

Flagstaff 2026-2030 ConPlan

Working Draft

Title Page

DRAFT

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Consolidated Plan Helpful Definitions:

Affordable Housing: Housing affordable at 30 percent or less of a household's monthly income.

Cost-Burden: Households spending more than 30 percent of their gross income on monthly housing costs, including rent or mortgage payments, utilities, taxes, and insurance.

Severe Cost-Burden: Households spending more than 50 percent of their gross income on monthly housing costs, including rent or mortgage payments, utilities, taxes, and insurance.

Median Household Income: Midpoint of a specific jurisdiction's income distribution, calculated annually by U.S. Census survey. Data is typically one or two years lagging. This measure is used to assess economic trends and living standards within different geographic areas.

Area Median Income (AMI): Annual household income for regional metro areas, generally published on an annual basis by HUD.

HUD Area Median Family Income (HAMFI): The median family income calculated by HUD to determine Fair Market Rents (FMRs) and Income Limits for HUD programs.

Low- and Moderate-Income (LMI): Collectively refers to both low- and moderate-income households, with a focus on those below 80% of AMI for many HUD programs.

Extremely low-income household: Households earning 30 percent of AMI or less for their household size. In 2025, a four-person household in Flagstaff, AZ Metropolitan Statistical Area (MSA), with an income at 30 percent AMI earned \$32,750 or less.

Very Low-income households: Households earning 31 percent to 50 percent AMI for their household size. In 2025 a four-person household in Flagstaff, AZ MSA, with an income at 50 percent AMI earned a maximum of \$54,550 per year.

Low-income households: Households earning 51 to 80 percent AMI for their household size. In 2025, a four-person household in Flagstaff, AZ MSA, with an income at 80 percent AMI earned a maximum of \$87,250.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

To ensure the efficient and effective use of resources, the City of Flagstaff must first assess the community's needs. This section describes and analyzes various demographic and economic indicators to provide an understanding of the community's needs. By using data gathered from state, local, and federal sources, the City can identify needs based on broad trends in population, income, and household demographics. Primary data sources include the U.S. Census Bureau, the U.S. Department of Housing and Urban Development (HUD), and the Bureau of Labor Statistics. Once gathered, the data is analyzed to explore how family and household dynamics, race, and housing challenges are interconnected. A key objective of this Needs Assessment is to identify the nature and extent of housing challenges experienced by Flagstaff residents.

In addition to demographic analysis, this section examines factors that influence, or are influenced by, the housing market. These include public housing needs, the needs of individuals facing homelessness, and non-homeless special needs populations. Furthermore, non-housing development needs, such as public services and infrastructure, are also evaluated to guide resource allocation decisions.

Each of these issues is analyzed alongside economic and demographic indicators to determine if certain groups are disproportionately affected. By understanding the scale and prevalence of housing challenges within Flagstaff, the City can set evidence-based priorities for their Community Development Block Grant (CDBG). This approach ensures that resources are directed toward the areas and populations that need them most, promoting more equitable outcomes across the community.

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

The housing needs of a community are influenced by supply and demand. However, the factors that impact housing supply and demand are far more complex than simply matching one house to one household. Variables such as population growth, household size, availability of rental housing, income levels, and property conditions all contribute to shaping the community's housing needs.

The following section highlights that the most significant housing challenge in Flagstaff is the lack of affordable housing. According to the 2019-2023 American Community Survey (ACS) 5-Year Estimates, approximately 11,921 households in the City are cost burdened, representing 44.3% of the population. HUD defines cost-burden as a household spending more than 30% of their income on housing costs. Both renters and homeowners are affected, with 9,309 rental households (60.6% of renters) and 2,612 homeowner households (22.6% of homeowner households, including those with and without a mortgage experiencing cost burden.

Demographics	Base Year: 2013	Most Recent Year: 2023	% Change
Population	66,569	76,333	14.7%
Households	23,006	27,815	20.9%
Median Income	\$49,771	\$68,041	36.7%

Table 1 - Housing Needs Assessment Demographics

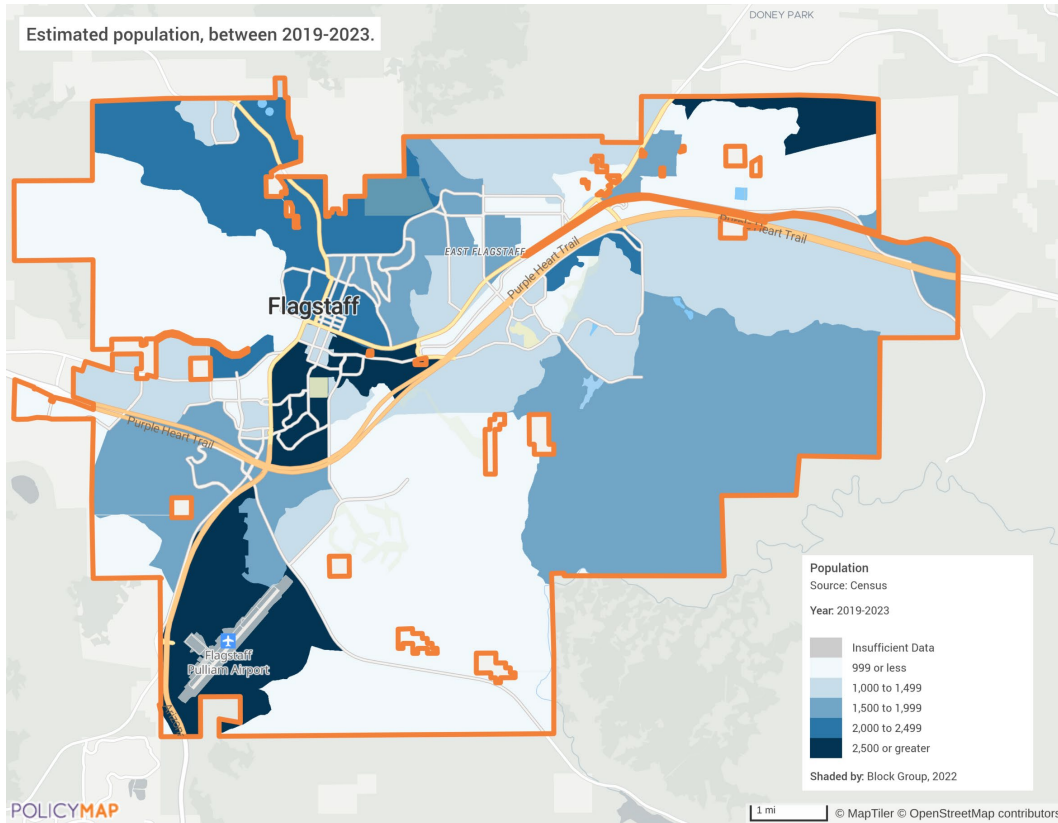
Data Source: 2009-2013-ACS (Base Year), 2019-2023 ACS (Most Recent Year)

Since 2013, Flagstaff's population has increased by approximately 14.7%, reflecting a very modest rate of population increase. In contrast, the number of households in the City has risen by about 20.9%, indicating a decrease in average household size as the population has increased at a slightly lower rate than the number of households. This indicates that since the population is increasing, increased housing supply is needed to meet the current demand. This shift could also point to demographic changes, such as an increase in young adults or seniors living independently, or economic factors influencing living arrangements, like affordability and housing availability.

During the same period, Flagstaff's Median Household Income (MHI) rose by 36.7%. While this outpaces inflation, the impact on housing affordability remains limited. Rising home prices and rental costs have outstripped income growth, leading to ongoing affordability challenges for many residents. This trend underscores the need for continued investments in affordable housing, rental assistance, and homeownership support programs to ensure that economic gains translate into improved housing stability for households across the city.

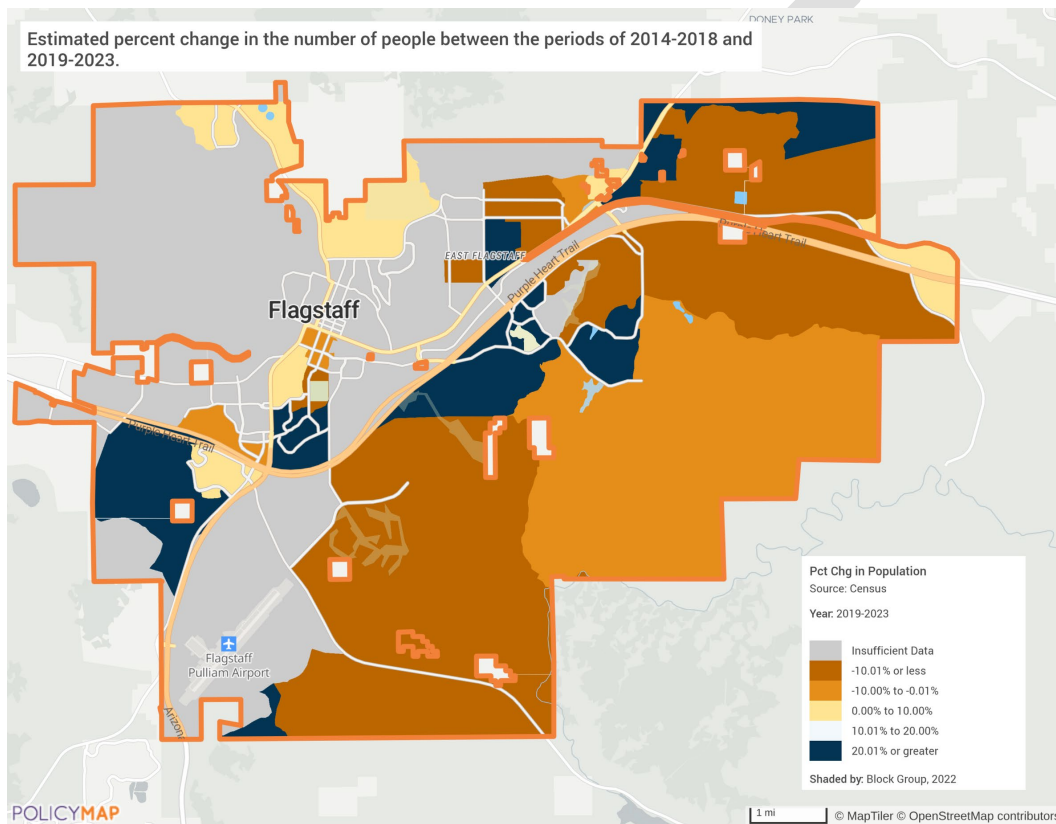
Population

The map below illustrates estimated population distribution in Flagstaff by block group between 2019 and 2023. Areas with the highest populations are found near the central area of the City and surrounding the Flagstaff Pulliam Airport. Areas with the lowest population are mostly due to mountainous terrain and areas of dense forest or agriculture.



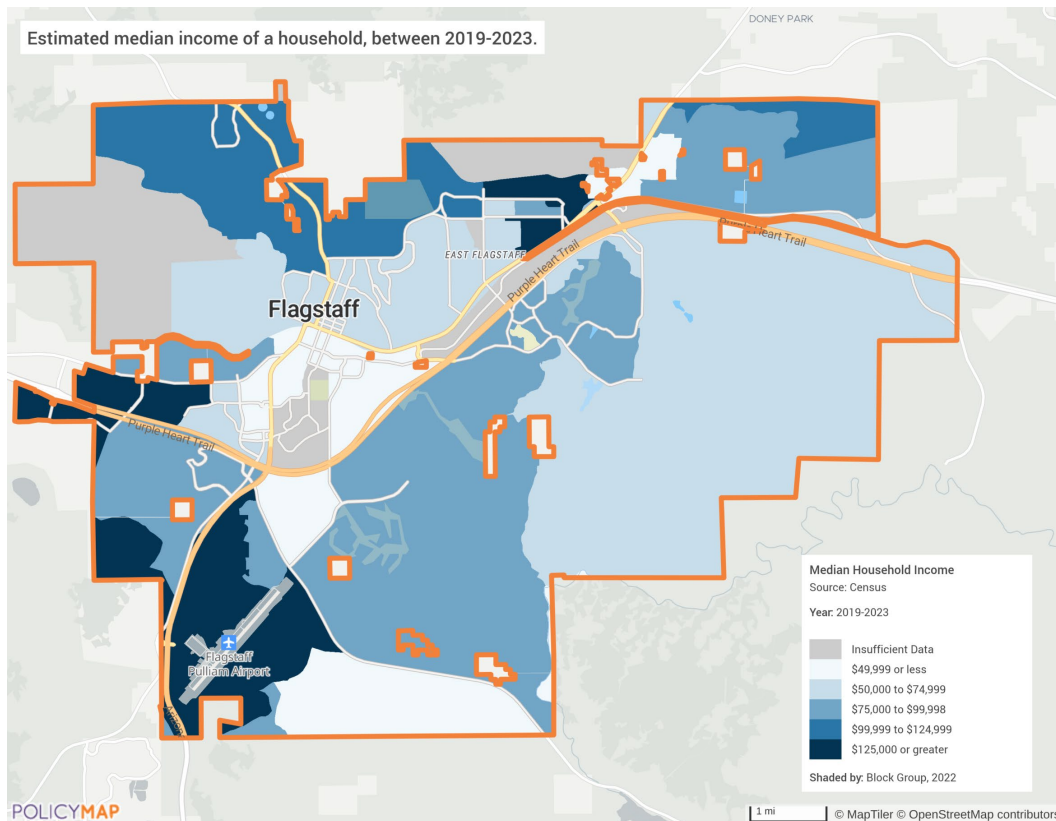
Change in Population from 2018-2023

The map below illustrates population changes in Flagstaff between 2018 and 2023, highlighting notable demographic shifts throughout much of the city. Population decline, often exceeding 10%, is evident in many areas of the City as shown by Block Groups shaded in orange and yellow. Conversely, several sections of Flagstaff have experienced marked population increases, with some areas seeing population increases surpassing 20%. Many areas surrounding the city center and the Flagstaff Pulliam Airport had insufficient data to provide accurate reports. These reported trends underscore shifting population dynamics, indicating potential changes in residential density and community composition across the City.



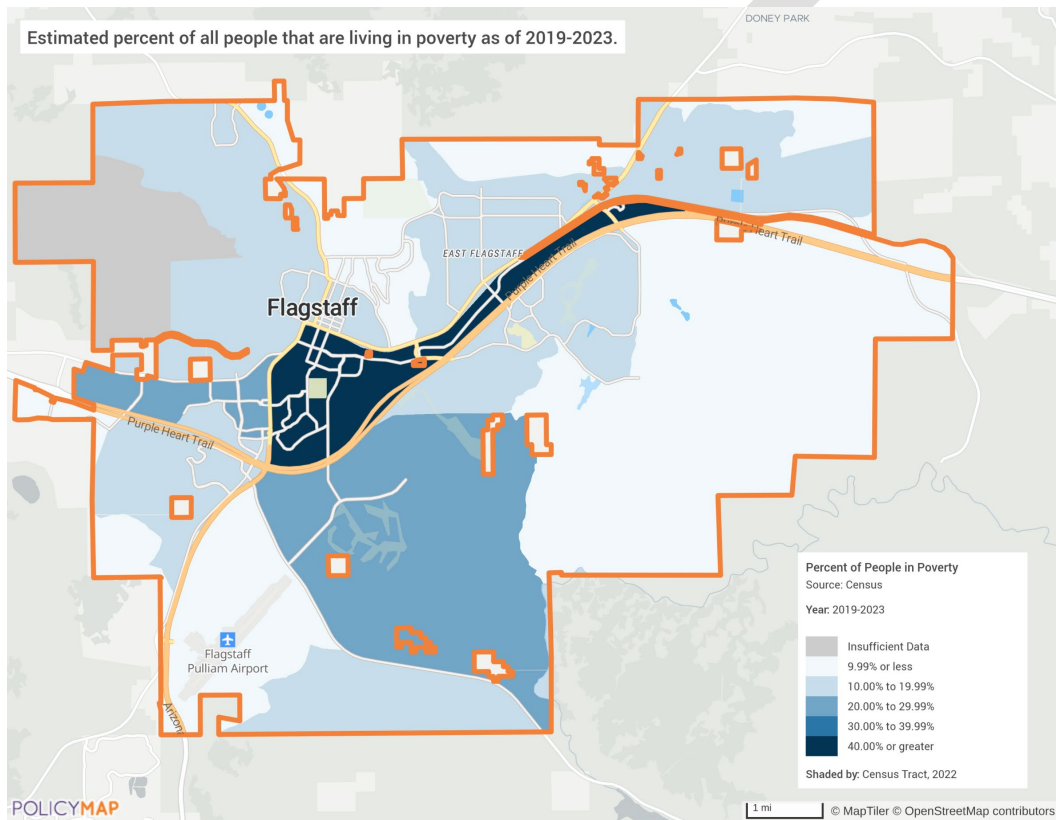
Median Household Income

The citywide median household income in Flagstaff in 2023 was \$68,041. Most block groups in and around the city center have a similar or lower median household income (MHI), with the lowest median incomes below \$50,000 represented by the lightest shading. In contrast, areas in the southeastern corner surrounding the Flagstaff Pulliam Airport have higher income levels, with many having a MHI of \$125,000 or more as indicated by the darkest shading.



Poverty Rate

The map below illustrates the poverty rate across the census tracts in Flagstaff. Based on data from ACS 2019-2023 data, the citywide poverty rate was 19.4%. There is a significant concentration of poverty in the central areas of the city and east of the city along Interstate 40, where many tracts report poverty rates above 40%. In contrast, poverty rates in the areas surrounding the Flagstaff Pulliam Airport and regions north and east of the city are generally lower, often under 10%. These poverty rates directly correlate with the previous map showing Median Household Income throughout Flagstaff. This distribution illustrates a clear socioeconomic divide, with higher poverty near the city center, tapering off in areas outside of the city and near the airport.



Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	3,990	3,230	4,560	2,845	11,830
Small Family Households	600	885	1190	1215	5455
Large Family Households	45	85	345	75	975
Household contains at least one person 62-74 years of age	455	420	690	350	2400
Household contains at least one person age 75 or older	189	195	330	165	690
Households with one or more children 6 years old or younger	170	300	505	490	1660

Table 2 - Total Households Table

Data Source: 2017-2021 CHAS

In the above table, data from HUD’s 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) is used to develop a more detailed look at household composition and incomes in Flagstaff. The HUD Area Median Family Income (HAMFI) provides a baseline for income in the area.

This document uses the following income group definitions:

- Extremely Low Income: 0-30% HAMFI
- Very Low Income: 30-50% HAMFI
- Low Income: 50-80% HAMFI
- Moderate Income: 80-100% HAMFI
- Above Moderate Income: >100% HAMFI

According to 2017-2021 CHAS data, 55.3% (14,625) of Flagstaff’s households have incomes below 80% of the Area Median Income (AMI), classifying them as low-income. Among these, small households make up approximately 26.6%, while large households represent only 3.8%. A notable correlation exists between household composition and income level: about 47.5% of elderly households (those with at least one member aged 62 or older) fall within lower-income categories, and nearly half of households with children under six are also low-income. These trends highlight diverse housing and service needs across age and income groups, indicating a need for targeted support for these demographics in Flagstaff.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	70	0	25	0	95	4	0	15	0	19
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	20	85	0	150	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	40	195	75	95	405	0	4	60	0	64
Housing cost-burden greater than 50% of income (and none of the above problems)	2430	1435	390	4	4259	380	330	415	4	1129

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost-burden greater than 30% of income (and none of the above problems)	120	485	1665	645	2915	95	90	360	205	750
Zero/negative Income (and none of the above problems)	335	0	0	0	335	110	0	0	0	110

Table 3 – Housing Problems Table

Data Source: 2017-2021 CHAS

The table above provides a summary of housing issues in Flagstaff by income group and tenure (renter or homeowner), using 2017-2021 CHAS data. The table only looks at households at or below the AMI. Among the households referenced in Table 7, the most common issues are cost-burden and overcrowding. Specifically, 7,174 renters and 1,879 homeowners in Flagstaff are cost-burdened, spending 30% or more of their income on housing. Within this group of cost-burdened households, nearly 60% of both cost-burdened renters and homeowners are classified as severely cost-burdened, with housing expenses consuming more than 50% of their income.

In addition to cost-burden, overcrowding affects a notable number of these households. Approximately 555 renters and 64 homeowners live in conditions defined as having more than 1.01 persons per room. This prevalence of cost-burdened households highlights the financial strain that housing costs impose on Flagstaff residents, regardless of whether they rent or own, with renters particularly experiencing high rates of overcrowding and mostly located to areas east and southeast of the city center.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost-burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2705	2135	2240	745	7825	480	425	850	210	1965
Having none of four housing problems	230	180	830	1370	2610	135	490	635	520	1780
Household has negative income, but none of the other housing problems	335	0	0	0	335	110	0	0	0	110

Table 4 – Housing Problems 2

Data Source: 2017-2021 CHAS

Severe Housing Problems

Severe housing problems are common amongst lower-income households in Flagstaff. Among households earning between 0% and 100% of the Area Median Income (AMI), around 75.8% of the 10,770 renter households and around 53.8% of the 3,855 owner households experience at least one documented housing issue. These challenges are especially acute for those with extremely low incomes, with 93% of renter households and around 81.4% of homeowners earning between 0-30% of AMI facing at least one housing problem. This underscores the urgent need for targeted home repair programming for extremely low-income households to improve housing quality and safety. CHAS 2017-2021 Data presented in Tables 7 and 8 indicate that cost-burden remains the most widespread housing issue in Flagstaff, as many households struggle to meet housing expenses. This underscores the urgent need for targeted efforts to improve housing affordability, particularly for lower-income households.

3. Cost-burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	15	210	385	610	0	20	125	145
Large Related	0	35	60	95	0	30	95	125
Elderly	55	99	85	239	65	25	140	230
Other	45	255	1210	1510	30	20	40	90
Total need by income	115	599	1740	2454	95	95	400	590

Table 5 – Cost-burden > 30%

Data Source: 2017-2021 CHAS

Housing Cost-burden

The table above uses 2017-2021 CHAS data to provide an in-depth analysis of cost-burdened households in Flagstaff within income ranges from 0% to 80% of the Area Median Income (AMI), showcasing characteristics of households experiencing cost-burdens across different income groups. Among renter households experiencing cost-burdens, 24.8% are small households, while large households make up only 3.9% of this group. For homeowners, a similar pattern emerges for renters, with approximately 24.5% of small households facing cost-burdens, compared to 21.2% of large households.

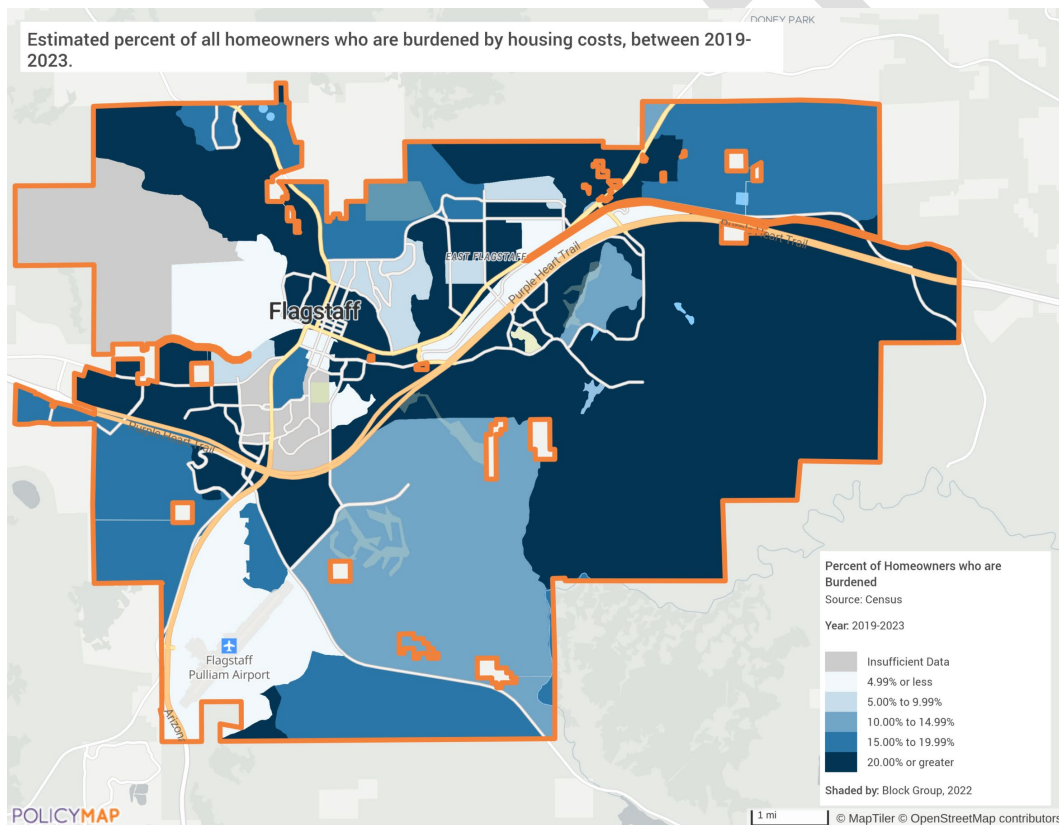
Cost-burden amongst elderly households is more common among homeowners than renter households. This suggests that older residents who own their homes may continue to face significant challenges with housing costs in Flagstaff.

