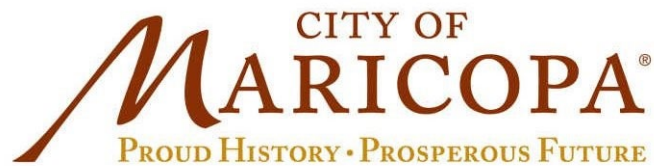


2025 Housing Needs Assessment Update

City of Maricopa, Arizona



Prepared for:
City of Maricopa
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Executive Summary

The City of Maricopa requested a comprehensive housing study update from its prior housing assessment conducted in 2017 to determine its current standing with regards to the housing market and how the City's housing is responding to the needs of current and future residents. Several key steps were required to accomplish the goals set out by the City. Independent research within this report focused on historical and current housing trends, local demographics, and economic factors such as industry employment and commuting trends. Housing gaps were then calculated from the data.

The assessment is divided into the following sections:

- I. Current Housing Types and Occupancy
- II. Housing Costs and Attainability
- III. Housing Needs
- IV. Conclusion and Recommendations

Key Findings

Current Housing Types and Occupancy

Until recently, the housing mix in Maricopa restricted traditional renters from living in the community. This is changing rapidly.

- Maricopa has a high percentage of single-family detached units (95%) totaling 22,900 homes compared to multifamily units (5%) totaling 1,331 units. However, multifamily is expanding rapidly with 2,637 units currently under construction. There is still limited housing diversity, with a small stock of manufactured/mobile homes and few condominiums or townhomes.
- Homeownership has increased in the past 10 years and remains high for the region at 84.8%. This is expected to decline with the continued introduction of multifamily units.
- According to the U.S. Census and CoStar, approximately 3,264 single family homes are rented compared to 936 apartment-style units.
- The apartment vacancy rate for Maricopa has been at high levels, currently reported at 30%. High vacancy is attributed to substantial new supply that was delivered over the last year, which is expected to continue for at least two more years.



Housing Costs and Attainability

The price of housing in Maricopa, across all types of housing, has increased dramatically over the past five years.

- Affordability has become an issue over the past several years for many income levels due to rents and housing prices that have increased well above the rate of inflation and wage growth. Home prices increased 58% from 2019 through 2024 compared to 22.7% in inflation. Household incomes increased 20.2% from 2018 through 2023. Housing cost burden affects low- and moderate-income households the most, including many essential occupations such as elementary and high school teachers, police, firemen, and nurses.

The chart below shows Pinal County median wages for a variety of essential and critical occupations. Nearly all of these occupations would not be able to afford to purchase a home among the local housing stock as a single income household. Additionally, the average Maricopa apartment rents are also out of reach for the bottom two thirds of occupations as a single earner household.

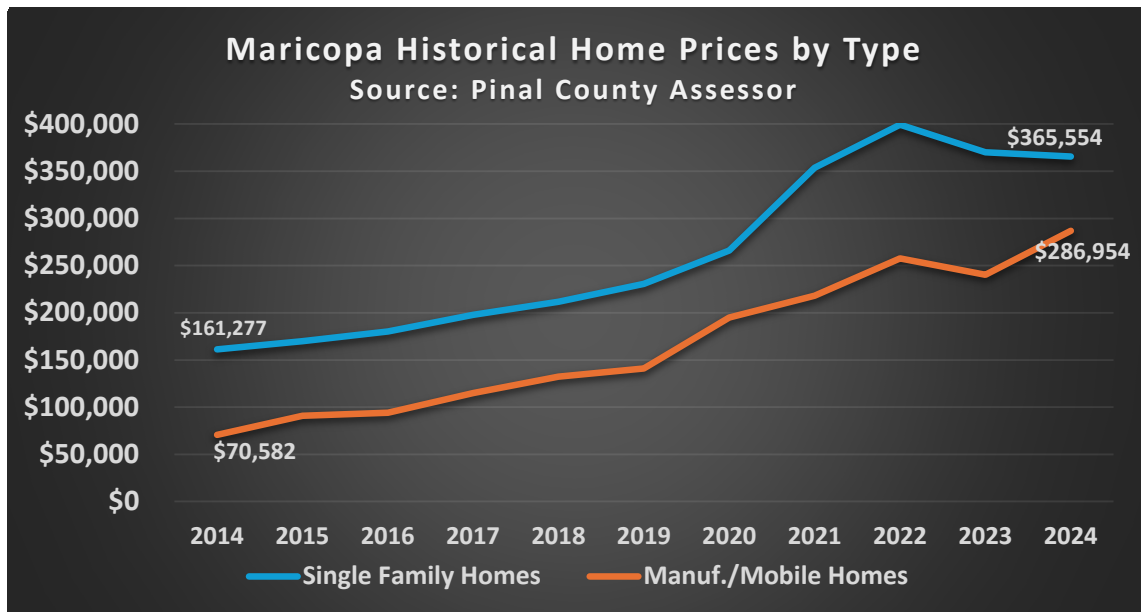
Housing Affordability By Occupation			
Occupation	Pinal County 2023 Median Wage	Monthly Affordable Housing Cost (30% of Income)	Monthly Affordable Rent (Less Utilities)
Retail Salespersons	\$33,687	\$842	\$742
Receptionists and Information Clerks	\$36,149	\$904	\$804
Restaurant Cooks	\$37,456	\$936	\$836
Waiters and Waitresses	\$38,132	\$953	\$853
Nursing Assistants	\$39,114	\$978	\$878
Paramedics	\$42,878	\$1,072	\$972
Construction Laborers	\$45,338	\$1,133	\$1,033
Pharmacy Technicians	\$46,490	\$1,162	\$1,062
Elementary School Teachers	\$50,521	\$1,263	\$1,163
Firefighters	\$58,188	\$1,455	\$1,355
Middle School Teachers	\$60,112	\$1,503	\$1,403
Secondary School Teachers	\$61,501	\$1,538	\$1,438
Police and Sheriff's Patrol Officers	\$74,687	\$1,867	\$1,767
Registered Nurses	\$86,520	\$2,163	\$2,063

Prepared by the Arizona Office of Economic Opportunity in cooperation with the U.S. Department of Labor, Bureau of Labor Statistics, April 2024

- With a median income of \$83,600 the affordable housing value for Maricopa is \$356,300. In the past 12 months, out of 2,492 single family home sales (new and resale), 1,325 homes (53%) were sold for less than \$356,300. This means that Maricopa is achieving home price affordability relative to resident household income.



- Pricing among active new home subdivisions ranges from \$277,000 up to \$575,000 at the high end. In terms of size, the smallest housing unit offered is 969 square feet and ranges up to 4,033 square feet. Most new homes range between 1,400 and 3,000 square feet and range between \$325,000 and \$450,000.
- Household incomes required to afford a new home in Maricopa at current interest rates start at \$84,000 for a \$325,000 home and increase to \$116,000 for a \$450,000 home. At reduced interest rates (5%) required household incomes would be \$70,000 and \$97,000, respectively.
- Existing single family home prices are up 58% over the last five years to an average of \$365,605. At this price, single family homes are likely well beyond the reach of many working families, requiring a household income of approximately \$93,500. Interest rate reductions would reverse much of this effect, requiring approximately \$79,200 at a stabilized 5% mortgage interest rate. Despite the historic rise in home prices, Maricopa offers some of the most affordable housing options in the region.
- Manufactured homes have risen most (103% since 2019) to an average of \$2886,950. However, they are still the most affordable option in Maricopa yet limited in inventory.



- Average rents for apartments in Maricopa grew to a peak of \$1,581 by the third quarter of 2023. They have since moderated to \$1,550 with the influx of competition and rising concessions. Rents currently range from \$1,292 to \$1,760 requiring a household income between \$51,700 and \$70,400.



Housing Needs

Although the projected amount of future units will support the anticipated population growth, the need for attainable housing options is very apparent when comparing housing cost trends, wages, and households who are cost overburdened. Historical development patterns of single-family homes will not address the affordability issue. Low-rise, high-density multi-family housing types are an alternative option to provide affordable housing.

- The range of demand for housing over the next 15 years totals between 12,000 and 30,000 units or an average of 800 to 2,000 units per year at the current average household size (3.05 persons). Due to the introduction of multifamily products, average household size is anticipated to gradually decrease over time. Using the Greater Phoenix Metro average (2.6 persons), housing unit demand would grow to between 14,000 and 35,400 units (941 to 2,361 units per year). For perspective, residential building permits have averaged approximately 1,900 units per year over the past five years since 2020. If this pace continues, it supports the mid-case and optimistic population forecasts.
- The current housing affordability gap, or the difference between the housing available in Maricopa and the housing needed in order to ensure that working households can live in the City for a reasonable cost is 7,772 units, or approximately 33.4% of total households.
- Owners comprise most cost-burdened households (the number of households paying more than 30% of their income on housing). An estimated 5,972 owner households are cost overburdened. There are also 1,800 renter households that are cost overburdened, representing 50.8% of all renters in the city.
- In terms of affordability, the average expected wage of new workers in Maricopa according to Lightcast indicates high rental demand at current interest rates (76% renter, 24% owner). At lower interest rates, the projected demand would shift to 47% renters and 53% owners.
- For an economy to operate efficiently, it must have employees to fill service-related, retail, and restaurant jobs without forcing long commutes. According to the U.S. Census, as of 2022, an estimated 57% of the people who work in Maricopa (3,190 workers) commute into the community each day from other locations. This may have shifted with new multifamily completions.
- Service workers making less than \$50,000 are essentially priced out of Maricopa's ownership or rental market as a single income household. Affordable housing for service workers is an economic issue that could affect the future viability of the city.
- Maricopa will soon have an additional 1,136 apartment units with subsidized rent targeted to households earning 60% of area median income or less. This represents approximately 63% of the current need. An additional 664 units would satisfy current needs. Future population growth will increase these demand figures.



Recommendations

The 2017 Housing Needs Assessment report identified six major housing needs: housing to accommodate the existing workforce and attract potential employers; rental apartments to address the shortage of rental housing and offer homes to single persons and workers seeking more affordable housing options; housing that meets the needs of older adults, including housing built especially for seniors, more affordable housing for persons with fixed incomes, and programs that can provide retrofitting of existing homes and supportive services so that older adults may “age in place”; programs and networks to address the needs of vulnerable populations, particularly the homeless and those at risk of homelessness; a greater variation of housing types to meet the needs of a diverse population – diverse in household size, age and income; and higher density housing within a targeted area to support a mixed-use, walkable area that includes retail, commercial, residential and civic uses.

A majority of the housing needs identified in 2017 had an overlapping housing solution of simply increasing the supply of more diverse housing options with an emphasis on density. Since the publishing of the Housing Plan in 2019, the city has been successful in attracting apartment development for both market rate tenants and income-restricted tenants. This accomplishment has helped to fulfill a substantial portion of the previous plan. Housing and/or program solutions for seniors and vulnerable populations are still needed and should remain in the city’s plan. Additionally, a more diverse stock of ownership housing with higher density to promote affordability, including condominiums, townhomes, and other attached product types, is still absent in the market. Continued population growth will necessitate the need for more housing supply of all forms.

Since the last housing needs assessment and plan, the City of Maricopa has experienced degraded affordability conditions over the last five years, similar to the region and country, but remains very competitively priced in the Greater Phoenix metro. There is a healthy stock of ownership housing that is still affordable for households earning \$75,000 or more. With the recent introduction of multifamily housing, there are now affordable rental housing options for households earning \$50,000 to \$75,000. Multifamily housing is projected to nearly triple in the next 12-18 months, providing an additional 2,600 apartments. The city also contains two apartment communities with rent subsidies for households earning less than 60% of area median income and several more communities under construction that will add 1,136 units for households earning 60% or less of the area median income.

Despite all of the positives, many residents of the community are currently overburdened by their housing costs, representing over one third of all residents. The city is also projected to grow



rapidly for the foreseeable future, and affordability challenges will likely worsen. Solutions are needed for current residents and to plan for future growth. Maricopa is in a strong position to address the affordability needs of its growing community. Large scale employment centers are on the development horizon promising high wage jobs. These jobs have a multiplier effect, creating multiple lower wage jobs as a result. Maricopa should be strategic about the types of housing units it approves to support current and future residents, especially necessary service workers.

