

AUGUST  
2025

# State of Housing in Arizona





The Arizona Research Center for Housing Equity and Sustainability (ARCHES) was funded by the Department of Housing and Urban Development (HUD) grant through its HSI Center of Excellence investment to advance knowledge and evidence-based solutions related to housing challenges focused on Hispanic and other underserved communities in Arizona and the Southwest.

The center is co-located at Arizona State University's (ASU) Morrison Institute for Public Policy and the University of Arizona's (UA) Drachman Institute and includes researchers from Northern Arizona University (NAU) and the University of New Mexico (UNM), all Hispanic-Serving Institutions. The center includes over 24 researchers with expertise in housing planning, policy, architecture, geographical sciences, political science, economics, and real estate. It is supported by a community advisory board and community partners, which include **Chicanos Por La Causa**, **Southwest Fair Housing Council**, and **Home Matters to Arizona**. Researchers work directly with community partners and stakeholders across Arizona and the Southwest.

*The center's mission is to become the hub for research addressing housing and its intersections with security, climate, and health in Arizona and the Southwest. The center aims to create connections between research and practice and values place-based research that is community-engaged, equitable, evidence-based, and solution-focused.*



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*The work that provided the basis for this publication was supported by funding under an award with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The authors and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the Government.*

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## Executive Summary

This is the second annual report on the state of housing in Arizona that examines trends including population, housing stock and market, homeownership, rental housing, and homelessness. This report outlines policy changes and implementation from 2024 and highlights current local and state efforts to address housing challenges. To supplement the state-level report, additional data briefs including demographics and housing trends are available for all 15 Arizona counties on the ARCHES website.

Arizona continues to face challenges with housing accessibility and affordability. While housing development has increased, demand continues to outpace housing growth. Housing costs continue to outpace earnings, increasing the percentage of cost burdened households. Eviction rates and homelessness continue to rise while housing remains a priority for local and state policymakers.

### KEY FINDINGS

**Arizona's cost of living surpassed the national average for the first time.** Standardized data collection on the price of goods and services by geographic region by the federal government began in 2010; in the 14 years since, Arizona's cost of living has consistently been below the national average. In 2023, the cost of living surpassed the national average by 1.1% for the first time since 2010. However, the average price of rental housing and utilities exceeded the national average for the last three years and has now surpassed the national average by 8.6% in 2023. The cost of living in Arizona has exceeded the cost of living in New Mexico, Texas, and Nevada (three of the five comparison Sun Belt states) for the past several years.

**Annual new home construction continues to outpace years prior to the COVID-19 pandemic.**

In 2023, 52,920 new homes were added in Arizona. This set a new record for the number of homes constructed in a single year. The 2023 record is part of a recent trend in increasing housing construction overall; the number of new houses constructed per year since 2020 is greater than any year prior to 2020. The majority of homes constructed in Arizona since 2018 have been single-family, although there has been a 2% increase in the share of housing constructed with 20 or more units. The predominance of single-family home construction has implications for housing affordability, since single-family homes tend to be more expensive than multi-family homes.

**High home prices and mortgage rates may be driving a decrease in home purchases.** There was a 22% decrease in residential home purchases in 2023 compared to 2022. Some of this decrease may be due to the continued rise in home prices, with typical home values in Arizona reaching \$428,156 in 2024—an increase of \$160,000 since 2019. High mortgage interest rates also may have prompted a slowdown in home purchases; mortgage rates in December 2024 were the highest since 2010. From 2020 to 2024, the national average mortgage rate climbed from a low of 2.67% to 6.85%. High mortgage rates depress sales by increasing buyers' monthly costs and discouraging owners with a mortgage from putting their homes on the market, since moving would require taking on a new, higher interest rate.

**A record number of eviction filings reflects continued affordability challenges for renters.**

There were 106,587 court filings for eviction in Arizona in 2024, the highest number of eviction filings on record. Eviction filings have increased sharply since the COVID-19 pandemic eviction moratoriums

expired in 2021 and now far surpass pre-pandemic levels. These evictions are indicative of the challenges Arizona households face in rental affordability. In 2024, 54% of renters were cost burdened (spending 30% or more of their income on rent). Since 2010, renters' housing costs have increased faster than incomes (36% vs. 27%). Housing access is particularly difficult for lower-income renters, with only 37 homes that are both affordable and available for every 100 households earning 50% or less of the area median income (AMI).

**Homelessness reached an all-time high.** The number of homeless individuals in Arizona reached 14,737 in 2024, exceeding 14,000 for the second consecutive year. This is a slight increase from 2023. The demographics of individuals experiencing homelessness, however, have shifted more substantially. The number of homeless families with children increased 15% from 2023 to 2024; families now represent 21% of all those experiencing homelessness. Arizona has also seen a 24% rise in unaccompanied homeless youth since 2017. (These statistics are based on the Point-in-Time count used by the U.S. Department of Housing and Urban Development and likely underestimate the number of individuals and families experiencing homelessness).

**State and local governments are focused on creative solutions to housing shortages.** The cities of Flagstaff and Sedona have declared housing emergencies and are urging the state legislature to allow local governments to regulate short-term rentals, as they impact housing costs and the availability of long-term rentals for permanent residents in high-tourism areas. Tucson and Pima County are exploring new pathways to reducing affordable housing shortages through a newly developed five-year plan as part of a competitive grant award from the U.S. Department of Housing and Urban Development. Local governments across the state have implemented revised housing statutes and regulations enacted during the 2024 state legislative session, while Arizona legislators continue to pass housing-related bills during the 2025 session.

## Introduction

Access to safe, affordable, and stable housing is essential for individual well-being and community prosperity.<sup>1</sup> Research consistently shows that access to affordable housing improves health outcomes, supports educational attainment, and strengthens local economies by promoting workforce stability and mobility.<sup>2</sup> In Arizona, housing affordability continues to be an urgent concern as home prices and rents have risen sharply, while wage growth has failed to keep pace.

This widening affordability gap has left many Arizonans cost burdened—spending more than 30 percent of their income on housing—and has increased housing insecurity, especially among low- and moderate-income renters. As of 2023, over half of renter households in Arizona are considered cost burdened.<sup>3</sup> The rapid increase in demand for housing—driven by population growth, in-migration, and investor activity—has outpaced supply, pushing prices higher and making it harder for many residents to find affordable options. Although new construction is underway, it has not been sufficient or fast enough to meet the state's growing housing needs.<sup>4</sup>

In response, state and local governments have begun to prioritize housing policy reforms and investments aimed at improving affordability and stability. These include zoning reforms to allow more multifamily development, incentives for affordable housing construction, and expanded rental assistance programs. Addressing housing affordability will require sustained, coordinated efforts across the public and private sectors. Arizona's commitment to ensuring equitable access to housing is essential for maintaining the state's economic vitality and community well-being.

This is the second annual report on the state of housing in Arizona, which examines trends using data on population, housing stock and market, homeownership, rental housing, and homelessness. The report provides the most recent available data. It compares Arizona to five additional Sun Belt states with the highest Hispanic or Latino populations in the nation: Florida, New Mexico, Nevada, California, and Texas (also referred to as comparison states). Hispanic or Latino populations are highlighted because they drive population growth in much of the country (see Appendix A: Approach). Research spotlights throughout the report showcase ongoing ARCHES research and provide additional context for statewide trends. The report concludes by highlighting recent state and local efforts to solve housing issues in Arizona.

## Population Considerations

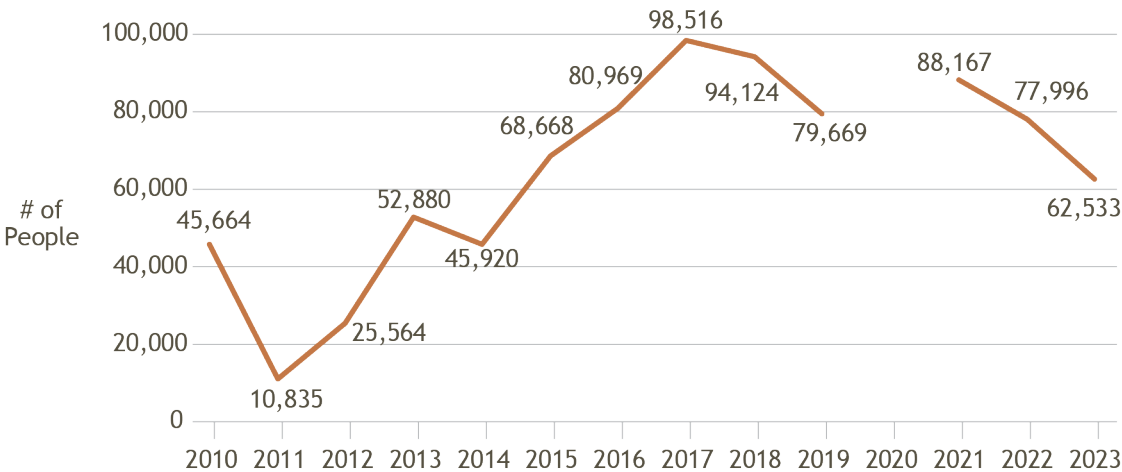
Arizona’s demographic composition and trends are important for contextualizing the current housing market and anticipating future housing demand.<sup>5</sup> Since households drive housing demand, understanding community characteristics is necessary to ensure that the housing market can meet the needs of Arizona’s evolving population.<sup>6</sup> Housing needs and choices are different across different sectors of the population. Having homes that meet the needs of the population is critical and may come in the form of flexible living spaces. For example, an Accessory Dwelling Unit (ADU) can serve as a home office or as a semi-independent living option for older family members.<sup>7</sup> As the statewide demographic profile changes over time, new and innovative housing solutions are needed to develop homes that meet the needs of every Arizonan.

### ARIZONA’S POPULATION IS STILL GROWING DESPITE DECREASES IN NET MIGRATION

Due to natural growth (i.e., births minus deaths), international migration, and domestic migration, Arizona’s population continues to grow. In 2024, Arizona’s population was estimated at 7.62 million—marking an increase of more than 96,000 people year-over-year and approximately 1.22 million people since 2010.<sup>8</sup>

In 2023, 256,203 people moved to Arizona from other states, and 193,670 people left Arizona to relocate to a different state, resulting in a net gain of 62,533 people through state-to-state migration (Figure 1).<sup>9</sup> The states with the highest number of residents moving to Arizona included California, Texas, Washington, and Oregon. The states where most Arizonans relocated to include California, Texas, Colorado, and Washington.

Figure 1. State-to-State Net Migration to Arizona Per Year, 2010-2023

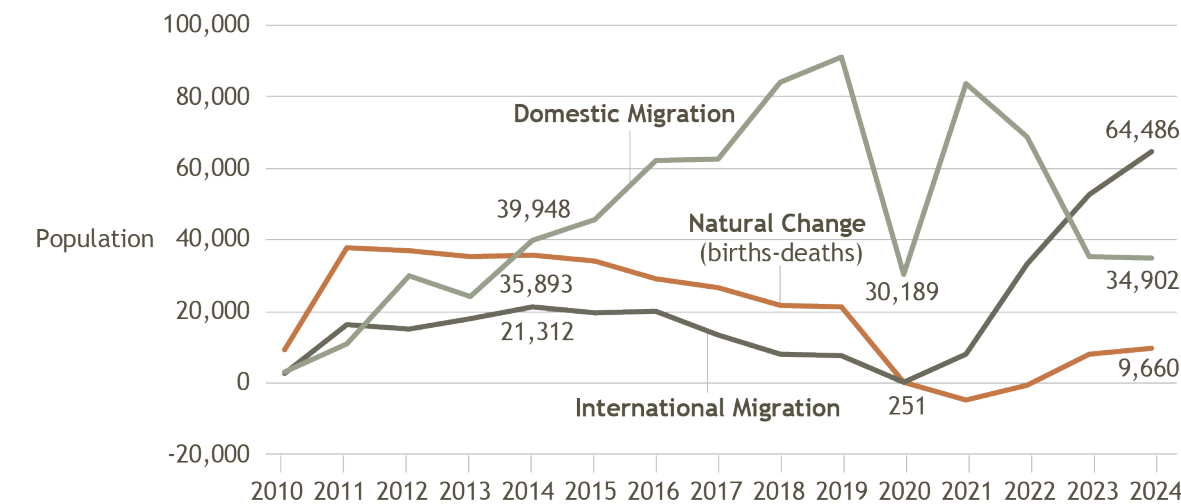


Source: U.S. Census Bureau, State-to-State Migration Flows  
Note: 2020 Data Unavailable



The factors that impact population growth have shifted over time in Arizona (Figure 2). In 2014, the driver of population growth changed from natural change (births and deaths) to domestic migration, which persisted until 2023, when international migration outpaced domestic migration as a source of population growth.<sup>10</sup> Since 2020, both forms of migration have outpaced natural change, which remains the least impactful driver of population growth. In 2024, Arizona saw a net population gain of 109,357 people. International and domestic migration accounted for 99,388 people, and natural change resulted in a net gain of 9,660 people.

Figure 2. Change in Population by Type in Arizona, 2010-2024



Source: U.S. Census Bureau, State Population Totals

Moving forward, the current housing market has the potential to impact migration trends. People who cannot afford to buy or keep a home may decide to leave Arizona. A recent poll of registered voters showed that 28% of respondents have considered moving out of state because “housing is so expensive.” Moreover, only 13% of respondents reported feeling that housing is affordable in the state.<sup>11</sup>

**BY 2060, ARIZONA’S POPULATION MAY EXCEED 10 MILLION**

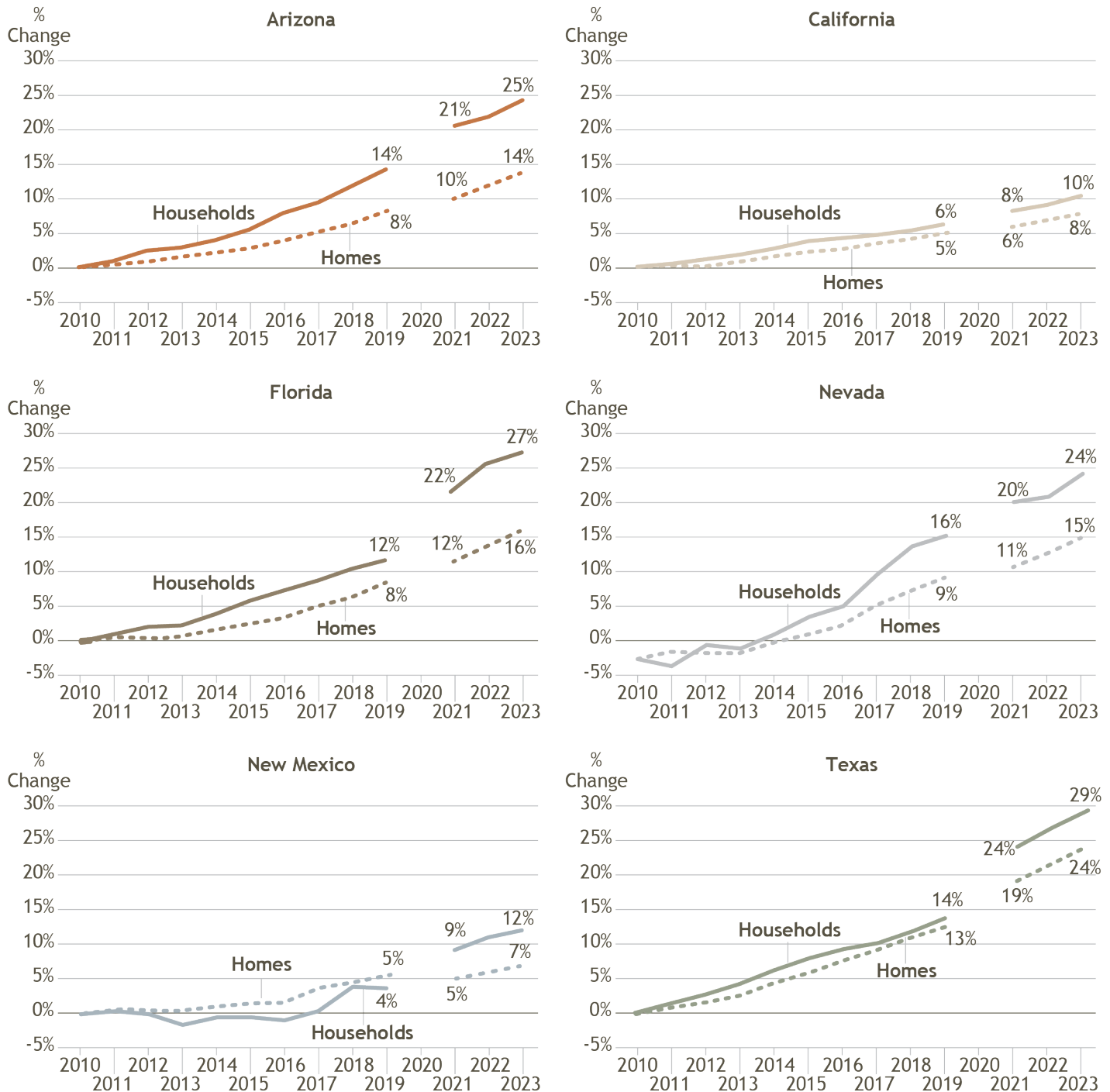
Projections from the Office of Economic Opportunity estimate that Arizona’s population will increase to 8.3 million by 2030.<sup>12</sup> Geographically, nearly 5.8 million people are expected to live in the Phoenix Metro area, 1.1 million in the Tucson Metro area, and 1.4 million across the remainder of the state. By 2060, estimates show that the state’s population could reach 10.7 million. Arizona must address the housing supply gap to prepare for forecasted population growth.

**THE GAP BETWEEN HOUSEHOLD GROWTH AND HOME GROWTH WIDENS POST-COVID**

Since 2010, the number of households, measured by occupied homes, has consistently grown faster than the total number of homes in Arizona.<sup>13</sup> Notably, this gap has widened steadily over time, with an increased gap in the difference between households and homes seen following the COVID-19 pandemic. This is also true for each comparison state, except New Mexico, where housing growth outpaced household growth until 2021 (Figure 3).

In 2023, Arizona had the 2<sup>nd</sup> highest gap between the percent change in homes and households, behind Florida, with households growing almost twice as fast as homes, at 25% and 14%, respectively. Arizona ranks 3<sup>rd</sup> highest in household growth and 4<sup>th</sup> highest in housing growth among comparison states. Each of these metrics remained consistent from 2022 to 2023.

