

10 - Year Housing Plan

Lead Housing Staff for Plan
Leah Bloom, Justyna Costa & Sarah Darr

Topics of Discussion

Housing Emergency Declaration

Public Participation

Creation to Final Plan

Results from Public Comment

Actionable v. Non-actionable

Plan Updates

Plan Implementation & Reporting

Approval / Adoption



Council declared a housing emergency in December 2020

- Encourage more **economically priced housing** construction for workforce
- Increase attainable housing opportunities for and **occupied by local residents.**
- Explore and support **additional local funding resources** for the creation of affordable housing units and expansion of programs to improve housing.
- **Foundational framework for establishing work programs, prioritizing staff work and allocating necessary funding for its implementation.**

A single, comprehensive community-facing document to summarize the City's immediate and long-term needs and strategies to improving housing affordability.

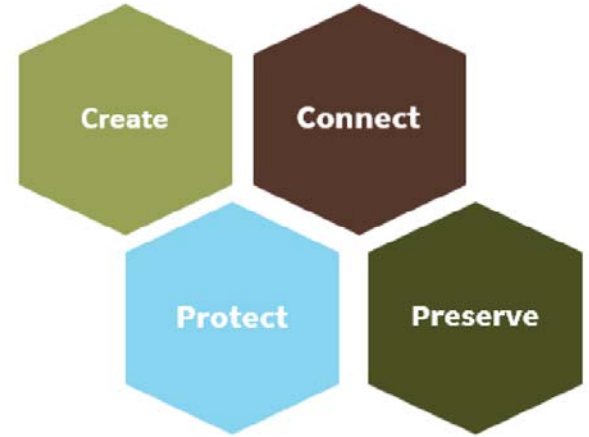


Housing is interconnected to:



Flagstaff's Interconnected Challenges and Shared Solutions

- Healthcare
- Neighborhoods and equity
- Sustainability
- Zoning and land use
- Economic opportunity

