "First-Time Home Buyer Share Falls to Historic Low of 21%, Median Age Rises to 40." National Association of Realtors. November 4, 2025. <https://www.nar.realtor/newsroom/first-time-home-buyer-share-falls-to-historic-low-of-21-median-age-rises-to-40>.

195 "First-Time Home Buyer Share Falls to Historic Low of 21%, Median Age Rises to 40." National Association of Realtors. November 4, 2025. <https://www.nar.realtor/newsroom/first-time-home-buyer-share-falls-to-historic-low-of-21-median-age-rises-to-40>.

196 "First-Time Home Buyer Share Falls to Historic Low of 21%, Median Age Rises to 40." National Association of Realtors. November 4, 2025. <https://www.nar.realtor/newsroom/first-time-home-buyer-share-falls-to-historic-low-of-21-median-age-rises-to-40>.

197 "Student Corner: What Exactly is Workforce Housing and Why is it Important?" University of North Carolina School of Government. July 12, 2018. <https://ced.sog.unc.edu/2018/07/12/what-exactly-is-workforce-housing-and-why-is-it-important/>.

198 "Workforce Housing Lets Middle-Income Earners Live Near Their Jobs." Trellis. <https://trellisaz.org/workforce-housing-lets-middle-income-earners-live-near-their-jobs/>.

199 "Make Your Voice Heard." Citizens Clean Elections Commission. April 2025. <https://www.azcleanelections.gov/making-your-voice-heard-public-meetings>.

200 "Initiatives." Arizona Secretary of State's Office. <https://azsos.gov/elections/ballot-measures/initiative-referendum-recall/initiatives>.

201 "Neighborhood Association Tool Kit: A Guide for Neighborhood Associations." City of Phoenix Neighborhood Services Department. https://phxblockwatch.org/files/Neighborhood_Toolkit.pdf.

202 "Homeowners Associations (HOAs)." National Association of Realtors. <https://www.nar.realtor/homeowners-associations-hoas>.

203 "Consumer Guide: Homeowners Associations." National Association of Realtors. <https://www.nar.realtor/the-facts/consumer-guide-homeowners-associations>.

204 Arizona State Legislature. <https://www.azleg.gov/>.

205 Ye Hee Lee, Michelle, Alia Beard Rau, and Mary Jo Pitzl. "How a bill becomes law in Arizona." Arizona Republic. http://www.reynoldsonline.org/commoncore/AZ_Bill_to_Law.pdf.

THANK YOU TO THE GENERAL SPONSORS OF

HOUSING ARIZONA