Figure 3. Percent Change in Homes and Households Since 2010



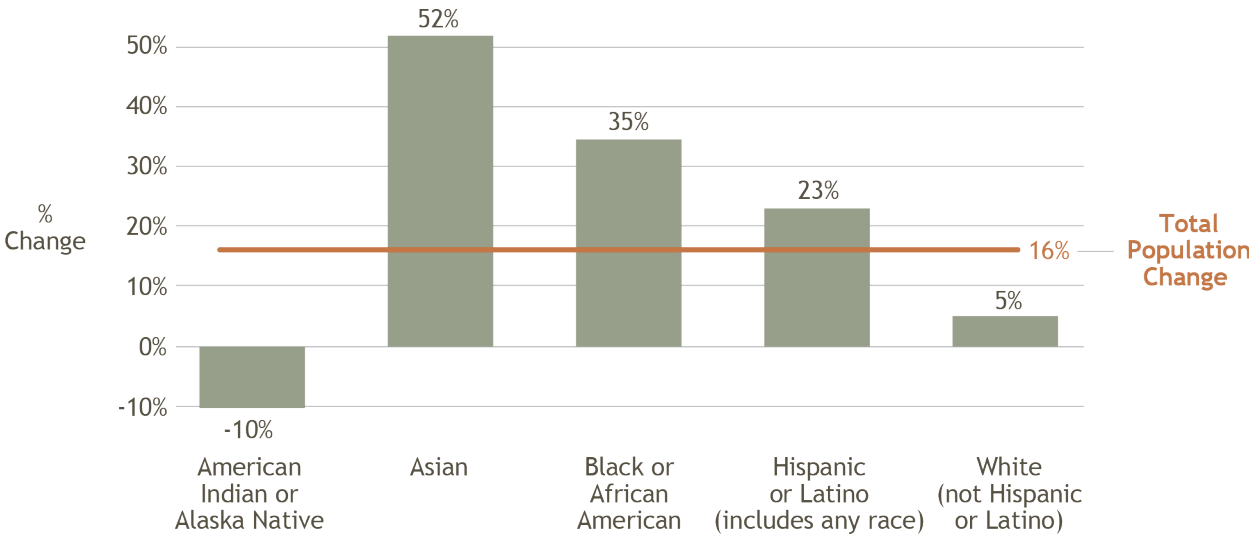
Source: American Community Survey (ACS) 1-Year Estimates, Table DP04. Note: 2020 data unavailable

### ARIZONA'S POPULATION CONTINUES TO DIVERSIFY AND AGE

From 2010 to 2023, Arizona's total population grew by 16%. Over this time, most racial and ethnic groups grew except for the American Indian and Alaska Native population (Figure 4).<sup>14</sup> The Asian population grew 3.3 times faster than the total population, the Black or African American population grew 2.2 times faster, and Hispanics and Latinos grew 1.4 times faster than the total population. While increasing by 5% over time, the white population grew at a rate of only one-third of the total population.

Notably, the U.S. Census reported historical undercounts of American Indian and Alaska Native households on the decennial survey.<sup>15</sup> This is due to a several factors, including data collection methods lacking cultural sensitivity (i.e., traditionally, researchers have not helped individuals identify as Native or ensured they are counted as head of household), accessibility issues such as lack of access to internet or reliable mail service, particularly for those living on tribal lands, and being part of an already “hard-to-reach” population.<sup>16</sup>

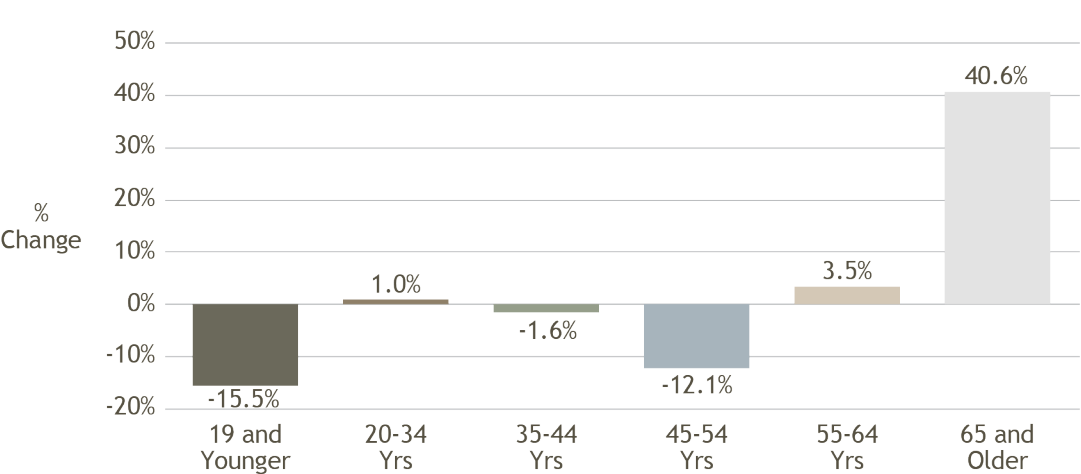
Figure 4. Percent Change of Racial/Ethnic Groups Compared to General Population, 2010-2023



Source: American Community Survey (ACS) 1-Year Estimates, Table DP05, 2010 and 2023

Arizona’s population is continuing to age.<sup>17</sup> Arizonans aged 65 or older grew faster than other age groups, showing a 41% increase from 2010 to 2023 (Figure 5). Arizonans aged 55-64 and 20-34 grew slightly (3.5% and 1.0%, respectively) during this time. There was also a 16% decrease in the under 19 population (youth) and a 12% decrease among 45-54-year-olds. The 35-44 age group also declined slightly (-1.6%). The median age of Arizona’s population increased from 38 to 39.3.

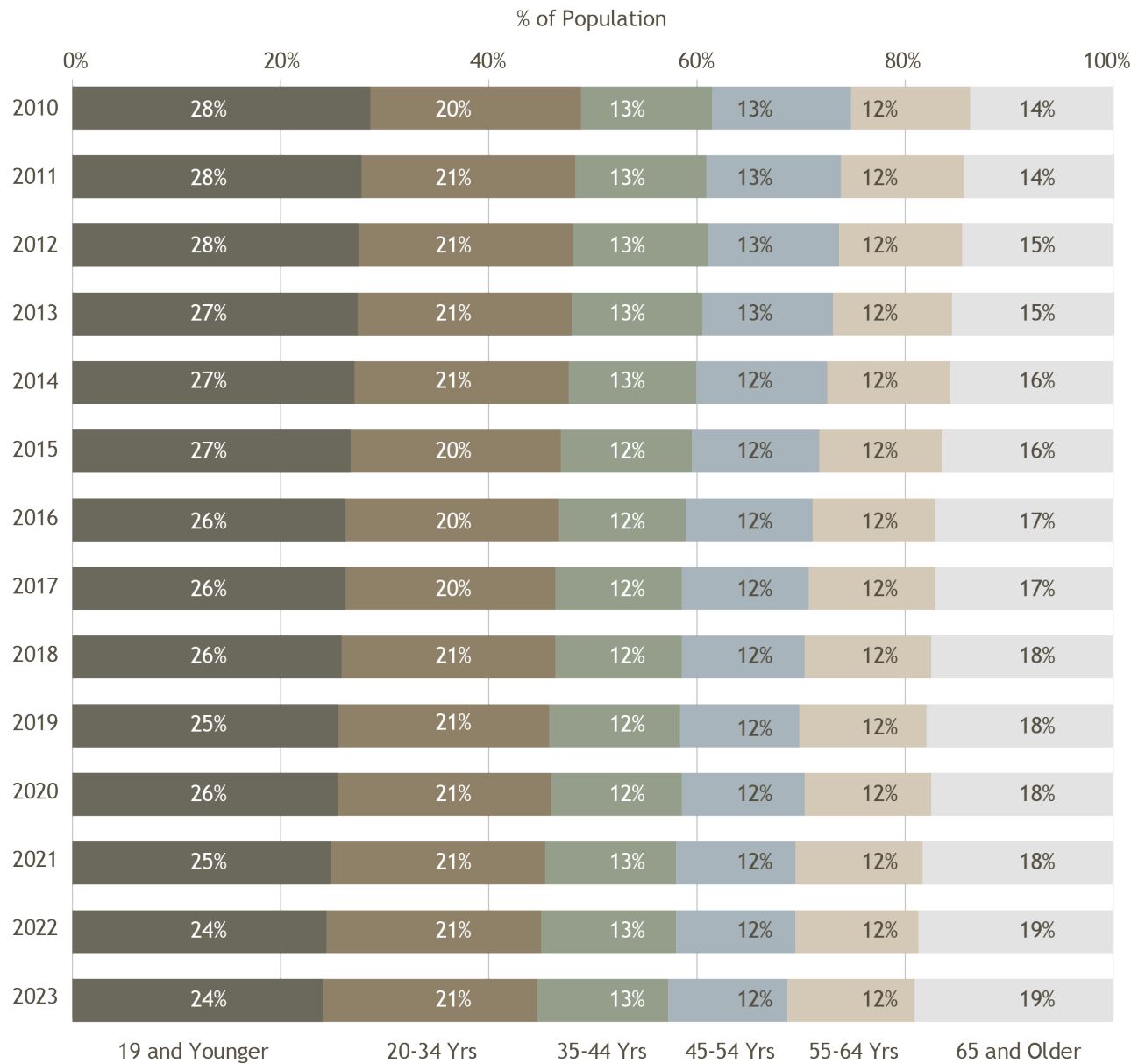
Figure 5. Percent Change in Age Groups, 2010-2023



Source: American Community Survey (ACS) 1-Year Estimates, Table DP05, 2010 and 2023

Figure 6 provides the age distribution of Arizonans since 2010. The percentage of older adults increased consistently, starting at 14% in 2010 and reaching 19% in 2023. Conversely, the 19 and younger population decreased from 28% to 24% over the same period.<sup>18</sup>

Figure 6. Age Distribution, 2010-2023



Source: American Community Survey (ACS) 1-Year Estimates, Table DP05; 2020 Decennial Census

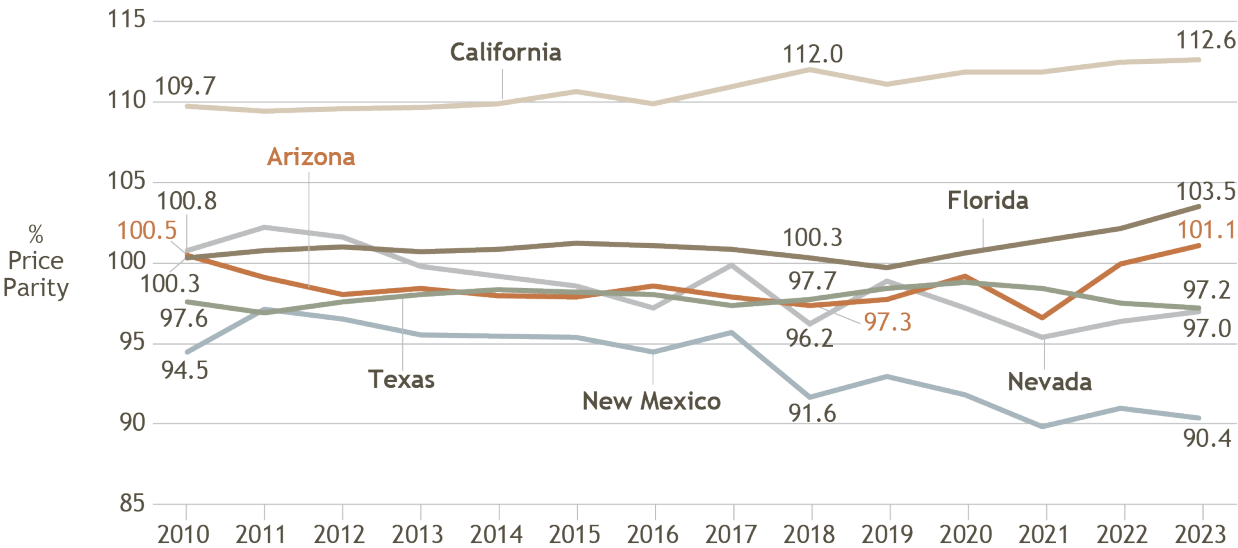
ARIZONA’S COST OF LIVING SURPASSED THE NATIONAL AVERAGE

A Regional Price Parity (RPP) is a weighted average of the price level for goods and services for the average consumer in a certain geographic region (i.e., state, metro area).<sup>19</sup> RPPs illustrate the cost of living in a geographic area for a single timepoint relative to the US, with the national average represented by a price level of 100.0. Areas with an RPP above 100.0 are more expensive places to live when compared to the national average, and conversely, values under 100.0 are less expensive.<sup>20</sup> RPPs are important because they have an

impact on spending power. As regional price parities increase, buying power decreases as more household income is spent on goods and services.<sup>21</sup>

For the first time since data was recorded in 2010, Arizona’s cost of living surpassed the national level in 2023, recording an RPP of 101.1 (Figure 7).<sup>22</sup> Arizona had the 3rd highest RPP among comparison states, behind California and Florida. Arizona saw the largest percent increase in cost of living since 2018 (4%).

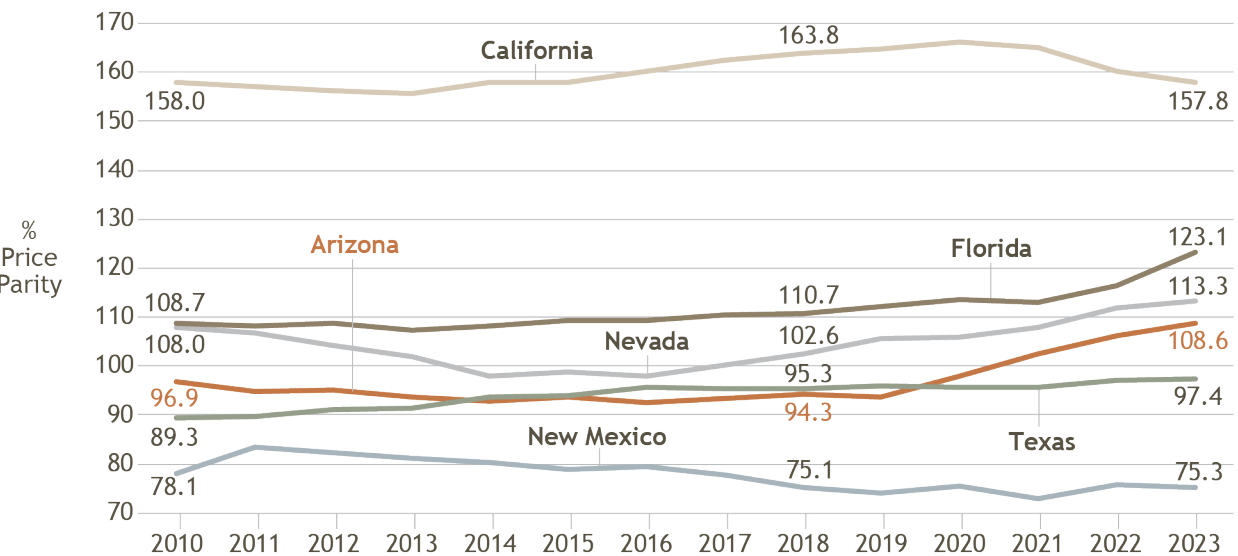
Figure 7. Regional Price Parities (Price Levels): All Items, 2010-2023



Source: US Bureau of Economic Analysis, Regional Price Parities by State, 2024

One cost of living category used to compute the overall RPP is the average price level of rental housing and utilities.<sup>23</sup> From 2018 to 2023, Arizona experienced an increase from 94.3 to 108.6 (15%) in the rental housing RPP, the largest cost increase among comparison states (Figure 8).<sup>24</sup>

Figure 8. Regional Price Parities (Price Levels): Rental Housing, 2010-2023



Source: US Bureau of Economic Analysis, Regional Price Parities by State, 2024



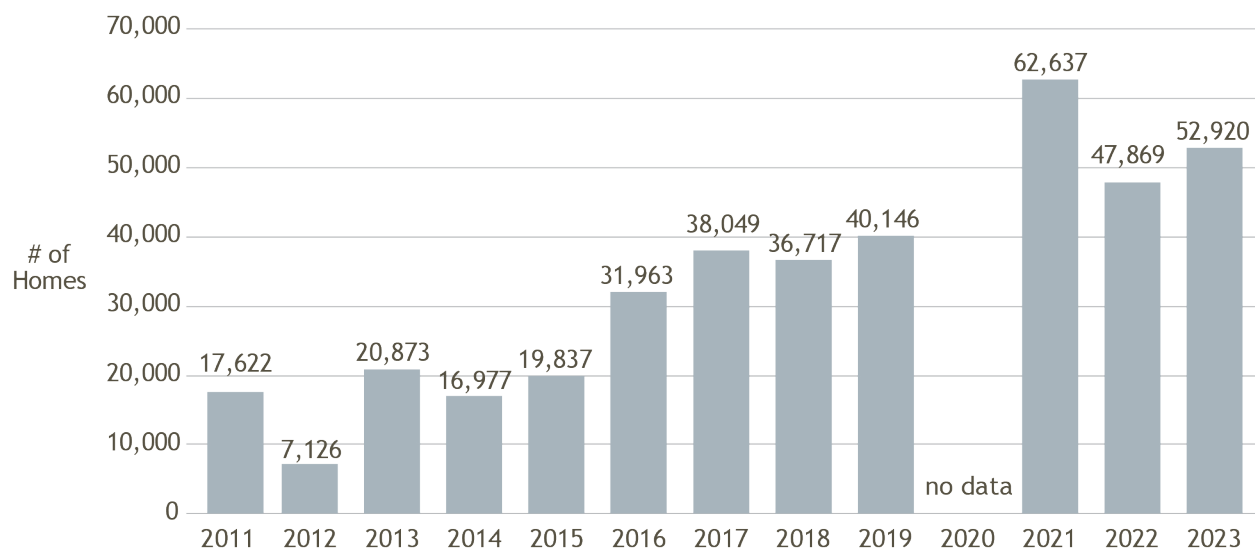
# Housing Stock and Market

## A RECORD NUMBER OF NEW HOMES WERE BUILT IN 2023, WITH MORE IN THE PIPELINE

In 2023, Arizona had more than 3.1 million homes.<sup>25</sup> Sixty-nine percent (69%) of those were single-family homes. Single-family homes are usually bigger than multi-family units, and come with land that carries its own value, increasing the total cost of housing.<sup>26</sup> Given that single-family homes comprise a majority of housing growth in the state, Arizona’s housing stock has consistently had fewer multi-unit home options over time, presenting challenges for residents who need lower mortgages and rents.

