

## NOTICE AND AGENDA

HOUSING COMMISSION  
WEDNESDAY  
NOVEMBER 13, 2019

NACET  
2225 NORTH GEMINI DRIVE  
9:00 A.M.

1. **Call to Order**
2. **Roll Call**

*NOTE: One or more Commission Members may be in attendance telephonically or by other technological means.*

ROSS ALTENBAUGH  
KAIJAYLAAN BEATTIE  
ERIC DAVIS  
MELINDA DEBOER-AYREY  
NICOLE ELLMAN

CATHERINE ESQUIVEL  
KAREN FLORES  
KHARA HOUSE  
DEVONNA MCLAUGHLIN  
MOSES MILAZZO

ERIN O'LOUGHLIN  
TAD RIGGS  
VACANT

3. **Public Comment**

*At this time, any member of the public may address the Commission on any subject within their jurisdiction that is not scheduled before the Commission on that day. Due to Open Meeting Laws, the Commission cannot discuss or act on items presented during this portion of the agenda. To address the Commission on an item that is on the agenda, please wait for the Chair to call for Public Comment at the time the item is heard.*

4. **GENERAL BUSINESS**

NONE

5. **DISCUSSION ITEMS**

- A. **Housing Commission Introductory Meeting**  
Discussion and Direction

6. **INFORMATIONAL ITEMS TO/FROM COMMISSION MEMBERS, STAFF, AND FUTURE AGENDA ITEM REQUESTS**

**7. ADJOURNMENT**

CERTIFICATE OF POSTING OF NOTICE

The undersigned hereby certifies that a copy of the foregoing notice was duly posted at Flagstaff City Hall on \_\_\_\_\_,  
at \_\_\_\_\_ a.m./p.m. This notice has been posted on the City's website and can be downloaded at [www.flagstaff.az.gov](http://www.flagstaff.az.gov).

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 2019.

\_\_\_\_\_  
Leah Bloom, Housing Section



## **Housing Commission**

**5. A.**

**From:** Leah Bloom, Affordable Housing Advancement Project Manager

**DATE:** 11/13/2019

**SUBJECT: Housing Commission Introductory Meeting**

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### **STAFF RECOMMENDED ACTION:**

Discussion and Direction

### **Executive Summary:**

#### **Schedule**

1. Welcome and Staff Introduction
  2. Education on Housing Continuum
  3. Conflict of Interest and Open Meeting Law
  4. Group Dynamics and Rules of the Road
  5. Education from Homelessness to Homeownership
  6. Wrap Up
- 

### **Attachments**

Housing Commission Authority

Housing Commission PowerPoint Introductory Meeting

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**ORDINANCE NO. 2019-25**

**AN ORDINANCE OF THE CITY COUNCIL OF THE CITY OF FLAGSTAFF, ARIZONA, AMENDING THE FLAGSTAFF CITY CODE, TITLE 2, *BOARDS AND COMMISSIONS*, BY ADDING A NEW CHAPTER 2-25, CREATING A HOUSING COMMISSION; PROVIDING FOR REPEAL OF CONFLICTING ORDINANCES, SEVERABILITY, AND ESTABLISHING AN EFFECTIVE DATE**

**RECITALS:**

WHEREAS, the Council has an Affordable Housing goal to "Support development and increase the inventory of public and private affordable housing for renters and home-owners"; and

WHEREAS, the Regional Plan includes goal NH.3. "Make available a variety of housing types at different price points, to provide housing opportunity for all economic sectors"; and

WHEREAS, affordable/workforce housing is integral to the community regional quality of life and sustainability; and

WHEREAS, the creation of the Housing Commission will assure that an open, inclusive, and transparent process is utilized in the discussion, prioritization, and presentation of recommendations that address the community's housing needs.

**ENACTMENTS:**

**NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF FLAGSTAFF AS FOLLOWS:**

SECTION 1. In General.

Flagstaff City Code, Title 2, *Boards and Commissions*, is hereby amended by adding a new chapter to read as follows:

**CHAPTER 2-25  
FLAGSTAFF HOUSING COMMISSION**

**2-25-001-0001 CREATION OF COMMITTEE**

A Housing Commission is hereby created.

**2-25-001-0002 MEMBERS AND OFFICERS**

The Housing Commission shall have thirteen (13) voting members; twelve (12) members appointed by the City Council and one (1) representative from the Flagstaff Housing Authority Board of Commissioners. All members shall reside within the Flagstaff City limits.

A. Members shall be appointed to fit into one of the professional categories listed below, however, the members identified as required must be appointed. Any member may satisfy

more than one (1) of the below qualifications and any "professional" category may be filled by a person who is retired from that profession.

1. Building and Real Estate Professionals (6 members)
  - a. Builders (required)
  - b. Developers (required)
  - c. Architects
  - d. Land Use Experts
  - e. Realtors (required)
  - f. Lenders (required)
  - g. Residential Multi-Family/Property Management Representative (required)
  - h. Other Building or Real Estate Professional
2. Low Income Housing Experts (4 members)
  - a. Housing Nonprofits
  - b. Low Income Representatives
  - c. Flagstaff Housing Authority Board of Commissioners member (required)
  - d. Other Low Income Housing Expert
3. Community Representatives (3 members)
  - a. General Public
  - b. Private Business Representatives
  - c. Workforce Representatives
  - d. Neighborhood Associations
  - e. HOA Representatives

- B. Appointed members shall have an interest in housing and be committed to represent not only their specific areas of expertise, but also the community at large.