There is an abundance of available residential land to be developed to accommodate future growth. The perspectives in this analysis should guide the city to supply the appropriate types of housing going forward.

The following items are recommended to address the housing gaps existing in Maricopa:

- Encourage small lot and attached ownership development. Just under 20% of current new homes are offered at a price point under \$325,000. The continued development of these houses, along with the introduction of attached ownership products will allow more residents earning less than \$100,000 the opportunity for homeownership.



- Continue to allow higher-density rental products, such as single-family rentals, townhomes, duplexes or traditional apartments to provide a variety of housing types affordable to households earning between \$50,000 and \$75,000 and increase density to support more retail. No matter what the prevailing interest rate environment is in the future, renters will be a growing segment of household composition.



- Allow secondary dwelling units on existing lots. Small units provide affordable rental options.



- Allow manufactured homes or similar affordable housing types that adhere to the city's design guidelines. Although prices increased, manufactured homes are still the most affordable ownership option in Maricopa.



- Support more subsidized housing programs targeting low-income and workforce level wage households (40%-80% AMI) for multi-family housing to support police, fire, teachers, nurses, and other critical service providers in Maricopa that are currently overburdened by housing costs. Even after new subsidized apartment communities are completed in the coming year, there will still be a large gap of need at this income level, which is expected to grow with new population each year.



- Support the expansion of government voucher programs (such as Housing Choice Vouchers) and other tax credit programs to grow the capacity of available subsidies for low income households.
- Support housing products targeted to senior living to allow for age-in-place options such as active adult senior apartments, independent living, assisted living, and memory care facilities. This will provide residents with the ability to remain in the community and choose suitable housing options as their needs evolve.



I. Background and Methodology

The City of Maricopa commissioned a comprehensive housing study update to determine its current standing with regards to the housing market and how the City's housing is responding to the needs of current and future residents. The need for an updated housing study was identified to assess changes in the City's population, employment prospects and housing market since the last housing needs assessment conducted in 2017. The study also provides important data for the City's upcoming General Plan effort.

Several key steps were required to accomplish the goals set out by the City. Independent research within this report focused on historical and current housing trends, local demographics, and economic factors such as industry employment and commuting trends.

The housing assessment also identifies the affordability gap for the community - the shortage of units that are needed to provide affordable housing for all segments of the population – and provides recommendations and strategies to address the housing gap.

Affordability is determined by using the standard that no more than 30% of a household's income is devoted to housing costs¹. The U.S. Census provides an estimate of the number of cost-burdened owner and renter households that are paying more than 30% of their income on housing. This essentially identifies the size of the housing gap. To determine the affordability gap, data from a variety of sources are evaluated including the U.S. Census, the American Community Survey, and the Pinal County Assessor.

Data from the U.S. Census for the City of Maricopa is improving due to city population surpassing 65,000 residents but is still somewhat limited. New 1-year estimates for some key data is available from the 2023 American Community Survey. Additional data is also available from the 5-year estimates which are based on 60 months of collected data and 2020 decennial census data is also readily available at the time of the analysis. The most comprehensive data comes from the decennial count with additional data for Maricopa from the 2023 1-year estimates and 2022 5-year estimates which are subject to variability and in some cases a high margin of error. To compensate for this shortcoming, housing data was also received from the Pinal County Assessor's office. Multifamily metrics were gathered through commercial vendors including ALN and CoStar.

¹ The US Department of Housing and Urban Development defines "affordable housing" as housing for which the occupant is paying no more than 30% of gross income. "Attainable housing" is defined as housing that costs no more than 30% of the gross incomes of households earning 80% to 120% of the area median income.



II. Demographics

A. Population

According to the Arizona Office of Economic Opportunity (OEO), Maricopa had a population of 73,300 persons as of July 2024. The City of Maricopa experienced the largest increase in population since 2010 among incorporated cities within the county.

Pinal County Population Change 2010-2023					
Place	2010	2015	2020	2024	2010-2024 Change
Apache Junction*	35,343	36,355	38,198	41,240	5,897
Casa Grande	48,373	50,198	53,930	65,883	17,510
Coolidge	11,749	12,209	13,347	18,945	7,196
Eloy	16,679	17,046	15,657	18,994	2,315
Florence	26,752	26,561	26,931	24,175	-2,577
Kearny	1,927	1,814	1,741	1,755	-172
Mammoth	1,408	1,214	1,076	1,078	-330
Maricopa	43,396	47,580	58,622	73,300	29,904
Queen Creek*	444	424	9,559	13,669	13,225
Superior	2,801	2,562	2,409	2,470	-331
Unincorporated Balance of County	186,670	192,029	206,750	222,435	35,765
Pinal Total	375,541	387,993	428,220	483,944	108,403
Population Annual Percent Change - Pinal County Jurisdictions					
Place	2010	2015	2020	2024	2010-2024 Avg Annual Growth
Apache Junction*	-0.6%	0.2%	1.2%	5.6%	1.1%
Casa Grande	-2.2%	0.4%	2.8%	6.3%	2.2%
Coolidge	-2.8%	0.6%	4.0%	7.3%	3.5%
Eloy	-1.9%	6.1%	-13.0%	4.8%	0.9%
Florence	11.5%	-1.8%	-2.2%	1.2%	-0.7%
Kearny	-2.8%	-1.6%	-0.6%	0.7%	-0.7%
Mammoth	-3.4%	-3.3%	-1.8%	-0.1%	-1.9%
Maricopa	5.1%	1.8%	5.1%	6.0%	3.8%
Queen Creek*	-5.1%	0.0%	64.2%	11.4%	27.7%
Superior	-3.3%	-2.0%	-0.8%	1.7%	-0.9%
Unincorporated Balance of County	4.4%	0.5%	1.4%	1.1%	1.3%
Pinal Total	2.9%	0.7%	2.1%	3.5%	1.8%

Note: * Pinal County population only

Source: Arizona Office of Economic Opportunity



Population estimates only include permanent residents of the communities and do not account for the seasonal population. The following table provides an estimate of the seasonal population for 2023. According to the U.S. Census, Maricopa has 1,505 seasonal housing units, likely increasing the population of the city by 3,000 to 4,600 persons for six to nine months of the year and pushing the total population to 77,000 persons in 2024.

Seasonal Housing Units & Seasonal Population			
Year	City of Maricopa	Pinal County	Arizona
Seasonal Housing Units			
2023	1,505	13,617	153,171
Potential Seasonal Population			
2 person HH	3,011	27,234	306,342
Avg HH Size	4,591	37,991	382,928

Source: ACS 2023 1-year estimate; EDPCo

As expected, the population of Maricopa has a relatively low median age at 38.2 years and a larger average household size compared to the Arizona and county averages with a strong

Median Age & Average Household Size			
	City of Maricopa	Pinal County	Arizona
Median Age	38.2	40.7	39.3
Total:	3.05	2.79	2.5
Owner-occupied housing units:	2.84	2.73	2.57
Renter-occupied housing units:	4.20	3.07	2.34

Source: ACS 2023 1-year estimate

presence of families. In addition, it is unusual to find a larger household size in renter-occupied units as is noted in Maricopa. Typically, younger persons in smaller households occupy traditional multifamily rental units as is found across Arizona. This indicates that multifamily housing is still a small percentage of the housing stock, and the renters surveyed at the time of the 2023 ACS were mostly within single family homes. This is expected to change in the coming years with the substantial influx of new multifamily developments currently underway.

Maricopa's relatively young population is influenced by a larger population of children compared to county and state averages, especially children aged 10-19. The largest age cohort in Maricopa are those between the ages of 20-65 or prime workforce age representing 55.7% of the population which is in line with broader averages in this age category. The percentage of residents over 65 (15.5%) is substantially lower compared to the county and the state. However, this still represents over 11,000 residents and could have implications for planning appropriate housing options as residents continue to age.



Population by Age						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total	71,021		484,239		7,431,344	
Under 5 years	4,393	6.2%	26,291	5.4%	391,142	5.3%
5 to 9 years	3,690	5.2%	27,502	5.7%	435,723	5.9%
10 to 14 years	6,440	9.1%	30,907	6.4%	454,506	6.1%
15 to 19 years	5,950	8.4%	29,087	6.0%	501,122	6.7%
20 to 24 years	4,224	5.9%	26,061	5.4%	498,597	6.7%
25 to 29 years	4,518	6.4%	31,340	6.5%	506,283	6.8%
30 to 34 years	4,013	5.7%	35,482	7.3%	520,705	7.0%
35 to 39 years	3,823	5.4%	32,090	6.6%	475,102	6.4%
40 to 44 years	5,144	7.2%	30,488	6.3%	467,226	6.3%
45 to 49 years	5,034	7.1%	27,971	5.8%	424,460	5.7%
50 to 54 years	6,074	8.6%	28,264	5.8%	438,405	5.9%
55 to 59 years	3,129	4.4%	24,396	5.0%	412,511	5.6%
60 to 64 years	3,585	5.0%	30,352	6.3%	467,831	6.3%
65 to 69 years	3,804	5.4%	28,131	5.8%	423,759	5.7%
70 to 74 years	3,196	4.5%	30,228	6.2%	384,473	5.2%
75 to 79 years	2,574	3.6%	24,486	5.1%	305,244	4.1%
80 to 84 years	726	1.0%	13,266	2.7%	185,157	2.5%
85 years and over	704	1.0%	7,897	1.6%	139,098	1.9%
Under 20 years	20,473	28.8%	113,787	23.5%	1,782,493	24.0%
20-64 years	39,544	55.7%	266,444	55.0%	4,211,120	56.7%
65 years+	11,004	15.5%	104,008	21.5%	1,437,731	19.3%

Source: ACS 2023 1-year estimate

Population projections have been gathered from a number of sources including ESRI, Maricopa Association of Governments, and interviews with economic development staff. These projections are also supplemented with forecasts prepared by our firm utilizing historical population growth estimates and historical permitting activity. Scenarios illustrating the range of population growth are provided below.

As mentioned previously, the City of Maricopa has grown by an average of 3.8% since 2010. The City has been growing more rapidly in recent years. Beginning in 2017, the City has grown by 5% or more, with the exception of 2021 (4.2%) and eclipsed 6% growth in each of the last two years. This equates to more than 4,000 new residents annually in 2023 and 2024.

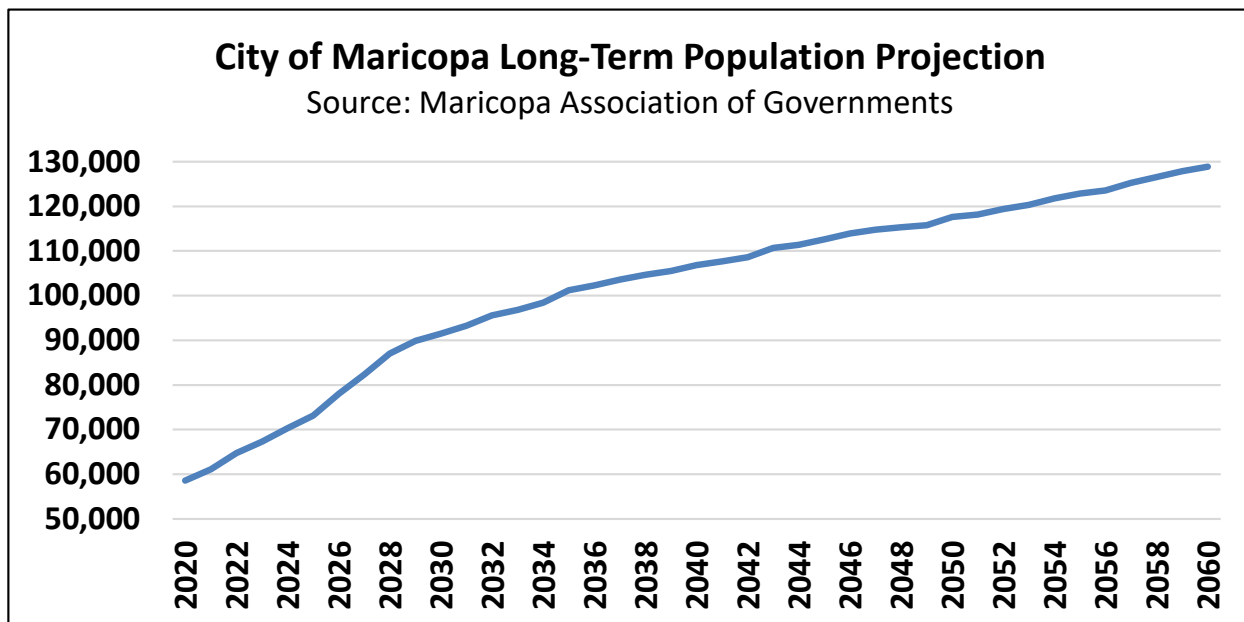


Maricopa Association of Governments (MAG) forecasts are also adopted by the Arizona State Demographer's Office as official state forecasts. The latest forecasts were published in June, 2023 utilizing official state estimates of municipal population from 2022 as the base year. MAG forecasted 4.8% average annual growth from 2023 through 2029. Adjusted for new population estimates for 2023 and 2024, the five-year outlook is that Maricopa will grow to 93,736 residents by 2029. This equates to a gain of 20,436 residents. This equates to 6,700 new households at current household size estimates.