Annual housing construction has consistently grown since the Great Recession (Figure 9).<sup>27</sup> In 2012, Arizona added the fewest number of homes (7,126) among the years included (2011-2023). In comparison, an average of 37,663 homes were added per year from 2019 to 2022, and nearly 53,000 were added in 2023. Recently, the rate of homes added per year has accelerated. From 2011 to 2023, an average of 30,210 homes were added annually compared to an average of 40,048 from 2018 to 2023. More than 240,000 homes were added from 2018 to 2023.

Figure 9. Homes Added Since the Prior Year



Source: American Community Survey (ACS) 1-Year Estimates, Table DP04  
Note: 2020 data unavailable. 2021 data includes units added in 2020 and 2021

Twenty percent (20%) of homes added in 2023 consisted of multiple units: 1% were duplexes, 3% were three or four units, and 16% were housing with five or more units. Another 9% were mobile or manufactured homes, which are often less expensive housing options. The share of housing in each category has stayed nearly the same since 2018, except for housing with 20 or more units, which increased by 36%.

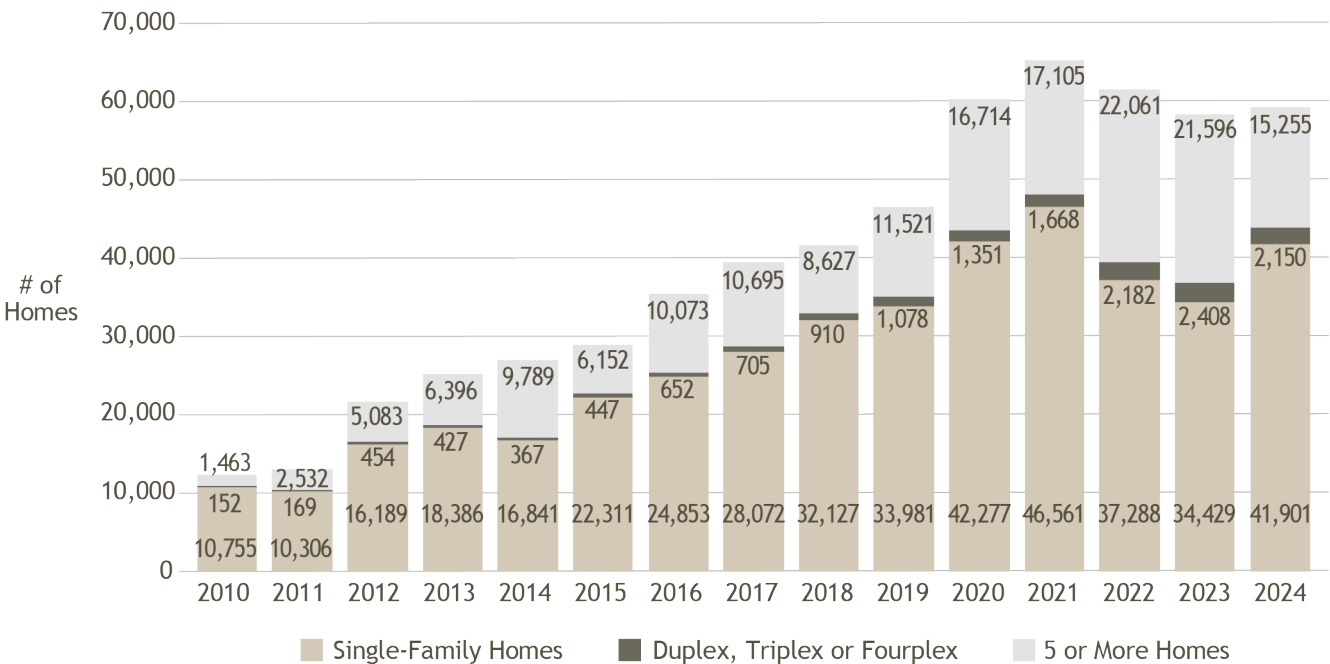
## HOUSING PERMITS CONTINUE TO PRIORITIZE SINGLE-FAMILY HOMES.

This section examines trends in building permits over time. Although not every permitted home is built, permits are a reliable proxy measure for new construction.

In 2024, 59,306 homes were permitted for construction in Arizona, an increase of 873 from 2023.<sup>28</sup> The majority (71%) of permits were for single-family housing, followed by 26% for housing with five units or more, and the remainder were for duplexes, triplexes, and quadplexes (Figure 10). Single-family homes have historically

represented the majority of residential permits in Arizona. After a notable decrease in single-family permits in 2022 and 2023, 2024 patterns reverted to mirror those of 2021, with higher percentages of single-family and lower percentages of multi-family building permits.

Figure 10. Number of Homes Permitted in Arizona by Structure Type, 2010-2024

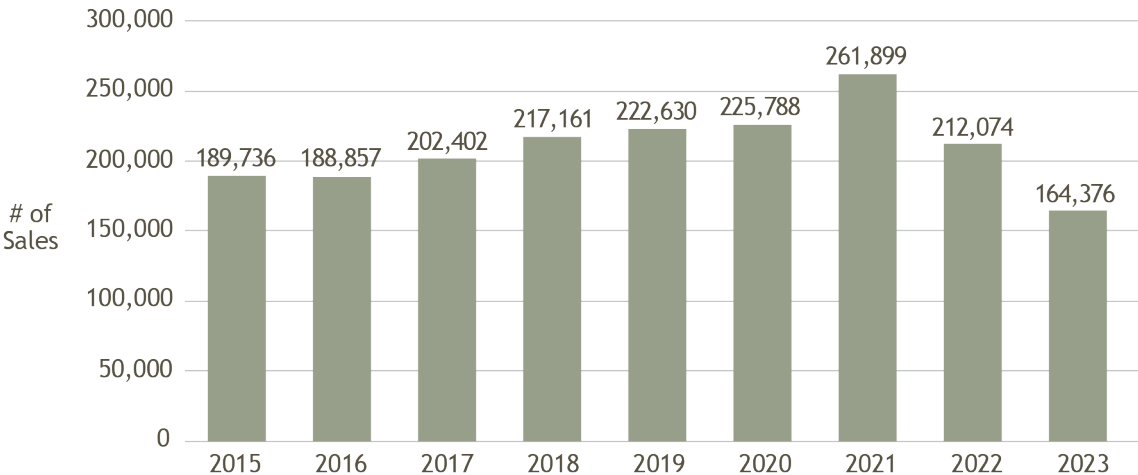


Source: U.S. Census, Building Permit Survey

STATEWIDE RESIDENTIAL SALES HAVE DECREASED

The number of home sale transactions in Arizona rose steadily from 2015 to 2021 but has been declining since (Figure 11). From 2020 to 2021, residential transactions increased 16%. In 2022, they declined 19%, and in 2023, they decreased an additional 22%. The decrease in residential home transactions shows the impact of market factors like increased interest rates and subsequent low vacancy rates.<sup>29</sup>

Figure 11. Total Arizona Residential Property Sale Transactions, 2015-2023

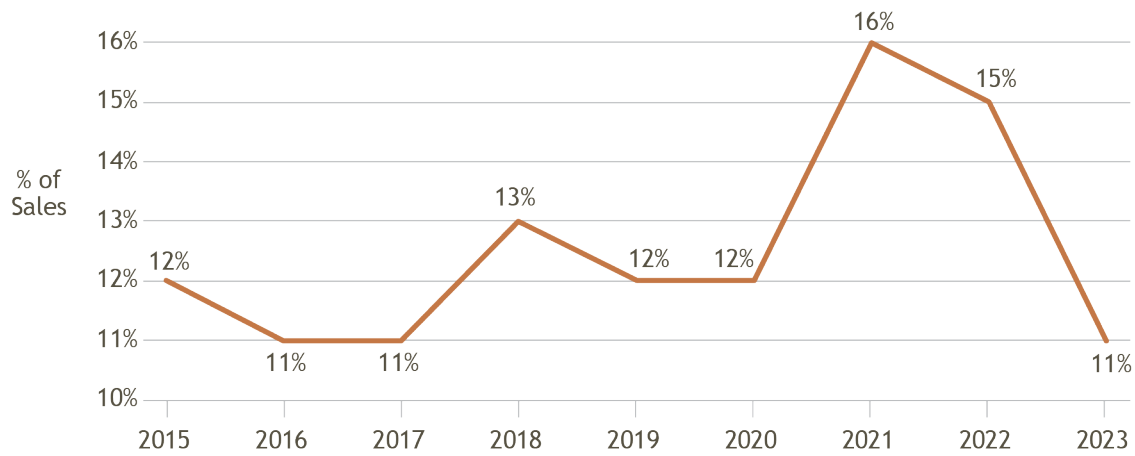


Source: Cotality (formerly CoreLogic), Arizona Statewide Residential Sales, ARCHES calculations

**RESIDENTIAL BUYERS OUTSIDE OF ARIZONA RETURN TO A PRE-PANDEMIC RATE**

Arizona has seen steady levels of home purchases from buyers outside the state (Figure 12). These could be individuals planning to move here or individuals purchasing a second home or rental property. This number does not include corporate purchases. In 2023, ARCHES researchers estimate that 11% of homes purchased in Arizona had out-of-state buyers. This decrease from the peak of 16% in 2021 is more consistent with the average of the previous six years.

**Figure 12. Percent of Residential Home Sales Originating Out of State, 2015-2023**

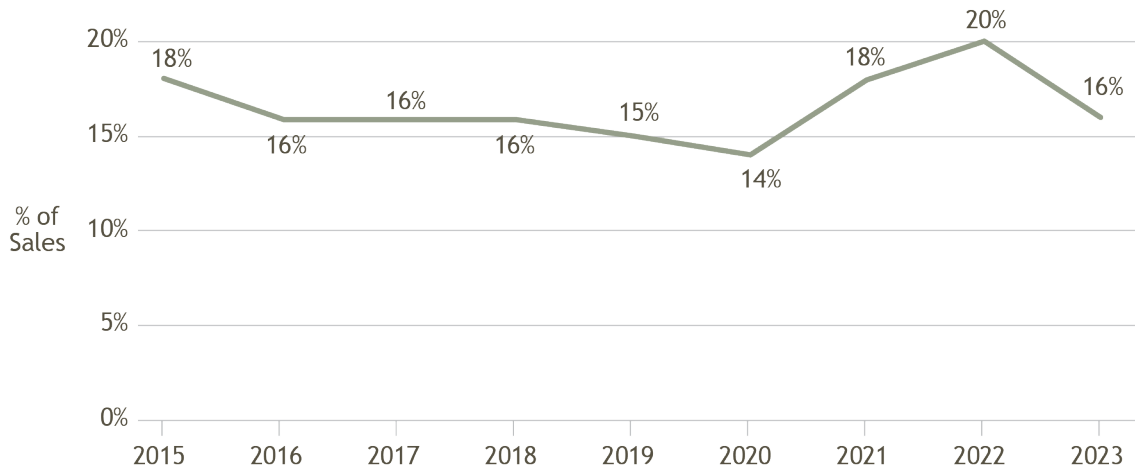


Source: Cotality (formerly CoreLogic), Arizona Statewide Residential Sales, ARCHES calculations

**ROUGHLY 1 OF 6 RESIDENTIAL HOME TRANSACTIONS ARE MADE BY INVESTORS**

There has been concern in Arizona about an uptick in investors purchasing homes and its impact on home availability statewide.<sup>30</sup> Investor residential home sales increased 43% during the pandemic (2020-2022). However, investor sales have since decreased to pre-pandemic levels in 2023 (Figure 13).<sup>31</sup>

**Figure 13. Percentage of Arizona Residential Sales Purchased by Investors, 2015-2023**



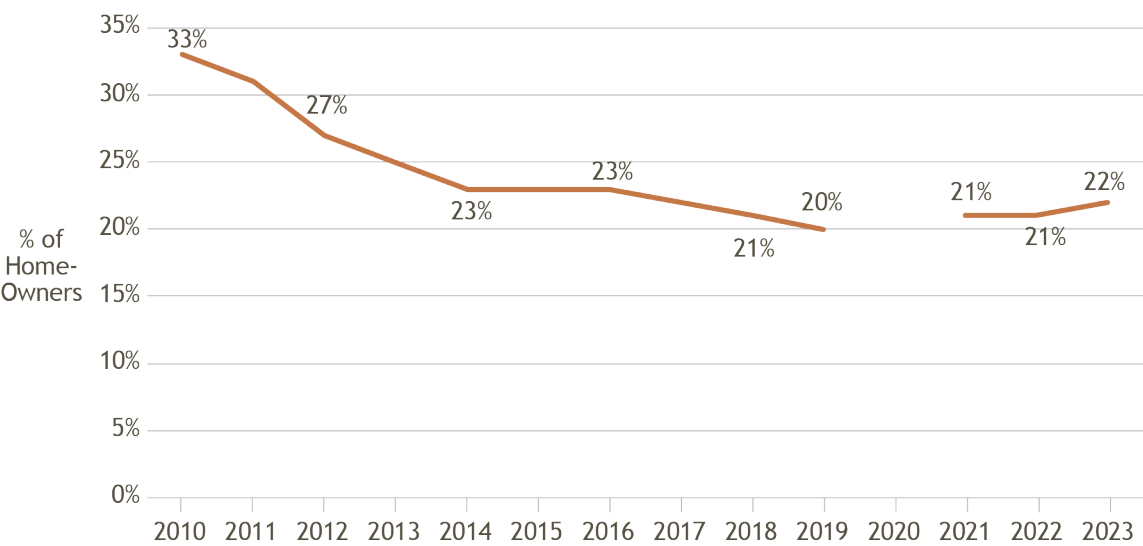
Source: Cotality (formerly CoreLogic), Arizona Statewide Residential Sales, ARCHES calculations

# Homeownership

## ARIZONA SAW INCREASED COST BURDEN AMONG HOMEOWNERS

In 2023, 21.9% of homeowners were cost burdened, meaning they were spending 30% or more of their income on housing (including utilities; Figure 14).<sup>32</sup> Households that spend a larger share of their incomes on housing are more likely to experience other types of economic hardship and are at risk of adverse health outcomes, including preventable deaths.<sup>33</sup> The percentage of cost-burdened homeowners has generally decreased since 2010, when it sat at 32.6%. Despite a gradual decrease since 2010, this trend recently reversed, rising one percentage point from 2022 to 2023.

Figure 14. Percent of Arizona Homeowners Who Are Cost Burdened, 2010-2023



Source: American Community Survey (ACS) 1-Year Estimates, Table S2503

Note: 2020 data unavailable

## Insurance Premiums Increase In Coconino County, Evidence Of The 2018 Tinder Fire<sup>34</sup>

Destructive wildfires are a persistent and growing threat across northern Arizona. In the years following major wildfires, insurance companies often raise premiums significantly to offset the financial losses caused by damage claims. This brief examines whether insurance premiums increased disproportionately in the zip code 86024—encompassing Happy Jack and Blue Ridge, which were directly affected by the 2018 Tinder Fire. According to the USDA Fire Service, the fire impacted 16,309 acres, resulting in the loss of 33 primary residences, 54 outbuildings and other minor structures.



This research draws on a framework used by Born and Viscusi (2006), who analyzed national data from the Property Claims Service and the National Association of Insurance Commissioners.<sup>35</sup> The authors focused on insurers' loss ratios—calculated as total claims paid divided by total premiums collected. Their findings showed that insurers typically priced for expected natural disasters with minimal financial disruption. However, when confronted with unexpected catastrophes, insurers experienced spikes in loss ratios and often responded by raising premiums sharply in subsequent years to recoup those losses and prepare for future events.

Applying this methodology to **the Tinder Fire, zip code 86024 experienced a loss ratio of 886% in 2018**, well above the 35.6% average for other Coconino County zip codes that year. This suggests that the fire was financially catastrophic and likely an unexpected event for insurers.

Between 2018 and 2021, publicly available data show the **average annual premium increase in 86024 was 3.89%**, slightly higher than the national average inflation rate of 3.15% over the same period. Interestingly, **median home values in 86024 remained relatively flat or declined slightly** during this period, resulting in an average depreciation of -0.13%.<sup>36</sup> In contrast, premiums continued to rise, highlighting a disconnect between property value and insurance cost in fire-affected zones. This implies that insurers are increasingly pricing based on environmental risk, not just the market value of a property.

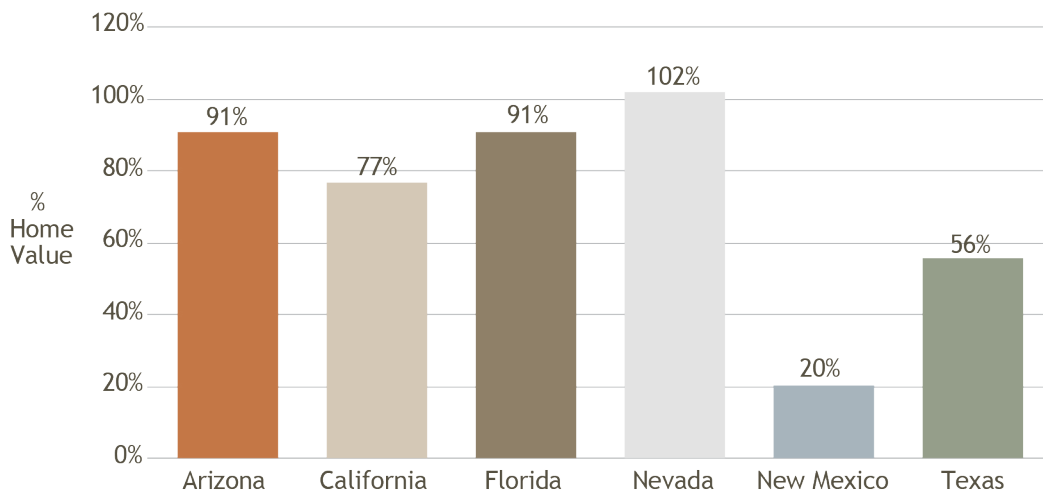
While inflation and general economic conditions play a role, this research suggests the Tinder Fire had a measurable impact on insurance pricing in 86024 as premiums rose faster than inflation and much faster than property values. Insurers likely viewed the fire as an unexpected catastrophic event, like the disasters studied by Born and Viscusi. As a result, premiums were likely increased in subsequent years not just to recover from the direct losses of 2018, but also to account for elevated future risk. **This surge in premiums can substantially worsen housing affordability**, especially in already cost burdened areas, as rising insurance costs add to the total cost of homeownership, pushing some households out of high-risk regions altogether.



## HOME PRICES REMAIN HIGH

From 2010 to 2024, the typical home value in Arizona nearly doubled (91% increase; inflation-adjusted).<sup>37</sup> Arizona is tied with Florida for second-highest increase among peer states, following Nevada (Figure 15). From 2018 to 2024, Arizona's home values grew 44% (inflation-adjusted).<sup>38</sup> Increasing home values are beneficial for those who already own homes. High equity enables older adults or growing families to downsize or upsize their housing, and those who want to stay long term to renovate or make repairs.