#### **2-25-001-0003 TERMS AND OFFICERS**

- A. Appointments to the Housing Commission from the Housing Authority Board of Commissioners shall be for no longer than the remaining term of the appointing Commission's designee. Terms of all other appointees shall be for three years except for the first appointments creating staggered terms as follows: The City Council shall appoint four members for three year (3) terms, four members for two (2) year terms, and four members for one (1) year terms. After the initial appointment all terms thereafter will be three (3) year terms.
- B. The Commission shall, during its first meeting, elect a chairperson and a vice-chairperson from and by the voting membership of the Commission to serve one-year terms. A chairperson may serve no more than two consecutive terms as chairperson (exclusive of a term as vice-chairperson). Upon the conclusion of a second consecutive term as chairperson, such commission member shall be ineligible to serve as either chairperson or vice-chairperson until a calendar year has expired.

#### **2-25-001-0004 ELIGIBILITY**

Any resident of the City of Flagstaff shall be eligible for appointment by the City Council to the

Committee, in accordance with the membership requirements outlined above, and shall serve at the pleasure of the City Council and without compensation.

#### **2-25-001-0005 PURPOSE AND DUTIES**

- A. The Housing Commission serves as an advisory board to City Council, makes recommendations with respect to housing policies, needs, and programs in Flagstaff, and furnishes the Council with information through the Housing Director.
- B. The Housing Commission shall:
  - 1. Examine funding sources available for housing in Flagstaff, make recommendations to City Council on potential funding sources, including bond measures, and provide oversight of any funds approved by the electorate for housing purposes.
  - 2. Make recommendations on the creation and implementation of housing and housing policies and programs for the benefit of Flagstaff and its citizens.
  - 3. Make recommendations regarding the prioritization of the community's housing needs.
  - 4. Make recommendations regarding how affordable market rate housing can be responsibly stimulated through changes in the City Code as well as other potential solutions.
  - 5. Examine and make recommendations regarding increasing the affordability of housing in Flagstaff.
  - 6. Explore alternative models of housing and make recommendations to Council.
  - 7. Advise and assist the City Council on ways to educate the community on housing, including the role housing plays as infrastructure in Flagstaff.
  - 8. Upon request, serve as a resource on implementation of housing policy and programs.
- C. To further assist the Commission in carrying out its duties, the Commission may request the assistance of technical experts and/or employees and agents of the City and other entities.

#### **2-25-001-0006 MEETINGS; ATTENDANCE**

- A. The Commission shall meet no less than quarterly from the first month following the initial appointment of Commission members.
- B. The Housing Commission shall not conduct any business at a meeting unless a quorum is present. A quorum shall consist of a simple majority of the voting membership of the Commission, excluding current vacancies.
- C. Official business shall be conducted pursuant to the Board and Commission Members' Rules and Operations Manual adopted by Resolution No. 2016-33 of the City Council, as may be amended from time to time, and in accordance with meeting procedures, if any, adopted by the Commission insofar as they are not in conflict with the Board and Commission Members' Rules and Operations Manual. In the event of any such conflict, the provisions of the Board and Commission Members' Rules and Operations Manual shall prevail.

SECTION 2. Repeal of Conflicting Ordinances.

All ordinances and parts of ordinances in conflict with the provisions of this ordinance or any part of the code adopted herein by reference are hereby repealed.

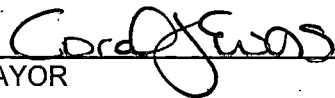
SECTION 3. Severability.

If any section, subsection, sentence, clause, phrase or portion of this ordinance or any part of the code adopted herein by reference is for any reason held to be invalid or unconstitutional by the decision of any court of competent jurisdiction, such decision shall not affect the validity of the remaining portions thereof.

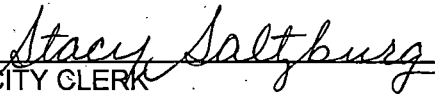
SECTION 4. Effective Date.

This ordinance shall become effective thirty (30) days following adoption by the City Council.


PASSED AND ADOPTED by the City Council of the City of Flagstaff this 2<sup>nd</sup> day of July, 2019.

  
MAYOR

ATTEST:

  
CITY CLERK

APPROVED AS TO FORM:

  
CITY ATTORNEY



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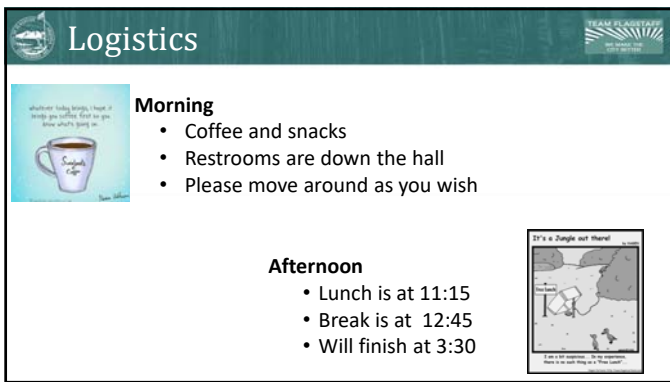
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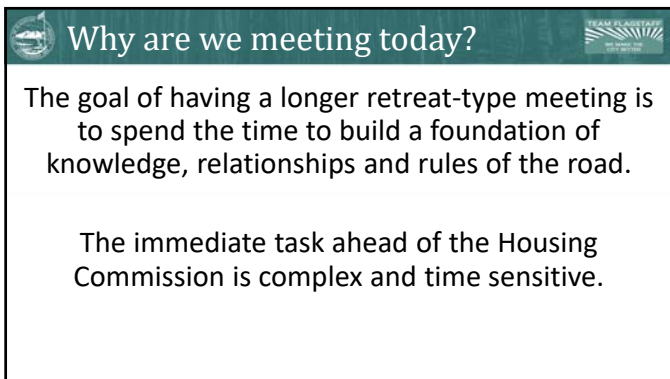
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**Schedule**

**Morning (9 AM- 11:15 AM)**

- Introductions
- Affordable Housing & Data
- Group Exercise

**Midday (11:15 AM – 1:45 PM)**

- Lunch
- Conflict of Interest & Open Meeting Laws
- Break
- Group Dynamic & Rules of the Road

**Afternoon (1:45 PM – 3:30 PM)**

- Housing Continuum – Program and Education from Homelessness to Homeownership
- Inquiry Mindset
- Wrap Up by 3:30

TEAM OF ASSISTANTS  
We connect you with the right people.