The likelihood of a household being cost-burdened is heavily influenced by location, as indicated by the maps that follow. Factors impacting housing supply and demand contribute to these variations, with lower-income areas showing a higher need for affordable housing. In regions with higher median home values, housing costs are often out of reach for many residents. The maps, utilizing U.S. Census Bureau data, illustrate cost-burdened households by census tracts across Flagstaff.

Homeowner Cost-burden

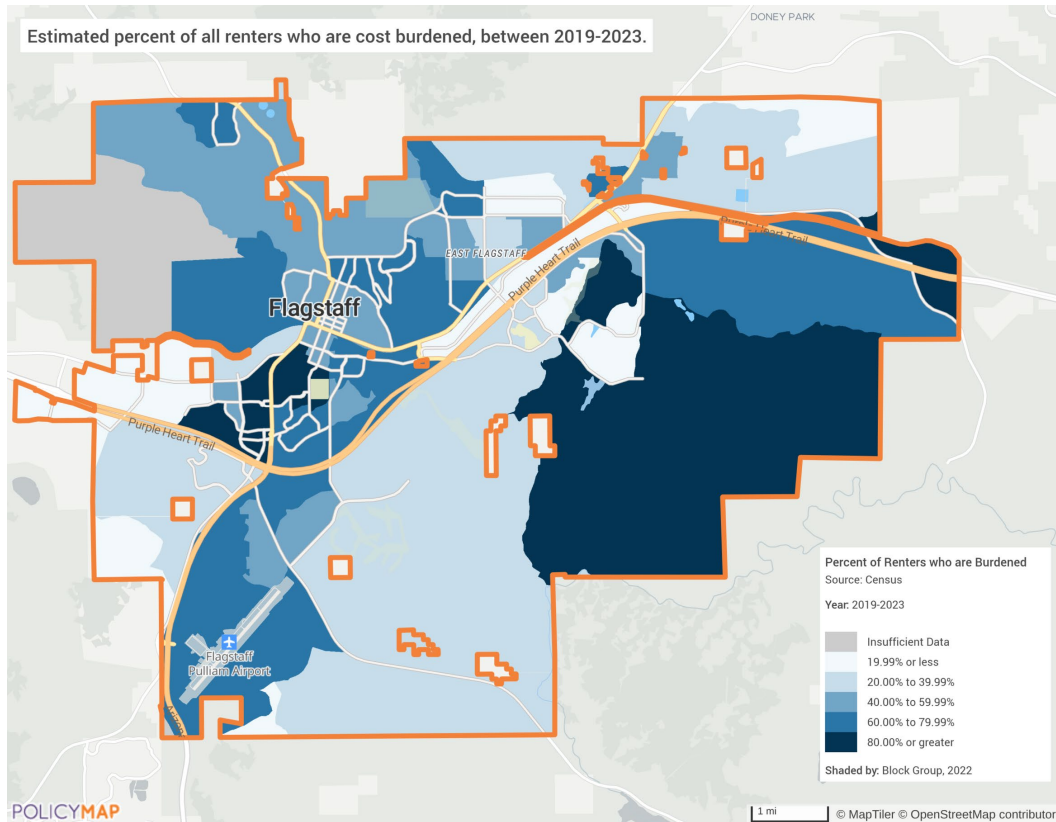
According to 2019 – 2023 ACS 5-Year estimates, the citywide rate of cost-burden for homeowners, including both those with and without a mortgage, was 22.6% or just over 2,600 homeowner households. Of these cost-burdened households, approximately 80.2% are homeowners with a mortgage and the remaining 19.8% are without a mortgage.

Cost-burdened homeowners are distributed across Flagstaff, with rates varying throughout the city. In many tracts, shaded in dark blue, more than 20% of homeowners spend over 30% of their income on housing costs, underscoring notable affordability challenges in these areas while only a few areas shaded the lightest report having below 5% of cost-burdened households. These findings indicate there is a widespread moderate cost-burden issue amongst homeowners throughout most of Flagstaff.



Renter Cost-burden

According to 2019 – 2023 ACS 5-Year estimates as identified in the City’s Housing Inventory and Affordability Analysis, the citywide rate of cost-burden for renters was 60.6%. Cost-burden rates for renters in Flagstaff show relatively high rates across most of the city. In most of the census tracts, over 40% of renters are cost-burdened, with some areas reaching rates above 60% and certain tracts exceeding 80% south of the city center and in the eastern regions of Flagstaff. This widespread prevalence of cost-burden among renters underscores a critical affordability issue affecting many parts of Flagstaff.



4. Cost-burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	430	320	50	800	90	40	170	300
Large Related	15	10	45	70	0	0	0	0
Elderly	225	80	45	350	145	119	130	394
Other	1905	1110	250	3265	140	165	120	425
Total need by income	2575	1520	390	4485	375	324	420	1119

Table 6 – Cost-burden > 50%

Data Source: 2017-2021 CHAS

Severe Cost-burden

In Flagstaff, a significant portion of cost-burdened households are classified as severely cost-burdened, meaning these households spend over 50% of their income on housing costs. Among renters facing severe cost-burdens, small, related households constitute approximately 17.8% of this group, while large households make up only 1.6%. Similarly, among homeowners with severe cost-burdens, small, related households account for approximately 26.8%, while there are no large households reported to be severely cost-burdened. Elderly households are particularly impacted, with a higher ratio of severe cost-burden among homeowners than renters.

For households managing such severe cost-burdens, unexpected expenses—such as increases in utility bills or medical costs—can threaten housing stability and increase the risk of displacement or homelessness. These vulnerable residents may benefit from additional resources, including financial aid or housing subsidies, to support stable housing. Addressing the needs of severely cost-burdened households is essential to preventing housing crises and promoting long-term stability for at-risk residents in Flagstaff.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	195	80	95	370	0	0	45	0	45
Multiple, unrelated family households	0	0	10	0	10	0	4	15	0	19
Other, non-family households	90	20	80	0	190	4	0	0	0	4
Total need by income	90	215	170	95	570	4	4	60	0	68

Table 7 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

Overcrowding

In Flagstaff, HUD defines an overcrowded household as one with 1.01 to 1.50 occupants per room, and overcrowding patterns vary by housing tenure. Amongst households earning up to 100% of the Area Median Income (AMI), renters make up a majority of overcrowded households, with 570 cases compared to 68 among homeowners. This issue is particularly pronounced among lower-income renters; nearly 83% of overcrowded renter households fall below 80% of the Area Median Income (AMI), classifying them as low income. These findings underscore the disproportionate impact of overcrowding on low-income renter households, highlighting the urgent need for targeted strategies to address both space and affordability constraints for these residents.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	170	235	330	735	0	65	175	240

Table 8 – Crowding Information – 2/2

Data Source: 2016-2020 CHAS

The presence of children shows similar patterns between LMI renter and homeowner households in Flagstaff. Among low-income households, children are less frequently found in households with the lowest income compared to those with higher income levels. This pattern highlights how income levels and housing tenure shape family structure and living conditions, underscoring the influence of economic status on household composition across the city.

Describe the number and type of single person households in need of housing assistance.

Single-person households in Flagstaff face an elevated risk of housing instability due to lower income levels and limited resources. According to ACS 2019-2023 data, the median income for a single-person household is \$41,992 which is just over half of HUD's Area Median Income for a two-person household at \$76,856. Additionally, single-person households are less likely to own a vehicle, limiting transportation options and complicating commuting.

According to 2019-2023 ACS data, single-person households are more prevalent among renters, with approximately 5,390 single-person renter households compared to 2,779 single-person homeowner households. The average rent in Flagstaff for a studio apartment at the 2020 census was \$1,254 and for a 1-bedroom unit, it was \$1,404 meaning a household living in these units would need to earn over \$50,160 annually for a studio or \$56,160 annually for a 1-bedroom unit to not be cost-burdened. Among homeowners, less than 8% of total owner housing would have housing costs that are low enough for a single-person household to not be considered cost-burdened. Based on the MHI for a 1-person household, it is safest to estimate that all single-person households may require housing assistance. This highlights the vulnerability of single-person households in terms of both housing affordability and access to essential services like transportation.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.

Disability

In Flagstaff, based on 2019-2023 American Community Survey (ACS) data, 8,588 residents, or approximately 11.3% of the population, report having a disability, with prevalence increasing drastically with age. Among residents aged 65 and older, 26.2% experience some form of disability, emphasizing the importance of housing that accommodates both physical and cognitive limitations. For many individuals, accessible housing features and supportive services are crucial for maintaining safe and independent living.

The most common disability reported is cognitive difficulty, which affects memory, concentration, or decision-making and impacts around 4,221 residents. To support these individuals, ADA guidelines recommend structured, easy-to-navigate environments, in-home assistance, and access to communities designed to meet cognitive needs. The next most common disabilities are independent living difficulty and ambulatory difficulty. Residents with mobility challenges may benefit from ADA-compliant modifications, such as ground-level units, ramps, and widened doorways to accommodate mobility aids.

Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Accurate crime statistics for incidents such as family violence, intimate partner violence, and sexual assault are challenging to collect due to significant underreporting. Many survivors do not report incidents

due to concerns about potential retaliation, child custody issues, or lack of economic or housing resources. Providing accessible resources for safety and stability is essential for survivors who report and seek assistance.

According to the Flagstaff Police Department Annual Report 2023, there were 92 Sex Offenses in 2023, an 11% drop from the previous year when there were 103 cases. Additionally, there were 50 cases of Sex Assaults in 2023 which was an increase of 11% from the previous year when there were 45 cases of Sex Assaults. In comparison, Flagstaff's rate of Sex Assault was 45 per 100,000 which was very similar to the overall statewide rate of 44 per 100,000 in Arizona.

According to the most recent reporting by the Sojourner Center in Phoenix regarding Domestic Violence in Arizona, the state recently ranked 12th in the nation for the number of survivors of Domestic Violence in shelters. It was reported that as many as 36.5% of women and 27.1% of men experience some form of domestic violence from an intimate partner in Arizona and at least one child in Arizona witnesses domestic violence every 44 minutes. Nearly two-thirds of all rapes in the US are committed by people the victims know, such as friends or family members. Housing is the most common urgent need for victims of domestic violence in Arizona, as up to 223 unmet housing service requests have been reported statewide in one day by state programs.

What are the most common housing problems?

Flagstaff faces significant housing challenges, including cost-burden, low vacancy rates, overcrowding, aging housing stock, and housing instability. Cost-burden is a significant issue, especially for lower-income renters, with many spending over 30% of their income on housing and a substantial portion dedicating more than half. This underscores an urgent need for affordable housing to ease financial strain. Cost-burden and overcrowding statistics were previously provided in Table 7 in this section.

Homeownership opportunities are limited, with only 11,664 total owner-occupied housing units in the City compared to 16,151 total renter-occupied units and a homeowner vacancy rate of only 1.8%, per 2019-2023 ACS data. This limited availability contributes to overcrowding and housing instability, affecting single-person households, elderly residents, and lower-income families who struggle with access to stable housing and essential services.

HUD guidelines identify lead-based paint hazards (LBPHs) as a significant risk in older homes, particularly those built before 1978. In Flagstaff, 8,927 housing units were built before 1980, with 848 dating to pre-1950. These units require ongoing updates for lead-based paint safety as well as other potential environmental hazards such as asbestos.

Are any populations/household types more affected than others by these problems?

While housing challenges are prevalent across Flagstaff, low-income households, disabled households and elderly households are disproportionately impacted, with extremely low-income households facing the

most severe obstacles. These households often endure significant cost-burdens, overcrowding, and housing instability, all of which heighten financial strain and restrict access to stable, affordable housing.

Senior residents and households with disabilities face unique challenges, including deferred maintenance issues and accessibility challenges such as difficulties with stairs, which can pose safety risks and further limit housing options. Cost-burdened households, who spend over 30% of their household income on housing costs, are most common among households earning between 50% and 80% of the Area Median Income (AMI). In contrast, severely cost-burdened households, who spend over 50% of their income on housing costs, are predominantly experienced by extremely low-income households earning below 30% of AMI.

These factors underscore the urgent need for housing solutions and supportive services specifically designed to meet the housing needs of low-income families, students, and seniors in Flagstaff.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Characteristics of low- and extremely low-income individuals and families with children who are at imminent risk of homelessness include severe cost-burden. HUD defines extremely low-income households as those earning 0-30% of the Area Median Income (AMI) and classifies households spending over 50% of their income on housing as severely cost-burdened. These households often rely on fixed or limited incomes, such as seasonal or part-time work that may not offer benefits. When a household includes a person with a disability, high medical expenses can further limit the income available for housing. In Flagstaff, approximately 8.5% of households are headed by a single parent (2019–2023 ACS). Single-parent households typically have fewer financial resources, relying on just one income to cover all household expenses. They are also more likely to face high childcare costs, which can take up a large share of their budget, especially when access to affordable childcare and healthcare is limited.

According to 2017-2021 CHAS data from the Housing Needs Summary Tables, the most pressing need for extremely low-income individuals and families with children in Flagstaff is access to affordable housing. In Flagstaff, approximately 475 extremely low-income homeowner households and 2,550 renter households are severely cost-burdened, meaning they allocate over half of their income to housing. Together, these 3,025 households are at high risk of housing instability and potential homelessness. This same data also indicates that Flagstaff has 170 extremely low-income households with children, all of whom are renters. These families face severe housing challenges, underscoring the urgent need for targeted interventions to support and stabilize housing for the City's most vulnerable residents.

In addition to access to housing, needs of LMI individuals and families include supportive services, such as food support, healthcare, employment support, and childcare. High rates of severe cost-burden leave families with few or no resources to afford these necessities. Extremely low-income households may also

have lower levels of educational attainment, which can limit their job opportunities and earning potential. As noted in section MA-45. Addressing these affordability challenges and limited nature of available supportive service is crucial to prevent housing instability and ensure long-term security for low-income families and households in Flagstaff.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

No additional populations are identified as at-risk that have not been mentioned in this report.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

In Flagstaff, several housing characteristics contribute to instability and elevate the risk of homelessness. The City's prevalence of older housing stock often requires costly repairs and updates to meet safety standards, leaving many properties vulnerable to deferred maintenance or structural issues that could render them uninhabitable. Low-income tenants are especially at risk of displacement if they cannot afford these repairs. Additionally, inadequate maintenance and unmet needs for essential repairs, such as plumbing, heating, and electrical work, can create health hazards, often forcing residents to vacate or face eviction when they lack resources to address or contest unsafe conditions.

The limited housing availability, with only an 1.8% vacancy rate of homeowner properties and 5.6% vacancy rate of rental properties, combined with a shortage of affordable options, as indicated by the high proportion of cost-burdened households as previously discussed, compounds these challenges. This situation highlights an urgent need for affordable and stable housing solutions in Flagstaff.

Discussion

The City of Flagstaff and County of Coconino offer various assistance programs to address many of the needs of the previously mentioned populations and housing needs in this section. Further discussions about the various programs can be found in this section and the Market Analysis section of this report.

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

To understand community needs, it is essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need as when a group experiences housing problems at a rate of at least 10 percentage points higher than the City’s average, highlighting whether certain groups in Flagstaff are more affected by these housing problems.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3185	810	0
White	1915	480	0
Black / African American	80	0	0
Asian	105	40	0
American Indian, Alaska Native	395	105	0
Pacific Islander	40	0	0
Hispanic	465	85	0

Table 9 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost-burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2560	670	0
White	1285	430	0
Black / African American	110	0	0
Asian	90	10	0
American Indian, Alaska Native	440	130	0
Pacific Islander	20	0	0
Hispanic	460	70	0

Table 10 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost-burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3090	1465	0
White	2080	795	0
Black / African American	10	10	0
Asian	20	25	0
American Indian, Alaska Native	265	125	0
Pacific Islander	0	0	0
Hispanic	605	295	0

Table 11 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost-burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	955	1890	0
White	700	1075	0
Black / African American	35	10	0
Asian	15	10	0
American Indian, Alaska Native	50	245	0
Pacific Islander	0	0	0
Hispanic	105	445	0

Table 12 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost-burden greater than 30%

Discussion

Extremely Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 79.7%. Black / African American and Pacific Islander households in this income range are considered disproportionately in greater need.

Very Low Income: In this income group, 79.3% of households report a housing problem. Black / African American, Asian and Pacific Islander households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 67.8%. No racial or ethnic households are disproportionately impacted.

Moderate Income: In this income group, 33.6% of households report a housing problem. Black / African American and Asian households in this income range are considered disproportionately in greater need.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

To understand community needs, it is essential to identify whether any racial or ethnic groups disproportionately face severe housing problems. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate of at least 10 percentage points higher than the City’s average highlighting whether certain groups in Flagstaff are more affected by these housing problems.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2965	1025	0
White	1755	635	0
Black / African American	80	0	0
Asian	105	40	0
American Indian, Alaska Native	355	145	0
Pacific Islander	40	0	0
Hispanic	445	105	0

Table 13 – Severe Housing Problems 0 - 30% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost-burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1980	1250	0
White	1125	585	0
Black / African American	110	0	0
Asian	60	40	0
American Indian, Alaska Native	190	380	0
Pacific Islander	20	0	0
Hispanic	385	150	0

Table 14 – Severe Housing Problems 30 - 50% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost-burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1060	3495	0
White	765	2100	0
Black / African American	10	10	0
Asian	10	35	0
American Indian, Alaska Native	55	335	0
Pacific Islander	0	0	0
Hispanic	165	735	0

Table 15 – Severe Housing Problems 50 - 80% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost-burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	104	2735	0
White	84	1685	0
Black / African American	0	45	0
Asian	0	25	0
American Indian, Alaska Native	0	295	0
Pacific Islander	0	0	0
Hispanic	70	575	0

Table 16 – Severe Housing Problems 80 - 100% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost-burden over 50%

Discussion

Extremely Low Income: The jurisdiction-wide severe housing problem rate in this income group is 74.3%. Black / African American and Pacific Islander households in this income range are considered disproportionately in need.

Very Low Income: In this income group, 61.3% of households report a severe housing problem. Black / African American, Pacific Islander and Hispanic households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide severe housing problem rate in this income group is 23.3%. Black / African American households in this income range are considered disproportionately in greater need.

Moderate Income: In this income group, 3.7% of households report a severe housing problem. None of these groups are disproportionately impacted.

NA-25 Disproportionately Greater Need: Housing Cost-burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

To understand community needs, it is essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing cost-burdens across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need as when a group experiences housing cost-burdens at a rate of at least 10 percentage points higher than the City's average, highlighting whether certain groups in Flagstaff are more affected by these housing problems.

Housing Cost-burden

Housing Cost-burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15480	4869	5655	444
White	11050	3105	3525	270
Black / African American	60	90	140	0
Asian	320	109	135	105
American Indian, Alaska Native	1140	585	580	55
Pacific Islander	25	0	60	0
Hispanic	2195	790	900	4

Table 17 – Greater Need: Housing Cost-burdens AMI

Data Source: 2017-2021 CHAS

Discussion

Cost-burden: The jurisdiction-wide housing cost-burden rate (30% to 50% of household income) is 18.4%. Black / African American households are disproportionately impacted.

Severe Cost-burden: The jurisdiction-wide rate of severe housing cost-burden (over 50% of household income) is 21.4%. Black / African American and Pacific Islander households are disproportionately impacted by severe cost-burden.

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing Problems

- Extremely Low Income: Black or African American and Pacific Islander households
- Very Low Income: Black or African American, Asian and Pacific Islander households
- Low Income: No racial or ethnic groups
- Moderate Income: Black or African American and Asian households

Severe Housing Problems

- Extremely Low Income: Black or African American and Pacific Islander
- Very Low Income: Black or African American, Pacific Islander, and Hispanic households
- Low Income: Black or African American households
- Moderate Income: No racial or ethnic groups

Housing Cost-burden

- Cost-burden: No racial or ethnic groups
- Severe Cost-burden: Black or African American and Pacific Islander households

If they have needs not identified above, what are those needs?

The most pressing needs in Flagstaff include the development of new or renovated affordable housing for both homeownership and rental purposes, alongside expanded economic opportunities such as job training and job placement. Further analysis exploring the intersections of race and ethnicity, income, and housing issues is provided in section MA-50.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The relationship between racial or ethnic groups and specific neighborhoods is included in section MA-50.

NA-35 Public Housing – (Optional)

Introduction

Public housing is designed to provide safe and affordable rental housing for eligible low- and moderate-income families, the elderly, and individuals with disabilities. These housing units are federally subsidized and owned and operated by public housing authorities to ensure accessibility for those in need. The City of Flagstaff Housing Authority is part of the City organization and administers public housing and voucher programs, and works to maintain housing quality and affordability.

The Housing Choice Voucher (HCV) Program in Flagstaff is managed by the CFHA and provides rental assistance to low-income households, enabling them to secure housing in the private market. The CFHA oversees specialty Vouchers in partnership with the Veterans Administration (VA) on the Veterans Affairs Supportive Housing (VASH) program and the State Department of Child Safety on HUD’s Foster Youth to Independence (FYI) program providing special HCV vouchers for young adults exiting foster care without a stable residence. These vouchers along with other rental assistance programs overseen by the CFHA ensure that affordable housing options remain available to eligible residents. These efforts help support housing stability for low-income families, seniors, and individuals with disabilities throughout Flagstaff.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program (FYI)	Mainstream
# of units and vouchers in use	-	12	265	520	0	392	106	2	40

Table 18 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	-	-	-	-	-	-	-	-
# of Elderly Program Participants (>62)	-	-	-	-	-	-	-	-
# of Disabled Families	-	-	-	-	-	-	-	-
# of Families requesting accessibility features	-	-	-	-	-	-	-	-
# of HIV/AIDS program participants	-	-	-	-	-	-	-	-
# of DV victims	-	-	-	-	-	-	-	-

Table 19 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	-	-	-	-	-	-	-	-	-
Black/African American	-	-	-	-	-	-	-	-	-
Asian	-	-	-	-	-	-	-	-	-
American Indian/Alaska Native	-	-	-	-	-	-	-	-	-

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Pacific Islander	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 20 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	-	-	-	-	-	-	-	-	-
Not Hispanic	-	-	-	-	-	-	-	-	-

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 21 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Flagstaff’s public housing program includes units “designed with special accommodations,” and the Admissions and Continued Occupancy Policy (ACOP, effective April 1, 2024) identifies a Reasonable Accommodation transfer category that, among other things, allows the Housing Authority to transfer households out of units with accessibility features that the household does not require so those units can be offered to applicants who do need them (ACOP Appendix and Transfer policy). This framework, together with the ACOP’s detailed reasonable-accommodation procedures (e.g., timelines, verification standards, and live-in aide provisions), indicates an ongoing need for: (1) mobility- and sensory-accessible units across multiple bedroom sizes; (2) timely transfers to align unit features with household needs; and (3) assistance with disability-related household composition (e.g., live-in aides) and communication supports. These needs are driven by limited inventory—Flagstaff owns and operates 265 public housing units and fee manages an additional 80 units—and by high market rents that make accessible units in the private market difficult to secure without assistance. According to the City’s own program pages, FY 2025 Fair Market Rents (FMRs) for the Flagstaff MSA range from \$1,564 (0-BR) to \$2,666 (4-BR), with payment standards set above FMR to improve lease-up feasibility; where necessary for disability-related reasons, the Section 8 Administrative Plan allows the Housing Authority to seek HUD approval for payment standards up to 120% of FMR as a reasonable accommodation. These local policies operate alongside federal Section 504 requirements that at least 5% of units in newly constructed HUD-assisted multifamily projects be accessible for mobility impairments and an additional 2% for hearing/vision impairments.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The Housing Authority’s public-facing materials do not publish real-time aggregate counts of households on the waiting lists. Instead, per the City’s FAQs, applicants monitor their individual status and update applications through the Haven Connect portal, which provides applicant-specific, current information. For planning purposes, the City reports typical wait times rather than counts: Public Housing applicants with a residency preference currently wait three months to three years or longer, depending on unit size; Housing Choice Voucher (HCV) applicants typically face 18–36 months. Because supply is constrained (265 public housing units; voucher turnover determines HCV availability) and rents are high relative to FMR, the most immediate needs for both public housing residents and HCV holders include (1) more accessible, affordable units by bedroom size; (2) rent support calibrated to Flagstaff’s market (including use of exception/RA payment standards where warranted); and (3) streamlined transfers and accommodations (e.g., additional bedrooms for live-in aides, communication access), consistent with the ACOP and Administrative Plan.