Maricopa Population Estimates and Forecast 2018-2029												
Population Estimates							Population Forecasts					
2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	
53,043	55,798	58,622	61,109	64,742	69,175	73,300	76,219	81,329	85,812	90,713	93,736	
Growth	2,755	2,824	2,487	3,633	4,433	4,125	2,919	5,109	4,483	4,901	3,024	
% Chg	5.2%	5.1%	4.2%	5.9%	6.8%	6.0%	4.0%	6.7%	5.5%	5.7%	3.3%	

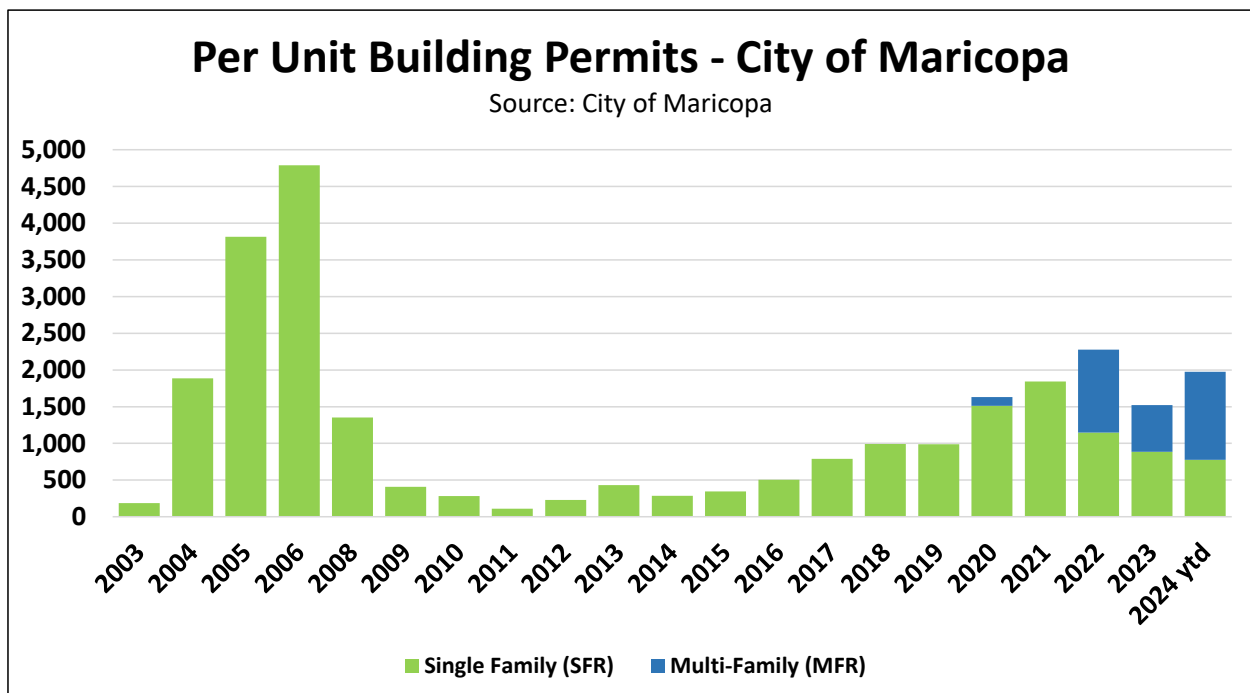
Source: AZ Office of Economic Opportunity; Maricopa Association of Governments

Over the long term, MAG expects the City of Maricopa to reach nearly 130,000 residents by 2060. MAG anticipates that the city's fastest growth will occur between now and 2030, averaging 3,500 new residents per year (approximately 1,160 new households per year). In subsequent decades, MAG forecasted much more modest growth, averaging 1.6% annual growth from 2030 to 2039 and 0.9% annual growth from 2040 to 2049.



Part of the reason for the expected slowing of population growth is that the forecast is produced for the city’s current municipal boundaries which will approach build out in the coming decades. An additional forecast for Maricopa’s Municipal Planning Area, which accounts for potential future annexations, reports 4.5% annual growth in the current decade, 2.0% annual growth in the following decade (2030-20240), 1.5% growth from 2040 to 2050, and 1.2% growth from 2050 to 2060.

Based on new home closing activity and apartment absorption over the past three years, population growth in Maricopa is on pace to meet or exceed MAG’s projected growth over the next five years and likely beyond. Actual population growth in 2023 and 2024 came in over the MAG forecast by 3,000 residents, bolstered by the substantial uptick in multifamily development in 2022 and 2023.

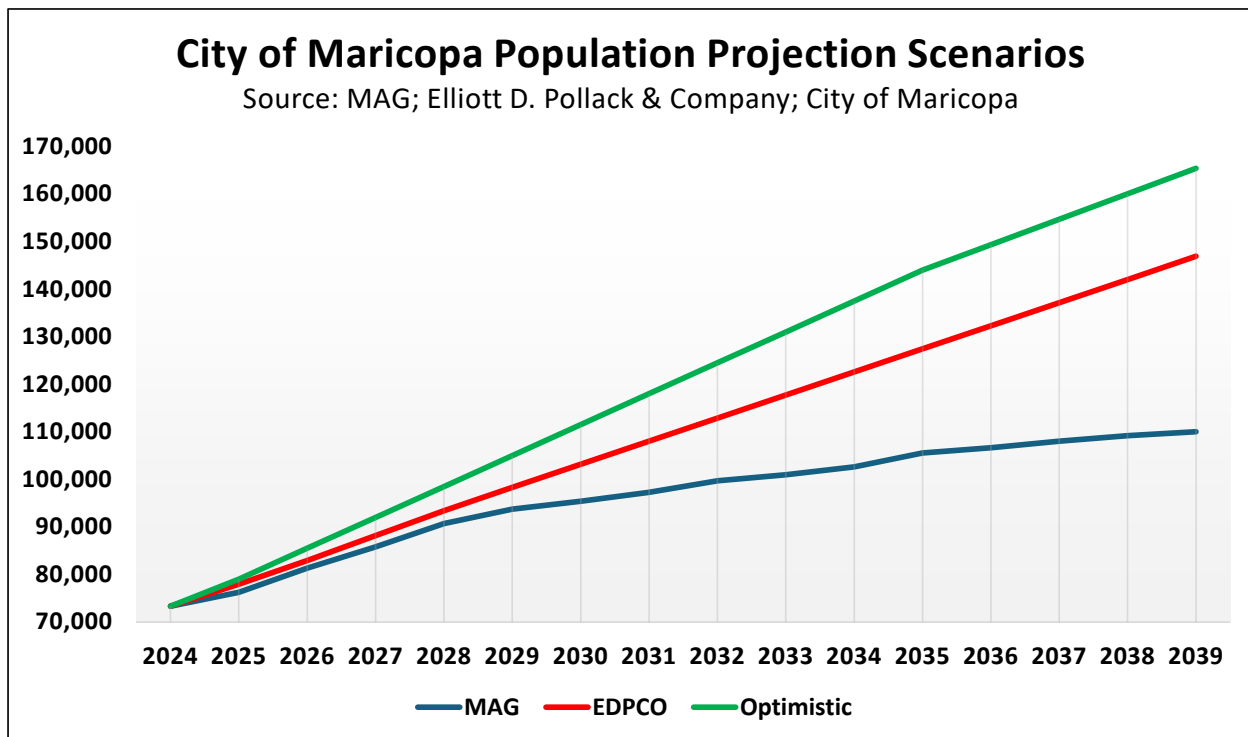


With 330 completed multifamily units still vacant and an additional 2,637 multifamily units currently under construction, the City of Maricopa is likely to far exceed MAG’s 2025 and 2026 population estimates, assuming single family construction maintains its current development pace. An estimated 1,263 single family homes were sold and 577 apartments were absorbed in 2024, which would equate to over 4,700 new residents (assuming 3.05 persons per single family home and 2 persons per apartment unit). Assuming new home construction maintains a pace of 1,000 homes per year and apartment absorption achieves 800 units per year, the city is expected to grow by 4,650 new residents per year over the next five years.



The City of Maricopa also has several large scale employment projects with high employment growth potential which could accelerate demand for housing. According to the City of Maricopa's Economic Development Department, an estimated 176,350 square feet of commercial development is under construction which will create over 400 jobs upon completion. The city also reports two major employment projects consisting of several hundred acres with the ability to create nearly 25,000 new jobs locally (SMARTRail Park – 13,000 jobs, UofA Area of Innovation – 11,300 jobs). Depending on the timing of these developments, there is potentially a more optimistic growth projection that should be considered.

The following chart illustrates potential growth scenarios for Maricopa over the next 15 years. In each of the three scenarios, similar growth is expected in the short term from 2025 to 2028. Beyond 2028, growth projections begin to deviate substantially. The official MAG forecast represents a baseline scenario and is considered the most conservative of the three. Our forecast represents a more aggressive growth trajectory based on continued development of both single family homes and apartments. This results in maintaining an average growth rate of 6.0% through 2029 and 4.1% growth from 2030 through 2039. Finally, an "optimistic" scenario represents the impact of attracting more employment to the city and higher demand for homes. This scenario assumes 7.5% average growth over the next 5 years and 4.7% growth over the subsequent decade.



The educational attainment of Maricopa residents is well above the county average and similar to the statewide average for bachelor's degrees (19.6% versus 15.4% in Pinal County and 20.4% for the state). Graduate or professional degrees lags the state average but is higher than the county. There is also a smaller percentage of adults without at least a high school diploma compared to the state (7.8% in versus 10.6%). Residents with an associate's degree is also significantly higher than county and state averages.

Educational Attainment						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Population 25 years and over	46,324		344,391		5,150,254	
Less than 9th grade	1,960	4.2%	16,401	4.8%	238,234	4.6%
9th to 12th grade, no diploma	1,636	3.5%	21,729	6.3%	308,931	6.0%
High school graduate (includes equivalency)	10,994	23.7%	97,952	28.4%	1,202,651	23.4%
Some college, no degree	13,695	29.6%	96,527	28.0%	1,203,684	23.4%
Associate's degree	5,703	12.3%	35,313	10.3%	470,638	9.1%
Bachelor's degree	9,067	19.6%	53,127	15.4%	1,051,136	20.4%
Graduate or professional degree	3,269	7.1%	23,342	6.8%	674,980	13.1%
High school graduate or higher	42,728	92.2%	306,261	88.9%	4,603,089	89.4%
Bachelor's degree or higher	12,336	26.6%	76,469	22.2%	1,726,116	33.5%

Source: ACS 2023 1-year estimate

B. Household Characteristics

There are far more family (73%) households than non-family households in Maricopa. Of those, an estimated 36% have children under 18. Additionally, 7% are single-parent households. The City of Maricopa is comprised of 27.4% non-family households, of which 77.5% are living alone.