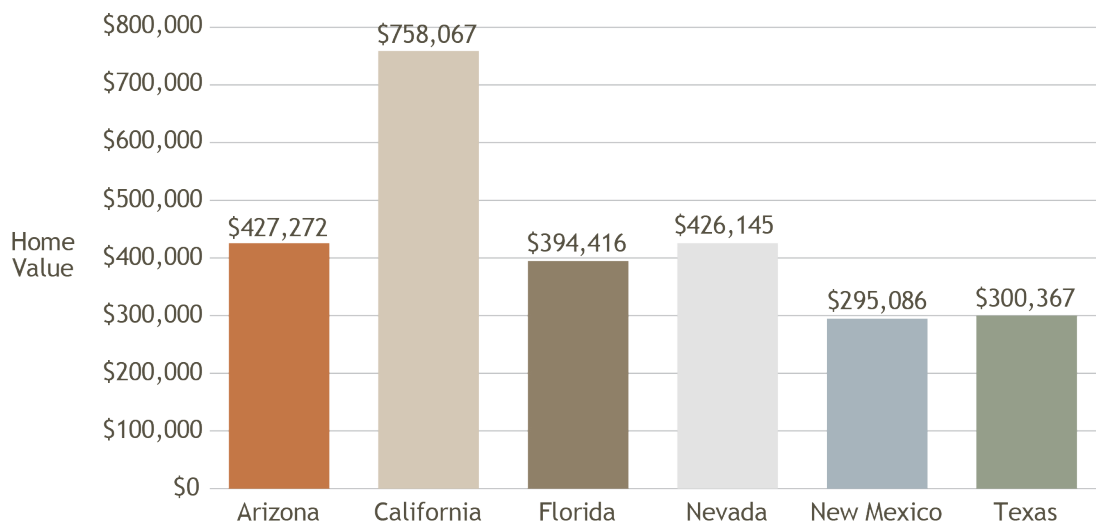
**Figure 15. Home Value Percent Increase, Inflation-Adjusted, 2010-2024**



Source: Zillow Housing Data, March 2010 and March 2024

The typical home value in Arizona was \$427,272 in March 2024, the second highest among peer states, behind California, but ahead of Nevada, Florida, Texas, and New Mexico (Figure 16).<sup>39</sup> Arizona's typical value grew about \$123,000 since 2018, when it was \$304,271 (inflation-adjusted).

**Figure 16. Typical Home Value by State, 2024**

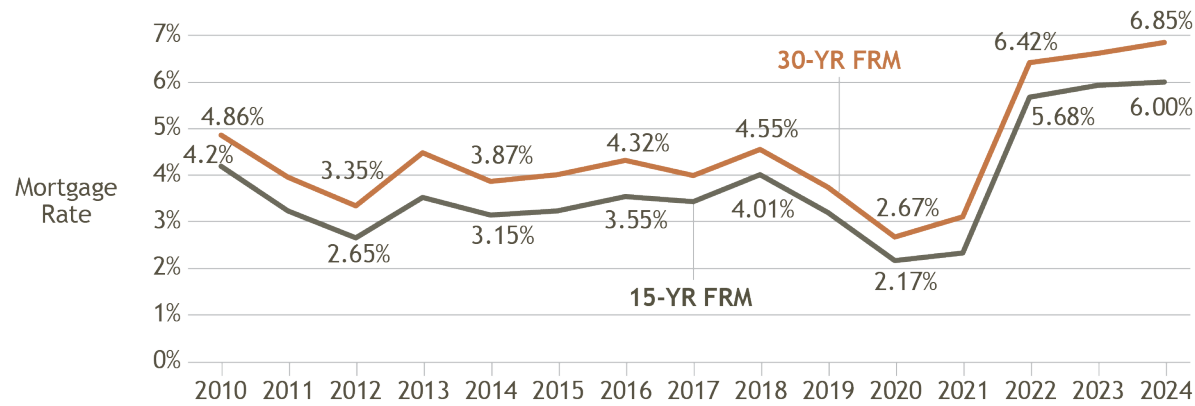


Source: Zillow Housing Data, March 2024

MORTGAGE RATES REMAIN HIGH

In December 2024, mortgage interest rates were recorded at their highest level since 2010 (Figure 17).<sup>40</sup> High rates are a barrier to homeownership because they make monthly mortgage payments more expensive. Those who purchased homes in 2020 and 2021 have much lower interest rates than in recent years. During this time, one-third of US homeowners refinanced their mortgages to take advantage of the lower interest rates.<sup>41</sup> Homeowners with low mortgage interest rates are less eager to sell when moving would result in a much higher rate, a scenario that has been coined the “lock-in” effect.<sup>42</sup>

Figure 17. US 30- and 15-Year Fixed-Rate Mortgages, 2010-2024

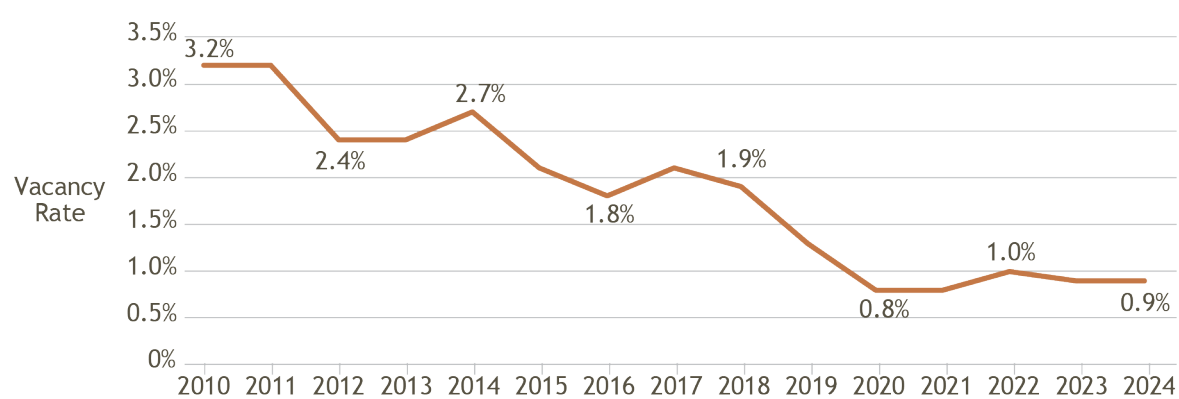


Source: Freddie Mac, Primary Mortgage Market Survey, 2024

FOR SALE VACANCY RATES REMAIN LOW

The lower the vacancy rate, the fewer the buying options, leading to higher prices. At the same time, higher prices discourage many current owners from moving. In 2024, the for-sale vacancy rate was 0.9%, continuing the trend of the last five years (Figure 18).<sup>43</sup> These conditions are associated with more favorable conditions for sellers to build wealth in home sales, also known as a seller’s market.

Figure 18. For Sale Vacancy Rate in Arizona, 2010-2024

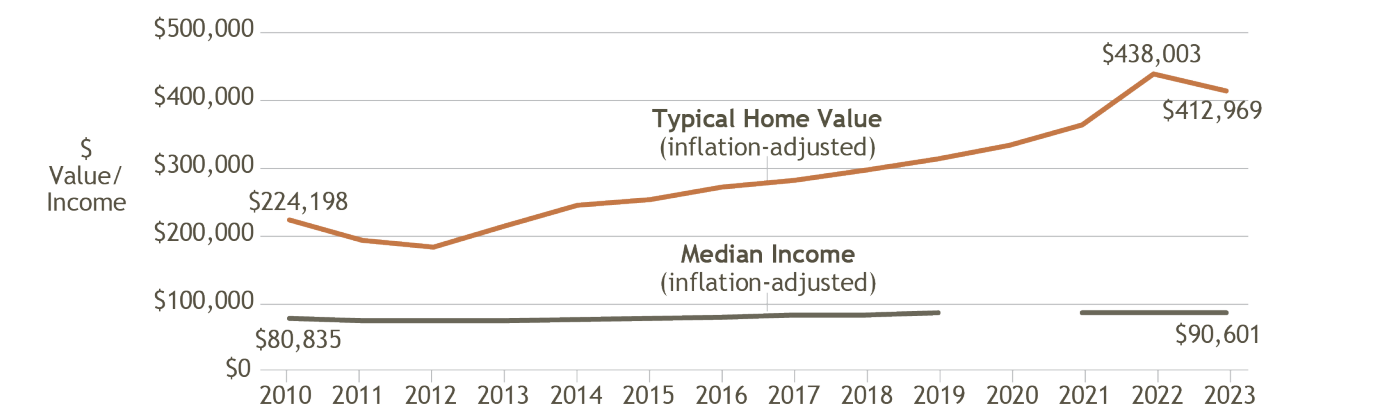


Source: U.S. Census Bureau, Housing and Vacancy Surveys, Table 4, 2024

Housing values have outpaced the median household income of homeowners in Arizona. While household income increased 12% from 2010 to 2023, housing values increased 84%, about seven times as fast (Figure 19).<sup>44</sup> In 2010, the typical home value was 2.8 times the median income of Arizona homeowners. In 2023, this ratio increased

to typical home values reaching 4.6 times the household income. When income does not keep pace with housing costs, people are more likely to become cost burdened and have less income available for other necessities.

Figure 19. Typical Home Value vs. Homeowners’ Household Income, Inflation-Adjusted, 2010-2023

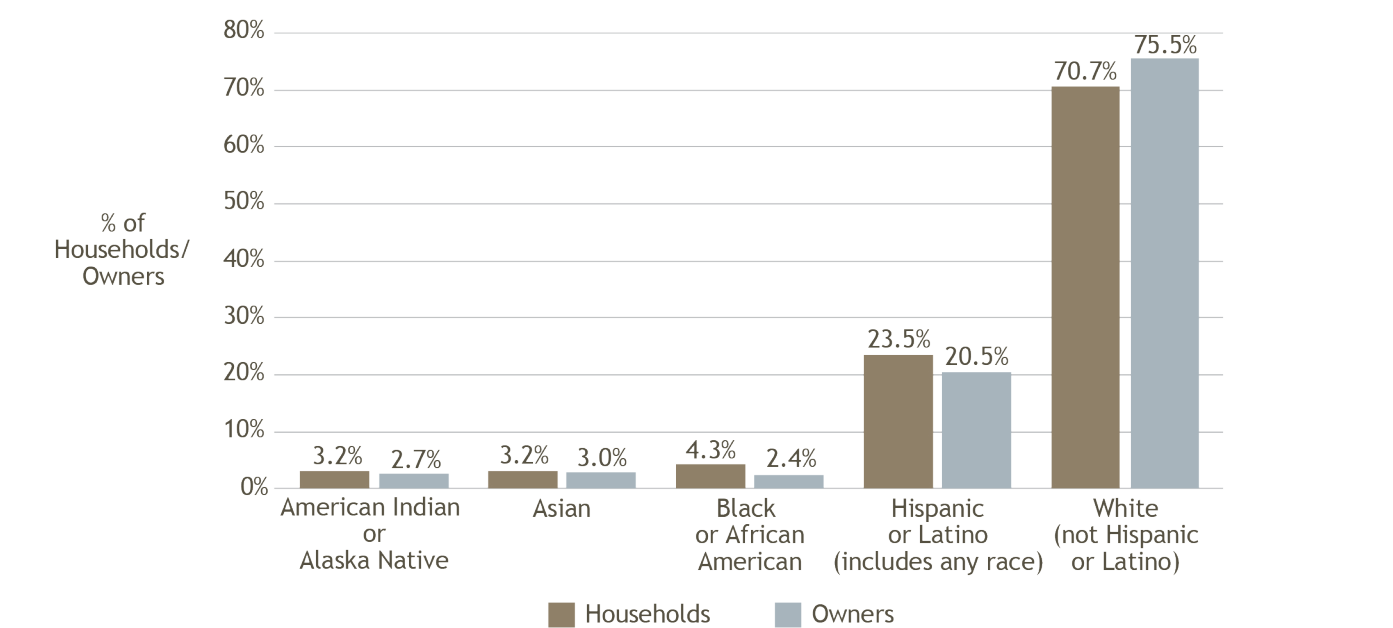


Source: Zillow Housing Data, 2024; American Community Survey 1-Year Estimates, Table S2503  
Note: 2020 ACS data unavailable

HOMEOWNERSHIP IS MORE CHALLENGING FOR SOME ARIZONANS

Arizonans identifying as white are more likely to be homeowners than those identifying with other racial and ethnic groups. White households are over-represented in the population of owners by five percentage points, while every other racial and/or ethnic group is underrepresented (Figure 20).<sup>45</sup> Black and African American households are the most under-represented group, with about half as many homeowners as would be expected from the size of the population. American Indian and Alaska Natives are also underrepresented, as are Hispanics and Latinos and Asian households, although by smaller margins. The gap in homeownership for people of color can be attributed to the continuing legacy of systemic racism in housing, employment, and finance in Arizona and the US at large.<sup>46</sup>

Figure 20. Homeownership is Not Proportional by Race and Ethnicity, 2023



Source: American Community Survey (ACS) 1-Year Estimate, 2023, Table B25003 (A-D, I)

## HUD Certified Counselors' Insights on Hispanic Homeownership<sup>47</sup>

The Hispanic Homeownership Study is a multi-year, longitudinal qualitative study on the barriers to homeownership that disproportionately impact access for members of the Hispanic/Latino community in Arizona. Nationally and in Arizona, a majority of homeowners are white, with significant disparities in rates of homeownership among households of color. Systemic and historic racial discrimination has resulted in households of color facing restrictive borrowing constraints, higher rates of predatory lending, and an increased likelihood of foreclosure.<sup>48</sup> In order to understand the factors that contribute to the ongoing Hispanic homeownership gap in Arizona, in the first stage of this study, researchers conducted twenty-four interviews with HUD-certified housing counselors working across the state. In FY 2023, Arizona housing counselors served a total of 13,288 residents, 4,994 (38%) of whom identified as Hispanic.<sup>49</sup>

Interviews with housing counselors revealed that Arizona's Hispanic population is burdened by macro-level factors making homeownership more difficult to achieve for anyone, including limited housing inventory, high prices, impacts of investors, and post-purchase challenges like property insurance premiums.

Additionally, Hispanic Arizonans face a series of barriers that disproportionately impact this community. These barriers include financial obstacles that come with self-employment and seasonal labor, immigration status, credit history, a cultural imperative to support family members, institutional inaccessibility, language barriers, and discriminatory treatment.

*"We still have discrimination and stuff like that everywhere you go,"* one counselor stated, *"Even if you think we are in 2024 and we're thinking it's not going to happen, it's still happening."*

Counselors reflected that gaps in access to support exacerbate these barriers, whereas households with resources are more likely to be successful.

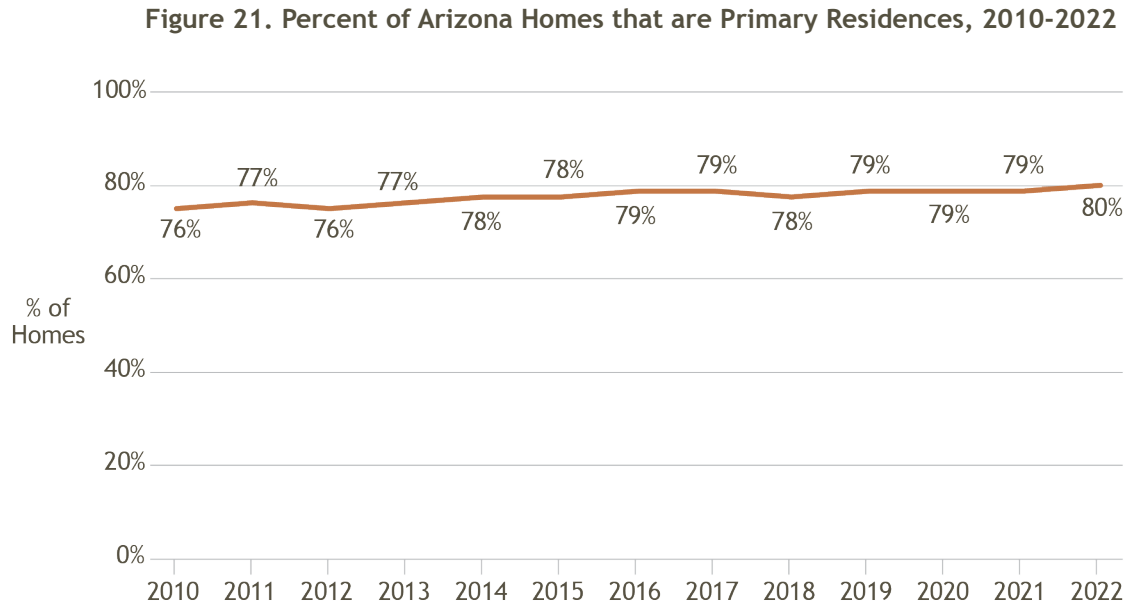
*"It already shows how stratified things are,"* another counselor lamented. *"It shows that they're coming from a place where they have access to that knowledge, where they have access to somebody to mentor them."*

To promote more equitable access to homeownership for this community, counselors recommended expanding financial and educational resources. They also suggested that the development of more affordable housing and greater outreach and training in Fair Housing rights would likely mitigate some of these barriers.

In the next stage of the Hispanic Homeownership study, researchers will follow a cohort of Hispanic households over 2025 using a staggered survey and follow-up interviews to better understand the lived experiences and challenges facing Hispanic Arizona residents seeking to become homeowners.

**STATEWIDE A LARGE PERCENTAGE OF RESIDENTIAL PROPERTIES ARE PRIMARY HOMES**

In 2022, 80% of Arizona homes were primary residences, while 20% were non-primary residences (Figure 21).<sup>50</sup> Seasonal residents and individual investors (i.e., not a corporate entity) may be included in the 20% of secondary or vacation homes. Arizona is known as a seasonal destination, leaving many secondary homes vacant for a large portion of the year. The proportion of primary residences has remained relatively consistent at the state level despite a slight increase of 5% since 2010. The percentage of primary homes varies across the state with the highest percentages in Pima (84%) and Maricopa (83%) and the lowest percentages in Apache (23%) and Navajo (37%) counties (see supplemental County Reports for more detail by county.)