How do these needs compare to the housing needs of the population at large?

Flagstaff's ACS data indicate that 9.9% of residents under age 65 have a disability. National research consistently shows that renter households that include people with disabilities experience higher cost-burdens and greater difficulty securing suitable units than renters overall; for example, Harvard's Joint Center for Housing Studies reports that 60% of renter households headed by a person with a disability were cost-burdened in 2022, substantially above non-disability households. HUD's Worst Case Housing Needs 2023 analysis further documents severe rent burdens among very-low-income unassisted renters. While these are national findings rather than Flagstaff-specific, they are probative for local planning because they align with Flagstaff's high-cost market and long wait times.

Discussion:

Taken together, the ACOP and Administrative Plan show a clear administrative pathway to prioritize accessible units for households that require them (via transfers and reasonable accommodations), to approve extra bedrooms for live-in aides, and—where justified—to request exception payment standards up to 120% of FMR as a disability accommodation under HCV. Operationally, the City communicates waiting-list status through the Haven Connect portal; this process emphasizes applicant-level, near-real-time information and helps ensure that status and documentation for accommodations are current. From a Section 504 perspective, the jurisdiction's most actionable levers to meet immediate needs are (1) maintaining and enforcing transfer and assignment practices so units with accessibility features are occupied by households that need those features; (2) using RA payment-standard flexibilities where required to access appropriately located or adapted units; and (3) continuing outreach and communication supports outlined in the ACOP to reduce administrative barriers for applicants with disabilities. Where statements above reference national conditions (e.g., disability-related rent burdens), they are noted as generalized findings and are included here to contextualize local market pressures rather than to substitute for Flagstaff-specific counts, which the Housing Authority does not publish online.

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

Homelessness is a challenging and multifaceted issue that affects communities nationwide, including the City of Flagstaff. Its complexity lies in the overlapping causes that contribute to an individual or family becoming homeless. These causes can be economic, such as unemployment, poverty, or the lack of affordable housing options. They can also be health-related, with many homeless individuals facing mental illness, physical disabilities, substance abuse, or chronic health conditions like HIV/AIDS. Additionally, social factors such as domestic violence, limited educational attainment, and systemic inequalities also contribute significantly to homelessness. Often, these causes are interconnected, requiring a comprehensive, collaborative, and community-based approach to effectively address homelessness.

The Stewart B. McKinney Homeless Assistance Act provides a clear definition of homelessness, identifying a "homeless individual" as someone lacking a fixed, regular, and adequate nighttime residence. This includes those residing in:

- Supervised shelters or temporary accommodations, such as welfare hotels, congregate shelters, or transitional housing;
- Institutions providing temporary housing for individuals awaiting institutionalization;
- Public or private spaces not intended for regular sleeping accommodations.

According to the most recent data from the Arizona Balance of State Continuum of Care (CoC) Point in Time (PIT) Count that includes the City of Flagstaff, homelessness in the region reflects these diverse and overlapping challenges. The PIT Count, provided in the following table, provides valuable insights into the scope of homelessness within the City and across the state, helping to shape targeted strategies that address the complex needs of homeless individuals and families.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	TBD	TBD				
Persons in Households with Only Children	TBD	TBD				
Persons in Households with Only Adults	TBD	TBD				
Chronically Homeless Individuals	TBD	TBD				
Chronically Homeless Families	TBD	TBD				
Veterans	TBD	TBD				
Unaccompanied Child	TBD	TBD				
Persons with HIV	TBD	TBD				

Table 27 - Homeless Needs Assessment

Alternate Data Source Name: 2024 HUD Point-in-Time Count

Data Source Comments: AZ-500 Arizona Balance of State CoC

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The following information is for the AZ-500 Arizona Balance of State Continuum of Care (CoC) which includes the City of Flagstaff.

- **Families with Children:** There were 687 individuals within families that included at least one adult and one child facing homelessness. Of these, 397 individuals were reported as being in shelters with only 112 of these individuals in transitional housing, while the remaining 285 individuals were sheltered in emergency shelters. Additionally, there were 290 individuals reported as being unsheltered.
- **Individuals Experiencing Chronic Homelessness:** The PIT Count recorded 803 individuals dealing with chronic homelessness. Of these, 156 were staying in shelters, while 647 individuals were unsheltered, highlighting the need for expanded shelter and long-term housing solutions.
- **Families Experiencing Chronic Homelessness:** A total of 104 individuals within families reported chronic homelessness, significantly fewer than individual cases. Of these families, 34 were sheltered in emergency facilities and 70 were unsheltered, reflecting a reliance on immediate crisis housing for families.
- **Veterans:** Homelessness among veterans within the CoC included 373 individuals. Among them, 222 are reported as sheltered, and 151 unsheltered. This data indicates a critical need for both emergency services and transitional programs for veterans.
- **Unaccompanied Youth:** A total of 107 unaccompanied youth under the age of 24 were reported as homeless. Of these, 52 were in shelters and 55 were unsheltered (including 5 sheltered and 2 unsheltered individuals under the age of 18 years old).

These findings provide a snapshot of homelessness across various subpopulations within the Arizona Balance of State CoC that includes the City of Flagstaff, underscoring the diverse needs and challenges faced by individuals and families experiencing homelessness.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	615	1,208
Black or African American	97	78
Asian	4	6
American Indian or Alaska Native	144	239
Native Hawaiian/Pacific Islander	9	11
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	340	350
Not Hispanic	622	1,584

Data Source: 2024 HUD Point-in-Time Count
Data Source Comments: AZ-500 Arizona Balance of State CoC

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Families with Children: According to the most recent Continuum of Care Point-in-Time Count, there are 397 sheltered and 290 unsheltered individuals in families with at least one adult and one child. This high number highlights a critical need for resources that support stable, long-term housing solutions for at-risk families. Expanding access to permanent housing options is essential to reducing the risk of recurring homelessness and ensuring greater stability for these families.

Veterans: The most recent Point-in-Time Count identifies 222 veterans experiencing homelessness in sheltered environments and an additional 151 veterans unsheltered within the CoC. These figures reflect the ongoing need for targeted resources to transition veterans into permanent housing and reduce the likelihood of repeated homelessness, providing much-needed stability and support for this vulnerable population.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In the CoC, approximately 58% of the individuals experiencing homelessness are White, 22% of homeless individuals are Hispanic or Latino and the remaining portions are distributed amongst the remaining populations listed in the table above.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Overall, nearly 39% of residents experiencing homelessness are sheltered. The unsheltered population is primarily made up of households without children, over the age of 24, and White.

Discussion: N/A

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

The non-homeless special needs assessment includes the elderly, developmentally disabled, persons with disabilities, persons with HIV/AIDS, and persons with drug and alcohol addictions. Services for these populations are critical in the prevention of homelessness. Data on special needs populations is limited, but there is a significant need for housing and/or supportive services for all special needs sub-populations and meeting these needs is a high priority for the City.

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population in the City of Flagstaff faces significant challenges, emphasizing the need for decent, affordable housing to support their health, independence, and emotional well-being. Remaining in familiar settings is particularly important for this group, but limited incomes and disabilities often place financial strain on elderly residents, reducing their independence. Rising costs in the community further exacerbate these challenges, as this population generally cannot increase their income to keep pace.

According to the latest data, 6,788 residents in Flagstaff are aged 65 or older, accounting for nearly 9.9% of the population. Of this group, nearly one-fourth of the elderly population (1,778 individuals) have a disability, and approximately 8.7% (593 individuals) live below the poverty level. Elderly residents are more likely to live in owner-occupied housing (nearly 75%) compared to renter-occupied housing (nearly 25%), yet over 1,200 elderly households are cost-burdened. These figures highlight the need for targeted housing solutions that address affordability, accessibility, and stability for Flagstaff's aging population.

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction: Accurately gathering data on alcohol and drug addiction within a community is challenging, as many individuals avoid seeking help for fear of legal consequences, meaning addiction often goes unrecognized. Typically, individuals struggling with addiction are only reflected in statistics after an overdose, arrest, or when they seek treatment.

According to data from the Arizona Department of Health Services, Coconino County reported 389 Emergency Room and Inpatient Hospital admissions in 2024 for suspected drug overdoses. Of these overdoses, there were reported 126 cases of Opioid overdoses, 34 suspected Fentanyl overdoses, and 24 suspected Stimulants overdose events. The majority of all reported overdoses were for individuals between the ages of 25 and 34 years old. Of the 126 cases of Opioid overdoses, 33 cases were fatal. Of the non-fatal Opioid overdoses, 9 of those cases involved Naloxone being administered with 8 of those cases administered by law enforcement. A potential contributing factor to Opioid abuse is the rate of Opioid prescriptions administered by medical professionals with a lack of information on substance abuse. In 2024, the rate of Opioid prescriptions in Coconino County was 25,992 per 100,000.

Alcohol use is prevalent throughout all of Arizona, with a substantial issue with alcohol abuse. As reported by the Nirvana Recovery center, approximately 3,670 lives were lost in 2024 due to alcohol-related causes. The Arizona-specific information provided in this section was provided by Nirvana Recovery. As of 2024,

surveys show 47-52% of Arizona adults report consuming alcohol within 30 days of the survey. Of the same adults who were surveyed, 15-17% self-reported to be binge drinkers which is defined as 5+ drinks for men or 4+ drinks for women in one sitting, and 6% reported to be heavy drinkers which is defined as 15+ drinks/week (men) or 8+ drinks/week (women). In addition to adult alcohol use, Arizona youth were also surveyed with the following finding: 9-12% of 8th graders, 18-20% of 10th graders and 26-30% of 12th graders reported consuming alcohol within the month of the survey. Based on statistics reported by Nirvana Recovery, 90% of teen drinking occurs as binge drinking, the average age of first alcohol use is 12 years old, and youth who start drinking before age 15 are at a 40% risk of lifetime addiction to alcohol.

Disability: According to 2019-2023 ACS Data, there are 8,588 individuals in the City of Flagstaff living with a disability, accounting for 11.3% of the population. Disability rates increase significantly with age, as older residents are more likely to experience one or more disabilities. Among residents aged 65 and older, nearly 26.2% (1,778) individuals) have a disability. In contrast, disability is less prevalent among children and youth, with 625 individuals aged 17 or younger reported as having a disability.

Households with elderly individuals or children with disabilities often require additional resources and support to meet their unique needs. These figures underscore the importance of targeted services to enhance accessibility, provide accommodations, and foster inclusivity for all age groups within the community.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly: Housing options for the elderly range from independent living to assisted living, nursing homes, and support facilities like adult day care. Key considerations include location, affordability, proximity to healthcare and essential services, and ease of upkeep. As health issues become more common with age, elderly individuals benefit from access to healthcare and assistance with daily activities such as shopping and housekeeping. Proximity to essential services and reliable transportation is critical as mobility decreases, and safety becomes a growing concern for those living alone.

Providing secure, affordable housing for the elderly is vital. Access to healthcare, shopping, social networks, and public transportation supports seniors in maintaining independence. Additionally, housing may require modifications to address disabilities that often arise with aging, further ensuring a safe and supportive living environment.

Alcohol and Drug Addiction: Individuals with substance abuse problems require a comprehensive support system to achieve and maintain sobriety. Housing needs often include sober living environments that provide structure and a substance-free atmosphere conducive to recovery. Proximity to health facilities for ongoing medical and psychological treatment, access to employment support services, and connections to family and social networks for emotional stability are also crucial. Stable housing and employment are key factors in reducing relapse risks and supporting long-term recovery.

Detoxification facilities play a vital role in the initial stages of treatment, providing medical supervision during withdrawal, while rehabilitation centers offer the foundation for recovery. Access to these

resources, combined with stable housing and integrated support services, is essential for individuals to break the cycle of addiction and rebuild their lives.

HIV/AIDS: See discussion below.

Disability: Individuals with disabilities represent a diverse population with varying levels of independence and abilities. While they face many of the same housing challenges as the general population, they also have unique needs based on their capabilities. Many individuals with disabilities rely on a fixed income, limiting their housing options. Those with greater independence often utilize subsidized housing, while individuals requiring more support typically reside in community homes funded by public welfare or privately-owned personal care settings. Some adults with disabilities continue to live with their families throughout adulthood.

Regardless of the type of housing, continuous support services are crucial and must be tailored to each individual's abilities. These services may include assistance with daily living activities, transportation, or medical care. The availability of these support systems is essential to ensure that individuals with disabilities can maintain a stable and comfortable living environment, promoting independence and improving their quality of life.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Though City of Flagstaff specific HIV/AIDS statistics for 2023 are not publicly available at the city or county level, the CDC provides substantial 2022 data at the state level for Arizona. According to 2022 reports, there were an estimated 22,300 individuals in Arizona living with HIV (diagnosed and undiagnosed) and 8,213 individuals living with AIDS. In 2022, 851 individuals were diagnosed as having HIV and 346 new classifications of individuals as having AIDS. Of those individuals living with HIV/AIDS, 12,959 were receiving medical care and 10,624 had HIV viral suppression through use of medication.

Based on the significant number of individuals living with HIV and the continuously high number of diagnoses throughout the state, there is a need for targeted prevention, early diagnosis, and continued access to antiretroviral therapy. Efforts to expand HIV testing, pre-exposure prophylaxis (PrEP) accessibility, and community outreach programs remain key in addressing these challenges. Statewide strategies have focused on increasing retention in care, improving medication adherence, and reducing stigma to ensure that more individuals with HIV achieve viral suppression and prevent transmission.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

N/A

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

Flagstaff's most acute facilities gap remains purpose-built shelter and service space for people experiencing homelessness. The City's FY2024 CDBG Annual Action Plan prioritized capital rehabilitation for Flagstaff Shelter Services' Lantern project—life-safety systems, ADA upgrades, and room reconstruction to activate 103 non-congregate rooms serving roughly 400 people annually—as a system-capacity action rather than a one-off improvement (City of Flagstaff, FY2024 CDBG AAP). Provider reporting indicates sustained demand for beds and navigation/day-services, reinforcing the need for flexible non-congregate space and on-site case management.

A complementary need is youth- and family-serving clinical/program space and multi-tenant hubs that co-locate behavioral health, family supports, and employment navigation. The Regional Land Use Plan 2045 (Public Hearing Draft) calls for locating community services within centers and corridors—close to transit, schools, and housing—to improve equitable access and reduce travel/attendance barriers. That growth framework, paired with the City of Flagstaff's 2024 Land Availability and Suitability Study (LASS) identification of service-ready infill sites, supports small, distributed facilities (e.g., renovated civic buildings or shared nonprofit suites) in the urban core and East Flagstaff where access advantages are greatest.

How were these needs determined?

From the FY2024 CDBG AAP capital commitments (non-congregate shelter rehab and ADA/safety upgrades), provider-level operating indicators of persistent demand for beds and day-services, and the Regional Land Use Plan 2045 siting guidance that prioritizes services in centers/corridors. The LASS provides parcel-level feasibility context (which infill sites are most "service-ready") to align facility investment with access and readiness.

Describe the jurisdiction's need for Public Improvements:

Flood-risk reduction and stormwater conveyance remain top priorities. The LASS flags floodplain/floodway constraints (e.g., along Rio de Flag and Clay Avenue Wash) as development and neighborhood-resilience issues, underscoring continued need for channel improvements, crossing capacity, and downstream tie-ins. The Regional Land Use Plan 2045 similarly anchors resilience around stormwater/wildfire-flood mitigation and critical corridor protection—priorities that stabilize business districts and adjacent housing while reducing service disruptions.

A second major class of need is complete streets and ADA access—sidewalk infill, safer crossings, transit stop connectivity, and Flagstaff Urban Trails System (FUTS) trail links—to close first/last-mile gaps to jobs, schools, health care, and services. The Regional Land Use Plan 2045 emphasizes centering capital projects in activity centers and along primary corridors (e.g., Milton, Route 66, 4th Street) to deliver the biggest access and equity returns; concentrating improvements here also supports the city's employer districts and small-business nodes. Water, wastewater, and reclaimed-water reliability (tied to long-term adequacy and reuse) remain enabling improvements for both employment areas and infill housing.

How were these needs determined?

These needs were determined by synthesizing LASS constraints mapping (flood, topography) with the Regional Land Use Plan 2045 implementation emphasis on resilience and multimodal access in centers/corridors, plus City utility planning that prioritizes lifecycle reinvestment in water/wastewater/reclaimed systems. Together, these sources identify the most impactful locations and project types for durable neighborhood and economic benefits.

Describe the jurisdiction's need for Public Services:

Flagstaff's basic-needs portfolio requires sustained support for childcare, senior nutrition, and homelessness response. The FY2024 CDBG AAP explicitly funds childcare for households $\leq 80\%$ AMI and senior meal delivery, reflecting affordability pressures and aging-in-place goals in a high-cost market. Regional early-childhood assessments (First Things First—Coconino) continue to show shortfalls in affordable quality slots and childcare workforce stability, which directly affect labor-force participation and housing stability for Flagstaff families.

Workforce-enabling services—navigation, job-readiness/placement supports, transportation assistance, and digital access—also remain priority needs. The Flagstaff Workforce Strategic Plan (Keen Independent, 2024) documents employer and worker input identifying the cost of living, lack of affordable childcare, and shortages in nursing and skilled trades as binding constraints; the plan defines supportive services (e.g., transit passes, childcare assistance, short-cycle training) as necessary complements to job placement. The Regional Land Use Plan 2045's centers/corridors framework strengthens these services when they are co-located with transit and community facilities, reducing access friction for low-income residents and persons with disabilities.

How were these needs determined?

These needs were determined by synthesizing information from the FY2024 CDBG AAP service allocations (childcare, senior nutrition), the Flagstaff Workforce Strategic Plan stakeholder findings on barriers and supportive-service needs, and persistent homelessness-services demand reported by local providers. The Regional Land Use Plan 2045 provides the access/siting logic that ties service delivery to frequent transit and walkable destinations.

Discussion:

Community development in Flagstaff should track the same physical and market constraints that shape housing delivery—steep slopes and mapped flood hazards (per LASS)—while leveraging opportunity sites with stronger infrastructure readiness for public facilities and neighborhood amenities. This aligns capital with places where infill is most feasible and access benefits are highest.

To maximize equity and impact, facilities and improvements should mirror the Regional Plan 2045 framework by emphasizing activity centers, mixed-use corridors, and connecting trail/transit spines. Co-locating services with Mountain Line routes, sidewalks/crossings, and FUTS links—and aligning funding (e.g., CDBG and partners) to these locations—expands access for lower-income renters, seniors, youth,

and special-needs populations while advancing the Consolidated Plan’s goals within the City’s center-focused growth strategy.

DRAFT

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Flagstaff's market analysis focuses on the composition and performance of the housing supply—structure types, tenure, pricing, and condition—across both rental and ownership segments. The assessment relies on the U.S. Census Bureau's 2019–2023 ACS for housing characteristics (e.g., stock, occupancy, ownership) and HUD's 2017–2021 CHAS for affordability and tenure crosstabs; together, these datasets frame availability and price dynamics at the city scale. To ground supply feasibility and siting, the City's Land Availability & Suitability Study (Sept. 2024) and the Regional Land Use Plan 2045 (Public Hearing Draft) are referenced for buildable land, constraints, and preferred growth areas, while an independent short-term rental (STR) study by RRC Associates informs lodging/visitor interactions with local housing demand.

Place character is a material market driver. According to DarkSky International, Flagstaff was recognized as the world's first International Dark Sky City in 2001; the City operationalizes this identity through lighting specifications, an approved-products list, and the Street Lighting for Enhancing Dark Skies (SLEDS) initiative to balance safety, cost, and dark-sky preservation—standards that inform site design, neighborhood quality, and development review. Flagstaff's natural setting—San Francisco Peaks, extensive open space, and the Flagstaff Urban Trails System (FUTS)—reinforces amenity value and influences location decisions within the city.

The local economy blends higher education, research, healthcare, and a broad small-business ecosystem. Northern Arizona University (NAU) remains a foundational employer and talent anchor (Spring 2025 enrollment reported by NAU), complemented by astronomy and space-science institutions such as Lowell Observatory, which deepen the City's research identity. The 2024–2029 Economic Development Strategy targets clusters including outdoor products, film/media, bioscience/clean tech, and medical manufacturing; the Regional Land Use Plan 2045 aligns these with centers/corridors to support location efficiency, and the RRC Associates short-term rental (STR) study characterizes short-term rentals as a small but complementary share of lodging that contributes to visitor spending and seasonal labor needs.

Tourism remains year-round given proximity to regional attractions and Historic Downtown/Route 66, yet the City maintains a local vibe through independent businesses and programming. According to the Flagstaff Downtown Business Alliance, the downtown area features unique shops, dining, and events that sustain a strong main-street economy. Transit connectivity through Mountain Line's Downtown Connection Center (opened June 9, 2025) improves access to jobs, services, and retail, underpinning both resident and visitor activity downtown. This analysis is scoped to the City of Flagstaff (entitlement jurisdiction). Unless otherwise noted, city-level ACS indicators and tract-level CHAS crosstabs are used to describe housing availability and affordability; the LASS, Regional Land Use Plan 2045, and the RRC Associates short-term rental (STR) study provide supplemental market context on siting, infrastructure readiness, and visitor-housing dynamics.

MA-10 Number of Housing Units – 91.310(a)

Introduction

This section examines the City of Flagstaff’s housing stock in terms of housing type and tenure, detailing the number of units per structure, the distribution of multifamily housing, and unit sizes. It also analyzes the balance between owner-occupied and renter-occupied housing, providing a clearer understanding of the City’s housing landscape and the availability of different housing options across the jurisdiction.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,342	42.4%
1-unit, attached structure	2,798	8.9%
2-4 units	3,546	11.3%
5-19 units	6,486	20.6%
20 or more units	3,450	11.0%
Mobile Home, boat, RV, van, etc	1,844	5.9%
Total	31,466	100%

Table 22 – Residential Properties by Unit Number

Data Source: 2019-2023 ACS

Residential Properties by Number of Units

The table above outlines City of Flagstaff's housing stock by structure type and unit count. Traditional single-family detached homes make up 42.4% of all housing units, while multifamily housing, defined by HUD as buildings with more than four units, represents 31.6% of the total.

Multifamily housing is divided by size: small buildings (3-19 units), medium buildings (20-49 units), and large developments (50+ units), with larger buildings concentrated in urban areas to address housing needs in densely populated neighborhoods. This diverse housing mix accommodates a range of household sizes and preferences, reflecting the city’s efforts to meet varied community needs.

Multifamily Development Distribution

Based on 2019-2023 ACS data, the City of Flagstaff has a total of 1,951 units with 3 or 4 units which are categorized separately amongst small multifamily units, and 9,936 units within multifamily housing developments with five or more units. Of these 11,887 total units within developments consisting of 3 or more units, the majority, 8,437 units, are within developments categorized as small multifamily buildings with 3 to 19 units. The remaining 3,450 units within multifamily developments are larger buildings with 20 or more units. These figures highlight the City’s diverse multifamily housing stock, with a significant portion comprising smaller-scale developments.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	38	0.3%	1,307	8.1%
1 bedroom	301	2.6%	3,577	22.1%
2 bedrooms	1,278	11.0%	5,832	36.1%
3 or more bedrooms	10,047	86.1%	5,435	33.7%
<i>Total</i>	11,664	100%	16,151	100%

Table 23 – Unit Size by Tenure

Data Source: 2019-2023 ACS

Unit Size by Tenure

In Flagstaff, unit size varies considerably between owner-occupied and rental properties. Owner-occupied units are generally larger, with approximately 86.1% having three (3) bedrooms or more, compared to just 33.7% of rental units with three (3) or more bedrooms. The rental stock, by contrast, is more evenly distributed by size with roughly one-third of units having one (1) bedroom or less, one-third offering two (2) bedrooms and one-third providing three (3) or more bedrooms.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Flagstaff’s affordable housing market is supported by federal, state, and local programs aimed at assisting low-income households, seniors, veterans, and individuals with disabilities. Low-Income Housing Tax Credit (LIHTC) properties contribute 1,035 low-income units for households earning up to 60% of the Area Median Income (AMI). These LIHTC properties play a vital role in expanding affordable housing options, often within mixed-income developments.