Household Type						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	23,278		168,479		2,907,014	
Family households:	16,889	72.6%	120,310	71.4%	1,858,236	63.9%
Married-couple family	12,867	76.2%	90,569	75.3%	1,359,887	73.2%
Other family:	4,022	23.8%	29,741	24.7%	498,349	26.8%
<i>Male householder, no spouse present</i>	1,719	42.7%	11,838	39.8%	154,585	31.0%
<i>Female householder, no spouse present</i>	2,303	57.3%	17,903	60.2%	343,764	69.0%
Nonfamily households:	6,389	27.4%	48,169	28.6%	1,048,778	36.1%
Householder living alone	4,952	77.5%	37,740	78.3%	806,678	76.9%
Householder not living alone	1,437	22.5%	10,429	21.7%	242,100	23.1%

Source: ACS 2023 1-year estimate



Households by Type & Presence of Children Under 18 Years		
City of Maricopa		
Total:	18,934	
Married couple household:	11,232	59%
With own children under 18	4,741	42%
No own children under 18	6,491	58%
Cohabiting couple household:	1,597	8%
With own children under 18	709	44%
No own children under 18	888	56%
Male householder, no spouse or partner present:	2,478	13%
Living alone	1,392	56%
65 years and over	420	30%
With own children under 18	414	17%
With relatives, no own children under 18	484	20%
No relatives present	188	8%
Female householder, no spouse or partner present:	3,627	19%
Living alone	1,457	40%
65 years and over	692	19%
With own children under 18	965	27%
With relatives, no own children under 18	1,045	29%
No relatives present	160	4%

Source: U.S. Census 2020 Decennial Census

Household incomes in Maricopa are high at an average of \$97,373, higher than the county average of \$89,287 and less than the statewide average income of \$104,620. Median incomes are higher in Maricopa compared to Pinal County and the state. Renter households in Maricopa have incomes of \$93,952, about 70% above the statewide median.



Households By Income						
	Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Occupied Units	23,278		168,479		2,907,014	
Less than \$10,000	582	2.5%	10,277	6.1%	159,886	5.5%
\$10,000 to \$14,999	349	1.5%	4,549	2.7%	84,303	2.9%
\$15,000 to \$24,999	559	2.4%	7,750	4.6%	171,514	5.9%
\$25,000 to \$34,999	1,373	5.9%	11,288	6.7%	194,770	6.7%
\$35,000 to \$49,999	2,165	9.3%	18,364	10.9%	313,958	10.8%
\$50,000 to \$74,999	4,888	21.0%	29,821	17.7%	485,471	16.7%
\$75,000 to \$99,999	4,213	18.1%	28,978	17.2%	392,447	13.5%
\$100,000 to \$149,999	6,029	25.9%	34,875	20.7%	523,263	18.0%
\$150,000 to \$199,999	1,443	6.2%	12,804	7.6%	267,445	9.2%
\$200,000 or more	1,653	7.1%	10,109	6.0%	313,958	10.8%
Mean income (dollars)	\$97,373		\$89,287		\$104,620	
Median income (dollars)	\$83,604		\$77,143		\$77,315	
Homeonwer Median	\$81,758		\$81,673		\$90,601	
Renter Median	\$93,952		\$51,233		\$55,554	

Source: ACS 2023 1-year estimate

As illustrated in the table to the right, household income growth in Maricopa is not outpacing the state but still reflects higher income overall. Median household income has increased by 20.2% from 2018 through 2023 versus 37.5% for the state over the same time period. Average wages have grown 21.9% in Maricopa from 2018 through 2023 versus 35.5% for the state over the same time period.

As noted above, median incomes for city households are still above statewide incomes but average income is now reported to be 6.9% below the statewide average.

Household Income 2018 - 2023			
	City of Maricopa	Pinal County	Arizona
Median Income			
2018	\$69,572	\$55,550	\$56,213
2019	\$74,515	\$58,174	\$58,945
2020	\$75,299	\$60,968	\$61,529
2021	\$82,388	\$65,488	\$65,913
2022	\$90,985	\$76,377	\$65,913
2023	\$83,604	\$77,143	\$77,315
2018-2023			
% Change	20.2%	38.9%	37.5%
Average Income			
2018	\$79,887	\$67,625	\$77,221
2019	\$83,494	\$71,325	\$80,779
2020	\$86,312	\$78,127	\$84,380
2021	\$94,516	\$82,413	\$89,693
2022	\$101,415	\$96,067	\$101,316
2023	\$97,373	\$89,287	\$104,620
2018-2023			
% Change	21.9%	32.0%	35.5%

Source: ACS 1-year estimate when available; ACS 5-year estimate



III. Current Housing Types and Occupancy

Maricopa's housing inventory is comprised of 25,422 units according to the 2023 American Community Survey 1-year estimates with 23,278 of those units occupied (91.6%) on a year-round basis by permanent residents.

Maricopa has a high percentage of single-family detached units and a lower percentage of multifamily units which is typical for a suburban community. The Census reported only 0.6% of all housing units in Maricopa are considered apartments or multifamily (buildings with five or more units in a building) compared to 2.6% across Pinal County and 16.5% statewide. Pinal County also has a higher percentage of mobile homes at 16.3% versus just 0.8% within the city.

Units In Structure						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	21,979		189,795		3,239,474	
1, detached	21,192	96.4%	146,915	77.4%	2,093,142	64.6%
1, attached	387	1.8%	3,469	1.8%	162,660	5.0%
2	83	0.4%	669	0.4%	41,679	1.3%
3 or 4	0	0.0%	1,549	0.8%	108,578	3.4%
5 to 9	16	0.1%	1,818	1.0%	108,426	3.3%
10 to 19	72	0.3%	908	0.5%	119,961	3.7%
20 to 49	0	0.0%	1,183	0.6%	85,301	2.6%
50 or more	48	0.2%	1,120	0.6%	220,557	6.8%
Mobile home	181	0.8%	30,842	16.3%	287,171	8.9%
Boat, RV, van, etc.	0	0.0%	1,322	0.7%	11,999	0.4%

Source: ACS 2023 5-year estimate; EDPCO

Recent multifamily development is not reflected in the U.S. Census data yet. The City of Maricopa reports that approximately 1,331 apartment units have been completed over the last three years. Using this updated figure, multifamily currently represents approximately 5% of total housing inventory. By the end of 2025, multifamily is expected to grow to 11.5% of total housing inventory.

Prior to new multifamily development, the housing mix in Maricopa was restrictive to renters living in the community. Renters were previously constrained to single family homes or mobile homes which usually command higher rents.

An estimated 2,144 units are considered vacant or 8.4% of the total inventory, lower than the state and Pinal County. Vacant units are classified in several ways including units that are in the process of being sold or rented and those used for seasonal or recreational purposes. Stated



Seasonal housing comprises 5.9% of the total housing inventory in Maricopa, which equates to approximately 70.2% of all vacant units in the city are used for seasonal use, a higher ratio than found in Pinal County or the state. As noted earlier in this report, assuming two to three persons per seasonal unit, this could add another 3,000 to 4,500 persons to the population of the city during the winter months. Some of the vacant seasonal units could be short-term rentals, but the Census does not track this type of rental housing. Also, as stated previously, Census data has not reflected new multifamily development and the vacant units still in lease up. There are a reported 395 vacant apartment units as of the fourth quarter 2024.

Housing Vacancy Status						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	25,422		189,795		3,239,474	
Occupied	23,278	91.6%	168,479	88.8%	2,907,014	89.7%
Vacant	2,144	8.4%	21,316	11.2%	332,460	10.3%
For rent	266	12.4%	3,654	17.1%	73,174	22.0%
Rented, not occupied	18	0.9%	509	2.4%	9,513	2.9%
For sale only	160	7.5%	1,204	5.6%	18,723	5.6%
Sold, not occupied	143	6.7%	265	1.2%	7,443	2.2%
For seasonal, recreational, or occasional use	1,505	70.2%	13,617	63.9%	153,171	46.1%
For migrant workers	0	0.0%	0	0.0%	832	0.3%
Other vacant	51	2.4%	2,067	9.7%	69,604	20.9%

Source: ACS 2023 1-year estimate; EDPCO

Maricopa has a high percentage of owner-occupied units and a lower percentage of renter-occupied units (includes apartments, townhomes, and single-family homes) relative to the statewide average and slightly below Pinal County as a whole. This trend is consistent with what is typically found in the non-urban parts of Arizona.

Tenure						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	23,278		168,479		2,907,014	
Owner occupied	19,734	84.8%	138,215	82.0%	1,967,704	67.7%
Renter occupied	3,544	15.2%	30,264	18.0%	939,310	32.3%

Source: ACS 2023 1-year estimate

Homeownership has been robust in the city, growing markedly since 2000. This trend tracks logically with the huge influx of single family home development that started in 2004.



Homeownership jumped to nearly 80% by 2010 and has grown modestly to now nearly 85% in 2023, well above the Arizona average.

The inventory of occupied single-family housing in the city totals 22,581 units according to the 2023 U.S. Census. Approximately 14.5% of those homes or 3,264 single family homes are rented. For now, the Census reports that over 92% of rentals are single family homes. There were also 484 attached units in the community which is a combination of apartments, duplexes, and condominiums (2 to 50 or more units in a building). Forty-one percent (41%) of those units (197) are rented.

Homeownership			
	Maricopa	Pinal County	Arizona
2000	59.2%	77.4%	68.0%
2010	79.7%	76.1%	66.0%
2020	83.4%	79.6%	65.3%
2023	84.8%	82.0%	67.7%

Source: Decennial Census 2000, 2010, & 2020; ACS 1-year & 5-Year

Tenure by Occupied Units in Structure						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total	23,278		168,479		2,907,014	
Owner-occupied housing units:	19,734	84.8%	138,215	82.0%	1,967,704	67.7%
1, detached	19,316	97.9%	115,138	83.3%	1,621,546	82.4%
1, attached	268	1.4%	2,402	1.7%	101,444	5.2%
2	0	0.0%	0	0.0%	3,142	0.2%
3 or 4	0	0.0%	220	0.2%	15,985	0.8%
5 to 9	19	0.1%	41	0.0%	12,585	0.6%
10 to 19	0	0.0%	71	0.1%	6,251	0.3%
20 to 49	0	0.0%	111	0.1%	5,692	0.3%
50 or more	0	0.0%	37	0.0%	11,113	0.6%
Mobile home	117	0.6%	19,048	13.8%	180,725	9.2%
Boat, RV, van, etc.	14	0.1%	1,147	0.8%	9,221	0.5%
Renter-occupied housing units:	3,544	15.2%	30,264	18.0%	939,310	32.3%
1, detached	3,264	92.1%	19,516	64.5%	306,627	32.6%
1, attached	52	1.5%	894	3.0%	48,720	5.2%
2	90	2.5%	499	1.6%	32,656	3.5%
3 or 4	0	0.0%	1,244	4.1%	81,489	8.7%
5 to 9	0	0.0%	1,026	3.4%	82,019	8.7%
10 to 19	7	0.2%	837	2.8%	92,114	9.8%
20 to 49	0	0.0%	1,072	3.5%	64,311	6.8%
50 or more	49	1.4%	1,083	3.6%	183,872	19.6%
Mobile home	82	2.3%	3,918	12.9%	44,724	4.8%
Boat, RV, van, etc.	0	0.0%	175	0.6%	2,778	0.3%

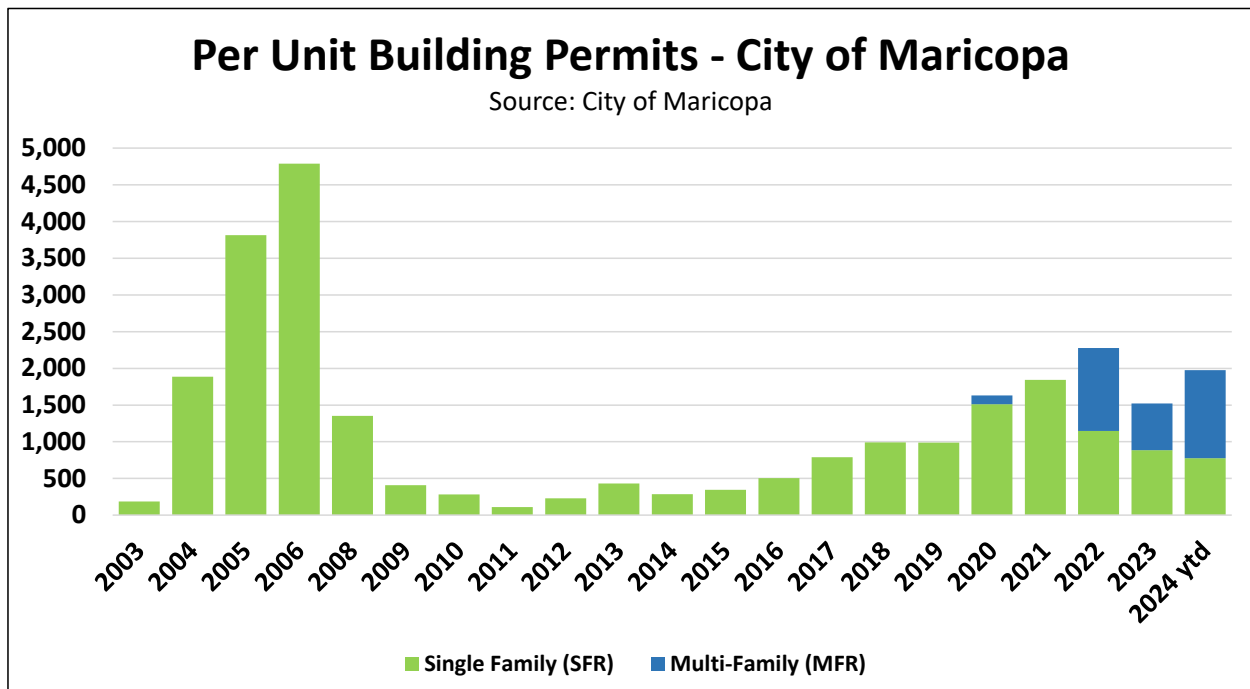
Source: ACS 2023 1-year estimate; EDPCo



These figures are also already outdated with the recent influx of apartment development within the city. CoStar reports that 936 apartment units out of the 1,331 total units are currently rented. This equates to at least 4,431 renter occupied units with a ratio of 74% single family detached rentals and 24% attached rentals with the remainder in mobile homes.