Source: Cotality (formerly CoreLogic), Arizona Statewide Residential Sales, ARCHES calculations

**MOBILE AND MANUFACTURED HOMES ARE BECOMING LESS ACCESSIBLE**

Mobile and manufactured homes have long been one of the most affordable housing options in Arizona. However, as the costs of land and other types of housing rise, mobile homes are becoming increasingly more expensive and inaccessible as an option. Nationally, the median price of a mobile home has increased 35% since 2016, to about \$61,400.<sup>51</sup> The cost of a new mobile home in Arizona rose 80% from 2017 to 2022, to more than \$160,000.<sup>52</sup> During that time, the price of a new mobile home increased faster than a new single-family home.<sup>53</sup> In Phoenix in particular, rents for mobile home lots have increased from \$400 per month in 2019 to more than \$1,000 in some areas.<sup>54</sup>



## Resident-Owned Communities (ROC), A Model To Reduce Arizona's Hispanic Homeownership Gap<sup>55</sup>

To explore resident ownership of mobile and manufactured housing as an opportunity to increase access to homeownership for Hispanic households, an ARCHES Graduate Researcher interviewed stakeholders both inside and outside of Arizona. Interviews with experts focused on identifying barriers and opportunities to implement the resident-owned community (ROC) model as an opportunity to increase access and stability to manufactured homeownership.

Interviews pointed to barriers that exist in the ROC process that may be unique to majority-Hispanic manufactured housing communities. Language barriers between residents and nonprofit workers may contribute to difficulty in building trust. Communities comprised of larger families and adults working multiple jobs may have difficulty engaging in the ROC organization process or serving on the board. Alternative collective ownership models that utilize an interim owner to help build capacity within the community may help ease these issues.

**Interviewees unanimously concluded that the ROC model helped preserve affordability in manufactured housing communities, along with additional benefits.** While initial increases in lot rents were needed to start paying back loans, over time, additional increases are minimal and voted on by community members. Additional benefits of ROC also included increased resilience, as residents upgrade infrastructure using experiential knowledge to minimize the impacts of hazards.

External interviewees identified enabling legislation in their states that made it easier for ROCs to be established. Some states have a right of first refusal policy that allows manufactured housing communities to have protected time to formulate an offer to purchase. Arizona currently also has only a 180-day notice requirement for manufactured home park closure, much shorter than other states.

### Stakeholders can help increase ROC establishment:

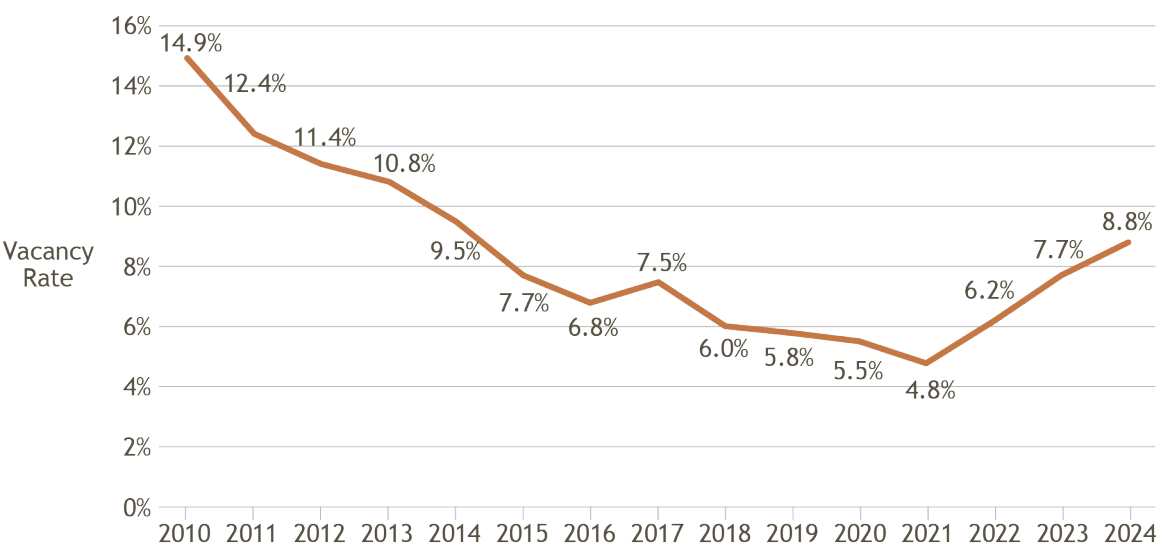
- Lawmakers can pass legislation offering more protection for manufactured housing community residents.
- Nonprofits can proactively engage with communities to inform them of their rights and translate materials into Spanish if they have not already done so.
- Mobile and manufactured housing community residents can start making connections with neighbors and organize ahead of time so that the short notice of sale windows are not a deterrent to pursuing resident ownership.

# Rental Housing

## DESPITE INCREASED AVAILABILITY OF RENTAL HOUSING, RENTERS CONTINUE TO STRUGGLE WITH AFFORDABILITY

Rental vacancy rates have continued to rise since their low of 4.8% in 2021, reaching 8.8% in 2024 (Figure 22).<sup>56</sup> While this increase indicates that more rental homes are vacant and there may be more housing available for renters, the vacancy rate is still lower than the high of 15% in 2010.<sup>57</sup> Lower vacancy rates make it easier for landlords to charge higher prices, as renters must compete for limited inventory. If vacancy rates continue to increase over the long-term, it may impact the rental market by motivating landlords to slow rent increases or reduce rent prices.

Figure 22. For Rent Vacancy Rates in Arizona, 2010-2024

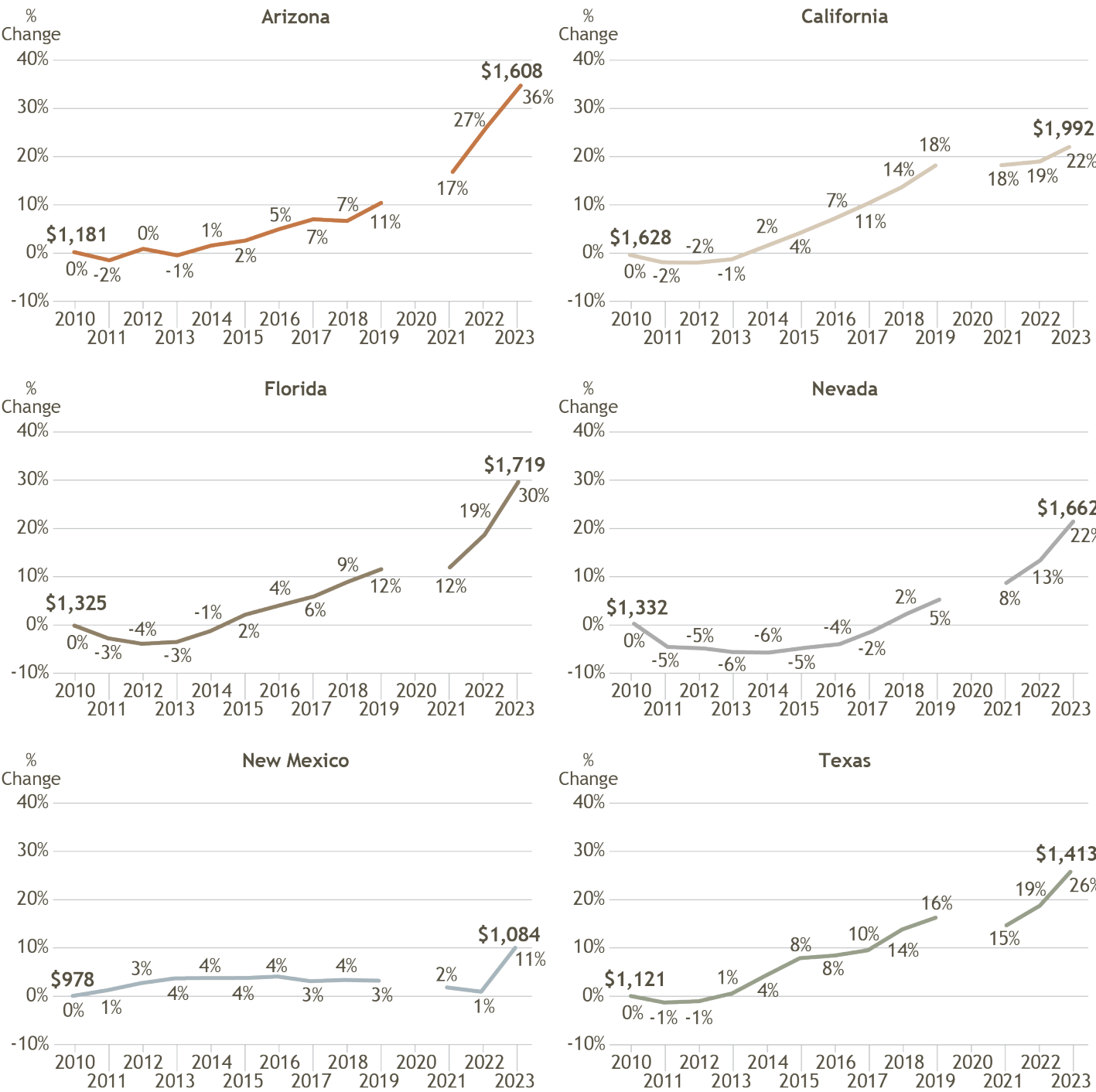


Source: U.S. Census Bureau, Housing and Vacancy Surveys, Table 3, 2024

RENTS HAVE INCREASED SHARPLY

From 2010 to 2023, Arizona’s median gross rent increased 36% (inflation-adjusted), continuing the steep trend of price increases since 2021 (Figure 23). Arizona had the largest percent increase of any peer state, just ahead of Florida (30%). Median rent increased from \$1,181 to \$1,608 from 2010 to 2023, leaving Arizona with the 4<sup>th</sup> highest rental cost of the states listed.<sup>58</sup>

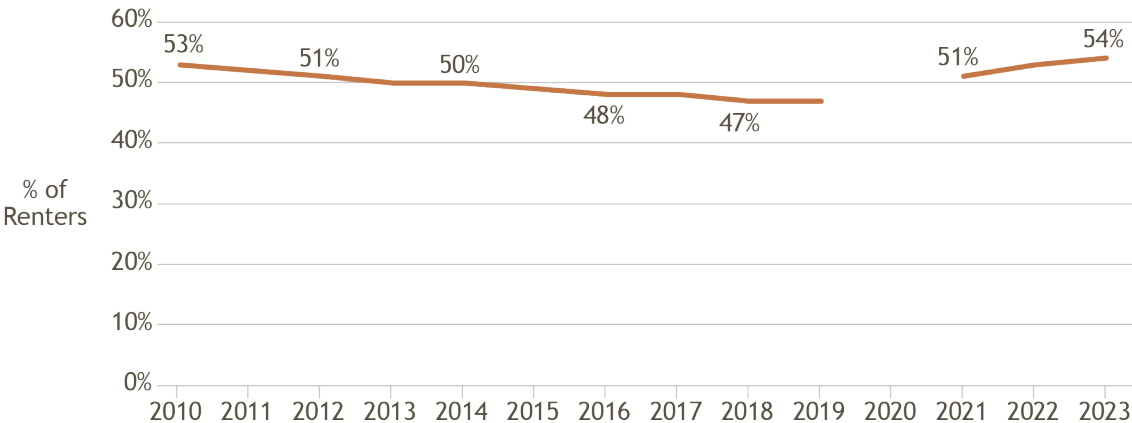
Figure 23. Percent Change in Median Gross Rent by State, Inflation-Adjusted, 2010-2023



Source: American Community Survey (ACS) 1-Year Estimates, Table B25064

The number of renters who are cost burdened (or spend more than 30% of their income on housing) has continued to increase; now, 54% of Arizona renters are cost burdened (Figure 24). That is an increase of 8% from the low in 2019 and the highest percentage of cost burdened renters since data became available in 2010. Compared to homeowners, more than twice the percentage of renters were cost burdened in 2023 (54% vs. 22%, respectively).<sup>59</sup>

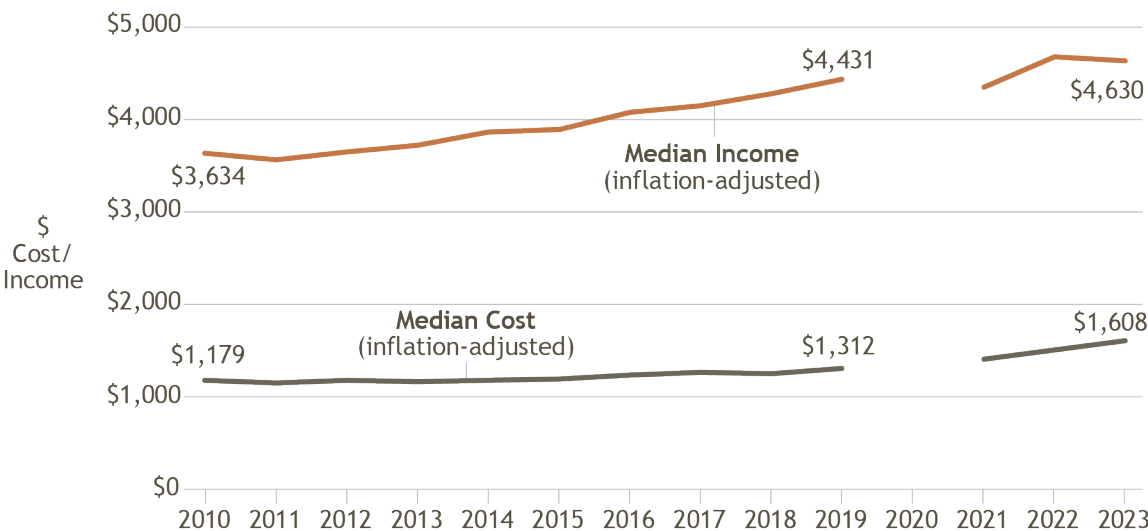
**Figure 24. Percent of Renters Paying 30 Percent or More of Their Income to Housing, 2010-2023**



Source: American Community Survey (ACS) 1-Year Estimates, Table S2503  
Note: 2020 data unavailable

Households often become cost burdened when their incomes do not keep pace with housing price increases. Renters’ monthly housing costs (including estimated utilities) have consistently outpaced their income since 2010; rent has increased 36% while income has increased 27%.<sup>60</sup> On the national scale, utility costs have also increased during that time period, although the increase varies by utility type and rate provider, making impacts harder to track.<sup>61</sup> However, when measured in the shorter term in Arizona, the difference between rents and incomes is even more stark. Since 2019, renters’ housing costs have increased 23% (from \$1,312 to \$1,608, inflation-adjusted), but incomes have increased only 4% (from \$4,431 to \$4,630, inflation-adjusted; Figure 25).<sup>62</sup>

**Figure 25. Renter’s Median Monthly Housing Cost vs. Income, Inflation-Adjusted, 2010-2023**

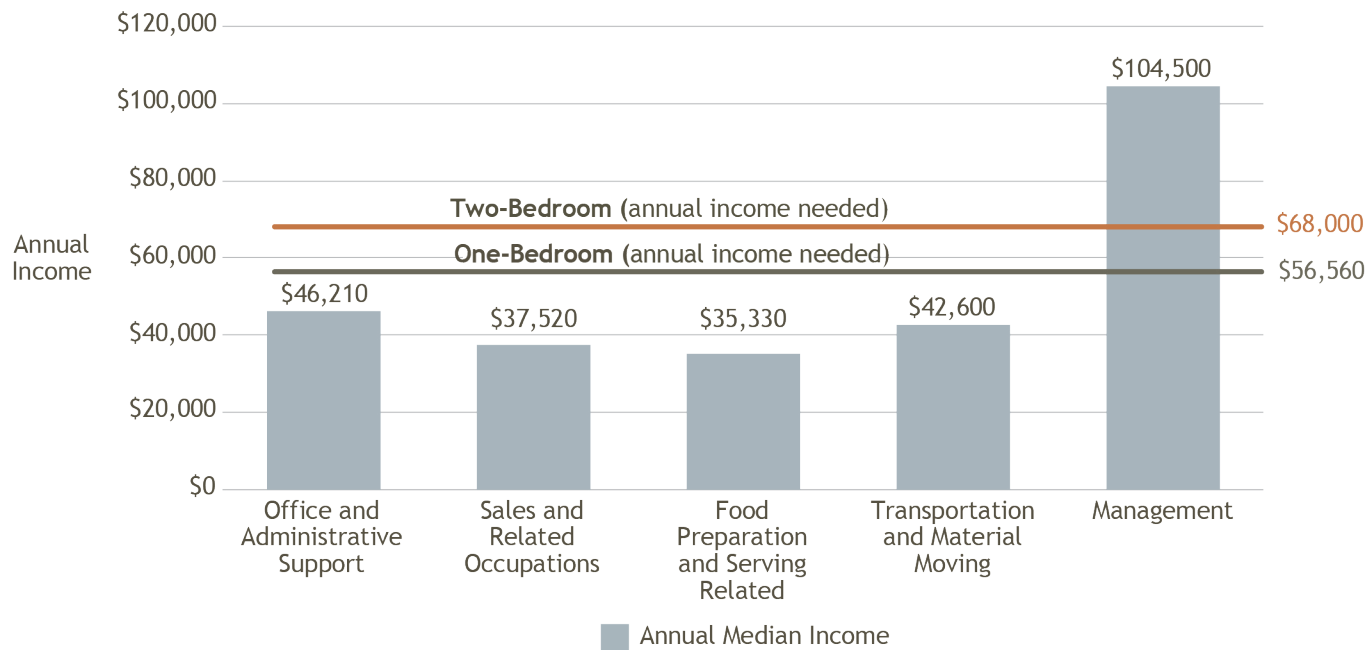


Source: American Community Survey (ACS) 1-Year Estimates, Table S2503  
Note: 2020 Data Unavailable

**MOST PEOPLE MAKING A MEDIAN WAGE IN ARIZONA’S TOP 5 OCCUPATIONAL CATEGORIES CANNOT AFFORD TO RENT A ONE- OR TWO-BEDROOM APARTMENT**

Almost half of Arizona’s workers are concentrated in the top 5 biggest occupational groups: Office and Administrative Support, Sales and Related, Food Preparation and Serving, Transportation and Material Moving, and Management (Figure 26).<sup>63</sup> Only workers in the Management group earn a median wage high enough to support someone spending less than 30% of their income on a one- or two-bedroom apartment at the fair market rent (see Appendix B: Glossary of Terms).<sup>64</sup> Current data show that only 39% of all Arizona’s employees at the median wage of their occupation can afford a one-bedroom apartment in Arizona and only 25% can afford a two-bedroom (Figure 26).<sup>65</sup>

**Figure 26. Affordability Among Arizona’s Top 5 Professions**



Source: Bureau of Labor Statistics, 2023 State Occupational Employment and Wage Estimates; NLIHC, Out of Reach, 2024