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**High Level Overview**

TEAM OF ASSISTANTS  
We connect you with the right people.

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**6**

**Lancaster consulting**  
Unlock your potential.  
[www.LancasterLeadership.com](http://www.LancasterLeadership.com)

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**Introductions**



- Justyna Costa, Housing Manager
- Sarah Darr, Housing Director
- Leah Bloom, Affordable Housing Advancement Project Manager
- Jennifer Mikelson, Housing Analyst



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**MOTIVATION**



...to be on the Commission + favorite location in Flagstaff

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**Ordinance 2019-25**

“The Housing Commission serves as an advisory board to City Council, makes recommendations with respect to housing policies, needs, and programs in Flagstaff, and furnishes the Council with information through the Housing Director.”

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 **Ordinance 2019-25** 

"The Housing Commission shall:

- Examine funding sources available for housing in Flagstaff, make recommendations to City Council on potential funding sources, including bond measures, and provide oversight of any funds approved by the electorate for housing purposes.
- Make recommendations on the creation and implementation of housing and housing policies and programs for the benefit of Flagstaff and its citizens.

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 **Ordinance 2019-25** 

- Make recommendations regarding the prioritization of the community's housing needs.
- Make recommendations regarding how affordable market rate housing can be responsibly stimulated through changes in the City Code as well as other potential solutions.
- Examine and make recommendations regarding increasing the affordability of housing in Flagstaff.

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 **Ordinance 2019-25** 

- Explore alternative models of housing and make recommendations to Council.
- Advise and assist the City Council on ways to educate the community on housing, including the role housing plays as infrastructure in Flagstaff.
- Upon request, serve as a resource on implementation of housing policy and programs.

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## Housing Speak

**HUD** - U.S. Department of Housing and Urban Development

**ADOH** or “a-doh” – AZ Department of Housing 

**LIHTC** or “lye-tek” – Low Income Housing Tax Credit

**AMI** – Area Median Income – also referred to as Income Limits

**FMR** – Fair Market Rent

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## Area Median Income (AMI) 2019

Household size	30%	50%	60%	80%	100%	125%
1	\$16,050	\$26,750	\$32,100	\$42,800	\$53,500	\$66,875
2	\$18,350	\$30,600	\$36,720	\$48,900	\$61,200	\$76,500
3	\$21,330	\$34,400	\$41,280	\$55,000	\$68,800	\$86,000
4	\$25,750	\$38,200	\$45,840	\$61,100	\$76,400	\$95,500
5	\$30,170	\$41,300	\$49,560	\$66,000	\$82,000	\$103,250
6	\$34,590	\$44,350	\$53,220	\$70,900	\$88,700	\$110,875
7	\$39,010	\$47,400	\$56,880	\$75,800	\$94,800	\$118,500
8	\$43,430	\$50,450	\$60,540	\$80,700	\$100,900	\$126,125

Note: 30%, 50%, 80% and 100% income categories are provided by HUD. The 60% income category is provided by ADOH. The 125% numbers are based off of the 100% AMI.

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## Flagstaff Metro Planning Organization



- The FMPO is a transportation policy making and planning body of local, state, federal, and transportation authorities
- Our MPO covers 525 square miles

— FMPO Boundary  
— Flagstaff City Limits

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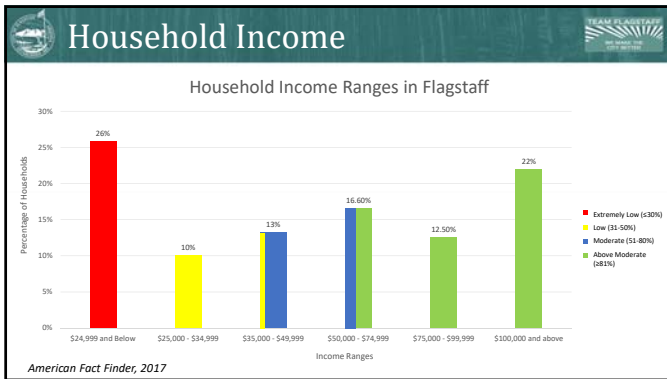
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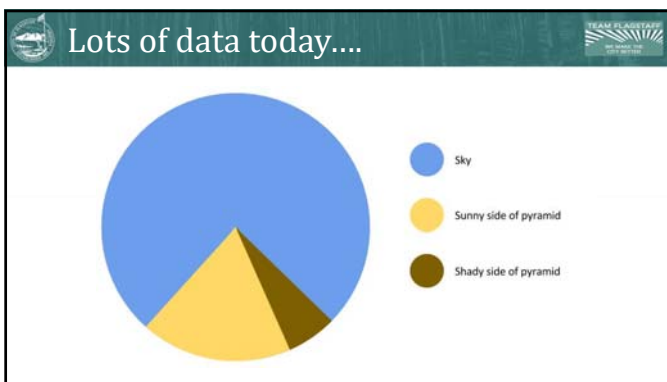
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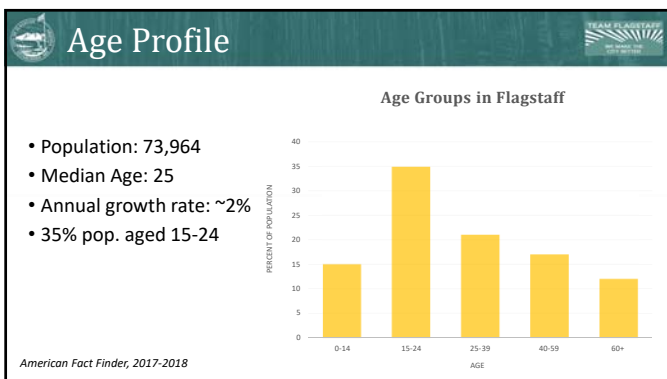
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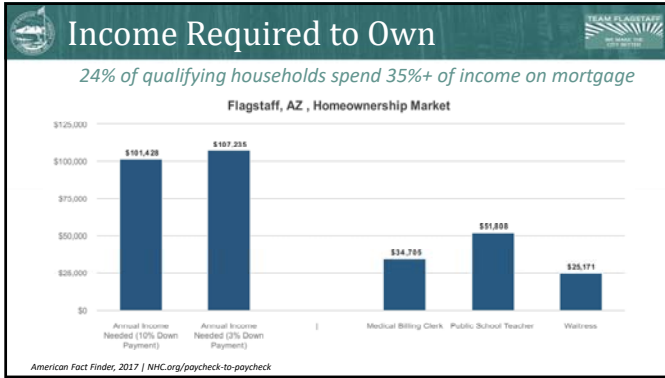
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**Affordable Housing 101**