Residential building permit activity was extremely strong prior to the Great Recession, reaching a peak of 4,790 permits in 2006. However, after the recession, it was not until 2016 that activity rose above 500 units. Since 2016, permitting activity grew steadily through 2021 to 1,844 permits, fueled by the COVID pandemic induced interest rate decline. Single family permit activity has cooled over the last three years due to the sharp rise in mortgage interest rates and new home price appreciation, finishing 2023 at 888 permits.

From 2003 to 2019, 100% of all residential permits have been for single family detached units. In 2020, Maricopa issued its first 120 permits for multifamily development. Then, in 2022, 2023, and 2024, multifamily permitting jumped, allowing Maricopa's total residential permits to reach a recent peak in 2022 not seen since 2006 with 2,276 total permits, of which 1,127 permits were for multifamily units. Multifamily permitting has averaged over 50% of total residential permits from 2022 through 2024.



Apartment Inventory

An inventory of traditional apartment complexes was conducted for this study. The inventory was prepared from 50 or more units from CoStar and verified by the City of Maricopa Planning and Zoning Division. The inventory outlined in the following table may not include all apartment units in smaller apartment developments but is the best information available.

The city's inventory of apartment units is largely comprised of medium sized (100 to 300 units) complexes, the largest being 358 units in size. The inventory totals 1,331 units. Prior to 2022, no apartments had been constructed in the city. Of the communities identified, two of the communities have been identified as "affordable" defined as built under the Low-Income Housing Tax Credit (LIHTC) or other government programs to subsidize rent. The apartment inventory represents approximately 5% of the housing stock in the city. The average size of complexes is 222 units. Current vacancy is elevated at nearly 30% with several newly built communities still in lease up. Average rents range from \$884 to \$1,898.

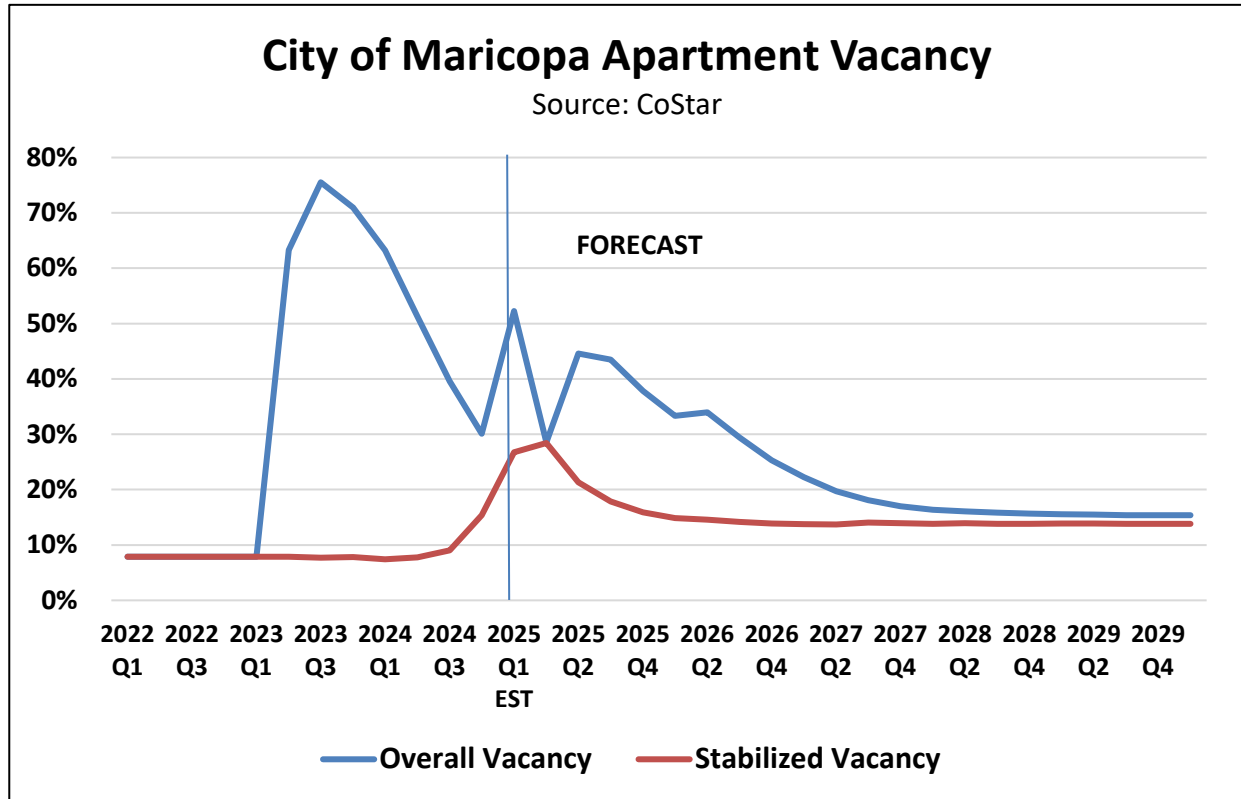
City Of Maricopa Apartments							
Property Name	Property Type	Affordable Type	Units	Avg Size	Avg Rent	Vacancy	Year Built
Horizon at the Wells	Apartment	Market	48	884	\$1,300	1%	2022
Oasis at the Wells	Apartment	Affordable	72	884	\$884	1%	2022
Bungalows on Bowlin	BTR	Market	196	993	\$1,898	39%	2023
Copa Flats	Apartment	Affordable	312	1,040	\$1,460	18%	2023
EVR Porter	BTR	Market	194	995	\$1,719	17%	2023
FlatZ 520	Apartment	Market	358	839	\$1,572	39%	2023
Hampton Edison	BTR	Market	151	969	\$1,753	45%	2024
Total			1,331	950	\$1,589	27.9%	

Source: CoStar; City of Maricopa; Elliott D. Pollack & Company

The apartment vacancy rate for Maricopa has been at high levels (above stabilized vacancy of 7%) since the second quarter of 2023 when new apartments began delivering units. According to CoStar, the stabilized vacancy rate currently stands at 15.4% and overall vacancy is 27.9%. Vacancy is also expected to rise in 2025 when apartments currently under construction are delivered to the market. A stabilized vacancy rate for apartments is typically 5% to 7% to account for lease expirations and people moving in and out of complexes.



Apartment vacancies below 5% indicate a significant shortage of rental units. This could cause rents to rise due to strong demand, further increasing the cost of housing cost for households that cannot afford to purchase a home. The current apartment market in Maricopa is far from this scenario, with an abundance of available apartment units that will likely take a number of years to fully absorb.



The City of Maricopa has also identified several multifamily rental communities currently under construction totaling 2,637 units. Once completed, the apartment stock will have grown by 198% to 3,968 units. There are additionally five more apartment communities planned and approved that have not started construction totaling 863 units.

Five of the apartment communities under construction will be rent restricted, serving renter households making 60% or less of area median income. These five communities will add 1,136 units of affordable housing to the community.

CoStar reports that approximately 583 apartments were occupied over the last 12 months. At this rate of absorption, existing excess vacancy and apartments under construction would take approximately four years to absorb up to a 95% occupancy level. Including the 863 planned units, absorption grows to five and a half years.



City Of Maricopa Apartment Pipeline				
Property Address	Property Name	Property Type	Affordable Type	Units
Under Construction				
16720 N Porter Rd	Alto	Apartment	Affordable	200
36351 W Honeycutt Rd	Honeycutt Run	BTR	Market	209
17685 N Porter Rd	Home at Maricopa	Apartment	Market	536
43990 W. Honeycutt Ave.	Reinsman Commons	Apartment	Market	574
W of Alan Stephens Pkwy & Stonegate	Saddleback Villages	BTR	Affordable	215
W of Alan Stephens Pkwy & Stonegate	Roers at Stonegate	Apartment	Affordable	216
39695 W Lococo St	Ironwood Ranch	BTR	Affordable	252
SWC Honeycutt & Gunsmoke	Gunsmoke	Apartment	Affordable	253
21055 N Village Pky	Innovation Villas	Apartment	Market	182
Total				2,637
Approved				
SWC White and Parker Rd. & Bowlin Rd.	EVR San Travasa	BTR		186
44400 W. Martin Luther King Jr Blvd	Seasons Living	Apartment		146
45545 W. Edison Rd.	Villas at the Gin	BTR		195
SWC Smith Enke Rd & John Wayne Pkwy	Lofts at Edison	Apartment		43
SWC Alan Stephens Pkwy & Stonegate Rd.	Stonegate Villas	BTR		293
Total				863

Source: CoStar; City of Maricopa; Elliott D. Pollack & Company

IV. Housing Costs and Attainability

The price of housing in Maricopa, across all types of housing, has increased dramatically over the past five years. Single family home prices have risen over 58% since 2019. Manufactured housing units are the most affordable ownership option but have risen in price the most (103% since 2019) to an average of approximately \$287,000. The price of townhomes rose at a slower rate than manufactured homes, but they still experienced an increase of 62% in just the last five years.

The National Association of Home Builders (NAHB) and Wells Fargo Bank produce a quarterly report known as the Housing Opportunity Index or HOI for metropolitan areas of the country. The HOI is defined as the share of homes sold in an area that would be affordable to a family earning the local median income based on standard mortgage underwriting criteria. NAHB assumes a family can afford to spend 28% of gross income on housing, obtains a 30-year mortgage with a 10% down payment at a current mortgage rate according to a Freddie Mac survey.

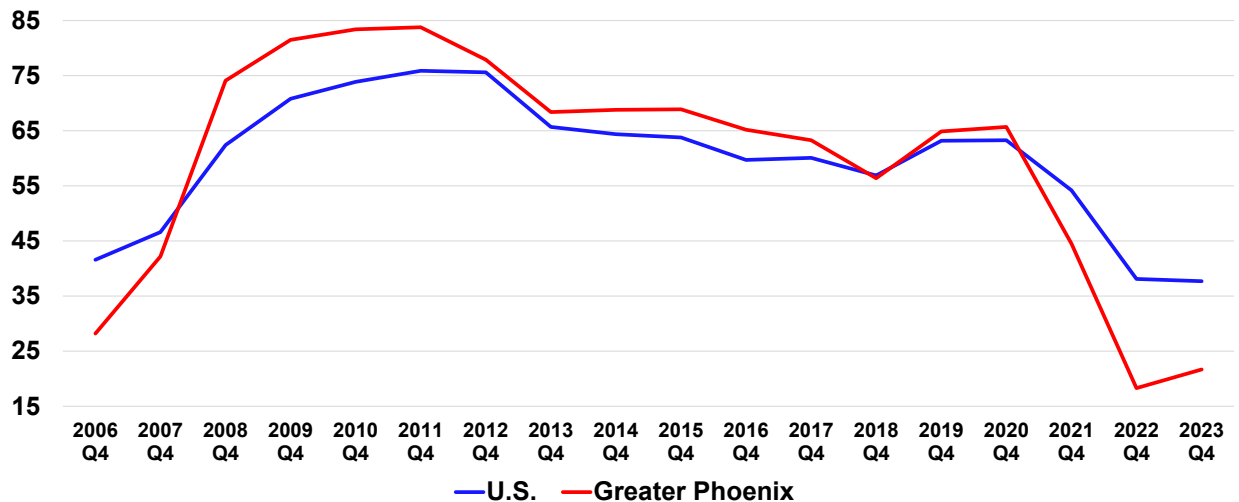
The HOI for the Greater Phoenix metro area, which is Pinal County and Maricopa County combined, has been declining since 2012 when the index was at a peak of 84%. The index fell to 66% by the end of 2020 then plummeted to just 18.3% in 2022. The index recovered somewhat in 2023 but stood at a level of just 21.7%. While this is a dramatic decrease in affordability in ten



years, the national HOI stands at 37.7% in 2023 which is down from 68.4% in 2012. The NAHB's new Cost of Housing Index reports that the typical household must now spend 40% of their income to afford the median priced home in the region. This means that housing affordability has been impacted in all areas of the country but has been more acute in the Greater Phoenix region. Despite the historic rise in home prices, Maricopa offers some of the most affordable housing options in the region.