**FAIR MARKET RENTS ARE FAR OUT OF REACH TO PEOPLE WITH LOWER AND FIXED INCOMES**

According to the National Low Income Housing Coalition, the average fair market rent for a two-bedroom home in Arizona in 2024 was \$1,700 monthly and \$1,417 monthly for a one-bedroom.<sup>66</sup> A household would need an hourly wage of \$32.70 to afford a two-bedroom home; a resident earning the minimum wage (\$14.35 per hour in 2024) would need to work about 76 hours per week to afford a one-bedroom.<sup>67</sup> For a minimum wage worker, affordable rent is \$745 per month—just over half the fair market price for a one-bedroom in Arizona’s current housing market.<sup>68</sup> For residents reliant on standard Social Security Income payments for income, affordable rent is only \$283 per month, or just under 20% of fair market rent for a one-bedroom home.<sup>69</sup>



## Housing, Health, And Indoor Heat In Maricopa County<sup>70</sup>

One hidden cost of housing for residents in the hottest parts of Arizona—like Maricopa County—may be the cost of staying cool. A 2023 survey by the city of Phoenix found that **23% of respondents reported they are sometimes or often too hot in their home.**<sup>71</sup> Maintaining a comfortable temperature in a home is not a luxury—it's part of staying healthy. In Maricopa County, **91.5% of all indoor heat-related deaths from 2006 to 2023 were inside a residence,** while indoor settings were the most common place for heat-related illness severe enough to lead to a hospital visit from 2018 to 2022.<sup>72</sup> In the long-term, being too hot indoors can cause chronic health issues such as stress, depression, respiratory conditions, and sleep issues.<sup>73</sup>

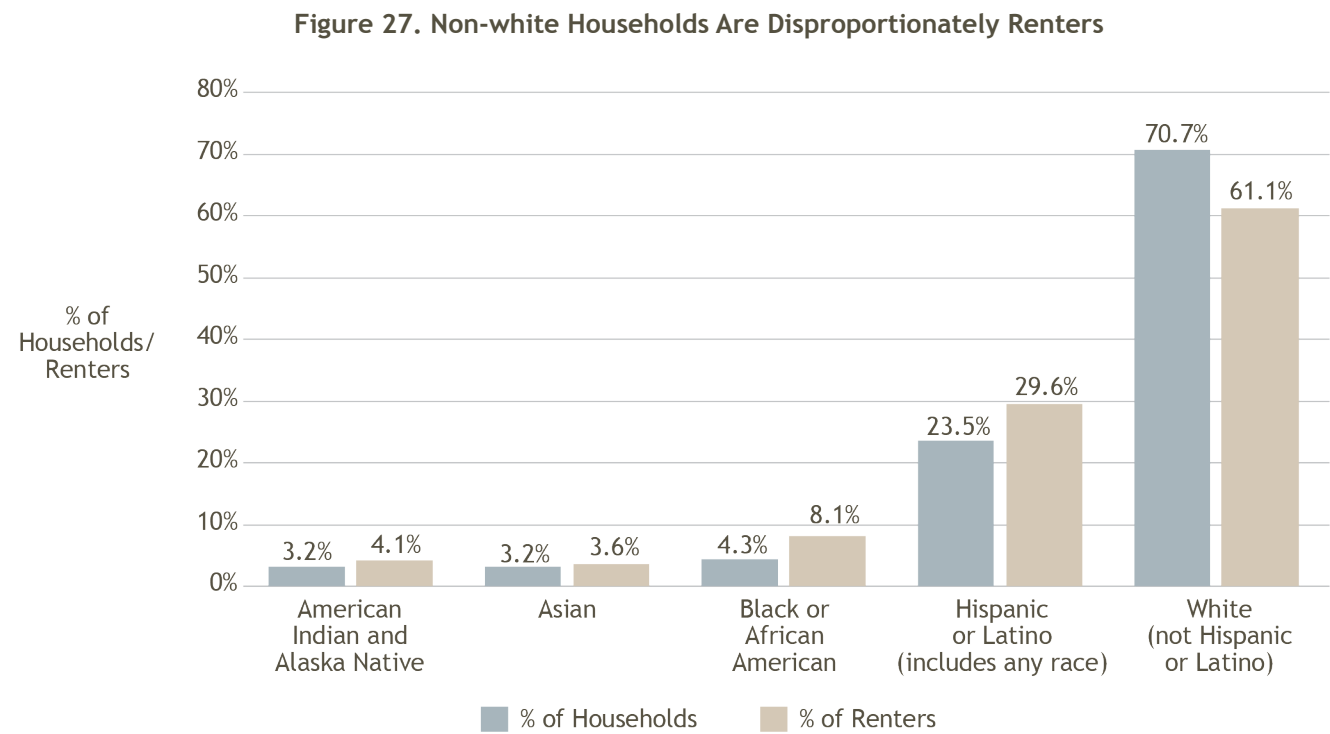
Some residents, however, struggle to stay cool due to the cost of running and maintaining efficient and effective air-conditioning. One survey of Phoenix residents found that **75% cited electricity costs as the primary reason their home was too warm,** while 15-22% of residents in Maricopa County consistently report that they are worried about or having difficulty paying their energy bills.<sup>74</sup> The burden of energy bills is not evenly distributed, with racial and ethnic minorities, residents with disabilities, older residents, and families with young children are all more likely to face difficulties affording energy.<sup>75</sup> **Research shows that utility debts like unpaid electricity bills are deeply disruptive for households and associated with food insecurity and risk of eviction.**<sup>76</sup> Residents that cannot afford their bills may receive assistance through federal, state, or local programs, but these programs often have narrow eligibility requirements, funding caps, and other limitations.<sup>77</sup>

Finding solutions to high indoor temperatures and unaffordable energy bills for households impacts more than just residents' comfort. Because of the intertwined nature of heat, health, and housing, addressing the challenge of indoor heat also means improving residents' health, financial stability, and housing security. By coordinating between efforts as diverse as neighborhood tree planting campaigns, utility bill assistance, and public health efforts, local governments can ensure Arizona has a cool future ahead—inside and outside.

WHO IS LIKELY TO BE A RENTER?

The demographics of Arizona’s rental market show marked differences from the demographics of homeowners in the state. Renters are, overall, much younger than buyers, with 39% of renters 35 years of age or younger and only 16% of renters 65 years of age or older.<sup>78</sup> In contrast, 10% of Arizona homeowners are 35 years of age or younger and 37% are 65 years of age or older.<sup>79</sup>

Racial and ethnic minority households are also disproportionately represented among renters when compared to the general population of Arizona (Figure 27). Black or African American households are the most overrepresented, with 8.1% of renters identifying as Black or African American despite comprising only 4.3% of the state population overall.<sup>80</sup> American Indian or Alaska Natives are also disproportionately likely to be renters, as are Hispanic and/or Latino and Asian households.<sup>81</sup> White households, by contrast, are underrepresented among renters, with only 61.1% of renter households identifying as white despite being nearly 71% of the state population.<sup>82</sup>



Source: American Community Survey (ACS) 5-Year Estimate, 2019-2023, Table B25003

## Assessing The Housing Needs Of Native Americans Living Off Reservations In Northern Arizona<sup>83</sup>

This study investigates the housing security challenges faced by Native American households living off reservation lands in Northern Arizona. These challenges include lack of culturally appropriate housing options, rising cost of rent, long waitlists for low-income housing, and systemic discrimination in housing access.

The study has conducted 5 focus group discussions in Flagstaff and found three overarching themes were most significant to participants: (1) economic hardship, systemic exclusion, and marginalization; (2) health issues; (3) limited housing access and concerns on the reservation.

The focus group discussions explored topics such as barriers to accessing affordable housing, experiences with housing assistance programs, the impact of housing instability on health and family life connections, housing access and security on reservations, and urban connection and disconnection in off-reservation housing environments.

Within these discussions, **participants described the rising cost of living in Flagstaff in relation to securing stable housing, and housing insecurities and health.** For some participants, financial strain remained overwhelming even when working multiple jobs. Further, participants described being excluded from stable housing due to income restrictions that required them to earn at least three times the monthly rent. This, combined with the stigma associated with their housing status and place of residence: *“I don’t know if one of the employers kind of looked at the address and was like, no... I think we’re labeled,”* reinforced a persistent cycle of housing instability. In addition, participants expressed how transitional housing programs, in some cases, can be unattainable.

The focus group discussions also revealed how housing instability affects health. Participants shared how difficulty in accessing stable housing relates to elevated stress levels, and frequent illnesses.

Participants also shared that, in reality, housing on reservations is limited. What housing does exist often has inadequate infrastructure including limited running water or electricity and barriers to home access and maintenance. **For participants considering a return to reservation communities, housing shortages and overcrowding were concerns.**

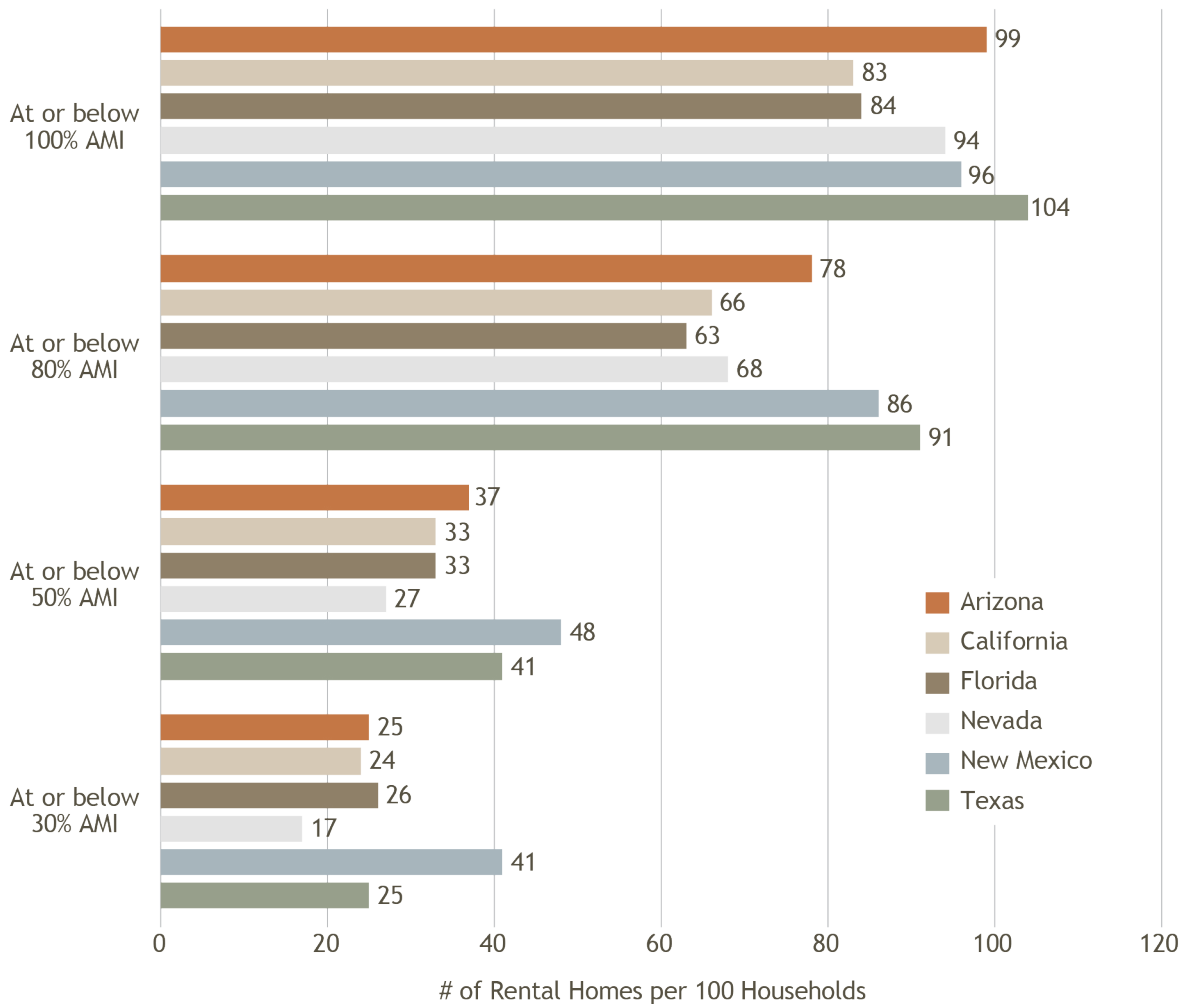
At the time of this report, the study has collected over 140 survey responses from Native American households in Northern Arizona. Preliminary survey data aligned with the focus group discussions in Flagstaff—over 70% of Native American respondents spend more than 30% of their income on housing. In the next stage of this study, researchers will conduct focus groups in Page and Winslow.

**AFFORDABLE RENTAL HOUSING IS LIMITED**

Rental housing is affordable when renters spend no more than 30% of their income on housing (including utilities).<sup>84</sup> Arizona has a substantial shortage of affordable rental housing for low-income households.<sup>85</sup> Housing affordable for low-income households is available through public investment primarily through federal programs like the Low-Income Housing Tax Credit Program (LIHTC) and through partnerships with private owners through the Housing Choice Voucher Program.<sup>86</sup> Housing that is affordable to lower-income households without subsidy is naturally occurring affordable housing (NOAH), however this housing may not be accessible for the lowest income households.<sup>87</sup>

In Arizona, there are 99 affordable and available homes for every 100 households at or below 100% of the area median income (AMI; Figure 28).<sup>88</sup> However, the number of affordable and available homes decreases as household incomes decrease. Among renters making at or below 80% AMI, there are only 78 homes for every 100 households. The number of homes drops to 37 for those making 50% or below the AMI, and 25 for extremely low-income households (30% or below the AMI). In 2023, Arizona had a deficit of 138,227 affordable and available rental homes for extremely low-income households (making 30% or below of the AMI) and a shortage of 198,422 homes for low-income households (at or below 50% AMI).<sup>89</sup> Compared to its Sun Belt peers, Arizona has more homes available to extremely low-income households than California and Nevada.<sup>90</sup>

**Figure 28. Affordable and Available Rental Homes per 100 Households at or Below Threshold by State**



Source: NLIHC, The Gap Report, 2025

## **PUBLICLY-SUBSIDIZED HOUSING IS AT RISK OF EXPIRING**

In February 2025, Arizona had 48,387 federally subsidized homes which were required to be rented at affordable prices.<sup>91</sup> Federally subsidized housing usually maintains its affordability through 15- or 30-year agreements between private property owners and the federal government. While the private owners of these homes have the option of renewing their contracts and subsidies after that period to maintain affordability, they are not required to do so. Many owners return their homes to standard, unsubsidized rentals, since they may be more profitable on the open market than in a federal housing program. For landlords, rising rents often disincentivize participation in subsidized housing programs, reducing affordable rental housing stock during periods when renters already face increasing pressure in the housing market.

Arizona's current landscape of high rent prices and relatively low vacancy rates may further encourage owners of rental homes to leave affordable housing programs and take advantage of a housing market that favors owners renting homes at more profitable market rates. Of Arizona's nearly 50,000 subsidized homes, almost 4,186 have federal contracts that will expire in the next 5 years, and only 732 are renewable.<sup>92</sup> Close to 20,000 homes will expire in the next 15 years.<sup>93</sup> To counter the loss of subsidized affordable housing as private owners transition properties to market rents, new federally subsidized homes must be added at the same, or even faster pace than currently subsidized units expire. The homes that transition out of the subsidized programs often become naturally occurring affordable housing but tend to be affordable for middle-income rather than low-income households.<sup>94</sup>

## Walkability and Housing Affordability<sup>95</sup>

Walkable neighborhoods play a significant role in households' opportunity, including social, economic, and health outcomes, but not everyone has equal access to them.<sup>96</sup> Historically disadvantaged populations, such as communities of color or low-income residents, have been concentrated in areas with low walkability, with fewer sidewalks, lower connectivity, and limited transit options.<sup>97</sup>

This research specifically explores the question: Who gets access to walkable neighborhoods, and how does current affordable housing policy support or undermine that access? We investigate how walkability and affordability intersect across six of the United States' most populous cities: New York City, Los Angeles, Chicago, Houston, Phoenix, and Philadelphia. This study uses data from the Low-Income Housing Tax Credit (LIHTC) program, the largest source of federally subsidized housing in the U.S. and responsible for more than 3.65 million homes, to analyze the locations of affordable housing developments.<sup>98</sup> For the purposes of this study, affordable or subsidized housing refers specifically to properties funded through the LIHTC program.

The results show that selected demographic variables were predictors of both walkability and subsidized housing status. Statistical analysis of the presence of federally subsidized housing indicated that the likelihood of a tract containing affordable housing projects is significantly associated with higher poverty rates and greater density, with variation across cities. Across all cities studied, **subsidized housing was more concentrated in poorer communities**. Cities were also more likely to be walkable where subsidized housing projects were present, while a higher percentage of residents over the age of 65 was associated with decreased walkability and a lower likelihood of containing subsidized housing.

In Phoenix, population density and walkability go hand-in-hand, as population density is more strongly associated with walkability than in other cities investigated. Overall, **Phoenix was less walkable than other cities, but affordable housing is more likely to be in more walkable areas**. Neighborhoods with higher proportions of married individuals in Phoenix were more likely to have lower walkability.

Our findings suggest that despite long-standing legal efforts to promote a more equitable distribution of subsidized housing; racial and ethnic disparities persist. In Phoenix, which has undergone rapid growth that has reshaped the housing landscape, subsidized developments remain largely concentrated in low-income areas.<sup>99</sup> While affordable housing developments are often located in relatively walkable areas, further investment is necessary to bring infrastructure and accessibility in line with the standards seen in major urban centers.