What is "affordable housing"?

What in the world is the housing continuum?

....but how?

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**What is "Affordable Housing"?**

What do you think of when you hear the words "affordable housing?"

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**What is "Affordable Housing"?**

The generally accepted definition of affordability is for a household to pay **no more than 30 percent of annual income on housing and housing related expenses.**

(Source: U.S. Department of Housing and Urban Development)



A 3D pie chart with a purple segment labeled '70%' and a red segment labeled '30%'.

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**So....Who is interested in living in affordable housing?**

**Everyone!!**  
 All income levels!  
 All family sizes!  
 All ethnicities!

No one is interested in paying more than 30% of their income for housing!



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**Why are most efforts focused on low-income households?**



Three directional signs pointing right, labeled 'Funding' in green, pink, and blue. Below them are two images: one showing the word 'FUNDING' on wooden blocks, and another showing 'FUNDING' on colorful letter blocks.

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**It's All Relative**



*Because affordability is determined based on income and market prices, "solving" the issue is relative.*

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**Yes, but how?**

**Demand Side**

- Help make the existing housing stock affordable to the community
- Most often in the form of lowering the monthly cost to an assisted household

**Supply Side**

- Aid by developing or rehabilitating units



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**Formal vs Informal Subsidy**

<p><b>Formal Subsidy</b></p> <ul style="list-style-type: none"> <li>• Emergency shelter</li> <li>• Rental assistance                     <ul style="list-style-type: none"> <li>• Section 8 / Public Housing</li> <li>• LIHTC</li> <li>• Eviction prevention</li> </ul> </li> <li>• Down payment / closing cost assistance</li> <li>• Builder / developer created units</li> </ul>	<p><b>Informal Subsidy</b></p> <ul style="list-style-type: none"> <li>• Couch surfing</li> <li>• Parental (or other) help with rent or mortgage</li> <li>• Gift or loan for down payment</li> <li>• Landlord charges less rent than they could</li> <li>• Doubling up</li> </ul>
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But isn't all housing affordable if you make enough money?

**Housing that is affordable**

- Market based sale or rental price

**Affordable Housing**

- 2 Prong Test
  - *What are the housing costs?*
  - *Who is eligible to purchase or rent it?*
- Subsidy or investment of some type exists



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***A Few Items to Remember***

Affordable housing means financial assistance from somewhere and partnerships are key.

**Don't forget the third "P"**

- Policies
- Programs
- People**

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Engagement activity  
Building relationships

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## Commission Training

### Relationship to Mayor & City Council

- For the most part, the Commission is in an advisory role to the City Council
- Commission makes recommendations to the City Council and the City Council has the final say

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 **Commission Training** 

**Relationship to Staff**

- Staff works for Commission but is not hired by Commission
- Council liaison works for the Housing Director
- Commission may seek information from the Housing team members, ask for recommendations or actions, and rely on the expert knowledge
- It is not within the Commission’s authority to direct a Housing staff members to prepare .....

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 **Commission Training** 

**Conflict of Interest**

- Four Questions to Identify a Conflict of Interest:
  - Do I have a substantial interest in the decision?
  - Does my relative <sup>or</sup> have a substantial interest in the decision?
  - Is that interest a monetary or ownership interest? <sup>and</sup>
  - Is that interest non-speculative? <sup>and</sup>
- If so, then you must disclose the interest and refrain from participating in the item.

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 **Commission Training** 

**Conflict of Interest**

- Exception: Remote Interests
- Remote interests include:
  - That of a non-salaried officer of a nonprofit corporation.
  - That of a landlord or tenant of the contracting party.
  - That of a recipient of public services generally provided by the city on the same terms and conditions as if s/he were not an officer or employee.
  - That of a member of a trade, business, occupation, profession or class of persons consisting of at least ten members which is no greater than the interest of the other members of that trade, business, occupation, profession or class of persons.
- In that case, you may still vote and participate in discussions

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**Commission Training**

### Open Meeting Law

- "All meetings of any public body shall be public meetings and all persons so desiring shall be permitted to attend and listen to the deliberations and proceedings. All legal action of public bodies shall occur during a public meeting." ARS § 38-431.01(A).
- "It is the public policy of this state that meetings of public bodies be conducted openly and that notices and agendas be provided for such meetings which contain such information as is reasonably necessary to inform the public of the matters to be discussed or decided . . . ." ARS § 38-431.09.

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**Commission Training**

### What constitutes a meeting?

- A meeting is a gathering, in person or through technological devices, of a quorum of a public body at which they discuss, propose, or take legal action, including deliberations. ARS § 38-431(4).