The Housing Choice Voucher (HCV) Program and Public Housing, managed by the Flagstaff Housing Authority, support 563 voucher-assisted households citywide enabling families to secure affordable rental housing in the private market. Additionally, approximately 345 leased Public Housing and HUD Multi-Family units provide direct rental assistance to eligible residents. These programs primarily serve extremely low-income (30% AMI and below) and very low-income (50% AMI and below) households, with some LIHTC properties accommodating moderate-income families. Together, these resources contribute to housing stability and affordability, ensuring a diverse range of housing opportunities for vulnerable populations throughout Flagstaff.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The City of Flagstaff risks losing 12 affordable units across in 1 Section 202 property due to an expiring Section 8 contracts in 2026, potentially displacing low-income senior households. Additionally, LIHTC properties nearing the end of their affordability periods may transition to market-rate rentals, further reducing affordable housing availability. Rising real estate values and low landlord participation in voucher programs also threaten long-term affordability. To mitigate these losses, Flagstaff must prioritize contract renewals, incentivize LIHTC property preservation, expand local funding, and strengthen landlord engagement programs to maintain affordable housing options for vulnerable residents.

Does the availability of housing units meet the needs of the population?

As outlined in NA-10, Flagstaff faces a shortage of affordable housing, particularly in the small to medium-sized affordable housing categories that would accommodate both growing families and elderly households. This shortage is evident in the high rate of cost-burdened households.

Describe the need for specific types of housing:

Flagstaff faces a significant need for diverse and affordable housing options in both the owner-occupied and renter-occupied markets. There is a particular shortage of affordable smaller units suited for low-income first-time homebuyers, individuals, and households that do not require three or more bedrooms, limiting options for those seeking starter homes. Additionally, the very low homeowner vacancy rate of just under 2.0% indicates a scarcity of affordable for-sale units across all sizes, further constraining housing availability. Expanding the variety of housing options is essential to meeting the needs of the City's growing and diverse population, ensuring greater housing stability and long-term affordability.

Discussion

N/A

MA-15 Cost of Housing – 91.310(a)

Introduction

This section analyzes the cost of housing in Flagstaff for both homeowners and renters. It includes a review of current home values and rental rates, along with an assessment of recent changes in these costs. Additionally, the section provides an in-depth examination of housing affordability for residents, evaluating how well the existing housing stock meets the financial needs of the City's population. This analysis is crucial for understanding the housing market's impact on residents and identifying affordability challenges within the community.

Cost of Housing

	Base Year: 2013	Most Recent Year: 2023	% Change
Median Home Value	\$266,200	\$503,400	89.1%
Median Contract Rent	\$925	\$1,415	53.0%

Table 24 – Cost of Housing

Data Source: 2019-2023 ACS

Rent Paid	Number	%
Less than \$500	497	3.2%
\$500-999	2,262	14.4%
\$1,000-1,499	4,571	29.1%
\$1,500-1,999	4,712	30.0%
\$2,000 or more	3,662	23.3%
Total	15,704	100%

Table 25 - Rent Paid

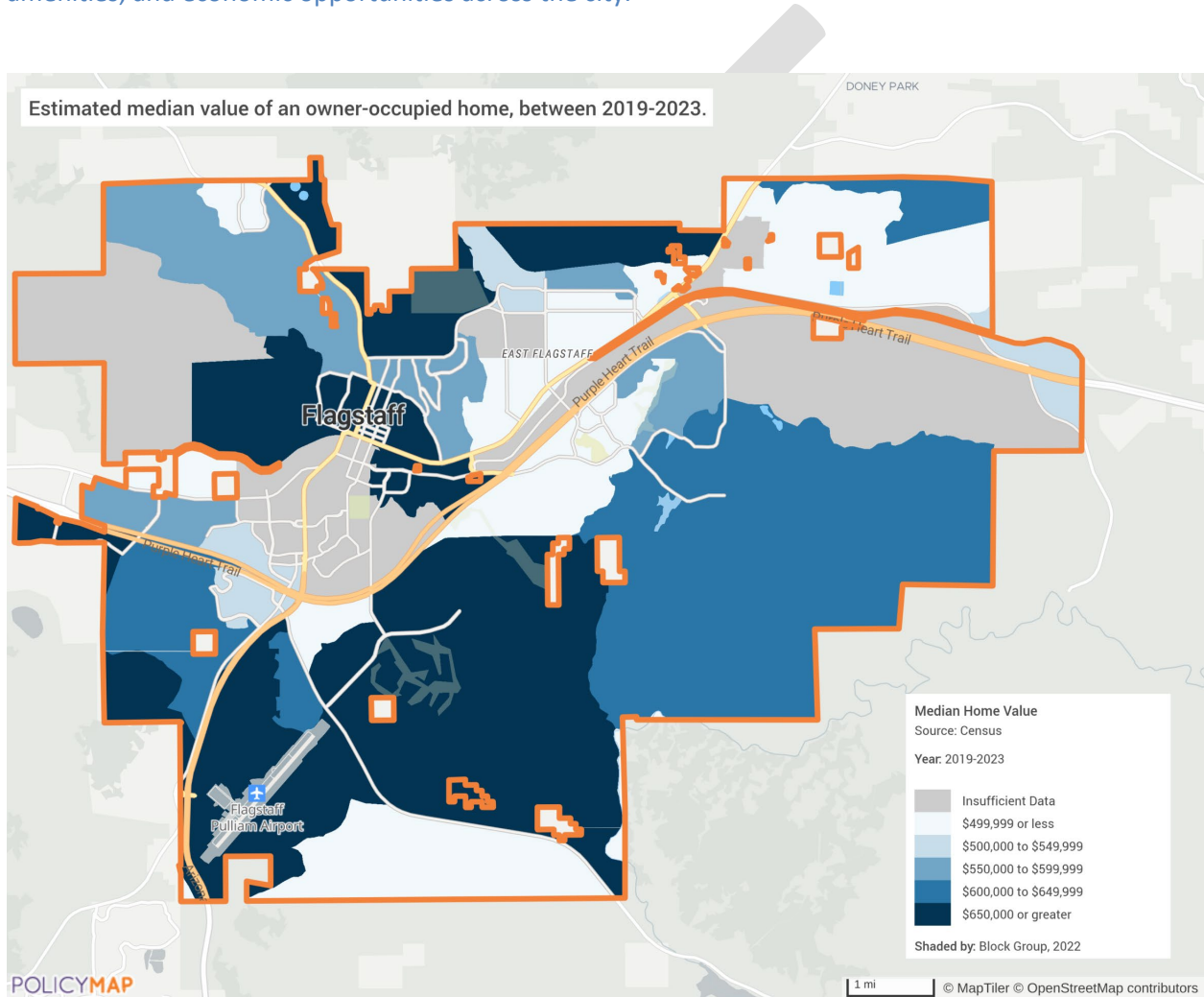
Data Source: 2019-2023 ACS

Housing Costs

Housing costs in Flagstaff have significantly increased, with home prices rising by 89.1% and rents increasing by 53% since 2013. The table above shows that over half (53.3%) of renters pay \$1,500 or more per month for rent, representing the majority of renters in the city. Later in this section, rental rates are analyzed as a percentage of household income to evaluate the affordability of housing and assess the impact of these rising costs on residents.

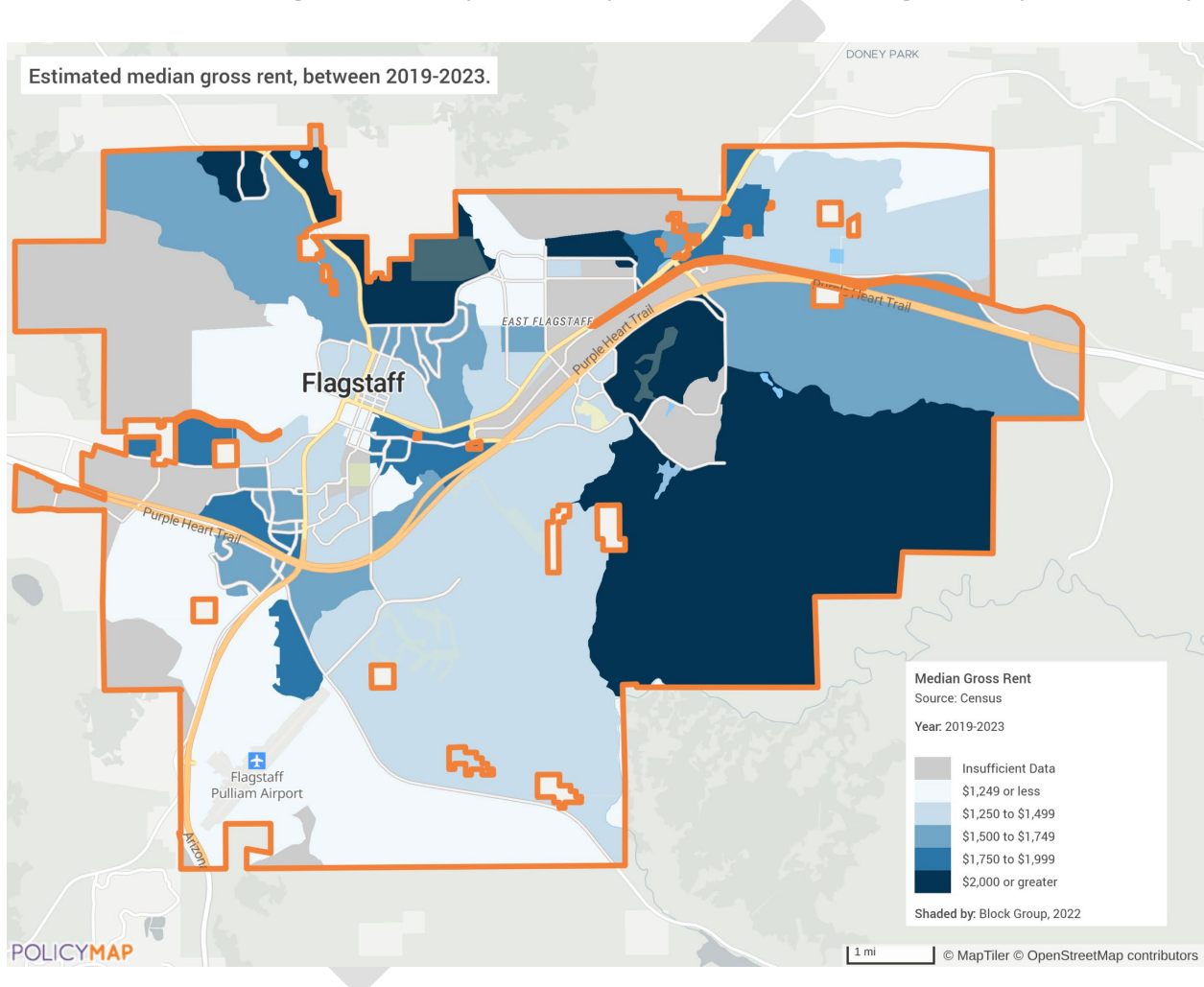
Median Home Values

The map illustrates median home values by block group in Flagstaff, highlighting significant disparities in affordability. Higher home values, exceeding \$600,000 and surpassing \$650,000 in some tracts, are represented by darker shading and are primarily located in areas with higher population densities. In contrast, areas with lighter shading generally have lower median values below \$600,000, with several tracts falling under \$500,000. Some areas, particularly within the city center, did not have sufficient data to provide findings. These variations in home values emphasize differences in affordability, access to amenities, and economic opportunities across the city.



Median Rent

The map illustrates median gross rent by census tract in Flagstaff, highlighting significant rent variations across different regions. Higher rental costs above \$1,500 per month are more primarily dispersed in the northern and eastern portions of the city and represented by darker shading. In contrast, lighter-shaded areas throughout the city represent lower median rents, with most tracts ranging between \$1,250 and \$1,500, and several areas falling below \$1,250. This distribution reflects differences in housing demand, affordability, and development trends, underscoring the growing cost-burden on renters in higher-cost areas while also indicating the availability of relatively lower-cost rental housing in select parts of the city.



Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	630	No Data
50% HAMFI	2,055	370
80% HAMFI	6,335	970
100% HAMFI	No Data	2,185
Total	9,020	3,525

Table 26 – Housing Affordability

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

CHAS estimates indicate that renter households face the most constrained supply of deeply affordable units. Only 630 units are affordable to households earning ≤ 30 percent HAMFI, underscoring a severe shortage at the lowest income tier. Affordability improves modestly at 50 percent HAMFI (2,055 units) and expands substantially at 80 percent HAMFI (6,335 units), but these levels do not address the acute needs of extremely low-income renters. Owner-occupied affordable stock is comparatively limited across all income tiers, with only 370 units affordable at ≤ 50 percent HAMFI and 970 units at ≤ 80 percent HAMFI. The data suggest a structural imbalance: renter households have more affordable options at moderate income levels, while low-income homeowners have few affordable ownership opportunities, and extremely low-income renters face the most significant gap due to insufficient deeply affordable units.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1564	1714	1942	2379	2666
High HOME Rent	1221	1310	1574	1810	1999
Low HOME Rent	955	1023	1227	1418	1581

Table 27 – Monthly Rent

Data Source: HUD FMR and HOME Rents 2025

Data Comments: Flagstaff, AZ MSA

HUD FMR and HOME Rent Limit

Fair Market Rents (FMRs), set annually by the U.S. Department of Housing and Urban Development (HUD), are used to determine payment standards for HUD programs. These estimates are calculated for metropolitan areas defined by the Office of Management and Budget (OMB), HUD-defined subdivisions of OMB metropolitan areas, and nonmetropolitan counties. The City of Flagstaff is part of Flagstaff, AZ Metropolitan Statistical Area (MSA).

HOME Rent Limits, derived from HUD-published FMRs, establish the maximum allowable rent for units assisted through the HOME program. These limits apply to new leases for HOME-assisted rental units, ensuring affordability for low-income households while aligning with local market conditions.

Is there sufficient housing for households at all income levels?

As outlined in NA-10, Flagstaff faces a shortage of affordable housing, particularly in the small to medium-sized housing categories that would accommodate both low-income growing families and elderly households. This shortage is evident in the high rate of cost-burdened households.

How is affordability of housing likely to change considering changes to home values and/or rents?

Predicting changes in home values in Flagstaff is complex, as both home values and population have grown at a substantial rate over the past decade. While rising rental housing costs may slow in the near future, a complete reversal is unlikely without significant shifts in the housing market. To mitigate cost-burdens and reduce the risk of homelessness, a substantial increase in affordable housing units is essential. Without these efforts, housing affordability challenges will persist, leaving many households vulnerable to instability and financial strain.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In 2023, Flagstaff’s median contract rent was \$1,415, which remained below all HOME Fair Market Rental Limits. It was also below HOME High Rental Limits for rental units with two or more bedrooms, while above the HOME High Rental Limits for studio and one-bedroom units as well as above all HOME Low Rental Limits. This suggests that while overall rental costs appear relatively affordable compared to the Fair Market Rent, affordability challenges persist for low-income households who could qualify for HOME assistance programs, particularly for low-income households only qualifying for smaller rental units. As rising housing costs continue to outpace income growth, these affordability concerns are expected to potentially become more widespread and increase financial strain on renters.

Discussion

N/A

MA-20 Condition of Housing – 91.310(a)

Introduction:

The tables and maps in this section offer insights into the condition of housing units across Flagstaff by examining factors such as age, vacancy rates, and the occurrence of housing issues. HUD identifies four key housing conditions as problematic:

1. Homes that lack complete or adequate kitchen facilities.
2. Homes lacking complete or adequate plumbing facilities.
3. Overcrowding which is defined as more than one person per room.
4. Households that are cost-burdened, spending more than 30% of their income on housing costs.

These factors provide a comprehensive overview of housing quality and affordability challenges throughout the city.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

In the City of Flagstaff, housing condition is evaluated against the City's adopted 2018 suite of International Codes (with local amendments), the 2017 National Electrical Code, and legacy codes that the City still uses for existing structures—most notably the 1997 Uniform Housing Code and the 1997 Uniform Code for the Abatement of Dangerous Buildings. These codes, together with the City's Building & Property Care Standards (minimum exterior maintenance) and Arizona's Residential Landlord–Tenant Act habitability obligations, provide the legal framework for determining whether a dwelling is safe, sanitary, and fit for human habitation.

Flagstaff housing condition classifications (for Consolidated Plan implementation):

1. **Standard Condition.** A dwelling that complies with the City of Flagstaff's adopted building, housing, and electrical codes (2018 I-Codes as amended, including the International Existing Building Code and IRC; 2017 NEC) and meets Arizona's rental habitability requirements (A.R.S. §33-1324).
2. **Substandard Housing.** Units with one or more material violations of adopted codes or the City's Building & Property Care Standards that affect health or safety—such as inadequate plumbing or sanitation, hazardous electrical conditions, or structural deficiencies—are classified as substandard and subject to code-enforcement correction. (Exterior deterioration and hazards are enforceable under the City's property care standards.)
3. **Substandard but Suitable for Rehabilitation.** A dwelling with health/safety or other code violations that are reasonably correctable under the International Existing Building Code and City enforcement practices (i.e., not so unsafe or unfit as to require abatement/demolition under the City's Uniform Code for the Abatement of Dangerous Buildings).
4. **Dilapidated Housing.** Dwellings determined dangerous/unsafe or unfit for human habitation under the City's adopted Uniform Code for the Abatement of Dangerous Buildings (and related

unsafe-structure provisions in the I-Codes) fall into this category. Examples include severe structural failure, extensive fire/water damage compromising stability, missing or failed egress components, or conditions posing immediate health hazards; such properties are subject to repair or demolition orders to abate the danger.

Together, these classifications guide Flagstaff’s enforcement and program decisions—directing cases toward maintenance, rehabilitation, or abatement/demolition as appropriate—while preserving neighborhood integrity and health/safety standards citywide.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,640	22.6%	8,683	53.8%
With two selected Conditions	89	0.8%	888	5.5%
With three selected Conditions	2	0.0%	29	0.2%
With four selected Conditions	0	0.0%	12	0.1%
No selected Conditions	8,933	76.6%	6,539	40.5%
<i>Total</i>	11,664	100%	16,151	100%

Table 28 - Condition of Units

Data Source: 2019-2023 ACS

Housing Conditions

The table above highlights the number of owner and renter households in Flagstaff that face at least one housing condition issue. Renters are significantly more likely to experience housing problems, with approximately 59.6% of renters affected, compared to only 23.4% of homeowners. Very few households face multiple housing issues and based on the analysis in the Needs Assessment portion of this report, it is clear that the most common housing problem is cost-burden. This indicates that many households are struggling to afford their housing costs, which remains a critical issue for the City.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,733	32.0%	5,325	33.0%
1980-1999	4,153	35.6%	6,458	40.0%
1950-1979	3,437	29.5%	3,902	24.2%
Before 1950	341	2.9%	466	2.9%
<i>Total</i>	11,664	100%	16,151	100%

Table 29 – Year Unit Built

Data Source: 2019-2023 ACS

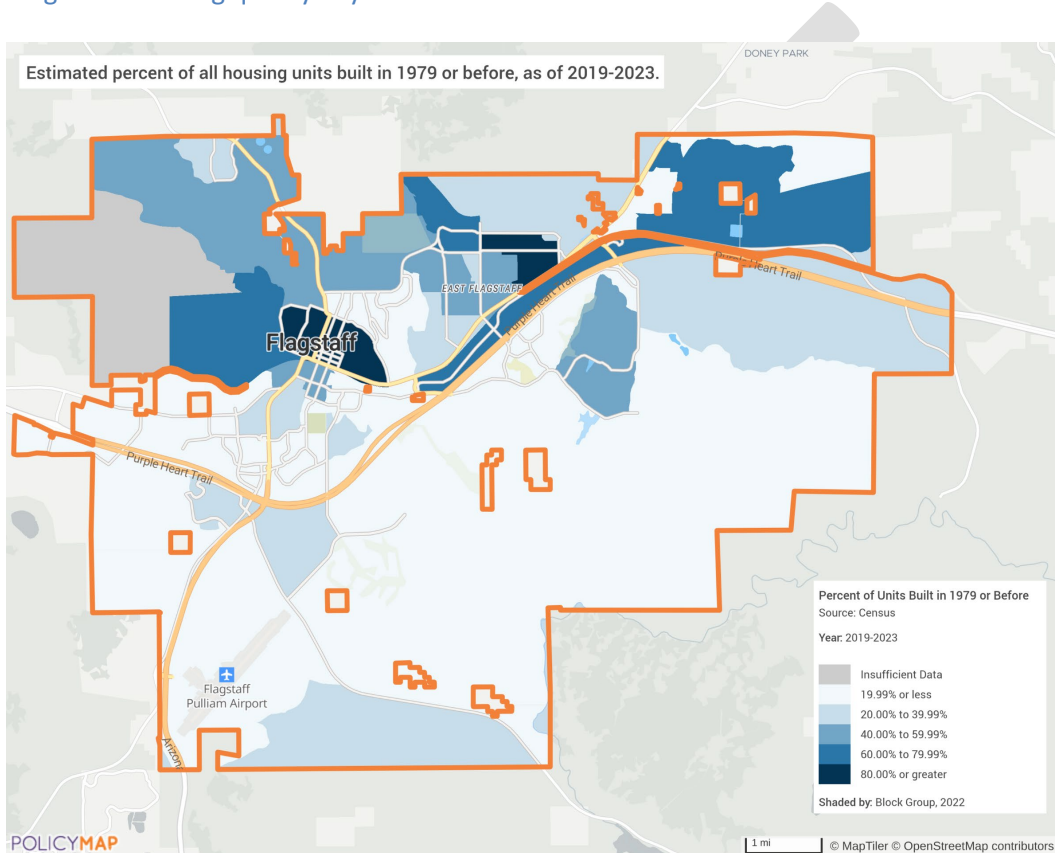
Year Unit Built

Flagstaff has a notable portion of housing stock that was built before 1980, placing many units at risk for lead-based paint hazards due to the widespread use of lead paint before its ban in 1978. Approximately 32.4% of owner-occupied units and 27.1% of renter-occupied units fall into this category, potentially exposing an estimated 8,146 households to lead hazards. This presents a significant public health concern, particularly for vulnerable populations such as young children, emphasizing the importance of targeted mitigation efforts to reduce exposure risks.

To address this issue, the City of Flagstaff has established long-term initiatives to address the challenges associated with its aging housing stock, particularly homes built before 1980 that pose higher risks for lead-based paint (LBP) hazards and structural deficiencies. These initiatives are further explained later in this section.

Age of Housing

The following map highlights where older housing is concentrated in Flagstaff, focusing on areas with many homes built before 1980. Northern areas show the highest shares, with numerous tracts above 20%, several above 40%, and a few exceeding 80%. This pattern indicates a broad inventory of aging homes and the value of targeted upkeep and modernization—such as exterior repairs, energy-efficiency upgrades, and addressing typical issues found in pre-1980 construction such as lead-based paint. As these homes continue to age, emphasizing structural soundness, efficiency, and overall livability will support long-term housing quality citywide.



Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,778	32.4	4,368	27.0
Housing Units build before 1980 with children present	450	11.9%	595	13.6%

Table 30 – Risk of Lead-Based Paint

Data Source: 2019-2023 ACS (Total Units) 2017-2021 CHAS (Units with Children present)

Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Within Flagstaff there are approximately 8,146 total units built prior to 1980 according to 2019-2023 ACS Data. Based on the 2017-2021 CHAS data, there are around 1,045 units or nearly 13% of homes built before 1980 that are at risk of having a Lead-Based Paint Hazard and that have children under the age of 6 present.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	-	-	3,651
Abandoned Vacant Units	-	-	-
REO Properties	-	-	-
Abandoned REO Properties	-	-	-

Table 31 - Vacant Units

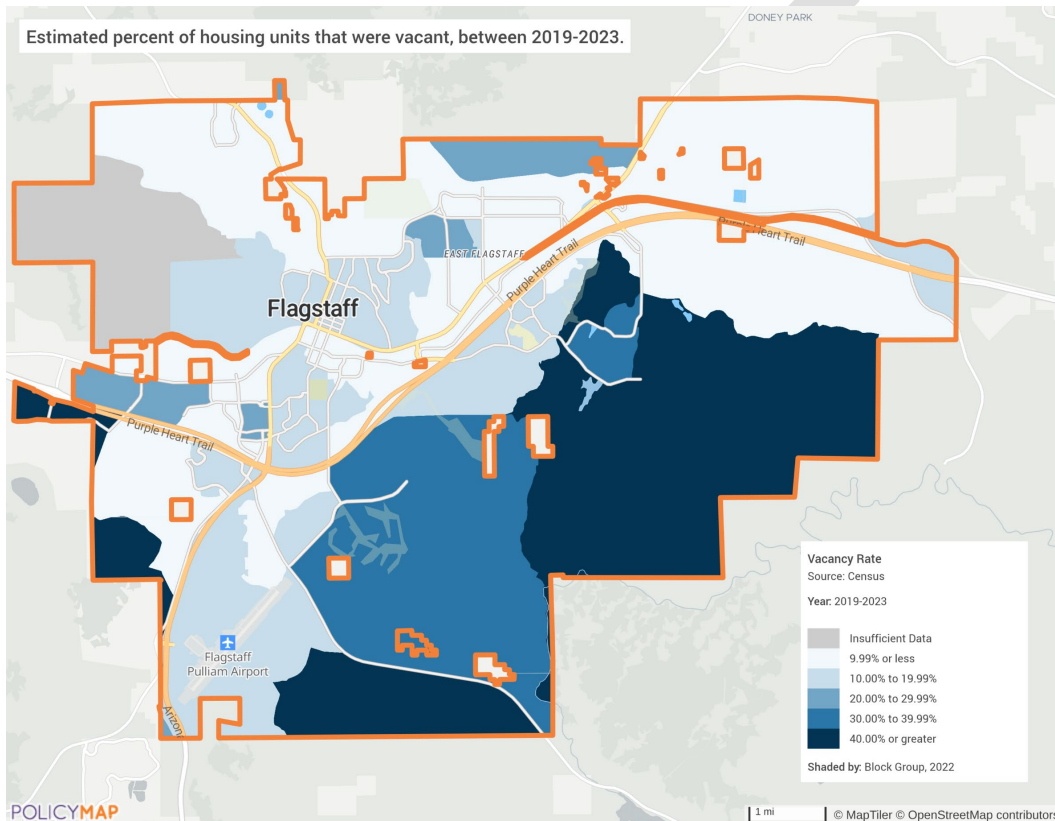
Data Source: 2019-2023 ACS

Vacant Units

According to the 2019–2023 American Community Survey, Flagstaff has 31,466 housing units, of which 27,815 are occupied and 3,651 are vacant. The occupied stock includes approximately 11,664 owner-occupied and 16,151 renter-occupied homes. Reported vacancy rates are 5.6 percent for rentals and 1.8 percent for owner housing. The comparatively low homeowner vacancy rate indicates a tight for-sale market, which can limit move-up opportunities for renters and reduce options for households relocating to Flagstaff.

Vacancy Rate

The map depicts housing vacancy rates across Flagstaff, with darker shading indicating higher vacancies and lighter shading indicating lower levels. The lowest vacancy rates, which are indicated by lighter tones, are concentrated in the northern and western parts of the city, with the city center also exhibiting notably low rates, often below 10%, consistent with a tight, high-occupancy market. By contrast, higher vacancy rates (above 30%) appear more frequently in the southern and southeastern regions, which may reflect housing turnover, pockets of disinvestment, site and terrain constraints, or areas poised for redevelopment. Overall, the pattern suggests a dynamic housing market shaped by local economic conditions, development trends, physical geography, and neighborhood-specific factors.



Need for Owner and Rental Rehabilitation:

The City of Flagstaff has a growing need for housing rehabilitation due to the prevalence of aging housing units. As these homes continue to age, maintaining safe and secure housing becomes increasingly important, particularly for low-income households residing in older properties. Financial constraints often prevent these residents from making essential repairs, leading to potential safety hazards and deteriorating living conditions. Addressing this need is essential for preserving the housing stock and ensuring long-term livability for residents.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards:

Housing units built before 1980 in Flagstaff may contain lead-based paint (LBP) in areas such as window and door frames, walls, ceilings, or even throughout the entire structure. These homes are considered at risk for LBP hazards and should be tested according to HUD standards. As indicated by the Age of Housing table and maps, nearly 30% of occupied housing units in Flagstaff were built before 1980. Given the potential risks, it is safest to assume that all homes with LBP hazards are occupied by low- and moderate-income (LMI) households, affecting around 8,146 units. This underscores the need for targeted interventions to mitigate potential health risks for these residents, particularly vulnerable populations.

Discussion:

Flagstaff maintains a long-term framework for preserving and updating its older housing—especially pre-1980 homes—by enforcing the City’s adopted 2018 International Codes (IBC, IRC, IEBC; effective July 19, 2019) and Building & Property Care Standards, which set minimum health, safety, and exterior maintenance thresholds for all properties (City Code Title 4; PCS). For rentals, Arizona’s Residential Landlord–Tenant Act requires landlords to comply with applicable building codes and to keep premises “fit and habitable,” reinforcing local expectations inside city limits. In practice, these authorities guide ongoing repairs, system replacements, and modernization (e.g., roofing, heating/electrical, accessibility, efficiency) so that aging homes remain safe, durable, and compliant as they are rehabilitated.

When work involves pre-1978 housing, Flagstaff and its partners follow federal lead-safety requirements. HUD’s Lead-Safe Housing Rule (24 CFR Part 35, Subpart J) applies to federally assisted rehabilitation and scales evaluation and hazard reduction to the project’s assistance level, while EPA’s Renovation, Repair and Painting (RRP) Rule (40 CFR Part 745, Subpart E) governs paid renovations in “target housing,” requiring certified firms and lead-safe practices. State resources—from the Arizona Department of Health Services Childhood Lead Poisoning Prevention program—support testing and education. Together, the City code framework, state habitability law, and federal lead-safety rules provide a durable, program-agnostic foundation for multi-year housing preservation in Flagstaff.

MA-25 Public and Assisted Housing – (Optional)

Introduction:

Public housing is designed to provide safe and affordable rental housing for eligible low- and moderate-income families, the elderly, and individuals with disabilities. These housing units are federally subsidized and owned and operated by public housing authorities to ensure accessibility for those in need. Flagstaff is primarily served by the City of Flagstaff Housing Authority (CFHA) which administers public housing programs and works to maintain housing quality and affordability.

The Housing Choice Voucher (HCV) Program in Flagstaff is managed by the CFHA which provides rental assistance to low-income households, enabling them to secure housing in the private market. The CFHA also oversees Project-Based Vouchers and other rental assistance programs, ensuring that affordable housing options remain available to eligible residents. These efforts help support housing stability for low-income families, seniors, and individuals with disabilities throughout Flagstaff.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	-	-	265	520	-	342	106	0	40
# of accessible units	-	-	-	-	-	-	-	-	-

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 32 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Flagstaff's affordable housing supply consists of a mix of Low-Income Housing Tax Credit (LIHTC) properties, HUD-assisted multifamily housing, and Section 8 contract developments, providing essential housing for low-income households. Across the City, 1,035 LIHTC assisted units serve income-restricted residents. However, one property with 12 of these units has a Section 8 contract expiring before 2030, posing a risk of reduced affordability if not renewed or preserved.

The City of Flagstaff Housing Authority (CFHA) manages these programs while administering 520 of the City's available Housing Choice Vouchers (HCVs). Additionally, the city supports specialized voucher programs including 106 Veterans Affairs Supportive Housing (VASH) vouchers and 40 mainstream vouchers supporting low-income households with disabilities. Despite these resources, demand remains high, with waiting lists for all programs, emphasizing the need for expanding affordable housing options and implementing preservation efforts to maintain long-term affordability in Flagstaff.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Flagstaff's affordable housing inventory includes LIHTC developments, , Housing Choice Vouchers (HCV) administered by the City of Flagstaff Housing Authority (CFHA) under its adopted Public Housing Authority (PHA) Plan and policies, and Public Housing. Properties are subject to applicable HUD program standards (e.g., HQS for HCV; HUD inspection standards for public housing and multifamily).

- **Low-Income Housing Tax Credit (LIHTC) Units:** Flagstaff has approximately 1,035 LIHTC-assisted units, generally serving households up to 60% AMI; LIHTC compliance requires ongoing physical condition and affordability monitoring, which is why many properties are newer or recently rehabilitated.
- **Section 8 Contracted Properties:** There are 92 units under Section 8 contracts, with one property providing 12 units set to expire before 2030. Many of these properties are aging and may require updates to ensure continued habitability and compliance with Housing Quality Standards (HQS).
- **Housing Choice Voucher (HCV) Program:** CFHA reports 392 tenant-based HCVs, 106 VASH, and 40 Mainstream in use (total 538 for these categories). Separately, CFHA administers 5 Stability, 18 EHVs and 2 FYI vouchers, which are tracked under distinct HUD programs. Units leased with vouchers are in the private market and must pass HQS inspections.
- **Public Housing:** In addition, CFHA owns and manages 265 public housing units across Brannen Homes and Siler Homes (plus scattered sites). Recent HUD inspection postings show scores of Brannen – 92 and Siler – 91. The results of CFHA's portfolio inspections under HUD physical standards (transitioning to NSPIRE) emphasize strong compliance to standards of life safety, unit habitability, and systems performance; historical public postings show strong scores (e.g., Brannen 92/100), underscoring the importance of sustained reinvestment as the properties age.

Overall, many LIHTC and newer HUD-assisted properties remain in sound condition, while some older PBRA assets may require capital repair. CFHA's PHA Plan emphasizes preserving and modernizing affordable housing through coordinated federal, state, and local tools.

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

Public Housing (CFHA). The City of Flagstaff Housing Authority (CFHA) owns and manages two primary public housing communities—Brannen Homes and Siler Homes—plus scattered sites, totaling 265 units. Ongoing capital needs typical of legacy properties include building-systems renewal (heating, plumbing, electrical), building envelope repairs, accessibility upgrades, and site work appropriate to high-elevation, freeze–thaw conditions.

Project-Based Section 8 (PBRA). Flagstaff has a small PBRA portfolio (e.g., Clark Homes). Contract data—unit counts and expiration dates—are tracked in HUD's Multifamily Assistance & Section 8 database. The most recent HUD dataset indicates 92 PBRA units in the city, with one 12-unit contract expiring before

2030, highlighting the need for proactive owner engagement on renewals and NSPIRE-aligned scopes (life safety, systems, moisture management, ventilation).

LIHTC Preservation. Flagstaff contains approximately 1,035 LIHTC units (HUD LIHTC Database, projects placed in service through 2023). As properties mature—approaching or passing initial compliance periods—re-capitalization for roofs, mechanical systems, weatherization, accessibility, and interior modernization is needed to preserve affordability and avoid conversion pressures in a high-cost market.

Health, Safety, and Code Compliance in Older Stock. Rehabilitation of pre-1978 housing using federal assistance must comply with HUD’s Lead-Safe Housing Rule (24 CFR part 35, Subpart J). Paid renovation, repair, or painting that disturbs painted surfaces in “target housing” must follow the EPA Renovation, Repair and Painting (RRP) Rule (40 CFR part 745, Subpart E); EPA administers RRP directly in Arizona. Locally, the City’s 2018 International Codes (as amended) and Building & Property Care Standards set minimum safety and exterior-maintenance baselines that rehabilitation projects must meet.

Context and Strategy. The City’s 10-Year Housing Plan positions preservation alongside production as a core strategy. Priorities include sustaining CFHA’s public housing through ongoing capital work, securing PBRA contract renewals paired with rehabilitation scopes, and planning mid-life rehabs for LIHTC properties. As HUD’s NSPIRE implementation proceeds for vouchers/PBRA and multifamily, local scopes should prioritize NSPIRE-scoring items (life safety, egress, dampness/mold, ventilation) while coordinating with City code requirements.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The City of Flagstaff Housing Authority (CFHA) focuses on sustaining safe, well-managed communities at Brannen Homes and Siler Homes (total 265 units) through ongoing maintenance, capital renewal, and compliance with HUD’s current physical standards. CFHA’s public housing properties are inspected under HUD’s evolving inspection system (NSPIRE), which prioritizes life-safety, ventilation/moisture control, and building systems; historically published scores (e.g., Brannen 92/100) reflect a strong baseline that CFHA seeks to maintain through targeted reinvestment and operations. Day-to-day expectations are reinforced by the City’s adopted 2018 International Codes (as amended) and Building & Property Care Standards, which establish minimum safety and exterior-maintenance thresholds for all residential properties citywide.

CFHA’s Admissions and Continued Occupancy Policy (ACOP) adds resident-facing tools that directly improve living conditions—such as reasonable accommodations and priority transfers to ensure units with accessibility features are matched to households that need them, along with housekeeping and lease-compliance standards that support health and safety. The City’s broader 10-Year Housing Plan frames preservation of existing affordable housing (including public housing) as a core strategy alongside production, guiding coordination with other City divisions (e.g., Planning, Building Safety, Code Compliance) and community partners to sustain quality, connectivity, and resident stability over time. Communication channels (e.g., program pages and resident newsletters) support engagement and continuous improvement.

Key CFHA strategies and initiatives (Flagstaff):

- **Modernization & capital upkeep:** Prioritize building-systems renewal (heating, plumbing, electrical), building-envelope repairs, accessibility upgrades, and site work consistent with NSPIRE and City code requirements.
- **Accessibility & unit matching:** Implement ACOP transfer rules and reasonable-accommodation procedures so accessible units are occupied by households who need those features; provide communication supports as outlined in policy.
- **Operations & resident engagement:** Maintain routine inspections and responsive work-order systems; share updates and expectations via City/CFHA channels (e.g., program pages, Section 8/Resident newsletters) to encourage compliance and timely reporting of issues.
- **Preservation alignment:** Coordinate with the City's 10-Year Housing Plan actions that emphasize preservation of existing affordable stock, consistent property standards citywide, and cross-departmental support for safe, connected neighborhoods.

Discussion:

Flagstaff's publicly assisted housing generally performs to a high standard. The City of Flagstaff Housing Authority (CFHA) operates Brannen Homes and Siler Homes along with scattered sites—265 public housing units in total—and maintains them to HUD inspection requirements and the City's adopted code framework (2018 International Codes as amended, plus the Building & Property Care Standards). Historic HUD inspection postings (e.g., Brannen 92/100) reflect strong baseline conditions, while local ordinances establish clear exterior-maintenance and safety expectations that apply citywide.

Availability remains tight relative to need. CFHA reports 392 tenant-based HCVs in use, plus 106 VASH and 40 Mainstream vouchers; Flagstaff also has a small PBRA footprint (e.g., Clark Homes, 80 units) tracked in HUD's Multifamily Assistance & Section 8 database and roughly 1,035 LIHTC units placed in service through 2023. To better serve households, priorities include sustained capital renewal in public housing, early engagement on PBRA contract renewals paired with rehabilitation scopes, and scheduled mid-life recapitalization of LIHTC properties (roofs, systems, accessibility, efficiency). For vouchers, pairing payment-standard calibration with landlord outreach and unit-search supports can widen the field of leasable units in a high-cost market.

MA-30 Homeless Facilities – 91.310(b)

Introduction

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	472	37	120	587	0
Households with Only Adults	848	0	174	1,266	0
Chronically Homeless Households	0	0	0	441	0
Veterans	48	0	89	733	0
Unaccompanied Youth	39	0	29	0	0

Table 33 - Facilities Targeted to Homeless Persons

Data Source: HUD 2024 Continuum of Care Homeless Assistance Program, Housing Inventory Count Report.

Data Source Comments: Arizona Balance of State CoC

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons:

In Flagstaff, a coordinated network of mainstream providers complements targeted homeless programs by offering medical care, behavioral health, case management, food resources, and employment services. The City’s Housing webpages aggregate rental assistance and emergency-shelter links (CFHA programs; Flagstaff Shelter Services; Catholic Charities), helping residents connect to core services alongside homelessness response.

Health Services

- **Northern Arizona Healthcare (Flagstaff Medical Center & NAH Medical Group).** NAH provides hospital and outpatient care (e.g., emergency, specialty, preventive and primary care, rural telemedicine and population-health initiatives), a critical mainstream anchor for low-income and unhoused residents who need acute and ongoing care.
- **North Country HealthCare (FQHC).** As a federally qualified health center with a Flagstaff location, North Country offers comprehensive primary care, dental, behavioral health, and screenings to all patients, supporting continuity of care for uninsured/under-insured households and coordinating with social services.
- **NACA—Native Americans for Community Action (Family Health Center).** NACA delivers integrated primary care and wellness services for Indigenous and non-Indigenous residents, complementing city and county health systems.

Mental Health Services

- **The Guidance Center (Community Mental Health Center).** Provides a full continuum of outpatient and crisis behavioral-health services for Flagstaff and surrounding communities, including care for individuals in shelter or street settings.
- **NACA Behavioral Health Center.** Offers assessment, individual and group therapy, and substance-use services—often coordinating with medical and social-service partners serving people at risk of or experiencing homelessness.
- **Coconino County Health & Human Services — Youth Behavioral Health Project.** County-led hub-and-spoke behavioral-health facilities and services for youth ages 12–18 (approved Dec. 12, 2023), expanding prevention and support resources available to families across the Flagstaff area.

Housing Assistance

- **Flagstaff Shelter Services (FSS).** 24/7 low-barrier shelter and services (“shelter tonight, home tomorrow”) with expanding non-congregate capacity (e.g., The Lantern on Lucky Lane) that connects guests to mainstream benefits, healthcare, and housing navigation.
- **Catholic Charities Community Services — Northern AZ.** Catholic Charities operates a range of programs: permanent supportive housing (PSH) units for people with long-term homelessness and disabilities, rapid rehousing with short-term rental assistance, community reentry homes for

people exiting the justice system, family shelter units, eviction-prevention and diversion programs, and the H2O (Housing and Health Opportunities) program funded by Access and administered through Solari. Additionally, Catholic Charities provides assistance with behavioral-health partnerships, healthcare, transportation, and employment services.

- **Coordinated Entry (AZ Balance of State CoC).** County partners use the AZBOSCOE Coordinated Entry process (assessment, prioritization, case conferencing) to connect households to appropriate housing interventions.

Food Resources

- **Flagstaff Family Food Center (Food Bank & Kitchen).** Provides daily hot meals, emergency food boxes, and assistance with SNAP/AHCCCS—services frequently used by people experiencing or exiting homelessness.
- **St. Mary's Food Bank — Northern Arizona Office (Flagstaff).** Regional distribution and partner agency support from its Flagstaff office, improving food access for low-income households.

Employment Services

- **ARIZONA@WORK — Coconino County (One-Stop).** Offers job search, career coaching, training, veteran services, and employer connections; services are available at the comprehensive One-Stop and DES-based locations in Flagstaff and coordinate with housing providers for rapid attachment to work.

Additional Support Services

- **Northland Family Help Center (NFHC).** Domestic-violence/sexual-assault services and emergency shelter with 24/7 hotline, legal and advocacy supports—often essential for survivors experiencing homelessness or housing instability.
- **Victim/Witness Services for Northern Arizona (and County Victim Services).** Trauma-informed advocacy, crisis response, and navigation of victim-rights processes that intersect with housing, safety planning, and stabilization.

These mainstream systems—health, behavioral health, food security, workforce, and survivor supports—operate alongside City-linked shelter and rental-assistance pathways, creating a complementary safety net for Flagstaff residents experiencing or at risk of homelessness.

Note on currency and scope. The providers and access points listed above reflect services available in Flagstaff at the time of publication; however, capacities, eligibility, and locations change over time. For the most up-to-date information, confirm availability through 2-1-1 Arizona/Solari and the Arizona Balance of State Continuum of Care (Coordinated Entry) resources.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Flagstaff's homeless response network pairs low-barrier shelter and housing navigation with mainstream medical, behavioral health, food, and workforce services. Access is organized locally through Front Door of Coconino County (community coordinated entry) and regionally through the AZ Balance of State CoC Coordinated Entry policy and 2-1-1 referral system. These gateways triage households—including the chronically homeless, families with children, veterans, and unaccompanied youth—to the most appropriate intervention (emergency shelter, rapid rehousing, permanent supportive housing, or specialized services).

Emergency Shelters and Transitional Housing:

- **Flagstaff Shelter Services (FSS)** – Low-barrier, 24/7 emergency shelter and navigation services for adults, including those with chronic homelessness. FSS also operates The Lantern (a 103–104-room non-congregate shelter on Lucky Lane) coming online to expand private-room capacity for single adults, older adults, and medically fragile guests. FSS connects clients to health care, benefits, and housing placements.
- **Catholic Charities Community Services (Family Emergency Shelter)** – Emergency housing for two-parent or single-father households with children (up to ~120 days), with case management, transportation assistance, and classes; this fills a niche not covered by other family shelters in northern Arizona.
- **Northland Family Help Center (NFHC)** – Domestic Violence Emergency Shelter – Confidential, 24/7 DV shelter, advocacy, and crisis line serving adults and children fleeing violence; frequently a critical entry point for families with children and unaccompanied youth escaping abuse.

Support Services:

- **Coordinated Entry (Arizona Balance of State CoC; “Front Door of Coconino”)** – Community access points (FSS and Catholic Charities in Flagstaff) and a 2-1-1/Solari line guide triage, assessment, and case conferencing for shelter, rapid re-housing, permanent supportive housing, and related services. This structure prioritizes chronically homeless individuals and other high-needs households.
- **Catholic Charities – PATH Homeless Outreach** – Field outreach and engagement for people with serious mental illness who are unsheltered or in shelters, links clients to behavioral health treatment, benefits, and housing.
- **The Guidance Center (Behavioral Health)** – Outpatient and crisis behavioral-health services that complement shelter/housing navigation for adults and youth; commonly accessed by clients referred through FSS/CE.

- **Coconino County Health & Human Services – Housing Security/Empowerment Services** – Short-term stabilization resources (e.g., assistance to maintain or regain housing) and referrals to mainstream benefits; county-run and available to Flagstaff residents.

Specialized Programs:

- **Veterans (VA & Partners).**
 - **VA Northern Arizona Health Care System / Flagstaff VA Clinic** – Dedicated Homeless Veteran Care with care coordinators, behavioral health, substance-use treatment, benefits navigation, and linkages to HUD-VASH or SSVF resources; clinic site in Flagstaff with system-wide services across northern Arizona.
 - **U.S.VETS – Prescott (regional)** – Northern Arizona’s largest residential veteran provider, offering housing, case management, and workforce services; a frequent partner for Flagstaff veterans referred through the VA/CoC.
 - **Catholic Charities – Veteran Services (Northern AZ)** – Assistance for low-income veterans and families (stabilization, housing navigation, employment supports) from offices serving the Flagstaff area.
- **Indigenous and Youth-Focused Services.**
 - **NACA — Native Americans for Community Action** – Integrated Family Health Center and behavioral-health/wellness programs; also provides Pathways Youth prevention programming that supports at-risk and unaccompanied youth with culturally responsive services.

How these address the specified populations:

- **Chronically homeless adults:** Low-barrier beds and non-congregate rooms at FSS, CE prioritization for Permanent Supportive Housing, and PATH/behavioral-health linkages.
- **Families with children:** Family emergency shelter (Catholic Charities), DV shelter (NFHC), and county stabilization services; CE routes to RRH and family PSH where available.
- **Veterans and their families:** VA Homeless Veteran Care and Flagstaff clinic, U.S.VETS housing/case management, and Catholic Charities’ veteran services—coordinated with HUD-VASH/SSVF pathways.
- **Unaccompanied youth:** NFHC (youth fleeing violence), NACA youth programs, and CE/partner referrals into appropriate shelter and services.

Note on currency and scope. The providers and access points listed above reflect the services available in Flagstaff at the time of publication; however, capacities, locations, and eligibility criteria can change. Residents and practitioners should confirm current availability through 2-1-1 Arizona/Solari and the Arizona Balance of State Continuum of Care (Coordinated Entry) resources, which maintain up-to-date access information and county entry points.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

The City of Flagstaff serves four primary groups with non-homeless special needs: the elderly and frail elderly, individuals with HIV/AIDS and their families, those with alcohol and/or drug addiction, and individuals with mental or physical disabilities. Each group requires tailored support, such as age-friendly and accessible housing, medical care, rehabilitation services, and affordable living options. The jurisdiction is working to meet these needs through specialized housing and integrated services, though continued efforts are required to expand and enhance these support systems to better accommodate these vulnerable populations.

To the extent information is available, describe the facilities and services that assist persons who are not homeless, but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing:

Elderly & Frail Elderly. The Northern Arizona Council of Governments (NACOG) Area Agency on Aging coordinates in-home supports (care coordination, homemaker, caregiver respite), benefits counseling (Medicare/SHIP), and long-term-care ombudsman services in Coconino County; these services help older adults stabilize in their homes or transition appropriately to licensed settings when needed (e.g., assisted living) (NACOG AAA service hub, Coconino County/Flagstaff office). Health systems (e.g., Northern Arizona Healthcare/Flagstaff Medical Center) integrate discharge planning and care management that link seniors to home- and community-based services, rehabilitation facilities, or higher-acuity housing as needed, with written plans to support safe transitions.