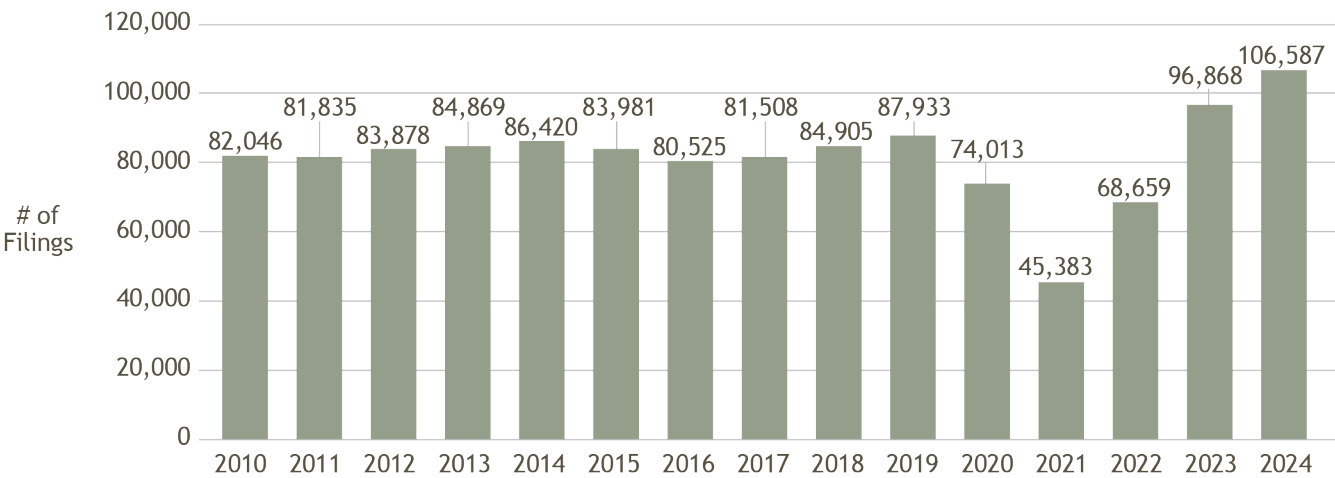
**These findings highlight the need to incorporate walkability into Arizona's affordable housing planning, including investments in sidewalks, transit, and street connectivity which can help shape equitable access to affordable housing.** Collaboration between housing and transportation professionals and departments in Arizona is critical to addressing these challenges.



**EVICTIION FILINGS HAVE RISEN RAPIDLY SINCE MORATORIUMS EXPIRED**

Eviction filings have increased substantially every year since the COVID-19 pandemic eviction moratorium expired in 2021.<sup>100</sup> The number of eviction filings in Arizona reached its highest level (106,587) in 2024 since 2005, when data recording began through the Arizona Supreme Court (Figure 29).<sup>101</sup> This represents a further 10% increase from 2023, which set the previous record for number of eviction filings.<sup>102</sup> Maricopa County accounted for 87,197 of total eviction filings in the state in 2024, the highest number of evictions recorded.<sup>103</sup> Research also suggests that informal eviction—or households choosing to leave their homes to avoid a formal eviction or because of the threat of an eviction filing, or other mechanisms such as landlords changing locks—is more common than a completed eviction judgement.<sup>104</sup> Due to the prevalence of informal evictions, eviction filings likely underestimate true rates of housing loss, even though not all eviction filings lead to a finalized eviction.<sup>105</sup>

**Figure 29. Eviction Filings in Arizona, 2010-2024**



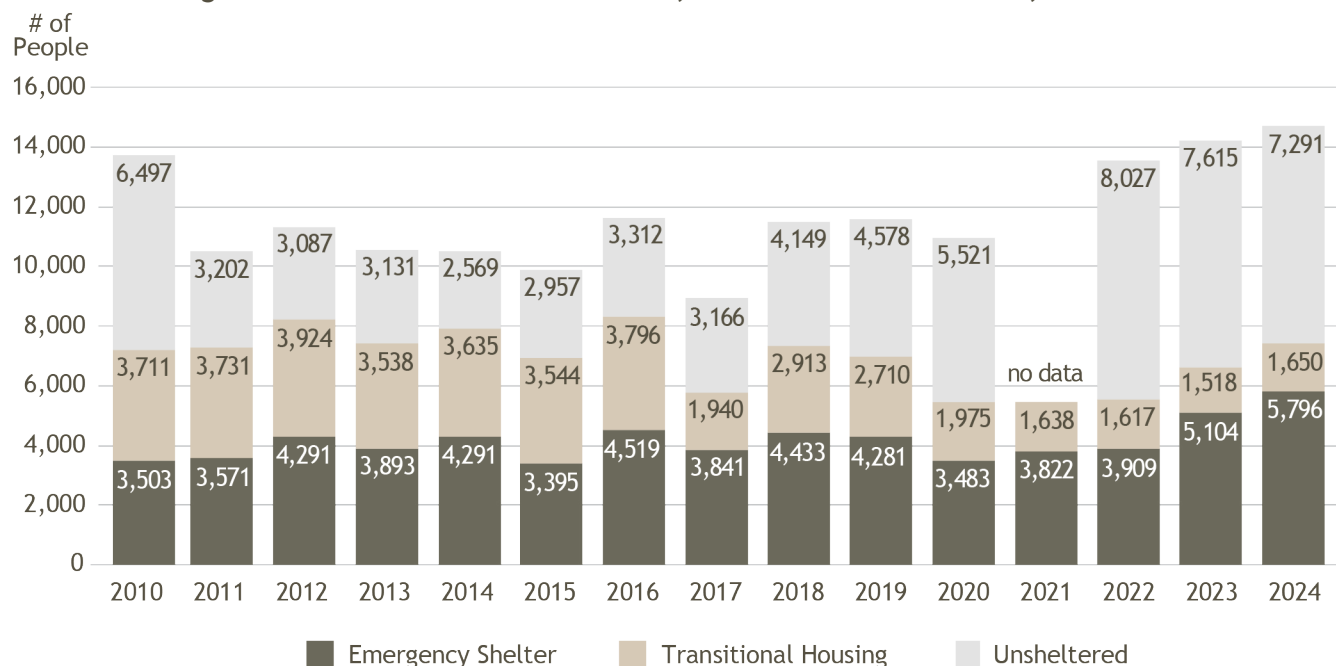
Source: AZ Justice Court, Eviction Filings by Fiscal Year and County, 2024

**Homelessness**

**MORE ARIZONANS ARE EXPERIENCING HOMELESSNESS THAN EVER BEFORE**

One of the most damaging consequences of unaffordable housing is homelessness. Both nationally and in Arizona, levels of homelessness reached an all-time high in 2024.<sup>106</sup> According to the Point-In-Time (PIT) count coordinated by the US Department of Housing and Urban Development (HUD), 14,737 people experienced homelessness in Arizona in 2024. This number comprises 11,640 individuals and 3,097 people in families with children.<sup>107</sup> It is important to note that PIT count data only measures those individuals who were counted on a single night in January 2024 and is broadly understood to undercount overall homelessness in communities. Of these individuals, approximately 7,291 (49%) were unsheltered.<sup>108</sup> Since 2023, the share of sheltered unhoused has improved slightly, increasing from 47% to 51%. More alarmingly, however, the number of families with children experiencing homelessness increased by 15% between 2023 and 2024, reaching 21% of the total unhoused population in 2024.<sup>109</sup> The number of unhoused Arizonans has fluctuated over time, but data indicates that it has been increasing since 2017, with a notable yearly increase since 2022 (Figure 30).

**Figure 30. Unhoused Persons Over Time, Sheltered and Unsheltered, 2010-2024**



Source: HUD, Continuum of Care Population and Subpopulations Reports, 2010-2024

In 2024, Arizona's Continuum of Care Homeless Assistance Programs supported 5,796 individuals through emergency shelters and 1,650 individuals through transitional housing. However, nearly half (7,291) of individuals remained unsheltered.<sup>110</sup>

## A MAJORITY OF ARIZONA'S UNHOUSED ARE MEN

Nearly twice as many men as women experienced homelessness in Arizona in 2024. In total, 9,325 men, 5,284 women, and 128 people with nonbinary gender identities were represented in the 2024 PIT count.<sup>111</sup> Men comprise just under 50% of Arizona's population but represent approximately 63% of individuals experiencing homelessness. While more unhoused men were counted in emergency shelters and transitional housing than women (57% and 59% of respective totals), only 46% of unhoused men in total were sheltered, compared to 59% of women and 45% of nonbinary individuals. Among those who are unsheltered, this gap is even more evident. The number of unsheltered men (5,071) is more than double that of women (2,149).<sup>112</sup>

## ARIZONA HAS SEEN AN INCREASE IN UNHOUSED CHILDREN

According to the 2024 PIT count, there were 319 more unhoused children in Arizona than in 2023. In 2024, 13% (1,904) of all unhoused individuals in Arizona were children (under 18). Most children (1,210) were in emergency shelters, 386 were in transitional shelters, and 308 were unsheltered (Figure 31).<sup>113</sup> Unhoused children were present in 102 chronically homeless households, and 46 homeless children were unaccompanied by a parent or guardian at the time of the 2024 PIT count.<sup>114</sup>

Between 2017 and 2024, Arizona saw a 42% increase in homelessness among unaccompanied youth, including children under 18 and young adults under 24 (Table 1). Arizona had the highest increase in this category across the Sun Belt comparison states.<sup>115</sup> In 2024, there were 775 unaccompanied homeless youth ages 18-24 in Arizona.<sup>116</sup>

**Table 1. Increases in Homeless Unaccompanied Youth (Age 24 and Younger)**

STATE	2017	2024	% CHANGE
Arizona	578	821	+42%
New Mexico	181	207	+14%
Texas	1,318	1,355	+3%
Florida	2,019	1,367	-32%
California	15,458	9,052	-41%
Nevada	2,166	545	-75%

Source: HUD, Continuum of Care Population and Subpopulations Reports, 2017, 2024

According to data collected by the U.S. Department of Education’s Office of Elementary and Secondary Education, a total of 19,365 unhoused students were enrolled in pre-K-12 schools across Arizona during the 2022-2023 school year. Of these students, 44% (8,588) were in grades pre-K-5, or under 12 years old. Nearly half, or 49% (9,455), of students experiencing homelessness were Hispanic or Latino.<sup>117</sup> While the PIT count definition of homelessness does not include individuals who are temporarily housed in motels or staying with other people, under the McKinney-Vento Act, the Department of Education collects data on youth in these situations.<sup>118</sup> As such, the vast majority of reported unhoused students were sheltered (97%). Another 13,726 (71%) were “doubled up,” 2,122 (11%) were living in hotels or motels, and 2,841 (15%) were in shelters or transitional housing.<sup>119</sup>

Homelessness early in life can increase risks of trauma and post-traumatic stress disorder, challenges with mental health, substance use, young parenting, victimization, and higher rates of early death compared to their stably housed peers.<sup>120</sup>

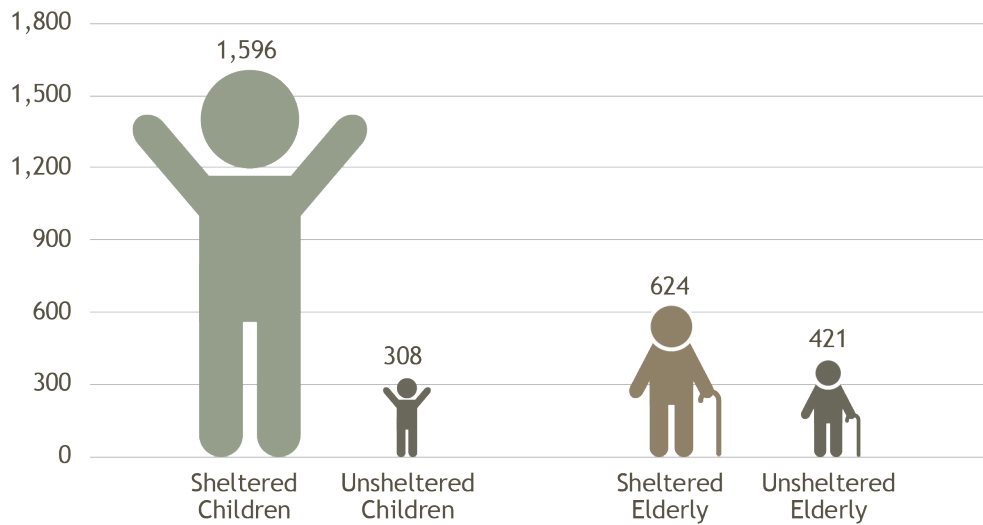
## OLDER ADULTS ARE AT ELEVATED RISK FOR HOUSING INSECURITY

The point-in-time count measured 1,045 people aged 64 or older experiencing homelessness in Arizona in 2024, representing 7% of all unhoused people. Of these, 624 were sheltered (474 were in emergency shelters and 150 were in transitional housing), and 421 were unsheltered.<sup>121</sup>

In Maricopa County, the only Arizona county to disaggregate PIT count data by age group prior to 2023, the number of older adults experiencing homelessness has more than doubled since 2017. The County reported 177 unhoused individuals over the age of 62 in 2017, 62 of whom were in emergency shelters, 37 in transitional housing, and 78 were unsheltered.<sup>122</sup> By 2024, Maricopa County reported 579 unhoused adults over the age of 64, marking a 227% increase in the state’s most populated county.<sup>123</sup>

Older adults may struggle to find housing among the limited supply that accommodates their mobility needs.<sup>124</sup> Low-income older renters are at an elevated risk of homelessness as increasing rents become cost-prohibitive on a fixed income.<sup>125</sup> Older adults may also be at higher risk of entering homelessness due to the onset of health issues or other traumatic events such as the death of a spouse.<sup>126</sup> Homelessness can be especially detrimental and dangerous for older adults due to impacts on health caused by a lack of access to medical care and supplies. Accessibility needs may also make living in shelters more difficult given tight spaces and bunk sleeping arrangements.<sup>127</sup>

Figure 31. Unhoused Children and Elderly in Arizona, 2024



Source: HUD, Continuum of Care Population and Subpopulations Reports, 2024

HOMELESSNESS IS EXPERIENCED DISPROPORTIONATELY BY SOME RACIAL GROUPS

Most of the unhoused population in Arizona is white, followed by Hispanic or Latino and Black or African American. However, homelessness is experienced disproportionately by some races in Arizona (Table 2). Black and African American individuals make up 5% of the state’s population but comprise 20% of unhoused individuals; American Indians and Alaska Natives make up 4% of the population but 7% of the unhoused population; and Native Hawaiians and Pacific Islanders make up 0.3% of the population but represent 1% of unhoused individuals.<sup>128</sup> Conversely, white, Asian, and Hispanic or Latino individuals were all underrepresented relative to their proportion of the state’s population.<sup>129</sup>

Table 2. Homelessness by Race and Ethnicity, 2024

RACE	PIT COUNT PERCENTAGE	STATE DEMOGRAPHICS
American Indian or Alaska Native	7%	4%
Asian	1%	4%
Black or African American	20%	5%
Native Hawaiian or Other Pacific Islander	1%	<1%
White	42%	58%

ETHNICITY	PIT COUNT PERCENTAGE	STATE DEMOGRAPHICS
Hispanic or Latino	28%	32%

Source: HUD, Continuum of Care Population and Subpopulations Reports, 2024; 2023 ACS 5yr Survey, Table DP05

ADDITIONAL FACTORS SHAPING HOMELESSNESS

HUD collects additional descriptive information about people experiencing homelessness, highlighting various adverse experiences that impact them. In 2024, 16.5% (2,438) of unhoused people experienced serious mental illness, 17% (2,514) struggled with chronic substance abuse, and 8% (1,131) were victims of domestic violence. Another 3,840 Arizonans, or 26% of the unhoused population, were chronically homeless, defined by HUD as having a disability and experiencing homelessness for at least 12 months over the last three years as of 2024.<sup>130</sup> Arizona is among the states with the largest recent increase in veterans experiencing homelessness. Between 2023 and 2024, there was a 6.7% increase in the number of unhoused veterans in our state. In 2024, 994 individuals experiencing homelessness were veterans.<sup>131</sup>

REGIONAL ACTIONS ARE TACKLING HOMELESSNESS

Arizona has three regional Continuums of Care (CoCs), which are groups comprising representatives of organizations such as nonprofits, victims’ services, governments, school districts, mental health agencies, and more, intended to serve unhoused individuals and report homelessness trends for their designated geographic area.

The Maricopa Regional Continuum of Care reports that Phoenix Metro and Maricopa County were home to the majority of unhoused individuals, at 64%, which is proportional to the percentage of the statewide population concentrated in the area.<sup>132</sup> Another 14% were recorded by the Tucson and Pima County Continuum of Care, and 21% across the rest of the state. Maricopa County has the highest rate of providing shelter to its unhoused residents at 57%, while Tucson/Pima County CoC and the Balance of State CoC sheltered closer to 40%.<sup>133</sup>

Supportive housing pairs access to shelter with supportive services to assist unhoused individuals with finding housing stability and navigating complex challenges associated with homelessness. The total number of homes for supportive housing has increased slightly from 2023, by an additional 326 units (Table 3). Of all types of supportive housing, 60% were permanent supportive housing, with the rest in emergency shelters or transitional housing (see Appendix B: Glossary of Terms).

Table 3. Existing Supportive Housing

HOMELESSNESS PREVENTION MEASURES IN ARIZONA	TOTAL BEDS 2024	TOTAL BEDS 2023
Emergency Shelter (ES)	6,967	5,694
Transitional Housing (TH)	1,831	1,801
Safe Haven (SH)	86	74
Rapid Re-Housing	2,648	2,915
Permanent Supportive Housing	9,360	9,797
Other Permanent Housing	1,270	1,555
Total	22,162	21,836

Source: HUD, Continuum of Care Housing Inventory Count, 2023 and 2024

Supportive housing services are coordinated through the CoCs, and the available supportive housing varies by area (Table 4). About 2,900 beds (13%) were available in Pima County, 15,200 (69%) in Maricopa County, and 4,100 (19%) in all other counties combined (or the remaining balance of the state).<sup>134</sup>

Table 4. Homelessness and Supportive Housing by Area, 2024

CONTINUUM OF CARE AREA	TOTAL PERSONS	% SHELTERED	% UNSHELTERED
Phoenix, Mesa/Maricopa County	9,435	57%	43%
Tucson/Pima County	2,142	40%	60%
Balance of State	3,160	39%	61%

Source: HUD, Continuum of Care Population and Subpopulations Reports, 2024

Arizona’s Department of Economic Security, in partnership with the Governor’s Interagency and Community Council on Homelessness (GICCH), has invested planning and funding support to better connect vulnerable Arizonans with resources to prevent homelessness. This includes allocating contracts to programs across 11 of Arizona’s 15 counties, including 16 emergency shelter programs, 6 street outreach programs, 12 rapid rehousing programs, and 10 homelessness prevention programs.<sup>135</sup>

The Maricopa Regional Continuum of Care (MRCoC) has worked to improve assessment and data exchange mechanisms, focusing on increasing transitions from shelters into permanent supportive housing. During 2024, over 50 individuals with experiences of domestic violence have utilized MRCoC’s new Coordinated Entry System, a tool to assess and provide access to appropriate resources, to connect them to permanent housing. Over 20 participants in MRCoC’s “Moving On” initiative, in partnership with Public Housing Authorities, have been able to transition into mainstream housing subsidies, such as Housing Choice Vouchers.<sup>136</sup>

The Tucson-Pima Collaboration to End Homelessness (TPCH) has focused its efforts on connecting unsheltered individuals living in encampments directly to weekly case conferencing and individually tailored services to stabilize them in permanent housing. Thus far, TPCH has successfully housed over 60 participants and aims to serve at least 100 households with this initiative. TPCH is also working to improve the equity of its referral process for housing opportunities to reach more of the unhoused population.<sup>137</sup>

The Arizona Department of Housing (ADOH) and the Balance of State Continuum of Care (BOSCoC) are working to increase resource capacity in rural regions of Arizona that are under greater strain for lack of affordable housing inventory. Additionally, their work has focused on the disproportionate need for services for individuals exiting corrections, healthcare, and foster care institutions.<sup>138</sup>



### Housing And Health Opportunities Demonstration<sup>139</sup>

The Housing and Health Opportunities (H2O) demonstration is a groundbreaking initiative aimed at creating pathways to housing for low-income Arizonans with complex health and human service needs, such as people with serious mental illness. The program is currently being implemented by the Arizona Health Care Cost Containment System (AHCCCS), the State of Arizona's Medicaid agency.