Housing Opportunity Index

Source: NAHB/Wells Fargo



The affordable housing value for Maricopa is shown in the following table based on the median income of approximately \$83,600. With a 10% down payment and a 6.7% loan, the maximum affordable house value is \$356,300. **In the past 12 months, out of 2,492 single family home sales (new and resale), 1,325 homes (53%) were sold for less than \$356,300. This means that Maricopa is achieving home price affordability relative to resident household income.**

Affordable House Value City of Maricopa	
Median Income	\$83,604
Monthly payment at 28% of Income	\$2,090
Interest Rate	6.70%
Down Payment	10%
Loan Principal	\$323,907
Monthly Loan Payment	\$2,090
House value with 10% down	\$356,298

Ownership Market

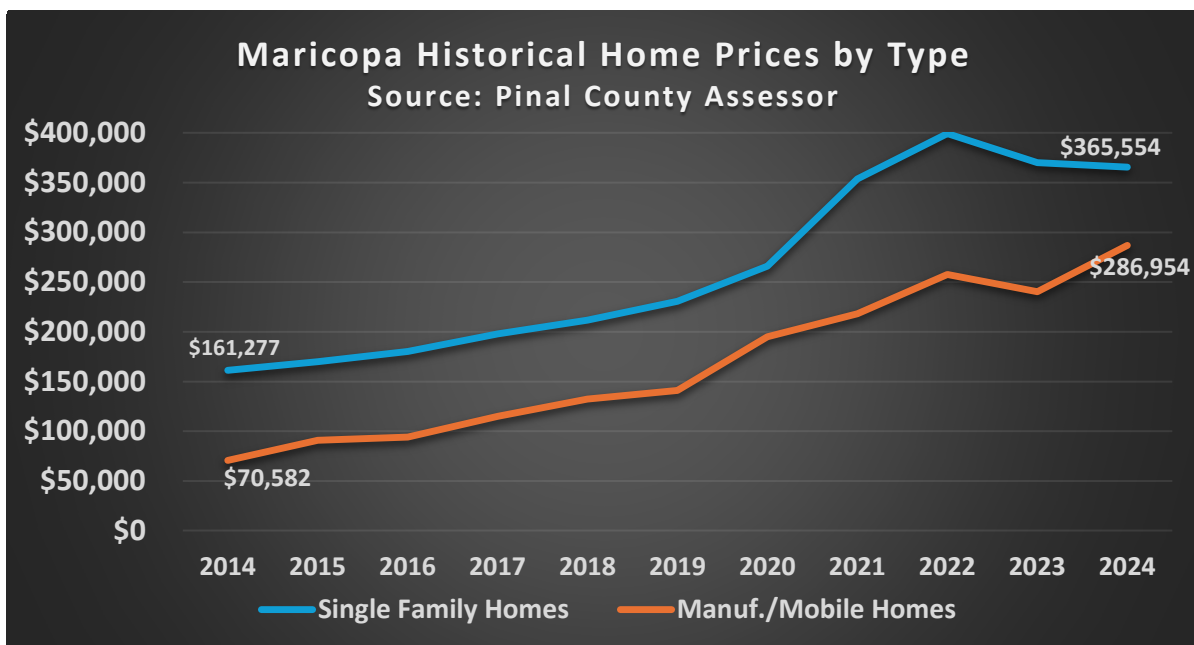
Single family home prices are up over 58% in the last five years to an average of \$365,605. Condominium units are scarce in the market and have reached above \$300,000. Manufactured home prices have risen over 103% and are approaching an average sales price of \$287,000. Most



of the steep price increase started in 2020 and continued in 2021 and 2022. Prices have retreated over the past two years by a combined 8.4%. However, they were coupled with increased borrowing rates which pushed the total cost of ownership higher. Average borrowing rates in the first half of 2022 were 4.5% versus 6.7% in 2024. The monthly housing cost for the higher priced home in 2022 was \$2,053 per month (\$82,100 required income) versus \$2,337 per month for a lower priced home in 2024 at higher borrowing rates (\$93,500 required income).

City of Maricopa Home Sales & Average Sales Price							
Year	Single Family Homes				Manuf./Mobile Homes		
	Sales	Price	% Chg	\$/SF	Sales	Price	% Chg
2014	1,624	\$161,277		\$75	100	\$70,582	
2015	1,914	\$170,034	5.4%	\$77	88	\$90,855	28.7%
2016	2,154	\$180,177	6.0%	\$85	102	\$93,986	3.4%
2017	2,493	\$197,768	9.8%	\$92	110	\$114,918	22.3%
2018	2,837	\$211,811	7.1%	\$100	107	\$132,260	15.1%
2019	3,245	\$230,586	8.9%	\$109	106	\$141,045	6.6%
2020	3,460	\$265,837	15.3%	\$126	113	\$195,039	38.3%
2021	4,174	\$353,755	33.1%	\$170	159	\$218,058	11.8%
2022	3,059	\$399,204	12.8%	\$192	112	\$257,663	18.2%
2023	2,560	\$369,994	-7.3%	\$185	115	\$240,344	-6.7%
2024	1,892	\$365,554	-1.2%	\$184	63	\$286,954	19.4%
Price Chg 2019 - 2024		58.5%			103.4%		

Source: Pinal County Assessor. Data through October 2024



Over the past twelve months, the City of Maricopa experienced 1,227 sales of existing homes with a median sales price of \$350,000. The table to the right illustrates the distribution of resales by price range. Approximately 15% of homes sold for less than \$300,000. Only 3% of sales were under \$250,000. The largest volume of sales occurred between \$300,000 and \$350,000 (35%). An additional 23% were sold between \$350,000 and \$400,000 and 15% were sold between \$400,000 and \$450,000. Approximately 15% of sales were priced over \$450,000.

Maricopa Resales by Price Range		
Price Range	Sales	% Total
Under \$250k	39	3%
\$250k- \$300k	141	12%
\$300k-\$325k	215	18%
\$325k-\$350k	198	17%
\$350k-\$375k	148	12%
\$375k-\$400k	127	11%
\$400k-\$450k	173	15%
\$450k-\$500k	99	8%
\$500k-\$600k	63	5%
\$600k+	24	2%
Total	1,227	

Source: RL Brown

There are 48 active new home subdivisions (subdivision that has pulled at least one permit or had at least one closing in the past 12 months) within the City of Maricopa. New home builders pulled 1,321 permits over the last 12 months (December 2023 through November 2024) and reported 1,263 closings. The most active subdivisions include Rancho El Dorado, Rancho Mirage Estates, Amarillo Creek (outside city limits), Tortosa, Province at Rancho El Dorado, Santa Rosa Springs, Sorrento, and Anderson Farms.

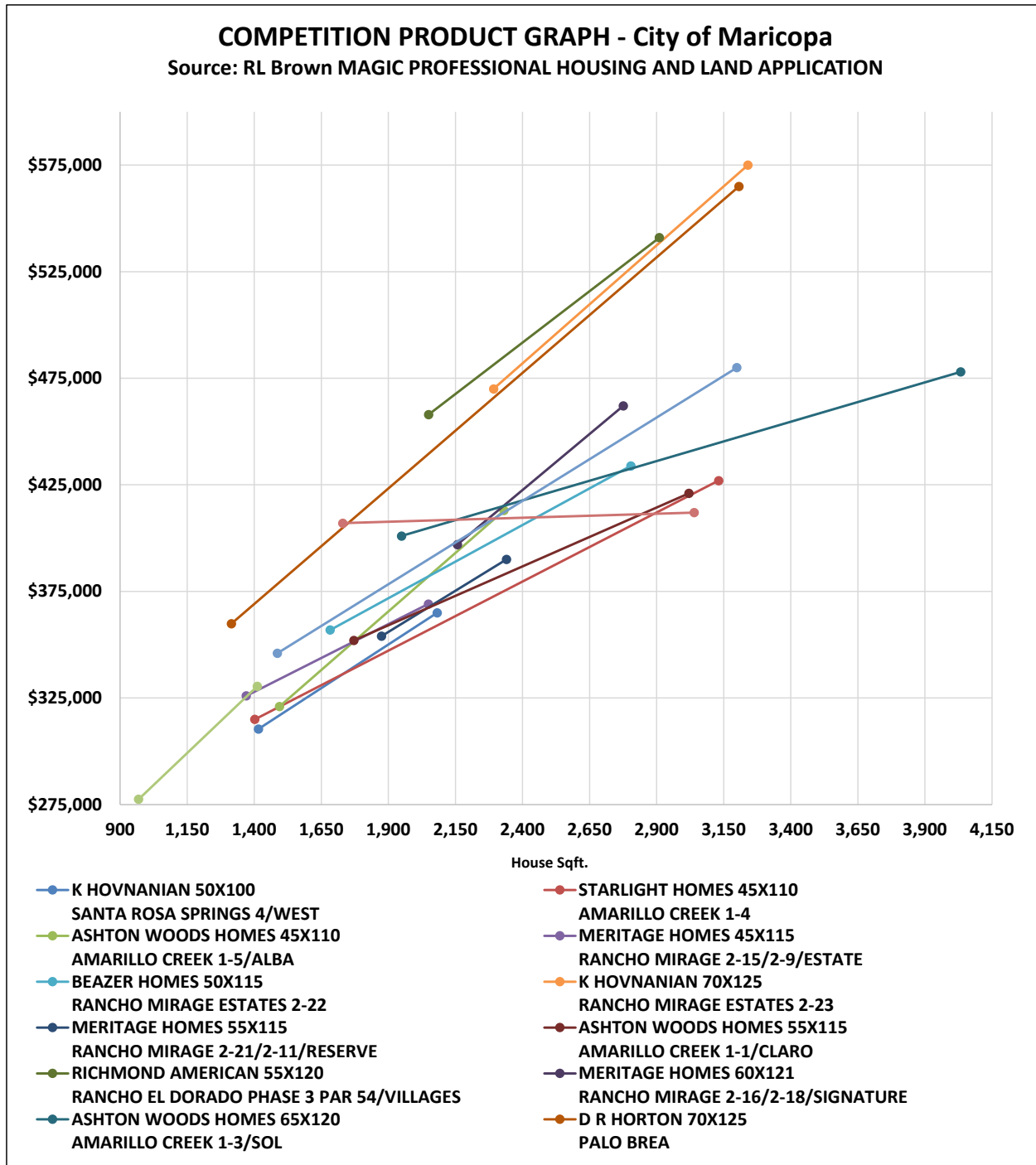
According to RL Brown, there are 1,747 remaining available lots in active subdivisions and 207 speculatively built homes, representing less than two years until build out at the current velocity of new home construction.