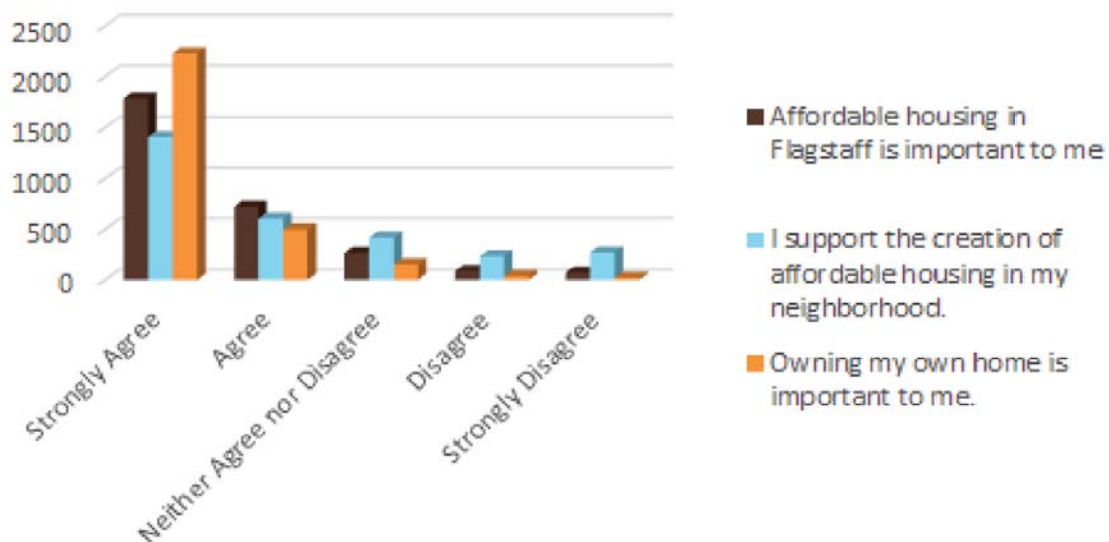


Flagstaff's Housing Survey



Support for Affordable Housing Development

Support for Affordable Housing



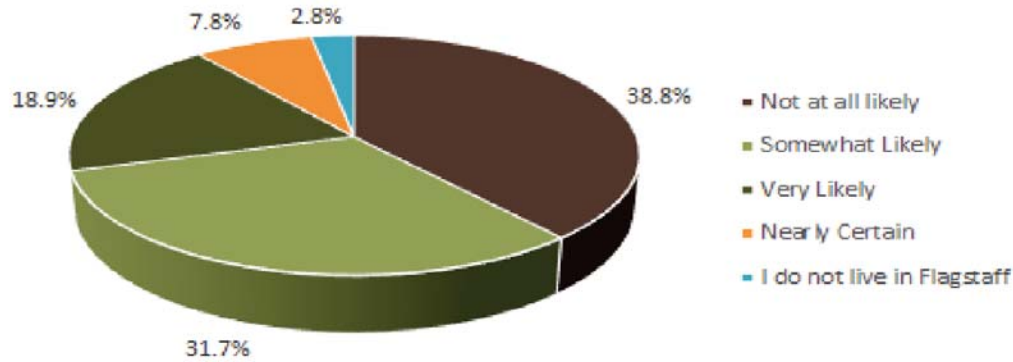


Flagstaff's Housing Survey



Respondents Considering Leaving

Likelihood to leave Flagstaff due to Housing Costs



The intent of the Housing Plan is to help individuals and families achieve housing affordability for those who want to continue to call Flagstaff their home.



Public Participation from the Beginning



Informal Working Groups Helped Create the Plan

Groups included Commissioners, City Staff and Community Members

- Policy Working Group & Commission
1. Affordable Housing **Gap Analysis**
 2. **Neighborhood Context & Equity**– Neighborhood and opportunity mapping.
 3. Connection between **Housing and Sustainability**
 4. Connection between **Health and Affordable Housing**
 5. **Zoning and Land Use**



Inclusive Public Participation

Thank you
Housing
Commissioners!



Complete Public Participation



- ✓ **Informal Working Groups**
 - ✓ 80 Volunteers, over 1,000 hours
- ✓ **Community Housing Survey**
 - ✓ 3,000 respondents
- ✓ **Draft Plan Created**
 - ✓ Housing Commission approved
 - ✓ City Council informed
- ✓ **4 Housing Commission Meetings**
- ✓ **3 City Council Meetings**

- ✓ **Draft Plan Created**
 - ✓ 30 Day Public Comment Period
 - ✓ Community Outreach
 - ✓ Community Forum Survey
 - ✓ 327 responders
 - ✓ Estimated 16.4 hours
- ✓ **Consideration of approval of final Plan**
 - ✓ Housing Commission
 - ✓ City Council



Local Data



Homeownership | Increasingly Unaffordable

Since 2011, the median sales price of a home rose by **119%**, while Area Median Income rose by only **16%**.

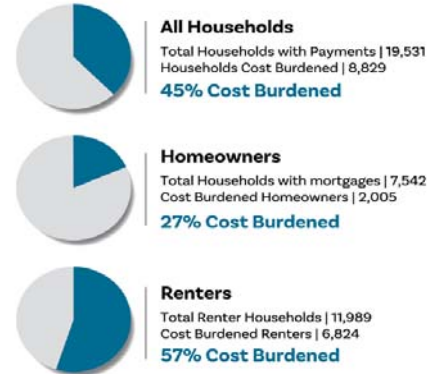


1 Northern Arizona MLS. Information is deemed reliable, but is not guaranteed. | 2 <https://www.huduser.gov/portal/datasets/fl.html#2021> | 3 <https://www.huduser.gov/portal/datasets/fmr.html>

Housing Cost Burden Analysis

22,073

Flagstaff Community Members are housing cost burdened.*



* **Cost burdened households pay more than 30% of their monthly income towards housing.**

* US Census 2019 ACS



Local Data



City of Flagstaff Income Levels



* US Census 2019 ACS

HUD Flagstaff Area Median Income (AMI) Limits | 2021

Income Category	AMI %	AMI Income Ranges*
Extremely Low	0 - 30%	\$0 - \$21,960
Very Low	30 - 50%	\$21,961 - \$34,600
Low	50 - 80%	\$34,601 - \$55,350
Low to Moderate	80 - 120%	\$55,351 - \$83,040
Moderate to High	120% >	\$83,041 >

* Income ranges based on three person household

Cost of Living & Housing | National Comparison



Data is from the Council for Community Economic Research 2020 Annual Average Data Report



What can Flagstaff Families Afford?



What Can Flagstaff Families Afford?

Household Type	Retiree on Fixed Income	Service Industry Worker @ \$15/hr.	Single Parent with 2 children	Family of 4 people	Young married couple
Number in Household	1	1	3	4	2
Estimated Household Income	\$16,140	\$31,200	\$55,350	\$76,800	\$73,800
% of Area Median Income	30%	58%	80%	100%	120%
Max Rent They Can Afford	\$404	\$780	\$1,384	\$1,920	\$1,845
Max Home Purchase Price They Can Afford *	\$49,000	\$125,000	\$248,000	\$359,000	\$343,000
\$ Needed for Downpayment & Closing Costs *	\$3,185	\$8,125	\$16,120	\$23,335	\$22,295