**This includes telephone and e-mail communications**

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**Commission Training**

### Open Meeting Law

- Meetings shall be open to the public
- Legal action must take place in a public meeting
- The proposing and discussing of action must take place in a public meeting
- Only agenda items may be discussed

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 **Commission Training** 

**Open Meeting Law**

- Meetings must comply with notice, agenda, and minute requirements
  - When and where
  - Matters to be discussed or decided
  - Minimum 24-Hour public notice is required
  - Includes subcommittees

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 **Commission Training** 

**Open Meeting Law**

- Quorum Requirement
  - What is a quorum?
    - Majority of membership
  - What if you don't have a quorum?
    - You don't have a "meeting" and you adjourn
    - Discussions and presentations should be rescheduled
    - Please communicate with Staff Liaison if unable to attend

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 **Commission Training** 

**Executive Sessions**

- Executive sessions require prior consent of City Attorney and staff liaison
- Seven legal reasons for convening into executive session
- Most used for Boards and Commissions:
  - Legal Advice
  - Property Negotiations
  - Employment

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 **Commission Training** 

**Open Meeting Law**

• **PROHIBITED ACTS/VIOLATIONS**

- Polling individual commission members to reach a decision prior to a meeting
- Discussion/deliberation between less than a quorum outside public meeting for the purpose of circumventing the Open Meeting Law
  - This includes E-mails/Social Media

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 **Commission Training** 

**Open Meeting Law**

• **E-mail and Other Communications**

- E-Mail (or “electronic”) communications may constitute a meeting – DO NOT “reply all”
- The use of e-mail among a quorum of members to discuss public matters is prohibited by the Open Meeting Law. This includes E-mails/Social Media
- E-Mails regarding commission business are a public record
- Staff liaison may not communicate the positions of various commissioners

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 **Commission Training** 

**Open Meeting Law**

• **PENALTIES**

- If found guilty of an Open Meeting Law violation, a court may:
  - Levy a fine up to \$500 against the commissioner for each violation
  - The commissioner **personally** must pay the fine
- The commissioner is subject to removal from office

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 **Commission Training** 

**Elections: Cannot Influence**

- **Prohibition on Influencing Elections**
  - “A city or town shall not spend or use its resources, including the use or expenditure of monies...facilities...personnel, equipment, materials, buildings or any other thing of value of the city or town, for the purpose of influencing the outcomes of elections.” A.R.S. § 9-500.14(A).
  - Strictly neutral education on ballot measures is acceptable.

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 **Commission Training** 

**Elections: Cannot Influence**

- **Prohibition on Influencing Elections**
  - “[B]oards and commissions may not make recommendations for elective candidates, or take a position on an election issue.” Manual at p. 5.
  - “[Y]ou may not use your official title or make any statement as a representative or member of your commission to influence an election, further a personal position, or for personal benefit.” Manual at p. 17.
    - However, you do not lose your rights as a private citizen to influence an election.

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 **Commission Training** 

**Responsibilities of the Chair**

- Preside over the meetings of the Planning Commission
  - Maintains order
  - Keeps the business moving
  - Manages public testimony
  - Prevents arguments
  - Understands the basics of parliamentary procedure
  - Helps tie things together



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**GROUND RULES**  
a.k.a. guiding principles/team contract/rules of engagement

Team ground rules are the values and rules that a team agrees to live by to guide behavior and facilitate teamwork.

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**Guiding principles categories**  
*Keep it specific and behavioral*

- ▶ Time & Accountability
- ▶ Engagement & Participation
- ▶ Communication
- ▶ Attitude
- ▶ Others?

**GUIDE**

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**Housing Continuum**

Overview & other City Programs

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City of Flagstaff  
Housing Programs

**941**  
combined number of units and vouchers managed or overseen by City of Flagstaff Housing Staff

4 office locations  
WSAB (on Walgreens St)  
Siler Homes  
Brannen Homes  
Clark Homes

- Public Housing
- Property Management
- Voucher Programs
- CDBG
- Housing Planning
- Owner Occupied Housing Rehab
- Incentive Policy for Affordable Housing
- Permanent Affordability Program
- Employer Assisted Housing
- Loan Management
- Community Participation



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**What is CDBG?**


**Community Development Block Grant**

Federal grant program administered by the Department of Housing and Urban Development (HUD)

Created in 1974 to provide funding for housing and community development activities

The development of viable urban communities through the provision of the following, **principally for low-to-moderate income persons:**

- Decent housing
- A suitable living environment
- Economic opportunity




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**What is CDBG?**

**How Much Money Are We Talking About?**

Funding from HUD

- 2003 highest award = \$758,000
- 2018 = \$621,718
- 2019 = \$616,928


**Benefits Past 2 years**

Households and individuals served

- 16,393 individuals
- 59 households

Community Leverage

- Flagstaff leveraged CDBG expenditures with \$7,464,941.43 in other private and public funds




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CDBG  
*leveraged with  
 other funding  
 sources*

Housing Solutions of  
 Northern Arizona




Affordable  
 Development  
 Triplex




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Owner Occupied Housing Rehabilitation

CoF program and also administration on behalf of Coconino  
 County via IGA

Serves homeowners at 80% AMI and below  
 with health and safety needs in their homes

City-wide



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**Incentive Policy for Affordable Housing**

**119 IPAH Units Built**

- Ridge at Clear Creek - rental (61 units)
- Elevation – rental (29 units)
- Housing Solutions of Northern Arizona - rental (9 units)
- Habitat for Humanity (9 units)
- Izabel Homes (10 units)
- Elden Townhomes (1 unit)

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**Anticipated Community Contributions for Affordable Housing**