Recognizing the significant barriers to housing faced by H2O clients, H2O offers specialized homelessness prevention and supportive services, including:

- Outreach and education services
- Transitional housing assistance for up to six months
- One-time transition and moving cost assistance
- Home accessibility modifications
- Housing pre-tenancy and tenancy services

Many of these services are typically not eligible for Medicaid funding. However, **AHCCCS received special approval to implement them through the Section 1115 waiver program, with the goal of promoting housing stability and reducing healthcare costs associated with homelessness.**

Since October 2024, researchers from ARCHES at the University of Arizona have partnered with AHCCCS and its collaborators to evaluate the implementation of H2O. Initial interviews and surveys indicate that **nearly all members of the implementation team view H2O as a vital resource for promoting housing stability among some of Arizona's most vulnerable populations.** In particular, the program's ability to proactively reach out to target populations and offer transitional housing assistance is seen as a major strength.

However, the evaluation has also identified challenges that have hindered implementation. Federal regulations currently make it difficult to transition H2O clients from AHCCCS-funded transitional housing to permanent housing funded by the U.S. Department of Housing and Urban Development. Additionally, Arizona faces housing workforce shortages, with **several study participants citing high staff turnover and burnout as barriers to maintaining continuity of care.** These workforce challenges also complicate communication among implementation partners and with clients.

To address these issues, AHCCCS is working to improve communication channels and provide targeted technical assistance. In the coming months, ARCHES researchers will continue collaborating with AHCCCS and its partners to assess how these efforts are influencing implementation. These insights will not only help improve the H2O program but also inform the creation of similar initiatives in other states.

## Housing Policy Changes

### NOTABLE LOCAL EFFORTS

As housing challenges persist, city governments are adopting new policies, investing in housing, and devising sustainable solutions to address local community needs.

Sedona has passed a resolution declaring a housing shortage emergency, and Flagstaff has expanded upon the city's 2020 housing emergency resolution, with short-term rentals at the forefront of the matter.<sup>140</sup> The number of short-term rentals in Sedona and Flagstaff have increased dramatically, which reduces the supply of long-term rentals for permanent residents, as homes are reallocated to short-term use, and makes it more difficult for local renters and owners to secure affordable housing with short-term rentals contributing to higher housing costs.<sup>141</sup> Sedona faces an especially prominent problem, as just under 1 in 5 homes, or 18% of the city's total housing stock, are short-term rentals.<sup>142</sup> In Flagstaff, more than 4% of the city's housing is short-term rentals.<sup>143</sup> The respective Sedona and Flagstaff city council resolutions detail the impact of short-term rentals on their residents and urge the state legislature to return regulatory control of short-term rentals to local governments, allowing the cities to better manage housing needs in their communities.<sup>144</sup>

Tempe has made a \$20 million investment in affordable housing, purchasing a former grocery store building, Food City Plaza, to create a mixed-income housing development.<sup>145</sup> The development, a part of Tempe's Hometown for All initiative, will create over 400 homes, 50% of which will be affordable to households earning up to 80% of AMI.<sup>146</sup> Progress is currently underway on the Food City Plaza lot; the Tempe City Council has authorized negotiations with the selected developers to establish an agreement for the lease and redevelopment of the building.<sup>147</sup>

Tucson and Pima County received a competitive \$7 million grant from HUD to reduce affordable housing barriers.<sup>148</sup> HUD's Pathways to Reducing Obstacles to Housing is a six-year grant, beginning in 2025, that will allow Tucson to initiate regulatory reforms that facilitate the production and preservation of more affordable housing in low poverty and high opportunity neighborhoods.<sup>149</sup> The City of Tucson Department of Housing and Community Development has also updated its 5-year housing plan, the People, Communities, and Homes Investment Plan (P-CHIP).<sup>150</sup> Approved in late 2024, P-CHIP details the city's priorities and strategic efforts, which include establishing sustainable housing solutions and advancing community development using available funding.<sup>151</sup>

Phoenix has continued to expand the city's housing options, addressing the availability gap and exceeding the Housing Phoenix Plan goal of building or preserving 50,000 homes by 2030.<sup>152</sup> As of March 2025, Phoenix has added or preserved 56,227 total homes, with 20.5% of those units classified as affordable housing and 26% classified as workforce housing.<sup>153</sup> The Phoenix City Council has also passed new local legislation to address recent revisions to state statutes; legislation includes amending regulations to allow for the conversion or adaptive reuse of commercial buildings into multi-family residential housing, as required by HB2721, and updating zoning ordinances to allow for one attached and one detached ADU on all single-family properties, as required by HB2928 (see State Legislative Action: Adoption and Implementation). As of May 2025, the Phoenix City Council approved the city's 2025-2026 budget, which details the establishment of a new Phoenix Housing Trust Fund.<sup>154</sup> The Housing Trust Fund will receive \$2 million in currently available American Rescue Plan Act (ARPA) interest earnings with all future ARPA interest earnings reserved for the trust.<sup>155</sup> Phoenix's intentional efforts and investment in affordable housing has earned the city notable recognition. A 2025 Yardi Matrix National Affordable Housing Report ranked Phoenix 9th in the nation for the most fully affordable (private

sector) units under construction, with more than 1,000 units currently in progress.<sup>156</sup> Additionally, the report highlighted Phoenix as one of six cities across the country expected to deliver more than 2,000 fully affordable homes in 2025.<sup>157</sup>

## STATE LEGISLATIVE ACTION: ADOPTION AND IMPLEMENTATION

During the 2024 legislative session, state lawmakers passed four major housing bills that aimed to expand Arizona's housing supply and improve affordability. Creating and passing new laws represents the initial steps to addressing housing challenges—adopting and implementing these policies is the next step to catalyze meaningful change. To ensure timely implementation, the legislature imposes mandatory deadlines for cities and towns to adopt and ratify revised codes and regulations. As of January 2025, three out of the four bills have passed their implementation deadline.

The Casita Bill (HB2720) required all cities of 75,000 or more to allow Accessory Dwelling Units (ADUs) on all single-family residential properties with an implementation deadline of January 2025.<sup>158</sup> Acting in compliance, cities have updated local ordinances to reflect the bill's requirements; however, policy adoption was met with extensive discussion and debate. In some cities local lawmakers and constituents voiced concern with the new policy, arguing it would lead to an undesired influx of short-term rental investment properties, such as Airbnbs, rather than creating more affordable, long-term rental housing for local residents.<sup>159</sup>

## RESEARCH SPOTLIGHT

### State Legislature Passed An Accessory Dwelling Unit (ADU) Law Impacting 16 Arizona Cities<sup>160</sup>

To address rising costs and diversify the housing stock, in 2024 the Arizona State Legislature passed HB2720 which limits local restrictions on accessory dwelling units (ADUs) in cities with populations greater than 75,000 residents. These regulatory changes encourage ADU development that can benefit existing homeowners while supporting the goals of growing and diversifying housing supply.

The bill, which went into effect on January 1st, 2025, requires sixteen covered cities to update their local zoning to allow ADUs on residential lots, with limitations on form, setback, and occupancy requirements.

To examine the impact of the new legislation, ARCHES researchers published a policy brief and data table summarizing differences between state requirements and pre-existing ADU regulations in the affected cities. While every city covered by HB2720 had to update their zoning codes to comply with the state requirements, some cities had much more restrictive ADU regulations prior to January 2025 than others. For example, the law requires that jurisdictions allow ADUs in all residential zones, but only two cities widely allowed ADUs before the passage of HB2720. In addition to expanding where ADUs are permitted, the brief highlights how **HB2720 creates greater consistency in how cities regulate the size, set-back, and occupancy of ADUs in their zoning codes.** The brief also provides a look at the drivers behind HB2720 and concludes with two additional ADU policy suggestions: the creation of ADU model plan libraries and ADU financing programs to support their local development.

In an aim to mitigate concerns and expand upon the Casita Bill, the 2025 state legislature passed a new bill, HB2928, that further defines regulations for short-term rentals and aims to streamline the approval process for ADUs by reducing administrative barriers.<sup>161</sup> HB2928 also requires all counties to permit ADUs on any lot where a single-family residential property is allowed, and eliminates the population threshold for cities outlined in HB2720, thereby applying these requirements state-wide.<sup>162</sup>

The Middle Housing Bill (HB2721) required that cities of 75,000 or more permit multi-family housing development near central business districts, further expanding more affordable housing options.<sup>163</sup> The planning and preparation process is currently underway for cities to adopt the outlined developed regulations by January 2026.<sup>164</sup> The Tempe City Council hosted a public listening session in February 2025, explaining HB2721 to constituents and soliciting public comments.<sup>165</sup> In Phoenix, historic neighborhoods in the city's central business district are publicly voicing concerns that HB2721 lacks necessary regulations, which could put the preservation of historic homes at risk and allow developers to build more unaffordable homes.<sup>166</sup>

HB2297 required cities of 150,000 or more to permit the conversion of commercial, office, or mixed-use buildings into multi-family residential housing by January 2025.<sup>167</sup> While the adoption deadline has passed, a lack of specificity and vague language in the bill has led to a cumbersome implementation.<sup>168</sup> In April 2025, the state legislature passed an emergency measure that amends the requirements and guidelines outlined in HB2297.<sup>169</sup> The new bill, HB2110, aims to streamline the development of multi-family housing and adaptive reuse properties, while maintaining compliance with established zoning regulations and standards.<sup>170</sup> Additionally, cities will now be required to permit multi-family development or adaptive reuse for a minimum of 10% of existing commercial, office, or mixed-use parcels—an increase from the maximum of 10% previously permitted under HB2297.<sup>171</sup> The bill states that the emergency measures must be adopted immediately and applied retroactively to the previous January 2025 deadline.<sup>172</sup>

SB1162 revised zoning ordinance practices for cities of 30,000 or more with the intention of speeding up administrative processes and streamlining new housing development.<sup>173</sup> Cities engaged in meaningful discussion and deliberation around the bill, eventually adopting the new zoning “shot clock” regulations to meet the January 2025 deadline.<sup>174</sup> With two main components, SB1162 also required cities to publish a yearly housing report and a five-year housing assessment to better track housing needs.<sup>175</sup> The Arizona Department of Housing, in collaboration with the League of Arizona Cities and Towns and the Arizona Office of Economic Opportunity, provided guidance and support to cities as they compiled the necessary data and information for reporting.<sup>176</sup> As of May 2025, a preliminary housing assessment has been publicly published by the League of Arizona Cities and Towns; cities are continuing to compile and submit their annual reports.<sup>177</sup>

In addition to expanding the state's housing supply and improving affordability, the 2024 state legislature also removed barriers to enhance living conditions for mobile and manufactured home residents. HB2146, an emergency measure, created additional protections from Arizona's extreme heat by allowing residents to install air conditioning units without landlord approval.<sup>178</sup> In a continued effort to reduce heat-related illnesses and fatalities, the 2025 legislature passed a similar emergency measure, granting long-term recreational vehicle (RV) park residents the right to install air conditioning units without landlord approval.<sup>179</sup> Both bills were effective immediately upon Governor Hobb's signature, as these amendments are crucial to preserve the health and safety of residents who are disproportionately vulnerable to the detrimental effects of heat.<sup>180</sup>

As this report is being published, Arizona lawmakers are continuing to move bills through the legislature and finalize the state budget, including appropriating funds to the State Housing Trust Fund. In 2023, Governor Hobbs secured \$150 million for the Housing Trust Fund and in 2024, the legislature allocated an additional \$15 million to the fund to continue supporting essential housing programs.<sup>181</sup> The 2024 state budget also included a \$60 million allocation to the Arizona Department of Housing's new Homeless Shelter and Services Fund.<sup>182</sup> The state's historic investments have led to the creation of 3,579 affordable homes and 272 transitional housing beds, as well as prevention services for 21,469 individuals at risk of homelessness and rapid rehousing services for 533 individuals experiencing homelessness.<sup>183</sup> The outcomes of the 2025 legislative session, along with the local adoption and implementation of new laws, will shape the future of housing in Arizona for years to come.

## Conclusion

Many of Arizona's housing trends mirror challenges impacting the rest of the nation. The cost of living increased and surpassed the national average, and the cost of housing outpaced increases in earnings. Since the COVID-19 pandemic, Arizona has seen a widening gap between household growth and home construction. Despite a record number of new homes constructed in 2023, housing supply and affordability challenges persist for many.

Home prices and mortgage rates remain high, while for-sale vacancies remain low. Arizona also saw an increase in the percentage of cost burdened homeowners in 2024. Before this, cost burden among homeowners had trended downward since the 2010. This change illuminates a shifting dynamic for Arizonans, indicating that more households are struggling with housing affordability.

For-rent vacancies have been increasing since 2021, alongside a sharp increase in rent prices. Similar to homeownership, there was an increase in the percentage of cost burdened renters in 2024. Unlike homeowners, renter cost burden has been trending upward since 2019. Data shows that most Arizonans making a median salary cannot afford to rent a one- or two-bedroom apartment, and that a shortage of affordable rental homes exists.

Arizonans most impacted by steep price increases are those earning lower incomes. Households that experience the most severe cost burdens are at an increased risk of eviction for missed payments, placing them at a greater risk of experiencing homelessness. In 2024, Arizona saw a record number of eviction filings. This coincided with the highest rates of people experiencing homelessness in the state. At the time of this report, proposed federal budget cuts to the U.S. Department of Housing and Urban Development threaten to further impact low-income households by reducing or eliminating programs that support the development and maintenance of affordable housing. State and local efforts to support affordable housing development and preservation are vital to ensuring the well-being of low-income Arizonans in this context.

As Arizona grows, ages, and diversifies, its future prosperity relies on addressing housing needs. Meeting the challenges of the current housing market is essential for supporting economic mobility and health among Arizona's communities. Through collective efforts and policy action, these challenges can be combated with strategies that enhance housing supply and provide affordable and attainable housing to help Arizonans thrive.

Two-page housing trend reports for each of Arizona's 15 counties are available to supplement this statewide report. Visit [morrisoninstitute.asu.edu/arches/state-housing](https://morrisoninstitute.asu.edu/arches/state-housing) for more details.

## Appendix A: Approach

### Data

Data used for this report is largely from publicly available sources, which are cited throughout. Researchers tried to show trends that went back to 2010 (when relevant American Community Survey (ACS) Data became available) and up to the most recent data available. In 2020, the American Community Survey did not meet its sampling requirements for full publication, so these data are missing.

Demographic categories used reflect those in the U.S. Census and the ACS data. Categories that reflect a change in data collection and prevent trend comparisons (e.g., “two or more races” and “some other race”) are excluded.

### Comparison States

It is often helpful to compare Arizona data to peer states to get a sense of how other states are changing relative to Arizona. The five peer states selected for comparison in this report are Florida, Nevada, New Mexico, California, and Texas. These states were selected because they have the highest percentage of Hispanic or Latino populations in the U.S., and all are in the West, Southwest, and Sun Belt areas.<sup>184</sup> Hispanic or Latino populations are important to track for housing data because they are driving population growth in much of the country, and they have distinct socioeconomic characteristics from other groups.<sup>185</sup>



## Appendix B: Glossary of Terms

**Accessory Dwelling Unit (ADU):** A smaller, independent home located on the same property as another stand-alone unit. Commonly referred to as backyard homes, casitas, granny flats, or accessory apartments.

**Affordable housing:** Housing that costs 30% or less of household income.

**Area Median Income (AMI):** The midpoint of income across all households within a region, often the metropolitan statistical area (MSA) or county, defined by the U.S. Department of Housing and Urban Development (HUD).

**Cost burden:** Households that spend more than 30% of their income on housing costs are considered cost burdened.

**Fair Market Rent:** Rent that is calculated at the 40<sup>th</sup> percentile of gross rents for standard quality, non-subsidized units in a housing market.

**Manufactured or mobile home:** A manufactured home is defined as a movable dwelling, 8 feet or more wide and 40 feet or more long, designed to be towed on its own chassis, with transportation gear integral to the unit when it leaves the factory, and without need of a permanent foundation. These homes are built in accordance with the U.S. Department of Housing and Urban Development (HUD) Manufactured Home Construction and Safety Standards, or “HUD Code,” established in 1976. Mobile homes, while commonly used to describe all manufactured housing, is a term for homes built prior to the HUD Code.<sup>186</sup>

**Market rate:** Price for housing based on existing market values and demand. This housing does not rely on subsidies or government assistance.

**Multi-family housing:** A dwelling designed to have separate homes in one building, such as a duplex, triplex, condominium, or apartment complex.

**Net migration:** The difference between the number of people moving to an area and the number of people leaving an area.

**Regional price parities (RPPs):** Regional Price Parities (RPPs) measure price level differences across states and metropolitan areas. They are calculated as a percentage relative to 100.0, which represents the national average. RPPs are calculated for “Goods,” “Services: housing,” “Services: utilities,” “Services: other,” and “all items” (also known as all goods and services). They allow researchers and economists to adjust median income levels for the cost of living across professions and make comparisons about buying power across states.

**Safe Haven:** A program that provides supportive housing for unhoused individuals with severe mental illness who have been unable to participate in other services. The Safe Haven program is no longer able to be expanded under federal law.

**Sheltered homelessness:** People who are living in shelters for the homeless (emergency shelters, safe havens, and transitional housing). Not included are people living “doubled up,” people in permanent supportive housing, or people who live in a conventional home and receive temporary assistance from the Homelessness Prevention and Rapid Re-housing Program (HPRP).<sup>187</sup>

**Transitional Housing:** Often a shelter that provides interim (6-24 months) housing and support to maintain permanent housing.

**Unsheltered homelessness:** People experiencing homelessness who do not have a regular place to sleep and instead sleep in places not designed for or ordinarily used as regular sleeping accommodations (e.g., abandoned buildings, train stations, on the street, garage, or shed).<sup>188</sup>

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AUGUST 2025

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