Maricopa New Sales by Price Range		
Price Range	Sales	% Total
Under \$300k	42	3%
\$300k-\$325k	198	16%
\$325k-\$350k	338	27%
\$350k-\$375k	271	21%
\$375k-\$400k	176	14%
\$400k-\$450k	164	13%
\$450k-\$500k	35	3%
\$500k-\$600k	31	2%
\$600k+	10	1%
Total	1,265	

Source: RL Brown

Pricing among active new home subdivisions ranges from \$277,000 up to \$575,000 at the high end. In terms of size, the smallest housing unit offered is 969 square feet and ranges up to 4,033 square feet. Most new homes offered range between 1,400 and 3,000 square feet and range between \$325,000 and \$450,000. Detailed pricing by price range for homes sold over the last 12 months is provided to the left.





Household incomes required to afford a new home in Maricopa at current interest rates start at \$84,000 for a \$325,000 home and increase to \$116,000 for a \$450,000 home. At reduced interest rates (5%) required household incomes would be \$70,000 and \$97,000, respectively.



Apartment Rental Market

Average rents for apartments in Maricopa grew to a peak of \$1,581 by the third quarter of 2023. They have since moderated to \$1,550 with the influx of competition and rising concessions.

The following table depicts the inventory of apartments in Maricopa by floor plan. Two-bedroom units make up most units within the City (46%) followed by one-bedroom units (28%). An estimated 24% of the apartment inventory is three-bedroom units. There are very few studios in the market (approximately 1%) and less than 1% of the market is comprised of 4-bedroom units. The average rent and required income for each unit size is shown below:

- Studio - \$1,345 with a required income of \$53,800
- One-bedroom – \$1,292, with a required income of \$51,700
- Two-bedroom - \$1,616, with a required income of \$64,600
- Three-bedroom - \$1,760, with a required income of \$70,400

City of Maricopa Apartments						
Floor Plan	Units	% Total	Rent	Avg. Size	Rent/SF	Required Income
Studio	13	1.0%	\$1,345	557	\$2.41	\$53,800
1-Bedroom	374	28.1%	\$1,292	676	\$1.91	\$51,700
2-Bedroom	613	46.1%	\$1,616	1,004	\$1.61	\$64,600
3-Bedroom	321	24.1%	\$1,760	1,251	\$1.41	\$70,400
TOTAL	1,331					

Source: CoStar

V. Housing Needs

A. Number of Units

The City of Maricopa is forecasted to grow by a range of 36,700 to 92,100 persons over the next 15 years based on forecast scenarios outlined previously. At the current average household size of 3.05 persons per unit, the demand for housing through 2039 totals 12,000 to 30,000 units or an average of 800 to 2,000 units per year. Due to the introduction of multifamily products, average household size is anticipated to gradually decrease over time. Using the Greater Phoenix Metro average of 2.6 persons per household, housing unit demand would grow to between 14,000 and 35,400 units (941 to 2,361 units per year). For perspective, residential building permits have averaged approximately 1,900 units per year over the past five years since 2020. If this pace continues, it supports the mid-case and optimistic forecasts.



This demand estimate does not consider seasonal or recreational housing demand that may continue to increase the non-permanent population of the community, nor does it add in a vacancy component.

City of Maricopa Housing Demand Forecast 2024-2039						
Household Size	MAG		EDPCO		Optimistic	
	Total Demand	Annual Demand	Total Demand	Annual Demand	Total Demand	Annual Demand
3.05 Persons per HH	12,033	802	24,126	1,608	30,188	2,013
2.6 Persons per HH	14,116	941	28,302	1,887	35,413	2,361

Source: MAG; Elliott D. Pollack & Company; U.S. Census

The City of Maricopa Planning and Zoning Division reports that there is a total of 43,300 single family lots remaining in the city approved for development with appropriate entitlements with over 12,000 lots remaining in actively developing communities. There are additionally 3,069 apartment units either under construction or with zoning entitlements to move forward. From a land availability perspective, future development over the next 15 years is more than sufficient.

B. Type of Housing and Attainability

Housing Affordability Gap

The housing affordability gap is the difference between the rents or housing values in a community and the ability of households to afford those rents or values. Affordability has become an issue over the past five years for many income levels due to rents and values that have increased well above the rate of inflation. At the same time, wages have not kept pace.

Housing affordability affects low- and moderate-income households the most, including many essential occupations such as teachers, police, firefighters, nurses, and service workers.

There has been much discussion about the term “affordable housing”. “Affordable” is often associated with housing for the lowest income households. “Workforce” or “attainable” housing is often associated with the demand from critical service providers or essential personnel such as police, firefighters, nurses, schoolteachers, and others. In the context of this study, the term “affordable” will apply to all households that are burdened by housing costs or those that can’t find housing due to its cost relative to household income. Affordable housing refers to a continuum of housing demand that affects persons from the lowest income levels to those earning above the area median income. A healthy economy and housing market should address all these demand sectors.

As outlined in this report, households are considered burdened by the cost of housing if rent and other housing costs total more than 30% of total household income. For a homeowner, the cost of housing typically includes a mortgage, property taxes, and insurance. For a renter, the cost of



housing is rent and utilities. The U.S. Department of Housing and Urban Development also recognizes households that pay more than 50% of income towards housing known as an “severely cost burdened.” Across the country, approximately 29% of all households are considered cost burdened and about 13.4% are severely burdened.

The following table outlines the number of renter households in Arizona, Pinal County, and Maricopa based on the U.S. Census 5-year American Community Survey. The housing cost burden for renters in Maricopa is slightly higher than the statewide average and totals approximately 1,800 households. For Maricopa, 50.8% of all renters pay more than 30% of their income toward housing. **An estimated 19.1% of renter households pay more than 50% of their incomes on housing, totaling 676 households. These households are considered severely rent overburdened.**

Gross Rent as % of Household Income						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	3,544		30,264		939,310	
Less than 10.0 percent	70	2.0%	884	2.9%	33,097	3.5%
10.0 to 14.9 percent	200	5.6%	1,883	6.2%	57,640	6.1%
15.0 to 19.9 percent	612	17.3%	2,366	7.8%	96,118	10.2%
20.0 to 24.9 percent	404	11.4%	2,997	9.9%	112,730	12.0%
25.0 to 29.9 percent	266	7.5%	4,878	16.1%	104,581	11.1%
30.0 to 34.9 percent	407	11.5%	907	3.0%	78,682	8.4%
35.0 to 39.9 percent	443	12.5%	888	2.9%	65,445	7.0%
40.0 to 49.9 percent	274	7.7%	4,110	13.6%	96,280	10.3%
50.0 percent or more	676	19.1%	7,151	23.6%	234,675	25.0%
Not computed	192	5.4%	4,200	13.9%	60,062	6.4%
Total Spending More than 30%	1,800	50.8%	13,056	43.1%	475,082	50.6%
Total Spending More than 50%	676	19.1%	7,151	23.6%	234,675	25.0%

Source: ACS 2023 5-year estimate; EDPCO

For owner occupants, the housing cost burden is also higher than the statewide average. Nearly 6,000 households in Maricopa fall into this category. It should be noted that homeowners typically have more options than renters to address their housing burden. For instance, an owner could sell the home and move to a less costly unit if one is available. Similarly, homeowners could have voluntarily increased their housing costs by taking out a second mortgage or home equity loan on the home. These factors all affect the housing burden of homeowners while renters have limited opportunities to reduce their housing burden beyond seeking a smaller or older unit.



Housing Cost Burden Owner-Occupied Housing Units						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Housing Cost as % of Household Income						
Owner-Occupied Housing Units	19,734		85,341		1,194,643	
Less than 20.0 percent	9,794	49.6%	35,006	41.0%	583,120	48.8%
20.0 to 24.9 percent	2,013	10.2%	14,748	17.3%	173,904	14.6%
25.0 to 29.9 percent	1,955	9.9%	9,473	11.1%	105,196	8.8%
30.0 to 34.9 percent	493	2.5%	4,700	5.5%	74,704	6.3%
35.0 percent or more	5,479	27.8%	21,414	25.1%	257,719	21.6%
Not computed	0		145		7,978	
Total Spending More than 30%	5,972	30.3%	26,114	30.6%	332,423	27.8%

Source: ACS 2023 1-year estimate; EDPCo

The housing affordability gap for Maricopa is 7,772 units, or approximately 33.4% of total households. Owners comprise most cost-overburdened households. An estimated 5,972 owner households are overburdened, and an estimated 1,800 renter households are cost overburdened.

- One of the groups of households most acutely affected are earning less than \$20,000 per year. There are 401 households earning less than \$20,000 that are burdened by rent and 484 owner households burdened by housing costs. These households are most appropriately housed in public housing units, typically owned by a government entity or non-profit, with rents set at 30% of the household's income.
- There are an additional 2,196 households in the City earning between \$20,000 and \$50,000 per year that are overburdened by housing costs. This group could be served by Low Income Housing Tax Credit projects or other government subsidized housing programs targeting 30%-60% AMI households. Maricopa has two completed apartment communities offering subsidized rent to this target population totaling 384 units and an additional 1,136 subsidized units currently under construction. Excluding population growth, there is still a need for another 664 subsidized units.
- The third group of households, representing 3,305 households, earn between \$50,000 and \$75,000. Most of these households would likely qualify for workforce housing units targeting 60%-80% AMI. Additionally, a portion of these households at the higher end of the range could be candidates for homeownership assistance programs. Alternatively, the market rate apartments recently delivered and under construction are positioned to offer



rents affordable to households between \$50,000 and \$75,000. With interest rate relief, a portion of these households could affordably purchase homes in the low \$300,000 range.

- The final group of households, representing 1,386 households, earn \$75,000 or more but are still overburdened by housing costs. If renting is an option, the new market rate apartments will be affordable to this group of households. There are also many options among new and resale homes that would be affordable, especially if mortgage interest rates decline.

Percent of Owner-Occupied Households Paying More Than 30% of Income Towards Housing Costs by Income Range				
	City of Maricopa		Pinal County	Arizona
	Units	% Total		
Total Owner-Occupied housing units	19,734		138,215	1,967,704
Less than \$20,000 (< 22% AMI)	484	94.9%	81.0%	80.0%
\$20,000 to \$34,999 (22% to 38% AMI)	790	76.1%	47.3%	50.9%
\$35,000 to \$49,999 (38% to 54% AMI)	930	69.7%	43.2%	38.6%
\$50,000 to \$74,999 (54% to 81% AMI)	2,608	65.4%	31.0%	29.3%
\$75,000 or more (> 81% AMI)	1,160	9.1%	7.1%	6.4%
Total Paying More Than 30% of Income	5,972		33,169	426,128
% Paying More Than 30% of Income	30.3%		24.0%	21.7%

Note: AMI calculation assumes household size of 3 people

Source: ACS 2023 5-year estimate; EDPCO

Percent of Renter-Occupied Households Paying More Than 30% of Income Towards Housing Costs by Income Range				
	City of Maricopa		Pinal County	Arizona
	Units	% Total		
Total Owner-Occupied housing units	3,544		30,264	939,310
Less than \$20,000 (< 23% AMI)	401	100.0%	94.6%	92.4%
\$20,000 to \$34,999 (23% to 40% AMI)	264	79.0%	86.2%	89.8%
\$35,000 to \$49,999 (40% to 57% AMI)	212	91.0%	81.2%	80.0%
\$50,000 to \$74,999 (57% to 86% AMI)	697	75.8%	51.3%	57.3%
\$75,000 or more (> 86% AMI)	226	15.4%	6.1%	14.7%
Total Paying More Than 30% of Income	1,800		13,056	475,082
% Paying More Than 30% of Income	50.8%		43.1%	50.6%

Note: AMI calculation assumes household size of 2.5 people

Source: ACS 2023 5-year estimate; EDPCO



Overcrowding is another housing problem (defined by HUD as more than one person per room living in a housing unit). Overcrowding is often a symptom of the lack of affordable housing when people are forced to acquire housing that is smaller than their needs or where people must double-up in housing to afford the monthly housing cost. Rental units typically have a higher rate of overcrowding than owner-occupied units.

In Maricopa, an estimated 1,057 (4.5%) of all housing units are considered overcrowded. As illustrated below, the City has approximately 33% more overcrowded units compared to the statewide average and 59% above the countywide average. Overall, overcrowding does not appear to be the city's most significant housing issue. However, the 1,057 overcrowded units is another indicator of the need for additional affordable housing supply.