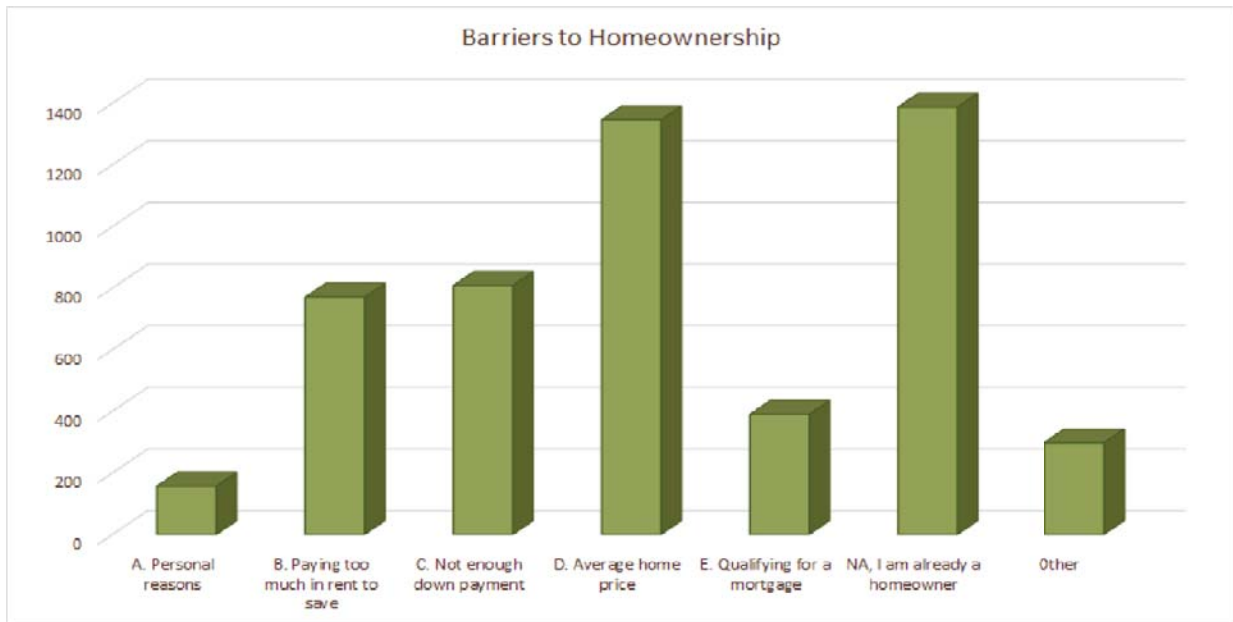
* 4.0% interest rate; 30-year term with 3.5% down payment. Assumes 30% housing ratio and that household debt does not impact affordability. Insurance = \$50/mo. Taxes = \$120/mo. No HOA payment. Monthly MI @ 0.28%.



Flagstaff's Housing Survey



Barriers to Homeownership





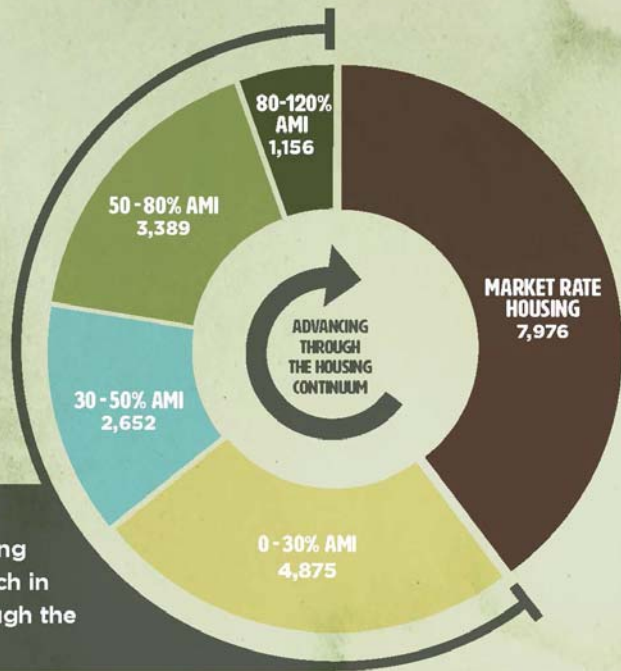
Total Housing Need



Housing Gap Analysis

7,976 market rate houses are needed to free up pressure on the Flagstaff's housing stock and catch up with population growth.

12,072 lower income households are living in less-than-ideal housing situations such as paying too much in rent and unable to advance through the housing continuum.



Basic Housing Continuum



Flagstaff's Housing Continuum



GOAL

Reduce the current affordable housing need in Flagstaff by half.

Element one: Impact 6000 low-to-moderate income Flagstaff residents through a combination of unit creation or subsidy provision.