<p><b>Incentive Policy</b></p> <ul style="list-style-type: none"> <li>• Trailside Apartments (12 rental units)</li> <li>• Crestview (12 homes)</li> <li>• Others currently in process</li> </ul>	<p><b>No Incentives Used</b></p> <ul style="list-style-type: none"> <li>• Timber Sky (100 homes)</li> <li>• Woodshire (5 condos)</li> <li>• Mill Town (5 rental units)</li> <li>• Canyon Del Rio (in lieu)</li> <li>• McGrath (34 rental units and in lieu)</li> <li>• Miramonte (17 condos)</li> </ul>
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**Permanent Affordability – 45 homes**

<p><b>Land Trust Program</b></p> <ul style="list-style-type: none"> <li>• CoF owns land and administers 99-year ground leases</li> <li>• 23 homes</li> <li>• Up to 150% AMI (only as market dictates)</li> </ul>	<p><b>Deed Restricted</b></p> <ul style="list-style-type: none"> <li>• CoF administers deed restrictions</li> <li>• 12 homes</li> <li>• Up to 125% AMI</li> </ul>
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**Other Program Elements**

- Employer Assisted Housing
- Technical Assistance
- Loan Management
- Fair Housing Resource
- Community Participation
  - Continuum of Care
  - Front Door effort
  - Coconino County Community Action Board
  - Non-profit boards (advisory)
- State and National Organizations



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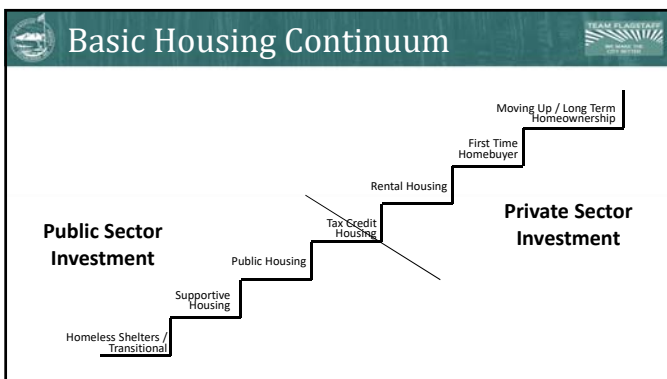
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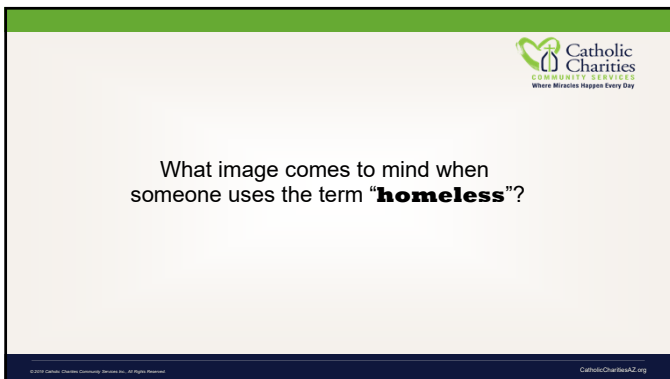
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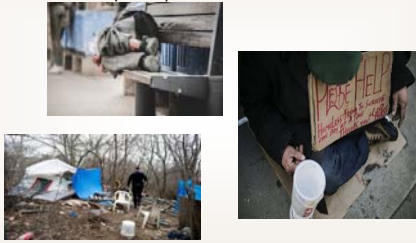

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The gentleman sleeping on the bench? The Panhandler at the freeway exit? The unkempt campsite?

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Let me introduce you to a few of Flagstaff's "Homeless" population



Sarah is a single mom, fleeing a domestic violence situation with her three children. She is scared to tell anyone where she's at in fear that it will get back to her abuser. She works hospitality here in Flagstaff and is staying at a local DV shelter at night, hoping for the chance to move up and out and establish a new safer life for herself and her children here in our community.



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David and Leslie are lifetime residents of Flagstaff. David was injured in a motorcycle accident and lost his job due to too much time away for recovery. Leslie's job was not enough to pay for rent and food and so the family was evicted. With David back to work part time, they pay nearly \$1,600/month for a motel but can't save for permanent housing.




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Mark and his two boys live in their car. Mark lost his wife to a chronic illness 6 months ago and with no family support available, found himself homeless with his 2 boys. Mark works during the day and they sleep in the car at night while saving for an apartment. Mark can't take his boys to a shelter so the car is his best option.

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Elena and Amy are both single moms who are sleeping on friends couches with their children. Their children attend school during the day while they work but at night they have to hide so they don't risk eviction to the friend allowing them to stay.

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- FUSD currently reports 150 students experiencing homelessness, a number that is expected to grow to 300 by the end of the school year.
- The Front Door Coordinated Entry list reports 279 unique entries with 31 represented as Head of Household with children.
- In the 2019 Point in Time Count, 86 unique interviews were completed in Coconino County with those listed as "unsheltered" on a night in January, 71 of these were in Flagstaff.
- 34% of those surveyed were camping, 21% sleeping in a vehicle.
- 35 of the 86 (40%) reported it was their first time experiencing homelessness.
- 28 of the 86 reported experiencing DV with 19 reporting DV as their reason for experiencing homelessness.
- The largest number of persons was aged 25-34

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Where Miracles Happen Every Day

Leading Causes of Homelessness:

- Lack of Affordable Housing – For every 100 extremely low income families in America there are only 31 affordable units available.\*
- Extreme poverty – The average head of household needs to work 127 hours per week to afford a place to live in most of America.
- Domestic Violence
- Decreasing Government Support
- Health
- Mental Illness/Substance Use

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Where Miracles Happen Every Day

Programs that help:

- Emergency Shelter (including a DV Shelter)
- Transitional Housing for victims of DV
- Veteran Transition in Place Housing
- Jail Re-Entry Housing
- Housing for Chronic Alcohol Users
- Permanent Supportive Housing
- Rapid Rehousing (including specific to Veterans)
- Public Housing
- Section 8 and VASH Vouchers

• Common challenge with all the above: LACK OF AFFORDABLE UNITS TO RENT!