Individuals & Families with HIV/AIDS. Northland Cares provides outpatient medical care, medical case management, behavioral health, and Housing Opportunities for Persons with AIDS (HOPWA)-funded housing assistance covering Coconino and neighboring counties. Case managers coordinate short- and longer-term housing help (e.g., rent/utility assistance where eligible) and link clients to mainstream benefits and supportive services—allowing households to retain housing or step into supportive options without entering homelessness.

Substance Use Disorders, Mental or Physical Disabilities. The Guidance Center (Flagstaff) offers a continuum of behavioral health care—outpatient, crisis, and residential/SUD treatment—with care management that connects members to supportive housing through Medicaid (AHCCCS) pathways and community providers. At the system level, AHCCCS Housing Programs provide permanent supportive housing (PSH) and related services for members with a Serious Mental Illness (SMI) designation—and some supports for members with general mental health/substance use disorders (GMHSUD)—coordinating tenancy supports with clinical services statewide. AHCCCS For employment stabilization, ARIZONA@WORK – Coconino County delivers disability-aware job search, coaching, and training that complement supportive housing plans.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing:

Hospitals and clinics in Flagstaff, led by Northern Arizona Healthcare (Flagstaff Medical Center), use structured discharge planning to prevent inappropriate discharges to homelessness. Care managers develop a written plan before discharge, confirm follow-up appointments, and arrange the right level of post-acute setting (home with supports, home-health, rehabilitation/SNF, or supportive housing). When housing stability is uncertain, staff make “warm handoffs” to community partners and benefits programs, so patients leave with a clear path to ongoing care and a safe place to recover (Northern Arizona Healthcare care management/discharge planning).

For behavioral-health discharges, AHCCCS coordinates crisis services and links members to plan networks for outpatient care. Individuals with a Serious Mental Illness (SMI) designation may be connected to AHCCCS Housing Programs (e.g., permanent supportive housing with tenancy supports). If a discharge creates a housing risk, providers route the person through the Arizona Balance of State Coordinated Entry access points in Flagstaff (Flagstaff Shelter Services and Catholic Charities) to match them with rapid rehousing or supportive housing. People living with HIV who are leaving inpatient settings can re-engage with Northland Cares for medical case management and housing assistance available to Coconino County, ensuring continuity of care and housing stability.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e):

Maintain housing stability for older adults: Expand referrals from hospital discharge planners to NACOG AAA for in-home supports (homemaker, caregiver respite, benefits counseling) and to City code resources for accessibility/repair guidance—supporting “Preserve Housing Stability for Seniors” annual goals.

Strengthen HIV housing coordination: Formalize an annual referral protocol with Northland Cares (HOPWA Balance-of-State provider) so eligible Flagstaff clients can rapidly access housing assistance alongside medical case management—supporting “Stabilize Special-Needs Households” goals.

Integrate clinical and housing step-downs: With AHCCCS/plan partners and The Guidance Center, establish a standing case-conference pathway for individuals exiting inpatient psychiatric/SUD treatment to supportive housing or tenancy support—advancing “Reduce Returns to Institutions” and “Increase Supportive Housing Linkages.”

Employment linkage for tenants with disabilities: Embed ARIZONA@WORK warm handoffs into supportive-housing case plans (job coaching, training, veteran priority of service), tied to “Increase Economic Mobility for Special-Needs Residents.”

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs

identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2)):

Coordination and Access: Support Coordinated Entry access points (Catholic Charities, FSS) for special-needs households at risk of homelessness upon discharge, including routine provider trainings and updated resource guides—“Improve System Navigation” goal.

Targeted Stabilization: Prioritize small-scale accessibility and health/safety repairs for special-needs households identified by hospital/clinic partners and NACOG AAA, to prevent institutionalization—“Preserve Existing Affordable Housing” goal.

Data & Quality Improvement: Convene semi-annual case-review with NAH care management, AHCCCS plan representatives, The Guidance Center, Northland Cares, and ARIZONA@WORK to track discharge-to-housing outcomes and reduce avoidable returns to higher-acuity settings—“Strengthen Cross-System Performance” goal.

DRAFT

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment:

Public policies at the local, regional, and state levels significantly influence the cost, pace, and location of residential investment in Flagstaff. Several state preemptions (e.g., rent control, inclusionary zoning, short-term rentals), paired with local development standards, fees, and high hazard building requirements, shape both the supply of new housing and the preservation of affordable units. While the City uses incentives and code tools to encourage affordability, existing policies still create headwinds for producing and retaining lower-cost housing.

Zoning and Land Use Restrictions

Flagstaff's zoning code allows multifamily and provides affordable housing density bonuses citywide, but baseline site standards can still constrain lower-cost formats on smaller or irregular infill lots. Minimum parking/access requirements (Chapter 10-07) consume land area and add hard costs for projects not within easy walking distance of frequent transit, although tailored relief mechanisms exist (e.g., in-lieu options and project-specific reductions). Accessory Dwelling Units (ADUs) are permitted under §10-40.60 and are the subject of active code updates; even so, design and development standards (setbacks, separations, utilities) can be binding on small lots unless simplified.

Regulatory and Process Barriers

Development impact fees and related charges (water/sewer, transportation, parks, public safety) increase upfront costs—especially for small or deeply affordable projects unless offset. The City's Incentive Policy for Affordable Housing (IPAH) provides fee reductions/reimbursements and regulatory incentives, but availability depends on funding and eligibility; without those offsets, baseline fees and submittal requirements remain material cost drivers. City webpages centralize development-fee reports and audits to improve transparency.

Tax Policy Challenges

Beginning January 1, 2025, Arizona eliminated city Transaction Privilege Tax (TPT) on long-term residential rentals. This change can marginally lower rent bills where pass-through existed, but it also reduces a municipal revenue source that jurisdictions often use to staff permitting, code enforcement, and housing programs—cost centers that support residential investment. Any resulting budget gaps must be backfilled by other revenues or service reductions, which can indirectly slow approvals or local gap-financing efforts that benefit affordable projects.

State-Level Policy Limitations

Arizona preempts several tools commonly used to expand affordability. Cities may not enact rent control on private residential property; this removes a stabilization option in rapidly appreciating markets. Arizona also preempts inclusionary zoning, barring local mandates that require a percentage of below-market units as a condition of approval (cities may still offer voluntary incentives). Short-term rentals are likewise state-preempted: cities cannot prohibit or cap STRs and may regulate them only within narrow health/safety and licensing parameters (e.g., SB 1168's enforcement enhancements), limiting local ability

to redirect units back to the long-term market. Finally, Proposition 207 (the state’s regulatory-takings law) exposes new land-use restrictions that reduce property value to compensation claims, which can chill certain down-zonings or affordability mandates.

Recent city analysis indicates Flagstaff has meaningful capacity for additional housing on both vacant and underutilized sites, but a portion of this land is constrained by steep slopes, floodplains/floodways, and other environmental factors that complicate delivery timelines and costs. The 2024 Land Availability & Suitability Study (LASS) identifies ~8,125 acres of vacant land (~6,735 acres zoned residential) and ~5,399 acres of underutilized land in the LASS area; after environmental screening, the study estimates ~7,062 acres of vacant buildable land and ~4,865 acres of underutilized buildable land most likely to develop or redevelop, while noting that ~13% of vacant land is environmentally constrained. The most common constraints are steep slopes (the City’s Resource Protection Overlay regulates slopes $\geq 17\%$) and floodplain/floodway areas along corridors slated for mitigation by the Rio de Flag Flood Control Project. These factors, plus infrastructure readiness at specific sites, shape feasibility and staging for mixed-income and affordable projects.

Regional Safety/Environmental Codes and Labor Costs

Given Flagstaff’s Wildland-Urban Interface (WUI), ignition-resistant construction, defensible-space, and access/water-supply standards are prudent life-safety requirements but can add design and materials costs for small infill and edge-area projects. The City has long maintained WUI provisions and continues to update them. Separately, Dark-Sky lighting rules (administered through the zoning code) protect community character with approved-fixture lists, but they can modestly increase design/photometric work for multifamily sites. Labor costs are also influenced by Flagstaff’s local minimum wage, which is higher than the state floor; while beneficial for workers, it can raise certain operating and construction inputs unless offset by productivity or incentives.

Implications for Practice

Because rent control and inclusionary mandates are preempted, Flagstaff must rely on incentive-based strategies (density bonuses, IPAH fee relief, parking flexibility, expedited review) and external gap funding to deliver affordability at scale. Given these site-specific constraints, policies that lean into infill near services and transit (while advancing code refinements under the City’s code analysis work) can improve yield and lower per-unit costs. LASS findings also highlight that “grow up and in” strategies—adding gentle and moderate density in existing neighborhoods—perform better against the City’s housing and climate metrics than a primarily greenfield pattern, and that relying solely on developer-paid, project-by-project infrastructure tends to reproduce lower-density outcomes; sequencing targeted, upfront public infrastructure (e.g., through bonds or similar tools) can unlock higher-density, attainable housing in preferred locations. The Regional Plan 2045 indicates that prioritizing centers/corridors reduces transportation costs, shortens infrastructure extensions, and improves the return on public improvements—practical considerations that complement code refinements and targeted affordability incentives.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

Flagstaff's economy has evolved from a railroad, timber, and Route 66 service town into a diversified regional center anchored by higher education, health care, astronomy, and small-business entrepreneurship. The City's international standing in the sciences dates to Lowell Observatory's discovery of Pluto (1930), and its long-standing commitment to responsible growth is reflected in its designation as the world's first International Dark Sky City (2001), which shapes lighting standards, tourism, and research activity today. Regional access via I-40 and I-17, and proximity to national destinations (e.g., the Grand Canyon), continue to underpin visitor spending, logistics, and talent attraction. The Public Hearing Draft of the Flagstaff Regional Land Use Plan 2045 positions this next decade of growth around place-based assets, climate resilience, multimodal connectivity, and coordinated land-use/employment planning with Coconino County.

Today's economic base blends education, research, medical services, and export-oriented firms. Northern Arizona University powers research and workforce pipelines in health, bioscience, and engineering, while Northern Arizona Healthcare's Flagstaff Medical Center anchors a region-serving care network. City cluster strategy emphasizes outdoor products, film/media, computing, bioscience/clean tech, and medical manufacturing, with implementation guided by the City's Economic Vitality/Economic Development programs and aligned with the Regional Plan's growth framework and scenario planning—focusing future jobs and housing near corridors and employment nodes to reduce vehicle miles traveled and support transit.

Land capacity and siting are active constraints and opportunities. The City's 2024 Land Availability & Suitability Study maps infill and redevelopment potential, identifies infrastructure-ready sites, and flags environmental and topographic limits that affect the timing and feasibility of employment and mixed-use projects; these findings help calibrate where business expansion and workforce housing are most viable in the near term.

Short-term rentals (STRs) are a modest but notable component of the visitor economy: an independent analysis commissioned by the Northern Arizona Association of REALTORS® (prepared by RRC Associates) characterizes STRs as a minority share of lodging that generally complements hotel capacity during peak seasons while contributing to local spending and jobs; for planning, the study recommends continued monitoring of neighborhood fit and housing availability alongside use of STR-related revenues for visitor-impacted services.

This section synthesizes Flagstaff's economic base, workforce, and business ecosystem—highlighting anchor institutions, small-business vitality, and infrastructure that supports growth. It also connects market dynamics to Consolidated Plan strategies by tying the Regional Plan's growth areas and LASS site-readiness findings to where affordable housing, public facilities, and services can most effectively expand opportunity while preserving Flagstaff's mountain-town character and night-sky resources.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	525	72	1%	0%	-1%
Arts, Entertainment, Accommodations	5,907	7,875	15%	20%	5%
Construction	1,832	1,887	5%	5%	0%
Education and Health Care Services	11,698	13,332	30%	34%	4%
Finance, Insurance, and Real Estate	1,507	970	4%	2%	-1%
Information	267	429	1%	1%	0%
Manufacturing	3,546	3,456	9%	9%	0%
Other Services	1,586	857	4%	2%	-2%
Professional, Scientific, Management Services	4,021	3,014	10%	8%	-3%
Public Administration	1,986	1,739	5%	4%	-1%
Retail Trade	4,874	4,246	12%	11%	-2%
Transportation and Warehousing	1,184	623	3%	2%	-1%
Wholesale Trade	401	744	1%	2%	1%
Total	39,334	39,244	--	--	--

Table 34- Business Activity

Alternate Data Source Name:
2018-2022 ACS (Workers), 2022 LEHD (Jobs)

Flagstaff’s labor market is nearly in balance: 39,334 local workers (ACS 2018–2022) and 39,244 local jobs (LEHD 2022) indicate a self-contained economy with strong anchors in education, health care, public sector, and tourism. Yet it functions as a regional hub: 20,077 people commute into the city for work, while 19,167 Flagstaff residents work locally and 12,620 commute out. This two-way flow reflects Flagstaff’s role serving surrounding communities, parks, and tribal lands, plus its concentration of hospitals, higher education, and visitor-facing employers.

Geography amplifies these dynamics. Flagstaff is the county seat within Coconino County, a vast, sparsely populated area with long travel distances; jobs cluster in the city while housing and seasonal employment are dispersed. The result is steady in-commuting to Flagstaff for specialized jobs and services, alongside out-commuting by residents whose occupations or wages better match opportunities elsewhere in the region—patterns consistent with a high-amenity mountain city at the center of a very large rural county.

Labor Force

Total Population in the Civilian Labor Force	42,484
Civilian Employed Population 16 years and over	39,743
Unemployment Rate	3.3%
Unemployment Rate for Ages 16-24	12.6%
Unemployment Rate for Ages 25-65	3.9%

Table 35 - Labor Force

Alternate Data Source Name:

2019-2023 ACS

Data Source Comments:

Unemployment

There are several methods for measuring unemployment, each with distinct advantages and limitations. The U.S. Census collects annual unemployment data by census tract, enabling geographic comparisons of unemployment rates across smaller areas. However, this data is typically two or more years old, making it less useful for real-time analysis. In contrast, the Bureau of Labor Statistics (BLS) provides monthly unemployment data.

2023 Unemployment Rates

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
3.3	3.2	2.8	2.6	3.4	4.1	3.9	3.7	3.5	3.4	2.9	2.7

Unemployment Rate in 2023, BLS – Flagstaff (*city*), AZ

2024 Unemployment Rates

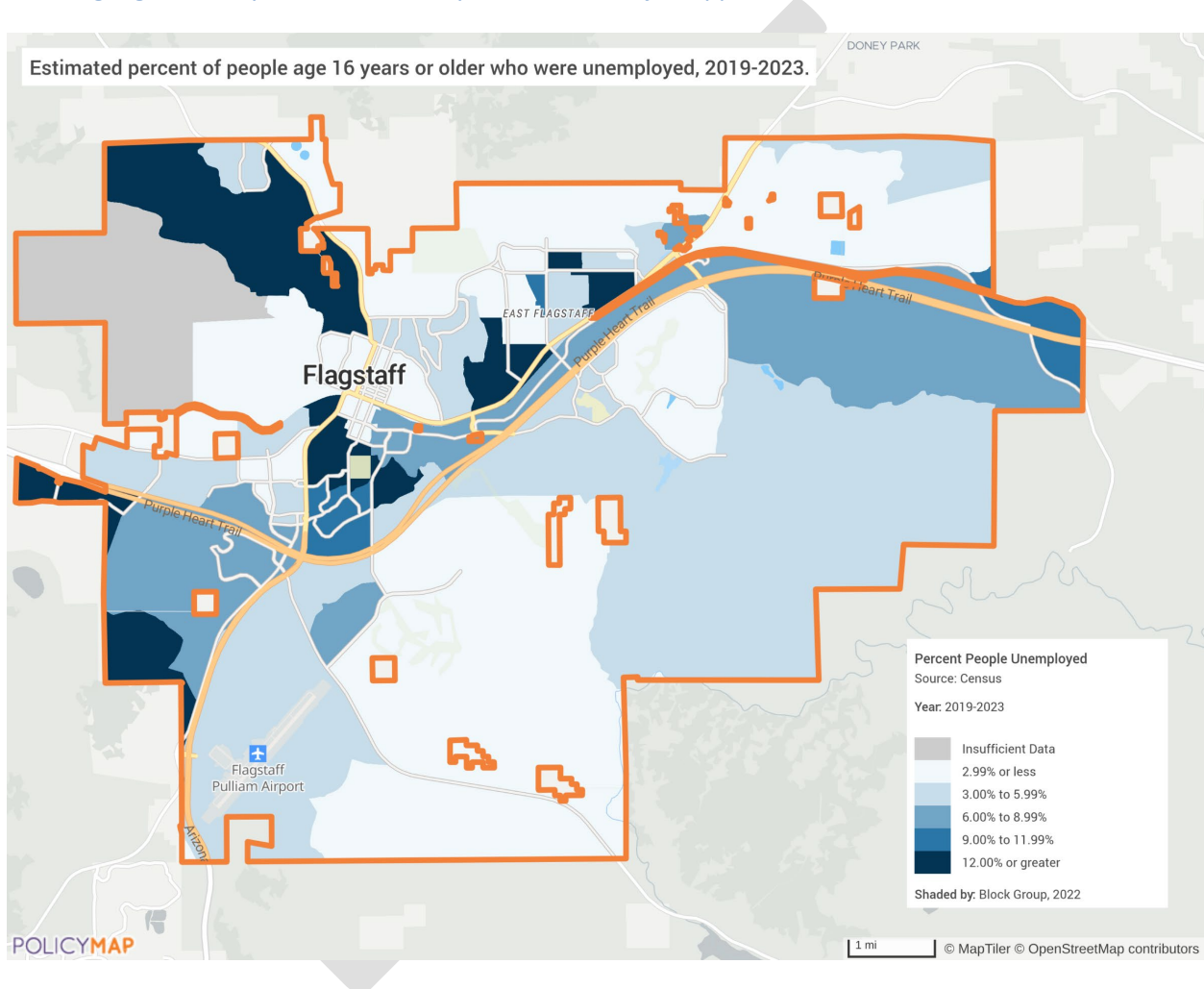
Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
2.9	2.9	2.5	2.3	2.9	3.8	3.9	3.9	3.4	3.3	3.8	3.2

Unemployment Rate in 2024, BLS – Flagstaff (*city*), AZ

Based on the previous unemployment tables, Flagstaff’s unemployment rate showed variations throughout both 2023 and 2024, with lower unemployment rates during the winter and spring months and higher rates during the summer months. Flagstaff’s monthly rate fluctuates seasonally with tourism and the university calendar, as is evident with annual comparisons. Overall, Flagstaff’s annual unemployment rates remained below the national average with Flagstaff having an annual unemployment rate of 3.3% in 2023 compared to the national rate of 3.6% for 2023, and an annual rate of 3.2% in 2024 compared to the national rate of 4.0% according to BLS annual averages. This highlights the City's strong economic foundation and workforce stability. The sustained low unemployment rate reflects continued job growth, a diversified economy, and a strong demand for labor across key industries, reinforcing Flagstaff’s position as an economic leader in the region.

Unemployment Rate

The map illustrates unemployment rates by census tract across Flagstaff, showing that most areas maintain rates below 6%, reflecting a generally strong job market. However, a few tracts, particularly in the western regions, exhibit higher unemployment levels with some exceeding 12% as indicated by darker shading. This distribution suggests a diverse and resilient employment sector, with localized variations likely influenced by industry presence, workforce skill levels, location of educational institutions, and economic conditions in specific neighborhoods. Despite these disparities, the overall low unemployment rates highlight the city's stable economy and continued job opportunities across various sectors.



Occupations by Sector	Number of People
Management, business and financial	17,402
Farming, fisheries and forestry occupations	158
Service	8,793
Sales and office	7,136
Construction, extraction, maintenance and repair	2,294
Production, transportation and material moving	3,960

Table 36 – Occupations by Sector

Data Source: 2019-2023 ACS

Occupations by Sector

The "Occupations by Sector" table illustrates the distribution of job types across various industries in Flagstaff, differing from a previous table that focused on the distribution of jobs within specific sectors. For instance, managerial positions, whether in corporate offices or retail, are classified under "Management, Business, and Financial" in this table, but would be categorized by industry in the earlier table.

In Flagstaff, the largest occupational group is the Management, Business, and Financial sector, with approximately 17,402 jobs. The Service sector, with 8,793 jobs, and the Sales and Office sector, with 7,136 jobs, both make up notable portions of the local job distributions. These sectors encompass vital roles such as managers, service workers, financial analysts, business professionals, retail workers, administrative staff, and customer service representatives, emphasizing the importance of professional, service industry, and office-related occupations in the city's workforce.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	30,194	89.2%
30-59 Minutes	2,643	7.8%
60 or More Minutes	1,017	3.0%
<i>Total</i>	33,854	100%

Table 37 - Travel Time

Data Source: 2019-2023 ACS

Commute Travel Time

In Flagstaff, the number of individuals with medium to long commute times to work is quite minimal with 7.8% (2,643 individuals) of workers commuting between 30 and 59 minutes and only 3.0% (1,017 individuals) of workers with longer commutes of 60 minutes or more. The majority of the workforce, or 89.2% (30,194 individuals), benefits from relatively short travel times to their places of employment, contributing to an accessible and convenient work-life balance for many residents.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	891	71	454
High school graduate (includes equivalency)	3,716	219	1213
Some college or Associate's degree	7,225	477	1731
Bachelor's degree or higher	13,864	538	2,507

Table 38 - Educational Attainment by Employment Status

Data Source: 2019-2023 ACS

The table above details educational attainment by employment status for persons 16 years of age and older within the city. Unemployment is lower and labor force participation is generally higher for residents who have achieved a higher level of educational attainment.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	84	207	105	265	176
9th to 12th grade, no diploma	610	243	184	390	122
High school graduate, GED, or alternative	4192	1708	1212	2178	1000
Some college, no degree	15146	2831	1418	2719	1487
Associate's degree	1217	916	665	810	463
Bachelor's degree	1924	4206	2844	3509	1662
Graduate or professional degree	66	1600	2060	2606	2021

Table 39 - Educational Attainment by Age

Data Source: 2019-2023 ACS

Educational Attainment by Age

The previous table outlines educational attainment by age for individuals aged 18 and older in Flagstaff. It highlights the varying levels of education achieved across different age groups, providing insights into the city's educational landscape and its potential impact on workforce development and economic opportunities.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$23,947
High school graduate (includes equivalency)	\$31,426
Some college or Associate's degree	\$41,075
Bachelor's degree	\$50,054
Graduate or professional degree	\$71,792

Table 40 – Median Earnings in the Past 12 Months

Data Source: 2019-2023 ACS

Median Earnings by Educational Attainment

Educational attainment is a key determinant of potential earnings and financial stability. In Flagstaff, individuals with higher education levels experience significantly greater median earnings. For instance, a person with a Bachelor's degree typically earns more than double the income of someone without a high school diploma, while those with a graduate or professional degree can also expect to earn just over twice what someone earns with a high school education. Over the span of a career, this income disparity becomes even more pronounced. An individual with a Bachelor's degree working from age 23 to 62 can expect to earn around \$2 million, compared to approximately \$1.2 million for someone with a high school diploma working from age 23 to 62—an earnings difference of around \$800,000. This gap in lifetime earnings contributes significantly to wealth accumulation, further supported by the higher likelihood of home ownership, investments, and retirement savings often associated with higher salaries.

Based on the Business Activity table above, what are the major employment sectors within the state?

Education and health care services are a cornerstone of Flagstaff's economy, employing about 11,698 people, or nearly 30% of the workforce, and representing the City's largest job base with 13,332 positions. The gap between jobs and resident workers indicates net in-commuting to meet employer demand in this sector.

Professional, scientific, and management services; retail trade; and arts, entertainment, and accommodations also account for substantial shares of local employment. Together, these industries anchor economic stability, broaden career pathways, and support a resilient, well-rounded local economy.

Workforce needs:

- **Health care & behavioral health talent.** Employers report sustained demand for RNs, behavioral-health clinicians, and allied-health staff driven by Northern Arizona Healthcare's regional role and NAU's growing health programs; NAU and partners are expanding pipelines (e.g., AZ Healthy Tomorrow/NAU medical education initiative; CPCHP training pathways) to address persistent shortages in northern Arizona.