Element two: Create or preserve 7,976 units by 2031 with a minimum of 10% affordable. This will increase the overall supply of market rate, workforce and affordable housing occupied by local residents.



POLICY INITIATIVES & STRATEGIES

Asked Community:

Prioritize Policy Initiatives.

Favorability of Strategies.

Additions?





- ✓ **Create** housing options for households at all income levels and family sizes occupied by local residents.
- ✓ **Connect** people to equitable housing solutions.
- ✓ **Preserve** affordable housing
- ✓ **Protect** people from housing discrimination and remove housing barriers.

POLICY INITIATIVE

CREATE

Create 1: Incentivize the creation of affordable units through various **programs & mechanisms**.

Create 2: Ensure that the **Flagstaff Regional Plan** includes robust affordable housing goals and policies.

Create 3: Create a dedicated **funding source** for affordable housing in Flagstaff.

Create 4: Amend the **Flagstaff Zoning Code** to facilitate the development of all housing types.

Create 5: Explore **regulatory efficiency & cost-saving practices**.



POLICY INITIATIVE

CONNECT



Connect 1: Reduce homelessness in the Flagstaff community and seek creative solutions to foster housing permanency for all.

Connect 2: Implement a framework for centering **equity** in proposed and existing housing practices, policies and programs.

Connect 3: Integrate healthcare into housing programs, and housing into healthcare programs, as appropriate.

POLICY INITIATIVE

PRESERVE



Preserve 1: Encourage the **adaptive reuse** of buildings.

Preserve 2: Expand efforts to **preserve existing housing stock**.

POLICY INITIATIVE PROTECT



Protect 1: Continue to further Federal & Arizona **Fair Housing laws** in all housing-related services & programs, valuing the efforts of those who seek to **reduce barriers to equitable housing opportunities**, & providing Fair Housing **education** and resources to the community.

Protect 2: Ensure **affordable housing is a part of every Flagstaff neighborhood** & work to **address disparate impact** as part of any development or redevelopment.

Protect 3: City Council will continue to **lobby** & support federal & state legislation to encourage changes to federal & state laws, and to **increase** the amount of **funding** available for the **preservation & construction of affordable housing**.



Written Comments



Over 400 respondents
Over 600 split comments
16.4 hours

Shared with staff working
in that subject area

Actionable → Incorporated

- Insights on goals, policies, and strategies
- Request more information

Non-actionable

- fell out of the scope
- related to other City of Flagstaff projects or strategic documents
- would be illegal or unconstitutional to implement
- were factually inaccurate based on the research of the Housing Commission and project team
- were general support or opposition to the Plan



Public Comment Topics



1. Development and Growth
2. Housing use/ownership
3. Economic
4. People
5. Financial
6. Housing Programs
7. Involvement
8. Environment/Sustainability
9. General plan/survey comments



Language and Content Updates



- Plan Flexibility
- Evaluation & Reporting
- Intention of the Plan
- Multiprong Approach
- Community Opposition
- NAU On Campus Students
- Zoning & Land Use
 - Percentage of land use in Flagstaff
 - Inclusionary Zoning



Update Plan



New Sections added into Final Plan



- Coconino County's Partnership
- Legal Barriers to Adopting Affordable Housing Policies
- What is Housing First?
- Forms of Housing
 - How market rate housing is funded



New Sections added to Final Plan



- Racial Disparities & Housing Justice
- Serving Local Residents Through City of Flagstaff Housing Programs
- Building Unity in Community
- City of Flagstaff Housing Authority & Possibilities





Implementation



Next Steps

- Develop Evaluation Process for Annual Report & Measure of Progress
- Create First Year Work Program

Create an Affordable Housing Education Campaign

- Solicit help from local neighborhoods, community members and service providers



Implementation



Internal Processes

- Budget
- Procurement decisions
- City operations
- State & Federal Policy Priorities

Momentum is now!



Consideration of Approval

Questions, Comments &
Discussion



10 Year Housing Plan Public Participation

January to April



Commission Visioning

*Timeline, Create
Stakeholder List &
Informal Working
Groups*



Needs & Solutions

*Create Establish
Goal, Conduct
Research.*

May to August



Community Outreach & Partnerships

*Internal
Communication
Feasibility & Viability
Assessment*

September



Prepare & Present DRAFT Plan to Council

*Commission
Public Hearings
& City Council
Public Hearings
& Work
Sessions*

October

*Community
Outreach
30-Day Public
Comment
Period*

Nov. – Jan.

*Address
Comments &
Update Final
Plan*

Jan. - Feb.

*Approval &
Adoption*

Document Creation, City & Commission Collaboration, Community Inclusion



thank
you