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Where Miracles Happen Every Day

**Questions??**

\*\* Sources include: Nationalhomeless.org; local CE data, Az Dept of Housing

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**Voucher Programs**

**Veterans Affairs Supportive Housing (VASH) - 106 vouchers**

- 50% AMI and below
- Serves homeless veterans
- CoF manages administration
- Strong & amazing partnership with VA
- Funding comes from HUD



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**SRO for SMI – 12 Units**  
Known as Mod/Rehab

CoF administers project-based housing assistance

Serves Seriously Mental Ill (SMI)

50% AMI and below

Partnership with Guidance Center

Funding comes from HUD

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**Public Housing – 265 Units**

- CoF owns and operates units
- Funding comes from HUD
- 80% AMI and below
- 40% of new residents must be 30% AMI or below
- Serves families, elderly, disabled

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**Public Housing Units - 265**

- Brannen Homes 127 units**
  - 1952: 47 units
  - 1958: 40 units
  - 1960: 40 units
  - Headstart and Boys and Girls Club
 Small office and Maintenance Shop located at Brannen Homes
- Siler Homes 100 units**
  - 1972
  - Headstart and SHAC
 Main Office and Maintenance Shop located at Siler Homes
- Scattered Site 38 Units**
  - Purchased and developed 1986 - 2002
  - Cherry Hill, Southside, Sunnyside, Greenlaw, NoHo

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**Clark Homes – 80 units (1984)**

Owned by the Flagstaff Housing Corp.

CoF manages the complex via contract

50% AMI and below  
(40% of new residents must be 30% AMI or below)

Serves families, elderly, disabled

Funding is from HUD

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**Voucher Programs**

**Section 8 Housing Choice Vouchers - 333 vouchers**

- CoF manages administration of vouchers
- 50% AMI and below at voucher issuance
  - 75% of vouchers issued must be to households at 30% and below
- Serves families, elderly, disabled
- Works with many local landlords
- Funding comes from HUD




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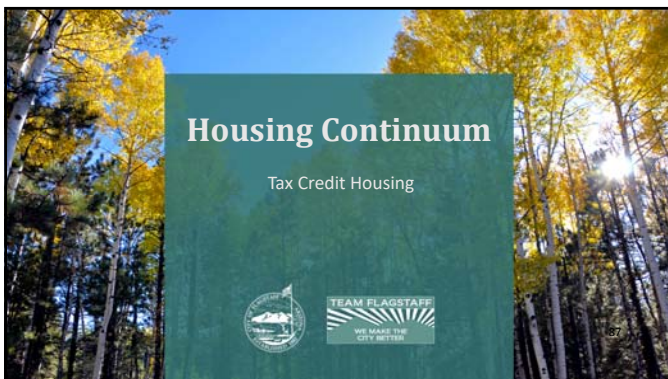
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**Housing Continuum**

Tax Credit Housing



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**Tax Credit 101**

Low Income Housing Tax Credits (LIHTC)

- Nearly 800 units in Flagstaff serving 60% AMI and below
- Largest affordable rental housing funding source nationwide
- Built by private developers (can be non-profit)
- Administered by Arizona Department of Housing
- Minimum affordability time period – 15 years
- CoF has partnered in multiple complexes

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**Housing Continuum**  
Rental Housing

TEAM FLAGSTAFF  
WE MAKE THE CITY BETTER

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**Rental Housing**

Rental programs are most often focused to lower-income households

- 60% AMI and below

College students are typically not eligible

Largest local demand is for 1 and 2 bedroom units

- Need is increasing with the aging population

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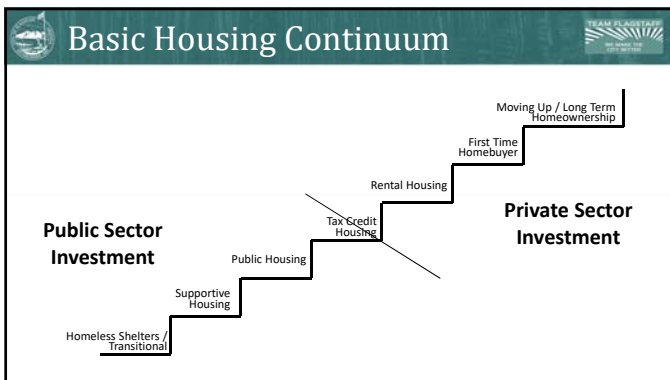
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**Ownership Housing**

Ownership programs are often focused on first-time homebuyers, but not always, depending on the funding source

**Both demand and supply tools**

- Demand tools are typically cheaper than supply

**Federal funding limited to 80% AMI and below**

- Local challenges

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## Designed to Meet Needs

- ECoNA Housing Attainability for the Flagstaff Workforce report:
  - Flagstaff's cost of living is 14.1% above the national average, driven by housing costs 36% above the national average.
  - 43% of households in Flagstaff are cost burdened and paying more than 30% of their incomes for housing. 60% of renter households in Flagstaff are cost burdened.
  - The 45% homeownership rate is strikingly low compared to statewide average of 63% and national average of 64%.

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## Designed to Meet Needs

- ECoNA Housing Attainability for the Flagstaff Workforce report:
  - Comprehensive housing survey of employees from local major employers. 5,900 respondents, indicating significant interest in this topic.
  - "Almost fourth fifths of respondents indicated that affordable workforce housing was a personal concern to them. The survey also showed a strong concern weighted toward homeownership opportunities with 82.7% of respondents rating homeownership as "very important" and 86.4% of respondents citing the price of housing as the biggest obstacle to ownership."
  - "Perhaps most telling are perceived barriers to homeownership ... An additional 52.7% citing the need for down payment and 27.8% also citing mortgage qualification."