- **Tourism, logistics, and customer-facing services.** Flagstaff’s visitor economy and hub status on I-40/I-17 keep steady demand for hospitality managers, supervisors, CDL drivers, and medical/office support—occupations sensitive to seasonality and housing costs. The City recognizes these clusters in its 2024–2029 Economic Development Strategy and targets business retention/expansion to stabilize year-round employment.
- **Professional, scientific, and tech services.** A highly educated resident base (NAU, Lowell Observatory, research firms) outpaces local firm growth in some specialties, implying opportunities to recruit/scale professional services, optics/astronomy, and small tech manufacturers—an emphasis of the City’s strategy and the new Northern Arizona Technology Park at FLG.
- **Housing affordability as a talent constraint.** Businesses and institutions cite difficulty hiring/retaining mid-wage workers due to housing costs; the City has responded with tools like the Employer-Assisted Housing (EAH) down-payment program and the 10-Year Housing Plan (housing emergency declaration and policy toolkit).

Infrastructure needs:

- **Interstate capacity & reliability (I-17 / I-40).** Freight, tourism, and commuting continue to rely on dependable corridor performance. ADOT’s I-17 Improvement Project (Anthem Way–Sunset Point) delivered the new third lanes over the 15-mile southern segment in May 2025 and brought the ~8 miles of reversible flex lanes online for managed operations later in 2025—reducing the Black Canyon City–Sunset Point bottleneck and improving incident management in the mountainous section. Ongoing priorities include pavement/weather hardening, final punch-list and systems testing, and coordinated incident response on I-17/I-40 to sustain reliability through peak tourism and freight seasons.
- **Regional air service & employment lands.** Flagstaff Pulliam Airport (FLG) provides essential links (American to PHX and DFW) for corporate travel, medical transfers, and tourism. The City and a private developer are advancing the Northern Arizona Technology Park on airport land (31 acres; utilities/fiber; no residential per FAA ground lease), positioning build-ready sites for bioscience, aerospace, advanced manufacturing, and tech.
- **Broadband for small firms and remote work.** State BEAD investments (administered by Arizona’s State Broadband Office) target un/underserved areas and anchors—important for Flagstaff’s small businesses, telehealth, and remote workers. Execution timing and last-mile delivery are the key risks to business adoption.
- **Transit access & zero-emission conversion.** Mountain Line (NAIPTA) is implementing its Zero-Emission Bus (ZEB) Transition Plan and strategic investments to improve frequency and reliability—supporting worker mobility to NAU, medical campuses, hospitality corridors, and the airport/downtown.
- **Long-term water security.** Flagstaff’s economy depends on a diversified water portfolio (Lake Mary/Inner Basin surface water; Woody Mountain & Lake Mary well fields; reclaimed water) with continued groundwater development and planning for Red Gap Ranch as a future augmentation

source. Ongoing state/Colorado River conditions heighten the importance of local supply planning for business certainty.

What this means for business attraction & retention (Flagstaff):

- **Near-term:** Tighten healthcare/behavioral-health pipelines (clinical placements, residencies, licensure supports); scale hospitality/CDL supervisor training; and use EAH/other housing tools to stabilize mid-wage hiring.
- **Mid-term:** Convert Flagstaff's education/skills advantage into local high-wage jobs by recruiting and expanding professional services, optics/astronomy, and small tech manufacturing—leveraging the Technology Park, NACET-style incubation, and targeted incentives.
- **Enablers:** Deliver the I-17 capacity project and transit/broadband upgrades on schedule; continue water-resource investments and permitting predictability to de-risk private projects.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Major changes with economic impact (2024-present)

- **I-17 capacity and reliability improvements now online.** ADOT added third lanes between Anthem Way–Black Canyon City (May 2025) and activated ~8 miles of reversible “flex lanes” between Black Canyon City–Sunset Point later in 2025, easing the recurrent bottleneck for freight, tourism, and commuting between Phoenix and northern Arizona. Continued hardening and incident management on I-17/I-40 remain operational priorities.
- **Mountain Line's Downtown Connection Center opened (June 9, 2025).** The new DCC consolidates passenger facilities downtown, improving transfers, customer amenities, and reliability—important for workforce access to NAU, the medical district, and downtown employers.
- **Northern Arizona Technology Park advancing at FLG.** The City announced a ~31-acre tech park on airport land to support bioscience, advanced manufacturing, aerospace, and tech; proximity to I-17/I-40 and Pulliam Airport positions it for export-oriented firms and quality jobs.
- **Northern Arizona Healthcare (NAH) evaluation of sites for a modern hospital.** After voters rejected the prior Health Village rezoning, NAH is pursuing a standalone hospital plan and reviewing five potential Flagstaff locations. Implications include large-scale healthcare construction jobs, long-run clinical employment, and supplier ecosystems.
- **Rio de Flag flood-risk reduction continues.** The multi-year, \$122M City/USACE project (Rio de Flag & Clay Ave. Wash) proceeds to reduce neighborhood/business flood risk and unlock reinvestment in affected areas.

- **Policy & siting frameworks guiding where growth goes.** The Regional Plan 2045 emphasizes focusing development and services in centers/corridors with strong transit and active-transportation access, while the 2024 Land Availability & Suitability Study (LASS) screens parcels for buildability and infrastructure readiness—together shaping feasible locations for housing, employers, and community facilities.
- **Visitor economy dynamics and STRs.** Independent analysis by RRC Associates (commissioned for northern Arizona REALTOR® groups) finds STRs complement hotel capacity and contribute to local spending and jobs; incorporating these dynamics helps explain seasonal labor needs and fiscal impacts tied to tourism.

Resulting needs for workforce development, business support, and infrastructure

- **Workforce.** Near-term demand grows in transit operations/maintenance (DCC scale-up), construction and skilled trades (I-17 punch-list, flood/utility work, tech-park build-out), and healthcare (NAH hospital planning). Priorities include short-cycle training, apprenticeships, CDL and facilities tech upskilling, and clinical pipelines (nursing/techs).
- **Business support.** Tech-park tenants and scaling local firms need site-readiness assistance, permitting navigation, export/logistics help, and SBIR/EDA-style commercialization support; downtown/visitor-sector firms benefit from labor-force support aligned with seasonal demand (including STR-related spending patterns).
- **Infrastructure.** Sustain corridor reliability (I-17/I-40 operations), complete critical flood/stormwater projects (Rio de Flag), and keep delivering center/corridor improvements—sidewalks, crossings, Flagstaff Urban Trail System (FUTS) links, and transit amenities—to lower household transportation costs and expand labor-shed access to jobs. Leverage Regional Plan 2045 and LASS to target investments where buildability and access are strongest.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

How worker skills & education map to local job opportunities:

- **Strong alignment in Education & Health Care—yet credential bottlenecks.** The previous Business Activity table (Table 43) shows Education & Health Care as both the largest employer and a net jobs surplus sector (more local jobs than resident workers). That pattern is consistent with Flagstaff’s anchor institutions (NAU; Flagstaff Medical Center/NAH) and helps explain sustained in-commuting for licensed roles (nursing, behavioral health, allied health). Arizona’s projections point to the fastest statewide growth in Health Care & Social Assistance and identify persistent behavioral-health shortages, signaling continued demand for degrees, clinical licenses, and stackable credentials in Flagstaff.
- **Tourism services are opportunity-rich but churn-prone.** Arts/Entertainment/Accommodations also shows a jobs surplus locally, matching Flagstaff’s tourism base. These roles often require industry

certificates (e.g., ServSafe, front-office, supervisor training) more than four-year degrees, retention hinges on reliable transportation, predictable schedules, and housing within commuting range. The City's economic strategy explicitly treats outdoor recreation and visitor services as core clusters tied to small-business growth.

- **Highly educated workforce—some “mismatch” in professional services.** Flagstaff's workforce skews more college-educated than the state, supporting growth in professional, scientific, and management fields. The Business Activity table (Table 43) shows resident workers are greater than local jobs in these occupations (a jobs deficit), implying out-commuting or remote work for some degree-holders. City strategy documents call out exactly this opportunity: attract/retain professional & tech firms, support remote-work infrastructure, and scale the local startup pipeline to capture more of those skills in-market.
- **Other gaps to watch.** Smaller information/finance/transportation footprints and jobs deficits suggest either (a) residents with these skills working elsewhere, or (b) limited local employer base. Targeted business development (e.g., back-office/shared services, media/film, logistics support) plus sector-specific short-cycle training can help close these gaps. The ARIZONA@WORK Coconino system can tailor incumbent-worker and apprenticeship options to local firms' needs.

Strategic Priorities for Workforce and Business Development:

- **Degrees + licenses + short-cycle credentials.** Continue aligning NAU degree pipelines with NAH/behavioral health hiring needs (nursing pathways, counseling/BCBA/peer support) and expand certificate/apprenticeship on-ramps (medical assistants, techs, phlebotomy; hospitality supervisors) via ARIZONA@WORK and employer partnerships. The state's 2024–26 outlook underscores where near-term seats will be filled first—healthcare and social assistance.
- **Business development where resident skills exceed local jobs.** Use the City's Economic Development Strategy to recruit/retain professional-services and tech firms, strengthen remote-work infrastructure, and leverage NACET-style incubation to convert Flagstaff's high education levels into local high-wage jobs.
- **Keep talent housed and connected.** Hiring and retention in hospitality, healthcare support, and public-facing services are sensitive to housing affordability and commute reliability. Align workforce programs with transit/broadband access and employer scheduling and use targeted incentives to stabilize mid-wage workers that these sectors rely on. (City strategy emphasizes these enablers alongside cluster growth.)

Describe current workforce training initiatives supported by the jurisdiction. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Current City-supported workforce training initiatives:

- **Moonshot at NACET (City-owned entrepreneurship campus).** The City owns the innovation campus and contracts Moonshot/NACET to operate it—providing incubation, mentorship, cohort training, pitch preparation, and scale-up support for startups and small manufacturers (office, lab, and light-

manufacturing space on site). This is a direct, ongoing City platform for founder and workforce skills development.

- **Business Retention & Expansion (BRE) and Job-Creation incentives with training components.** Through its Economic Development program, the City offers competitive BRE and job-creation incentives that can include funding or technical assistance tied to workforce development (e.g., upskilling tied to expansions) alongside quarterly City engagement for two years to support execution.
- **City Economic & Workforce Development strategic guidance and programming.** The City’s adopted Economic Development Strategy (2024–2029) and its companion Workforce Development Analysis & Strategic Plan commit the jurisdiction to lead/coordinate employer-driven training with partners (NAU, CCC, ARIZONA@WORK, SBDC), promote sector cohorts (health care, hospitality, professional/tech), and deliver small-business education via City channels (ChooseFlagstaff). These plans formalize City roles, priorities, and program delivery.
- **Small-business and entrepreneur training access coordinated by the City.** The City’s “Start-Ups/Entrepreneurship” and “Business Resources” portals point local firms to recurring training (SBDC advising/courses, bootcamps, finance and HR clinics) and City-hosted sessions—functioning as the jurisdiction’s front door for skills and management training.
- **Employer-Assisted Housing (EAH) as a workforce retention tool.** While not training, the City’s EAH program directly supports workforce stability—pairing City funding with employer and employee contributions to help essential workers buy homes locally, which increases completion of training pipelines and reduces turnover for participating employers.

How these efforts support the Consolidated Plan:

- **Economic opportunity & anti-poverty goals.** Moonshot/NACET cohorts and SBDC-linked instruction help residents and small firms build marketable skills (finance, operations, compliance), start or grow businesses, and create jobs accessible to low- and moderate-income (LMI) households—advancing the ConPlan’s economic opportunity objectives.
- **Support for LMI workers and small employers.** City BRE and job-creation incentives that include workforce components help employers fund upskilling and on-the-job training aligned with expansions, which improves wage progression and retention for LMI workers while sustaining neighborhood-serving businesses.
- **System coordination & sector alignment.** The City’s Economic Development and Workforce plans position the jurisdiction to convene partners around high-demand sectors (health care, hospitality/tourism, professional/tech), align curricula with employer needs, and publicize training through City portals—linking MA-45 labor market findings to concrete annual actions in the AAP.
- **Talent attraction/retention that stabilizes housing outcomes.** The EAH program reduces commuting and turnover, making it more likely that trainees complete programs and stay in Flagstaff jobs—supporting ConPlan priorities around housing stability and reduced cost-burden for working households.

Describe any other jurisdictional efforts to support economic growth.

City of Flagstaff efforts (jurisdictional):

- **Economic Vitality Department (one roof for growth services).** The City’s Economic Vitality portfolio houses Economic Development, the Convention & Visitors Bureau (Discover Flagstaff), Flagstaff Pulliam Airport (FLG), and the public libraries—a coordinated structure that ties business attraction/retention, tourism marketing, air service, and workforce literacy together.
- **Choose Flagstaff platform & incentives.** The City operates Choose Flagstaff, a business-facing portal with tools, sites, and incentive programs (e.g., Business Retention & Expansion and Job Creation). The BRE incentive requires structured follow-up with City staff (quarterly in Year 1; semi-annual thereafter) to keep expansions on track and translate assistance into jobs.
- **Moonshot at NACET (City-owned innovation campus).** The city owns the entrepreneurship/innovation campus and contracts NACET/Moonshot to operate it—delivering cohorts, mentorship, and scale-up services in office, lab, and light-manufacturing space. This is a direct, ongoing City platform for startup and small-manufacturer growth.
- **Airport-led business development & air service.** FLG advances business access through air-service development (e.g., the City’s 2024 Small Community Air Service Development Program proposal) and by opening Northern Arizona Technology Park on 31 acres of City-owned airport land under a Council-approved ground lease (research, manufacturing, logistics; residential uses prohibited by the lease). The City also maintains an ACDBE program to broaden opportunity in airport concessions.
- **Film & media production support.** Through Discover Flagstaff, the City runs a Film Office (AFCI “Film Ready” community) with streamlined permits for filming on City property, lowering production frictions and driving location-based spending.
- **City ground-lease strategy for employment lands.** The City manages ground leases (notably on/near FLG) with aviation and health-care tenants and now the Technology Park, using public land to seed job-producing uses and long-term investment.

Regional collaborative efforts:

- **Economic Collaborative of Northern Arizona (ECoNA).** ECoNA convenes City of Flagstaff, Coconino County, NAU, K-12, and private partners for regional business attraction, expansion, and workforce initiatives—a standing table that aligns marketing and project support across jurisdictions.
- **NACOG Economic Development District (CEDS).** The Northern Arizona Council of Governments leads the federal CEDS process for the region, positioning Flagstaff projects for U.S. EDA funding and coordinating recovery/resilience priorities (transportation, sites, broadband, and industry diversification).

Together, these efforts create a full-stack growth ecosystem: targeted incentives and a City-owned innovation campus to help firms start and scale; tourism and film services that translate visitation into local spending and reinvestment; airport access and the employment-focused Technology Park to attract

export-oriented projects; and regional collaborations (ECoNA, NACOG/CEDS) that align funding, workforce, and infrastructure around shared priorities.

Discussion

Short-term rentals (STRs) are a modest but notable piece of Flagstaff's visitor economy. Independent analysis by RRC Associates for the Northern Arizona Association of REALTORS® estimates STR guests generated roughly \$208 million in local spending in 2024 and supported ~1,200 direct jobs; within Flagstaff, STRs comprise a minority share of total lodging nights and revenue, generally complementing—rather than displacing—hotels during peak periods. The study triangulates AirDNA, CoStar, BEA RIMS II, U.S. Census, and state/local tax data with conservative revenue adjustments, making it suitable for planning use. For Consolidated Plan purposes, a balanced approach pairs STR enforcement and data tracking with production/preservation tools and considers channeling a portion of STR-related revenues toward visitor-impacted infrastructure and community services.

Regional land-use and infrastructure policy will shape how these visitor and resident dynamics interact with housing and jobs. The 2045 Regional Plan's "Preferred Scenario" concentrates growth near Mountain Line's permanent transit network and planned active-transportation investments, improving access for workers and lowering household transportation costs by enabling more trips on foot, bike, and transit—particularly in Downtown, near NAU, and East Flagstaff. As of 2024, about 60% of residents and 80% of jobs are within a quarter mile of a transit stop, underscoring the importance of aligning infill and affordability near frequent service.

Resilience investments also carry economic significance. The Regional Plan documents substantial post-wildfire flood mitigation spending since 2010 (e.g., Schultz, Museum, Pipeline fires) and continued multi-year work on projects such as Rio de Flag, alongside stormwater standards that manage onsite runoff in new development—investments that protect neighborhoods, business districts, and key corridors from disruption. Water policy remains a foundational business-climate factor: the City aims to maintain its 100-year Water Adequacy designation, expand reuse, and coordinate surface- and groundwater management to support long-term growth and affordability. Parks, trails, and open-space systems—ranging from City recreation centers to regional venues at Fort Tuthill—reinforce talent attraction and small-business vitality by enhancing quality of life in employment centers and adjacent neighborhoods.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD defines "housing problems" based on four specific data points: cost-burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. In Flagstaff, housing issues are infrequent overall, except for cost-burden. According to the 2019-2023 ACS 5-Year Estimates, the citywide rates are as follows:

- Cost-burden Renters: 60.6%
- Cost-burden Homeowners: 22.6%
- Overcrowding: 5.3%
- Lack of Complete Plumbing Facilities: 0.5%
- Lack of Complete Kitchen Facilities: 1.4%

For an area to be considered "concentrated" with housing issues, it must exhibit two or more problems significantly above the citywide averages, using HUD's definition of "disproportionate." This threshold in Flagstaff is set at 10 percentage points higher than the city average, equating to: a cost-burdened renter above 70.6%, a cost-burdened homeowner above 32.6%, overcrowding above 15.3%, lack of plumbing facilities above 10.5%, and lack of kitchen facilities above 11.4%.

In Flagstaff, there is one tract located in the center of the center of the City that meets the criteria for having more than one concentrated housing problem:

Census Tract #04005001000 – Overcrowded Homeowners (18.18%); Cost-burdened Renters (78.91%)

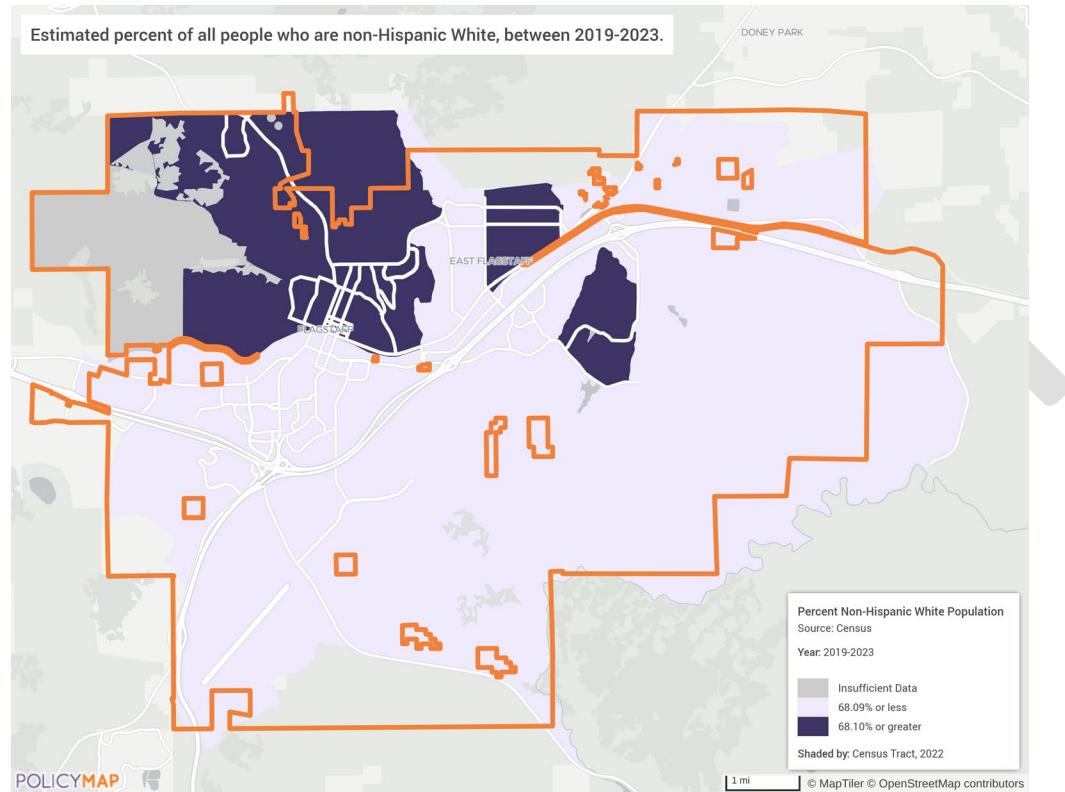
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this analysis a "racial or ethnic concentration" will be any Census Tract where a racial or ethnic minority group makes up 10 percent or more of the population than the city as a whole. According to the 2019-2023 ACS 5-Year estimates the racial and ethnic breakdown of Flagstaff's population is:

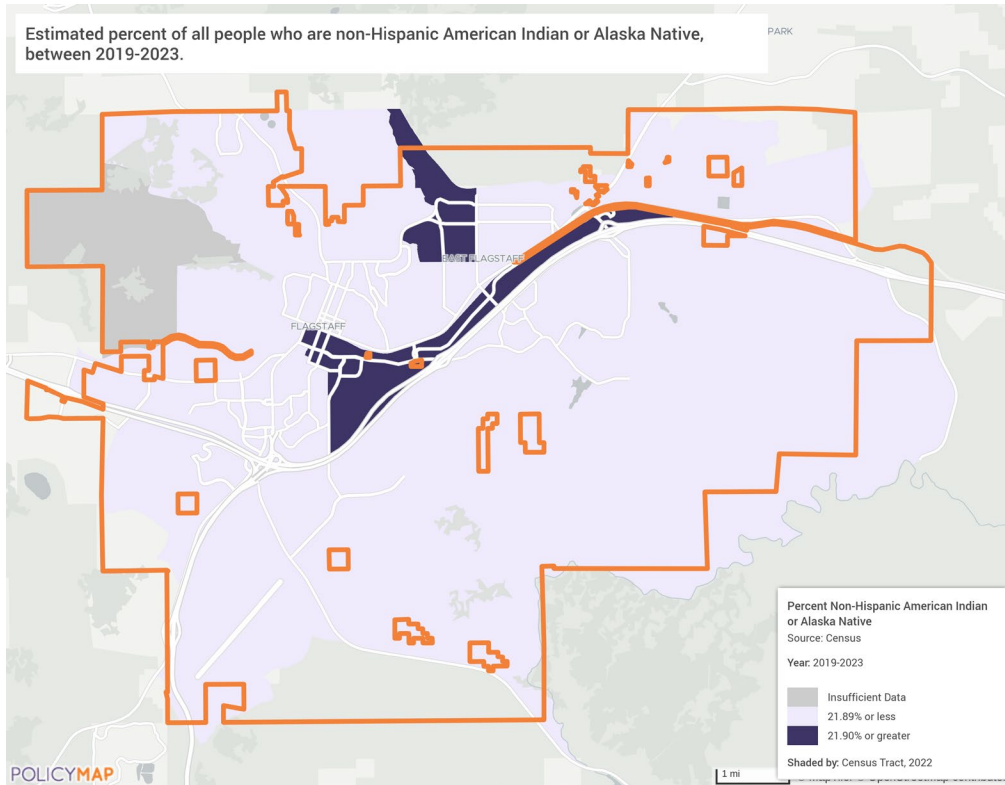
- White, non-Hispanic: 58.1%
- Black, non-Hispanic: 1.9%
- American Indian and Alaska Native, non-Hispanic: 11.9%
- Asian, non-Hispanic: 2.5%
- Native Hawaiian and Other Pacific Islander, non-Hispanic: 0.2%
- Other Race, non-Hispanic: 0.6%
- Two or More Races, non-Hispanic: 5.2%
- Hispanic or Latino: 19.7%

In Flagstaff, White households have a majority amongst demographic groups, with significant concentrations primarily in the northwestern region of the city. Certain areas also show higher-than-average concentrations of Hispanic/Latino, American Indian and Alaska Native households, where these populations form a substantial part of the community. Other racial or ethnic groups do not display notable concentrations based on the established analysis criteria. The maps below illustrate these racial and ethnic distributions across Flagstaff, excluding populations without significant concentrations.

