The Arizona Housing Coalition (AZHC) is a collaborative association that leads in the efforts to end homelessness and advocate for safe, affordable homes for all Arizonans.
Homelessness in America

552,830 PEOPLE

• 67% were adults in households w/out children
• 33% experienced homelessness as part of a family
• 65% stayed in sheltered locations
• 35% stayed in unsheltered locations
10,979 people experiencing homelessness in Arizona on any given night

- 14% are considered chronically homeless
- 11% are veterans
- 18% are adults with serious mental illness
- 18% are adults with substance abuse disorders
- 2% are adults with HIV/AIDS
- 21% are victims of domestic violence

Arizona Housing Coalition
Speaking Up for Home and Hope
RENTAL HOMES AFFORDABLE AND AVAILABLE PER 100 EXTREMELY LOW INCOME RENTER HOUSEHOLDS BY STATE

Note: Extremely low income (ELI) renter households have incomes at or below the poverty level or 30% of the area median income. Source: NLIHC tabulations of 2018 ACS PUMS Data.

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https://nlihc.org/gap

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2020 TWO-BEDROOM RENTAL HOUSING WAGES

Two-Bedroom Housing Wage
- $23.00 or More
- $17.00 to less than $23.00
- Less than $17.00

Represents the hourly wage that a full-time worker must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a TWO-BEDROOM RENTAL HOME, without paying more than 30% of income.
TWELVE OF THE TWENTY LARGEST OCCUPATIONS IN THE UNITED STATES PAY LESS THAN THE HOUSING WAGE

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two-Bedroom Housing Wage</td>
<td>$23.96</td>
</tr>
<tr>
<td>One-Bedroom Housing Wage</td>
<td>$19.56</td>
</tr>
<tr>
<td>Secretaries and Administrative Assistants</td>
<td>$19.55</td>
</tr>
<tr>
<td>Motor Vehicle Operators</td>
<td>$18.90</td>
</tr>
<tr>
<td>Financial Clerks</td>
<td>$18.89</td>
</tr>
<tr>
<td>Other Production Occupations</td>
<td>$17.46</td>
</tr>
<tr>
<td>Other Office and Administrative Support Workers</td>
<td>$17.01</td>
</tr>
<tr>
<td>Information and Record Clerks</td>
<td>$16.70</td>
</tr>
<tr>
<td>Material Moving Workers</td>
<td>$14.25</td>
</tr>
<tr>
<td>Building Cleaning and Pest Control Workers</td>
<td>$13.04</td>
</tr>
<tr>
<td>Home Health and Personal Care Aides; and Nursing Assistants, Orderlies, and Psychiatric Aides</td>
<td>$12.94</td>
</tr>
<tr>
<td>Cooks and Food Preparation Workers</td>
<td>$12.70</td>
</tr>
<tr>
<td>Retail Sales Workers</td>
<td>$12.08</td>
</tr>
<tr>
<td>Food and Beverage Serving Workers</td>
<td>$11.24</td>
</tr>
</tbody>
</table>

Affordable Housing Development

Market-rate Development

- Land, entitlements, environmental and local reviews, public approval

+ Income restrictions
+ Targeted population set-asides
+ Annual income review
+ Occupancy standards
+ Public perception
+ Financing sources
+ Public policy

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How to keep rents affordable

- Operating subsidies
- Development subsidies
- No or low debt financing
- Gap financing
Primary sources of gap financing to keep rents affordable

- Federal Low Income Housing Tax Credit (LIHTC)
- Federal Government HUD Grants
- State Government Programs
- Local Government Programs
Federal, State & Local Advocacy on Affordable Housing & Homelessness

• **Federal**
  - Budget
  - Housing bills
  - Policy threats

• **State**
  - State Investment
    - Housing Trust Fund
    - State Affordable Tax Credit
  - Policies that impact access to healthcare, livable wage, affordable housing

• **Local**
  - Planning & Zoning
  - Neighborhood Buy-In (NIMBYism)
Coronavirus & Housing Insecurity

Short-term:
- Increased housing loss caused by economic insecurity and income loss
- Individuals experiencing homelessness are vulnerable to the COVID-19 virus
- Communities are grappling to secure quarantine and shelter options
- Confusion surrounding eviction moratorium

Long term:
- Loss of existing housing units
- A halt in affordable housing plans and projects
- Increase in homelessness
Evictions

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27 U.S. mayors: Want to address systemic racism? Start with housing.