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## The Data

- 278 households received financial assistance (CHAP, BFAP, EAH) to purchase a first home in the greater Flagstaff area
  - 388 adults & 345 children (total of 732 individuals assisted)
- 39% of homebuyers were female-headed households
- Average AMI served = 81.97%
- Average household annual income = \$40,436

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### The Data

- Leveraged \$1.22 million in client contributions
  - (average = \$4,477/household)
- Leveraged \$1.48 million in additional financial assistance
- Leveraged \$38.57 million in mortgage financing
  - (average household mortgage = \$141,280)
- 2.2% foreclosure rate over the past 20 years (6 foreclosures)

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### The Data

The City's financial assistance program has really benefitted our local workforce. Buyers have been employed at the following companies:

Northern Arizona University (25)	Coconino County (14)
City of Flagstaff (25)	Restaurant/Hospitality (24)
WL Gore (17)	Flagstaff Medical Center (15)
State of Arizona	Flagstaff Unified School District (13)
Nonprofit (18)	Retail (22)
Grocery (11)	Coconino Community College (3)
NAIPTA (3)	Church/Religious (6)

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### Building Wealth

- Data on 130 buyers who have sold their homes
  - Average length of ownership = 5.95 years
  - Average appreciation = \$52,277
- Data on 145 buyers who still own their homes
  - Average appreciation (based on current Zillow value) = \$86,778

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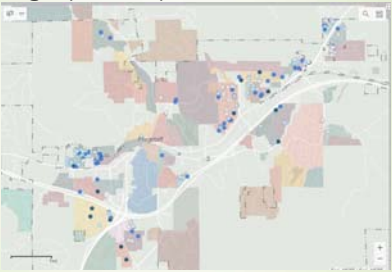
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### Geographic Impact



<https://flagstaff.maps.arcgis.com/apps/opsdashboard/index.html#/d21a74ad729d4a53b4d44f3fa9eef1dd>

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### The Impact

- Purchasing a first home in Flagstaff enabled my family to...
  - "... have a place that we can call our own, to make memories, to build a family and to have roots in the city we love." --Jamie & Eli
  - "... feel a sense of pride and belonging in Flagstaff and to become a member of the Flagstaff community." -- GR
  - "... establish a solid foundation in life, instead of constantly moving and living in other people's homes and always having to move if things changed. We have been in the same home now for 17 years." --Marjorie
  - "... stop renting and establish a more permanent presence in this community." --Ron

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### The Impact

- Without the City's down payment/closing cost assistance, I would have ...
  - "... never purchased a home here in Flagstaff, and [I] would have moved away." -- GR
  - "... not been able to purchase a home at a price I could afford." -- JJ
  - "... not been able to buy my house. As a single mother raising four children, I was unable to save enough money for a down payment toward a home." -- Debbi
  - "... not been able to purchase my home. I deeply appreciate that this service was available." --Rosalie
  - "... given up on finding a home and moved." -- Julia

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### Current Program Information

- \$200,000 in CHAP funding awarded through competitive RFP in November 2018. To date, \$155,500 spent.
- One client under contract to purchase in November: two additional CHAP clients in eligibility-determination phase.
- Additional funds budgeted in Council's FY2020 budget to keep CHAP program funded moving forward.
- \$100,800 in EAH funding awarded through competitive RFP in November 2018. To date, \$22,500 spent.
- One client is under contract to purchase in December: two additional EAH clients are shopping for homes to purchase.

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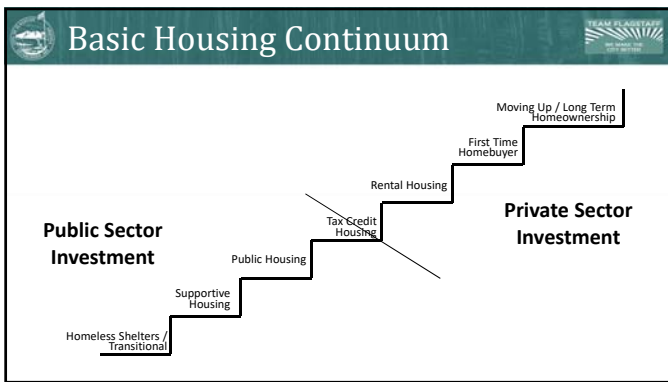
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### COMMUNICATION Inquiry Mindset AKA Creating a learning conversation

Preparation.	Create a learning conversation.	Conclusion.
<ul style="list-style-type: none"> <li>• What story am I telling myself? Find ownership instead of blame &amp; judgement</li> <li>• CHOICE MAP</li> <li>• What don't I know?</li> </ul>	<ul style="list-style-type: none"> <li>• Questions &amp; an inquiry mindset (don't just go silent). "What's your perspective?"</li> <li>• Listen "Seek first to understand, then to be understood." - Dr. Stephen Covey, 50% rule</li> <li>• Paraphrasing facts &amp; feelings. Fact: "Did I get that right?" Feeling: "It sounds like...you might be..."</li> </ul>	<ul style="list-style-type: none"> <li>• Check in &amp; share appreciation.</li> <li>• "How was this conversation for you?"</li> </ul>

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**Next Steps**

Meeting time preferences?

- If evening - 1<sup>st</sup> Monday of the month 4-6pm
- During workday? Will choose consistent date / time

**Next Meeting:**

- Choose a Chairperson
- First item to tackle: Possible Bond Question

• **Questions?**

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# Wrap up and appreciations

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Thank you!  
Resources to support your team:

- ▶ Leadership Academies
- ▶ Retreats & Workshops
- ▶ Coaching
- ▶ Now: Online Women's Leadership Academy

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