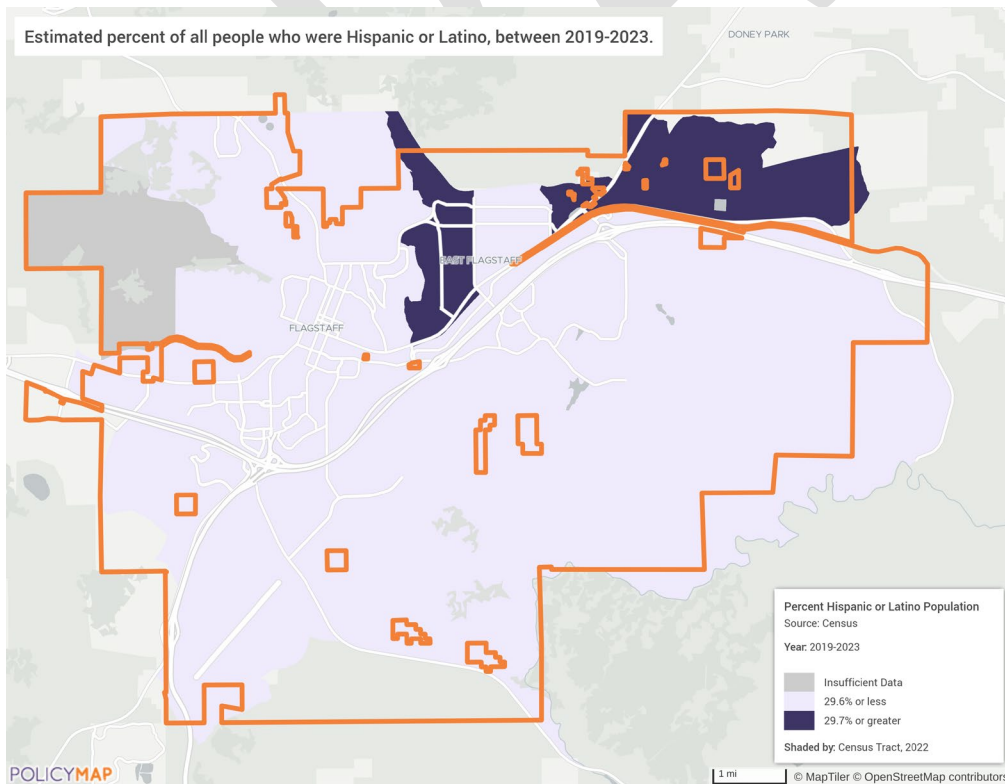
Concentration White (non-Hispanic) households over 68.1%



Concentration American Indian and Alaska Native (non-Hispanic) households over 21.9%

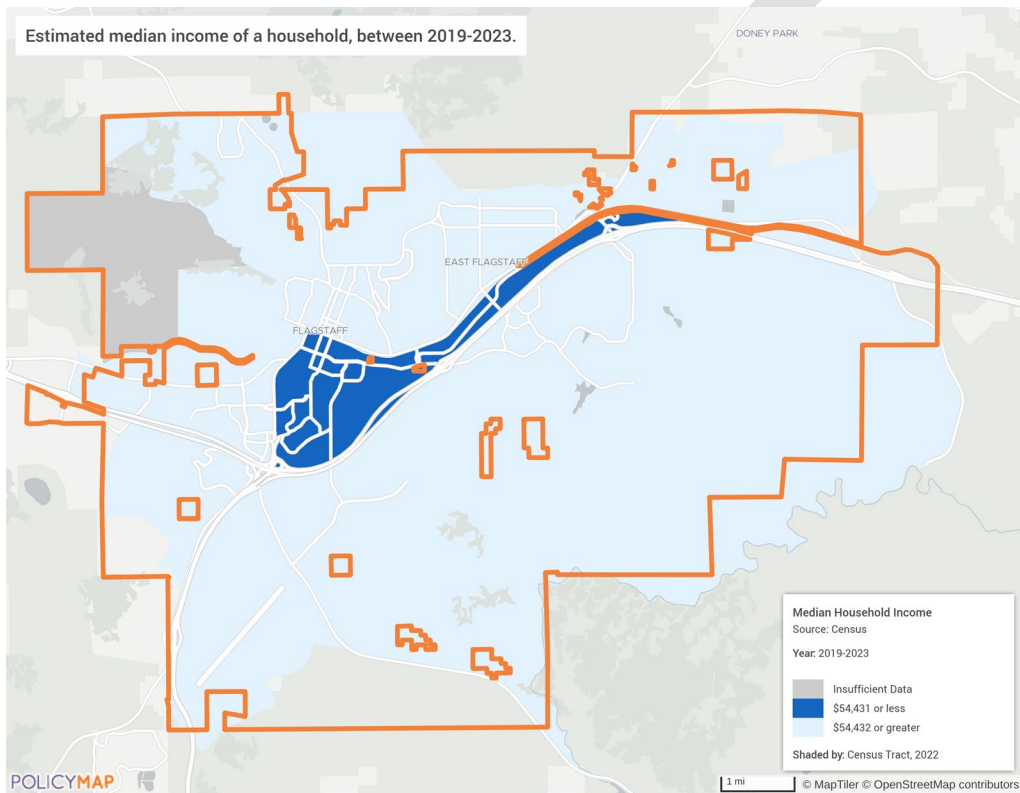


Concentration Hispanic or Latino households over 29.7%



Low-Income Households

The map illustrates the distribution of low-income households in Flagstaff, highlighting census tracts where median household income (MHI) falls below 80% of the city's overall MHI of \$68,041. These areas, where households earn \$54,432 or less, are found in two (2) census tracts within the city: Census Tracts #04005001000 and #04005000800. The prevalence of lower-income households in these areas suggests a higher demand for affordable housing, social services, and economic development initiatives to support financial stability and workforce accessibility. Addressing income disparities in these regions may require targeted job training programs, investment in local businesses, and expanded access to affordable housing opportunities.



What are the characteristics of the market in these areas/neighborhoods?

In the centrally located, lower-income tracts, incomes are shaped less by weak demand and more by household composition (higher renter/student shares) and job mix (hospitality and campus-adjacent services). Flagstaff's large higher-education presence (NAU enrolled approximately 21,550 on the Flagstaff campus in Fall 2023) and a regional medical hub draw many early-career workers and students with lower reported incomes into the core, while housing demand remains strong near jobs, transit, and services. Outlying neighborhoods—many with higher rates of non-Hispanic White residents—tend to have more owner occupancy and higher incomes, reflecting tenure and housing cost differences rather than access to only one part of the city's economy. These patterns point to affordability and tenure dynamics—not a lack of economic activity—as the primary drivers of income differentials.

Are there any community assets in these areas/neighborhoods?

Core tracts concentrate the city's highest-value access assets: Northern Arizona University, Flagstaff Medical Center/Northern Arizona Healthcare (only Level I Trauma Center north of Phoenix), the Mountain Line network with downtown and mall transfer centers, and the Flagstaff Urban Trails System (FUTS) that links homes to jobs, schools, and parks. Public and affordable housing (Brannen Homes, Siler Homes) and an adopted Southside Community Specific Plan provide additional platforms for equitable investment, small-business support, and transportation safety—aligning with federal equity directives by improving access to opportunity where concentrations of Hispanic/Latino and American Indian/Alaska Native households live.

Are there other strategic opportunities in any of these areas?

Near-term opportunities include pairing mixed-income infill and rehabilitation with the City's Incentive Policy for Affordable Housing (IPAH) and targeted parking/fee relief to reduce cost-burdens close to jobs and transit—benefiting lower-income residents while maintaining proximity advantages. Complementary actions include small-business and entrepreneur training through the City-owned Moonshot/NACET campus and coordinated improvements to frequent transit and walkability along the Route 66/Downtown/Southside corridor; in higher-income, amenity-rich neighborhoods, fair-housing outreach, landlord engagement for vouchers, and ADU production can expand housing choice. These place-based, access-expanding strategies align with current federal equity guidance by improving outcomes without attributing causality to protected characteristics.

Discussion:

The City's 2024 Land Availability and Suitability Study Report indicates substantial theoretical capacity for additional housing on both vacant and underutilized parcels; however, steep-slope standards under the Resource Protection Overlay, mapped flood risks (pending mitigation along the Rio de Flag), and site-level utility/transport gaps affect phasing and achievable density. The report identifies 50 “opportunity sites” for deeper study, with an initial screening of opportunity and infrastructure-readiness levels to guide sequencing and potential City partnership (e.g., infrastructure cost-sharing) where affordability outcomes can be maximized.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Internet access is a critical component of modern communication and information-sharing, enabling users to benefit from the growing interconnectedness of business, education, commerce, and everyday activities. Reliable internet connectivity has become essential for success in today's economic landscape. Communities without broadband access face significant challenges in keeping pace with the rest of the country. The lack of broadband infrastructure limits residents' ability to access educational and entrepreneurial opportunities, which is especially concerning in low- to moderate-income (LMI) areas where economic opportunities are often limited.

Research from the Pew Research Center shows that reliable, high-speed internet is strongly associated with expanded educational, training, and job-seeking opportunities: for example, individuals with broadband access are more likely to engage in online learning and use digital platforms to research or apply for jobs. Likewise, the Federal Communications Commission (FCC) and other federal studies emphasize the positive relationship between broadband infrastructure and economic development: regions with greater internet availability tend to experience higher levels of job growth, educational attainment, and community vitality.

Flagstaff, Arizona, enjoys comprehensive broadband coverage, with the vast majority of the City offering multiple internet service provider options, including in LMI areas. The average Flagstaff household has access to at least three broadband-quality internet service options with several areas offering four or more options. According to ISPReports.org, Flagstaff benefits from a variety of infrastructure options, including cable, fiber, fixed wireless, and DSL. Eighty-seven percent (87%) of Flagstaff households have an internet connection with 88.87% availability across the city according to ISP Reports. Of those households, 73% have fiber, cable, or DSL, 6% have satellite, 0% are still on dial-up, and 8% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The map below illustrates broadband availability throughout Flagstaff, defined as advertised internet speeds of 768 kilobits per second or higher.

See map: Broadband Access

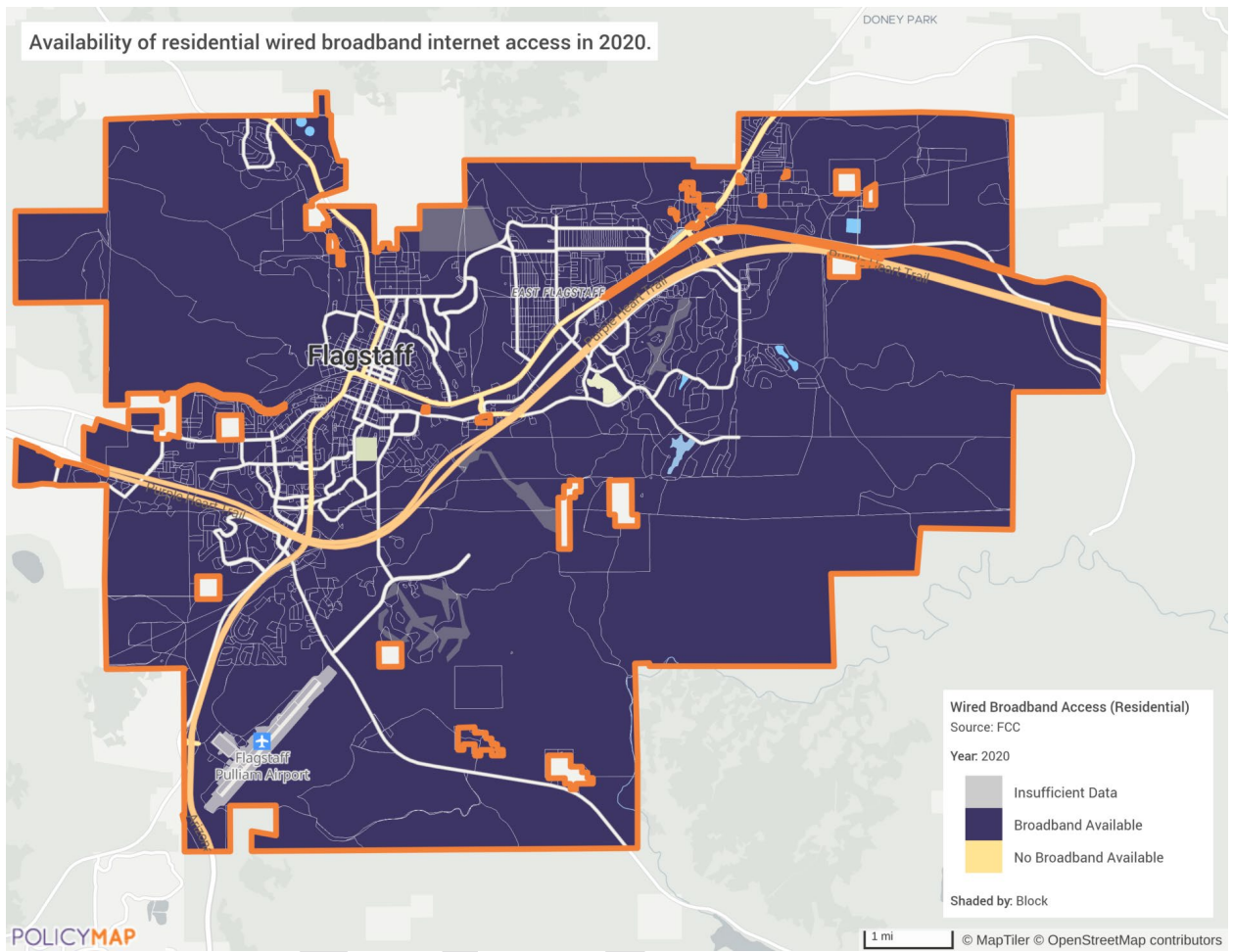
Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, can diminish the incentive to deliver reliable and consistent services. According to ISPReports.org, Flagstaff is served by eight internet providers and five satellite providers offering residential service. Among these, CenturyLink stands out as the leading provider in terms of coverage and speed. Internet providers throughout the city include:

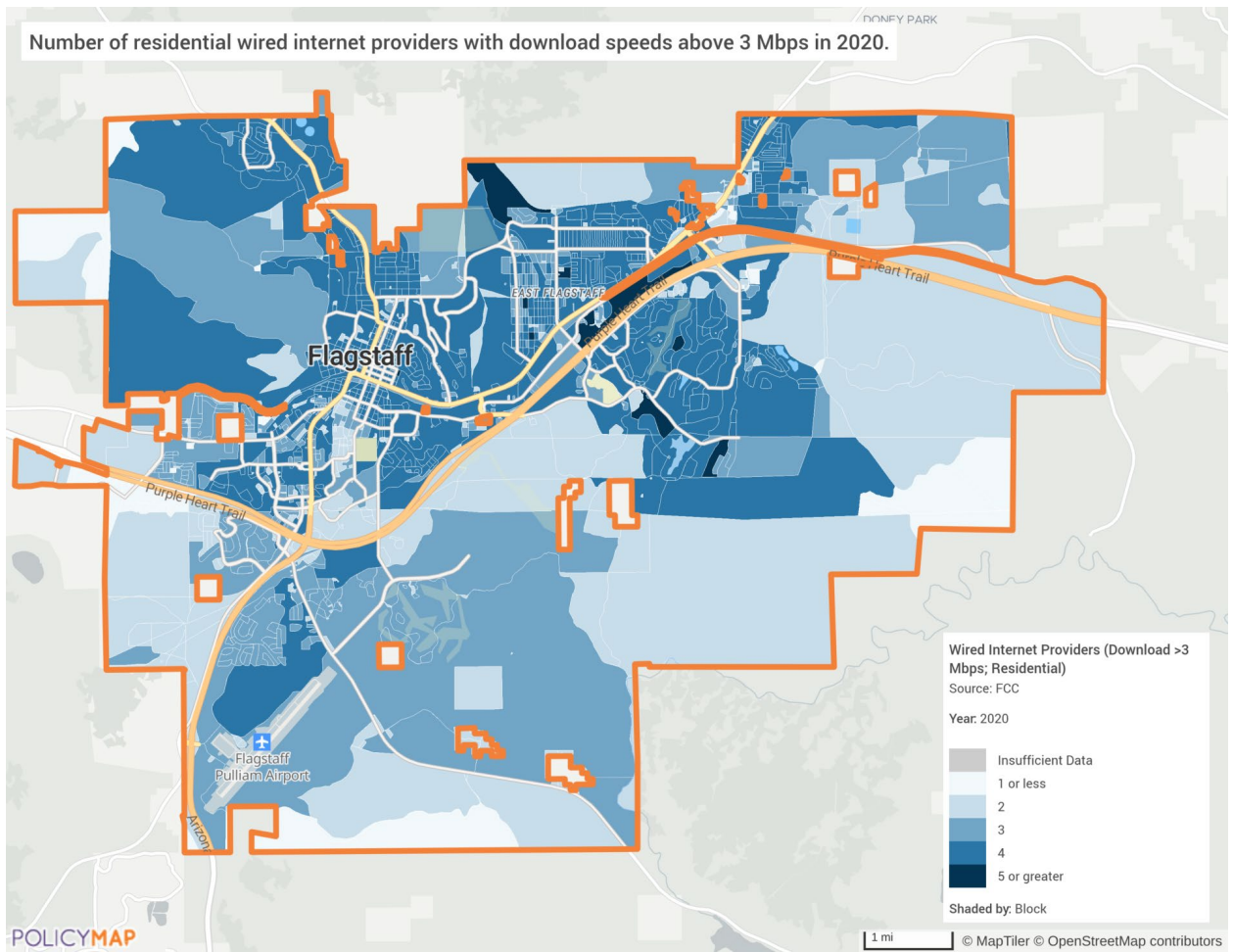
CenturyLink (DSL and Fiber)
Optimum (Cable)
Quantum Fiber (Fiber)
Earthlink (Fixed Wireless)
T-Mobile Home Internet (Fixed Wireless)
Bluespan (Fixed Wireless)
Verizon (Fixed Wireless)
AT&T (Fixed Wireless)
Dish (Satellite)
DirecTV (Satellite)
Viasat Internet (Satellite)
HughesNet (Satellite)
Starlink (Satellite)

The map below shows the number of broadband service providers by census tract. Most of the City of Flagstaff has at least three high-speed internet options from competitive providers, with many areas offering four or more. This variety ensures that residents have multiple choices for reliable and affordable internet access throughout the city. Given that nearly all households with availability are connected, Flagstaff demonstrates strong adoption of broadband services. Continued efforts to expand availability and maintain affordability will be key to reaching the remaining households that currently lack reliable access.

See map: High Speed Internet Providers



Broadband Access



High Speed Internet Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

As climate change accelerates, cities like Flagstaff, Arizona, located within Coconino County, are facing an increasing array of natural hazards, including extreme heat, drought, flooding, strong winds, and wildfires. According to [Coconino County's Multi-Jurisdictional Hazard Mitigation Plan \(MJHMP\)](#), climate change is intensifying risks across the region, manifesting as rising temperatures, prolonged droughts, and more severe wildfire activity. These conditions reduce the reliability of water supplies and increase the likelihood of property damage, injuries, and fatalities. Flagstaff also faces risks to public health from extreme heat and degraded air quality, along with potential cascading impacts on energy and water systems as outlined in the draft [Flagstaff Regional Land Use Plan 2045](#).

The City of Flagstaff addresses natural hazards associated with climate change through a series of proactive strategies. Guided by the MJHMP and the City's [Climate Action and Adaptation Plan](#), Flagstaff is advancing efforts that include water conservation measures, forest treatments to reduce wildfire severity, and infrastructure upgrades designed to improve resilience. Additionally, the City is pursuing greenhouse gas reduction strategies that connect environmental protection with community resilience, historic preservation, economic recovery, and tourism. These initiatives help Flagstaff adapt to climate-related challenges by mitigating wildfire and drought risks while safeguarding public health and critical services.

Flagstaff is not located on the coast and is less likely to experience direct coastal impacts, but the cascading effects of climate change elsewhere—such as sea level rise and stronger storms—may drive population displacement from coastal areas, creating additional growth pressures in inland communities. As a regional hub for northern Arizona, Flagstaff has already experienced population growth in recent decades, and an influx of climate migrants could further strain housing, infrastructure, and natural resources. At the same time, the MJHMP highlights that the state of Arizona has already warmed about two degrees Fahrenheit (°F) in the last century, a trend expected to continue. The Intergovernmental Panel on Climate Change (IPCC) projects that by mid-century, the average summer temperature in the region could rise by four degrees. These shifts are anticipated to intensify hazards such as storms, extreme heat, and prolonged drought across Coconino County, with impacts on agriculture, wildfire severity, changing landscapes, pest outbreaks, human health, and air quality. Importantly, the plan underscores that while these impacts may appear as discrete events, such as a flood or heatwave, climate change itself is a continuous process.

The National Climate Assessment emphasizes the need for proactive mitigation planning, as traditional assumptions about hazard probabilities no longer hold in the face of climate change. To effectively navigate these challenges, Flagstaff must continue to anticipate, plan, and adapt to evolving climate dynamics and demographic pressures. Proactive measures—including water conservation, wildfire fuel reduction, and greenhouse gas mitigation strategies—are essential to reduce risk and enhance long-term community resilience. With a Calculated Priority Risk Index (CPRI) score among the highest in the county, these evolving threats underscore the urgency of forward-looking planning.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income households, whether renting or owning, face heightened vulnerability to the impacts of climate change and natural disasters due to their limited financial resources. Sudden increases in electricity or housing costs can quickly push these residents into precarious living situations, increasing their risk of homelessness or forcing them to live in substandard conditions. The 2024 America's Rental Housing Study from the Joint Center for Housing Studies at Harvard University underscores this growing threat, revealing that escalating insurance premiums and the withdrawal of coverage by providers in high-risk markets complicate efforts to secure adequate protection against weather and climate related losses. Additionally, the study highlights the obstacles property owners encounter when trying to invest in climate resilience measures, given the stagnation in operating income growth.

The 2021 EPA study on Climate Change and Social Vulnerability in the United States further illustrates these challenges, showing that low-income individuals are more likely to live in areas facing significant increases in mortality rates due to extreme temperature changes, as well as experiencing the highest rates of labor hour losses among weather-exposed workers. Rural communities are particularly disadvantaged, often lacking access to public support during emergencies and having fewer resources to repair or fortify their homes against climate-related damage. Addressing these vulnerabilities is essential for building resilience among low- and moderate-income households, who are increasingly at risk from climate change, threatening their safety, stability, and overall well-being.

FEMA's National Risk Index identifies Coconino County as having a relatively moderate level of community resilience, indicating that its residents are moderately equipped to prepare for, adapt to, and recover from natural hazards. This assessment encompasses six broad categories: social, economic, community capital, institutional, infrastructural, and environmental factors at the county level. The map below illustrates FEMA's qualitative risk to natural hazards at the census tract level in Flagstaff, AZ, providing an intuitive way to gauge community risk based on Expected Annual Loss (EAL), Social Vulnerability, and Community Resilience scores.

While most of the City is categorized as having "relatively moderate" or "relatively low" risk, some portions of Flagstaff are classified as having a "relatively high" and "very high" risk. This indicates that these areas may need more targeted attention and resources to address specific hazards, making them more vulnerable than the rest of the city. These two indexes measure risk from different perspectives—FEMA's risk index evaluates a community's ability to respond to hazards (resilience), while the city's qualitative assessment concentrates on the likelihood and severity of those hazards. This dual approach ensures that resources are allocated where they are most needed, promoting both preparedness and targeted intervention.

The City of Flagstaff must continually assess and manage its vulnerabilities to enhance climate preparedness. Flagstaff first adopted its Climate Action and Adaptation Plan in 2018, which was later supplemented in 2021 by the Carbon Neutrality Plan and [Regional Plan amendments](#), establishing carbon neutrality by 2030 as the City's guiding climate goal. Within the plan, the City identifies very young and

very old residents, outdoor workers, individuals with pre-existing illnesses and weak social ties, people experiencing homelessness, and low-income communities as especially vulnerable to climate change and related health impacts. The plan emphasizes the necessity of comprehensive strategies to safeguard these communities from the adverse effects of climate change. To achieve this, Flagstaff is advancing programs such as RentLab to increase housing and utility transparency, water conservation measures to preserve limited resources, wildfire fuel reduction and forest treatments to reduce fire risk, infrastructure upgrades to improve resilience, and a monthly sustainability newsletter that connects residents to resources and opportunities for involvement. These efforts are coupled with broad community engagement to ensure vulnerable communities remain a priority.

Flagstaff is committed to educating and preparing the public for multi-hazard mitigation through various channels. These include the Flagstaff Emergency Management website and social media pages, Coconino County Emergency Management website, social media pages, and the Smart911 Emergency Alerts system. Additionally, the Arizona State VOAD website and social media, in collaboration with the Coconino County COAD website, provide valuable emergency resources to enhance community disaster resilience. To effectively address escalating climate impacts, continuous investment is essential for maintaining and expanding these programs.

See map: Risk to All Natural Hazards

