

Arizona's Affordable Housing Crisis is a Public Health Issue



WHAT IS "AFFORDABLE"?

Housing becomes unaffordable (households are cost burdened) when a household spends more than 30% of its income on housing. Extreme cost burden is defined as 50% or more of a household's income spent on housing.¹

As of 2016, there were **365,970** low-income, cost-burdened renter households in Arizona, and over half experienced extreme cost burden.¹ The rates of low-income renters in all cost burden categories have been steadily increasing over time (figure 1). This growing number is the result of rental price growth that has out-paced increases in earned income, rising home values that make home ownership more difficult, and decreasing rates of rental vacancies.^{6,7}

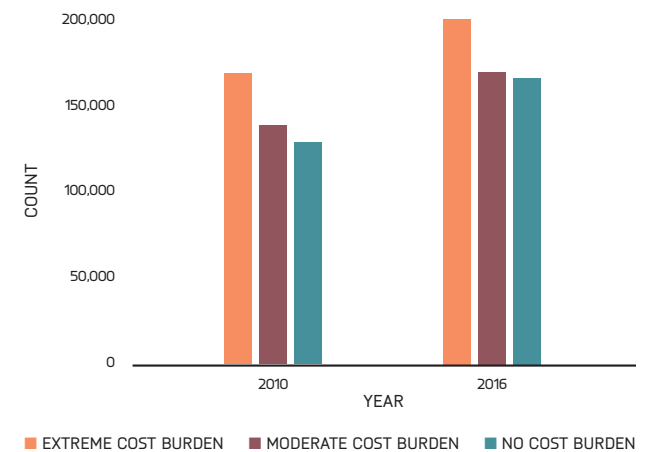
WHAT ABOUT PEOPLE EXPERIENCING HOMELESSNESS?

The proportion of cost-burdened renters in an area is related to the total number of people experiencing homelessness in that same community.⁸ As the number of cost burdened renters have increased, there has been an increase in the number of people experiencing homelessness in Arizona over the past 4 years (figure 2).⁹

WHAT DOES THAT MEAN FOR HEALTH?

Affordable housing is directly associated with individual^{3,4,10-12} and community level health outcomes.¹³⁻¹⁷ The experience of homelessness is predictive of increased hospitalizations and poor health outcomes even after stable housing is found.^{10,12,16} In short, an affordable housing crisis is a public health concern.

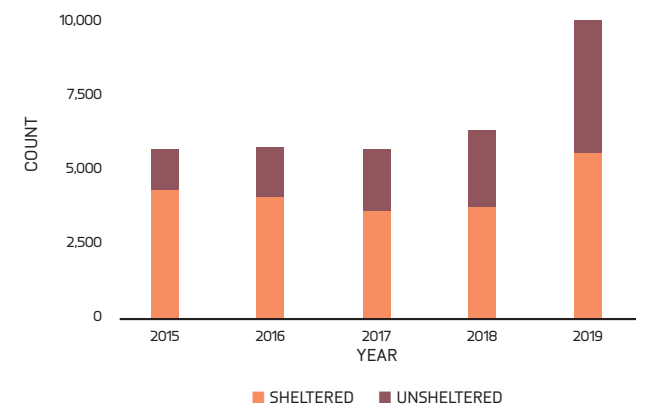
Figure 1: Arizona Low-Income Renters 2010-2016



COST BURDENED HOUSEHOLDS ARE EXPERIENCING WORSE HEALTH OUTCOMES

	Arizona Health Status Based on most recent data available from BRFSS ²	Cost-Burdened Renter Household Estimates Based on various research studies
Percentage of people with diabetes	10.9%	15.21% ³
Percentage of adults reporting poor or fair health	18%	34% ⁴
Percentage of people unable to afford necessary health care	13.3%	35% ⁵
Odds of having been diagnosed with depression	23%	84% ⁵

Figure 2: Number of People Experiencing Homelessness in Arizona



#1 Distracted Driving #2 Homelessness #3 Illegal Drug Use #4 Affordable Housing

Arizona residents are aware of health effects from the lack of affordable housing. In the 2018 Maricopa County Health Needs Assessment, participants were asked “Which issues have the greatest impact on your community’s health and wellness?” The most frequent responses chosen are listed above. Both “Homelessness” and “Affordable Housing” were selected more frequently than “Lack of Access to Healthcare”, “Lack of Access to Healthy Food”, and “Smoking or Vaping”.

MORE AFFORDABLE HOUSING = HEALTHIER PEOPLE

Decreased Food Insecurity Among Households Gaining Access to Affordable Housing¹⁹




Decreased Rates of Property and Violent Crime¹⁷

Decreased Poverty Rates in High Poverty Areas¹⁵




Improved School Performance¹⁶

Decreased Mortality Rates
In Arizona, for every 1 unit of affordable rental housing for 1,000 people in poverty in an area, mortality rates decline 4 deaths per 100,000 people.

ADDRESSING THE PROBLEM

Arizona Housing Trust Fund

The Arizona Housing Trust Fund was established by the state legislature in 1988 as a flexible source of funding for the housing related needs of low-income Arizonans.²² In recent years funding has decreased from a maximum of \$40 million to \$2.5 million annually.

State Low Income Housing Tax Credit

Other states have built on the success of federal Low Income Housing Tax Credit program and implemented state low-income housing tax credits to create more affordable rental housing.²⁰ These developments provide affordable rents to households earning 60% or less of the area median income.²¹

A state low income housing tax credit program and full restoration of annual contributions to the Arizona Housing Trust Fund can produce more affordable rental housing units, and provide flexible assistance to households at risk of or currently experiencing homelessness. This will have a positive effect on the health of those needing affordable housing, and on the health of Arizona communities.

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