Tenure by Occupants in Room						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	23,278		168,479		2,907,014	
Owner occupied:	19,734	84.8%	138,215	82.0%	1,967,704	67.7%
0.50 or less occupants per room	13,767	69.8%	97,816	70.8%	1,461,518	74.3%
0.51 to 1.00 occupants per room	5,127	26.0%	37,013	26.8%	451,595	23.0%
1.01 to 1.50 occupants per room	733	3.7%	1,986	1.4%	38,201	1.9%
1.51 to 2.00 occupants per room	74	0.4%	1,344	1.0%	12,189	0.6%
2.01 or more occupants per room	33	0.2%	56	0.0%	4,201	0.2%
Renter occupied:	3,544	15.2%	30,264	18.0%	939,310	32.3%
0.50 or less occupants per room	2,075	58.6%	15,452	51.1%	527,964	56.2%
0.51 to 1.00 occupants per room	1,253	35.4%	12,308	40.7%	337,496	35.9%
1.01 to 1.50 occupants per room	216	6.1%	1,413	4.7%	44,516	4.7%
1.51 to 2.00 occupants per room	0	0.0%	1,010	3.3%	22,263	2.4%
2.01 or more occupants per room	0	0.0%	81	0.3%	7,071	0.8%

Source: ACS 2023 5-year estimate; EDPCO

Business and Workforce Considerations

Maricopa currently has higher concentrations of employment in its local economy compared to the state that benefits the community including:

- Consumer Services (restaurants, dry cleaners, etc.)
- Education
- Retail
- Government
- Health Care



Major employers in the city show that the local economy is heavily weighted toward retail, education, consumer services, health care, and entertainment as well as various professional and business services. Maricopa Unified School District, City of Maricopa, Walmart, and Central Arizona College are the city's largest employers. The lack of affordable housing primarily falls upon those in service jobs that have moderate wages.

The chart below shows Pinal County median wages for a variety of occupations, some of which are considered critical service jobs such as firefighters, paramedics, and police officers. The monthly affordable housing cost for each occupation shows that nearly all of the occupations would not be able to afford to purchase a home among the local housing stock outlined above as a single income household. Additionally, the average Maricopa apartment rents ranging between \$1,292 and \$1,760 is also out of reach for the bottom two thirds of occupations as a single earner household.

Housing Affordability By Occupation			
Occupation	Pinal County 2023 Median Wage	Monthly Affordable Housing Cost (30% of Income)	Monthly Affordable Rent (Less Utilities)
Retail Salespersons	\$33,687	\$842	\$742
Receptionists and Information Clerks	\$36,149	\$904	\$804
Restaurant Cooks	\$37,456	\$936	\$836
Waiters and Waitresses	\$38,132	\$953	\$853
Nursing Assistants	\$39,114	\$978	\$878
Paramedics	\$42,878	\$1,072	\$972
Construction Laborers	\$45,338	\$1,133	\$1,033
Pharmacy Technicians	\$46,490	\$1,162	\$1,062
Elementary School Teachers	\$50,521	\$1,263	\$1,163
Firefighters	\$58,188	\$1,455	\$1,355
Middle School Teachers	\$60,112	\$1,503	\$1,403
Secondary School Teachers	\$61,501	\$1,538	\$1,438
Police and Sheriff's Patrol Officers	\$74,687	\$1,867	\$1,767
Registered Nurses	\$86,520	\$2,163	\$2,063

Prepared by the Arizona Office of Economic Opportunity in cooperation with the U.S. Department of Labor, Bureau of Labor Statistics, April 2024

The wage data does not consider that a household may have two wage earners. However, for single person households or families where only one person works, the availability of affordable housing is a critical need. Without such housing, persons or households must find roommates or double up in rental units. There are nearly 5,000 one-person households and 7,200 two-person households. There are 1,379 households in Maricopa consisting of a single parent with children.



Looking forward, Lightcast forecasts a total of over 1,100 jobs will be created over the next five years. While city economic development staff believe employment growth will far exceed this forecast, the information provided by industry is useful data to align housing needs to incoming employees. The following table illustrates average earnings in the local area by industry. Earnings data was paired with current housing prices and a range of potential mortgage interest rates. This information can help the city plan for future housing needs in terms of ownership and rental options.

City of Maricopa Job Forecast and Affordable Housing							
Industry	5-Year Job Growth Forecast	Avg. Earnings Per Job	Affordable Monthly Housing Payment	Affordable House Price (6.5%)	Likely Owner or Renter	Affordable House Price (5%)	Likely Owner or Renter
Agriculture, Forestry, Fishing and Hunting	(66)	\$59,719	\$1,493	\$238,000	Rent	\$276,000	Rent
Mining, Quarrying, and Oil and Gas Extraction	0	\$98,785	\$2,470	\$394,000	Own	\$456,000	Own
Utilities	9	\$82,600	\$2,065	\$329,000	Own	\$381,000	Own
Construction	108	\$67,228	\$1,681	\$268,000	Rent	\$311,000	Own
Manufacturing	165	\$73,271	\$1,832	\$292,000	Rent	\$339,000	Own
Wholesale Trade	108	\$111,441	\$2,786	\$444,000	Own	\$514,000	Own
Retail Trade	127	\$43,064	\$1,077	\$172,000	Rent	\$199,000	Rent
Transportation and Warehousing	41	\$61,399	\$1,535	\$245,000	Rent	\$284,000	Rent
Information	44	\$48,722	\$1,218	\$194,000	Rent	\$225,000	Rent
Finance and Insurance	40	\$95,942	\$2,399	\$383,000	Own	\$443,000	Own
Real Estate and Rental and Leasing	17	\$72,724	\$1,818	\$290,000	Rent	\$336,000	Own
Professional, Scientific, and Technical Services	49	\$84,567	\$2,114	\$337,000	Own	\$390,000	Own
Management of Companies and Enterprises	3	\$76,795	\$1,920	\$306,000	Own	\$354,000	Own
Admin, Support, Waste Mgt & Remediation Services	38	\$46,516	\$1,163	\$185,000	Rent	\$215,000	Rent
Educational Services	70	\$55,319	\$1,383	\$220,000	Rent	\$256,000	Rent
Health Care and Social Assistance	31	\$67,135	\$1,678	\$268,000	Rent	\$310,000	Own
Arts, Entertainment, and Recreation	22	\$42,005	\$1,050	\$167,000	Rent	\$194,000	Rent
Accommodation and Food Services	201	\$28,239	\$706	\$113,000	Rent	\$131,000	Rent
Other Services (except Public Administration)	42	\$37,645	\$941	\$150,000	Rent	\$174,000	Rent
Government	61	\$82,418	\$2,060	\$329,000	Own	\$380,000	Own
Unclassified Industry	5	\$54,515	\$1,363	\$217,000	Rent	\$252,000	Rent
Total/Average	1,113	\$65,057	\$1,626	\$259,000	Rent	\$301,000	Own

Source: Lightcast.io; Elliott D. Pollack & Company

At current interest rates, the distribution of forecasted new jobs will be 76% renters and 24% owners. At lower interest rates (5%), the ratio adjusts to 47% renters and 53% owners.

Future Employee Housing Need by Tenure				
	6.5% Rate	% Total	5% Rate	% Total
Owners	270	24%	590	53%
Renters	844	76%	523	47%
Total	1,113		1,113	

Source: Lightcast.io; Pinal County Assessor; Elliott D. Pollack & Co.



For an economy to operate efficiently, it must have employees to fill service-oriented, retail, and restaurant jobs without forcing those employees to commute long distances to work. The availability of affordable housing for those workers is essential and an important economic development issue. The U.S. Census Bureau produces a model that estimates commuting patterns of residents for counties and cities. The data is somewhat dated from 2020 but provides some indication of where residents live and work. The following table shows the inflow and outflow of all jobs for Maricopa.

For Maricopa, 92.3% of the City's residents in the workforce leave the community each day for work. The Census model shows that many residents work in Phoenix, Tempe, Chandler, Mesa, and many other communities in Maricopa County as well as Casa Grande and Tucson.

An estimated 56% of the people who work in Maricopa commute into the community each day from other locations. Most come from Phoenix, Chandler, Mesa, Gilbert, Casa Grande, Tucson, and Surprise.

All Jobs Inflow/Outflow Job Counts 2022					
City of Maricopa					
Employed in Maricopa - Place of Residence			Live in Maricopa - Place Employed		
Place	Count	Share	Place	Count	Share
All Places (Cities, CDPs, etc.)	5,595	100.0%	All Places (Cities, CDPs, etc.)	31,268	100.0%
Maricopa city, AZ	2,405	43.0%	Phoenix city, AZ	9,534	30.5%
Phoenix city, AZ	553	9.9%	Tempe city, AZ	4,045	12.9%
Chandler city, AZ	296	5.3%	Chandler city, AZ	3,205	10.3%
Mesa city, AZ	233	4.2%	Maricopa city, AZ	2,405	7.7%
Gilbert town, AZ	223	4.0%	Mesa city, AZ	1,914	6.1%
Casa Grande city, AZ	212	3.8%	Scottsdale city, AZ	1,555	5.0%
Tucson city, AZ	144	2.6%	Gilbert town, AZ	1,057	3.4%
Surprise city, AZ	90	1.6%	Tucson city, AZ	938	3.0%
San Tan Valley CDP, AZ	76	1.4%	Casa Grande city, AZ	621	2.0%
Buckeye city, AZ	75	1.3%	Glendale city, AZ	531	1.7%
All Other Locations	1,288	23.0%	All Other Locations	5,463	17.5%

Source: U.S. Census Bureau's OnTheMap



VI. Conclusions and Recommendations

The 2017 Housing Needs Assessment report identified six major housing needs: housing to accommodate the existing workforce and attract potential employers; rental apartments to address the shortage of rental housing and offer homes to single persons and workers seeking more affordable housing options; housing that meets the needs of older adults, including housing built especially for seniors, more affordable housing for persons with fixed incomes, and programs that can provide retrofitting of existing homes and supportive services so that older adults may “age in place”; programs and networks to address the needs of vulnerable populations, particularly the homeless and those at risk of homelessness; a greater variation of housing types to meet the needs of a diverse population – diverse in household size, age and income; and higher density housing within a targeted area to support a mixed-use, walkable area that includes retail, commercial, residential and civic uses.

A majority of the housing needs identified in 2017 had an overlapping housing solution of simply increasing the supply of more diverse housing options with an emphasis on density. Since the publishing of the Housing Plan in 2019, the city has been successful in attracting apartment development for both market rate tenants and income-restricted tenants. This accomplishment has helped to fulfill a substantial portion of the previous plan. Housing and/or program solutions for seniors and vulnerable populations are still needed and should remain in the city’s plan. Additionally, a more diverse stock of ownership housing with higher density to promote affordability, including condominiums, townhomes, and other attached product types, is still absent in the market. Continued population growth will necessitate the need for more housing supply of all forms.

Since the last housing needs assessment and plan, the City of Maricopa has experienced degraded affordability conditions over the last five years, similar to the region and country, but remains very competitively priced in the Greater Phoenix metro. There is a healthy stock of ownership housing that is still affordable for households earning \$75,000 or more. With the recent introduction of multifamily housing, there are now affordable rental housing options for households earning \$50,000 to \$75,000. Multifamily housing is projected to nearly triple in the next 12-18 months, providing an additional 2,600 apartments. The city also contains two apartment communities with rent subsidies for households earning less than 60% of area median income and several more communities under construction that will add 1,136 units for households earning 60% or less of the area median income.

Despite all of the positives, many residents of the community are currently overburdened by their housing costs, representing over one third of all residents. The city is also projected to grow



rapidly for the foreseeable future, and affordability challenges will likely worsen. Solutions are needed for current residents and to plan for future growth.

Maricopa is in a strong position to address the affordability needs of its growing community. Large scale employment centers are on the development horizon promising high wage jobs. These jobs have a multiplier effect, creating multiple lower wage jobs as a result. Maricopa should be strategic about the types of housing units it approves to support current and future residents, especially necessary service workers.

There is an abundance of available residential land to be developed to accommodate future growth. The perspectives in this analysis should guide the city to supply the appropriate types of housing going forward.

Recommendations to address the city's affordability gap include:

- Encourage small lot and attached ownership development. Just under 20% of current new homes are offered at a price point under \$325,000. The continued development of these houses, along with the introduction of attached ownership products will allow more residents earning less than \$100,000 the opportunity for homeownership.



- Continue to allow higher-density rental products, such as single-family rentals, townhomes, duplexes or traditional apartments in strategic areas along major roadways or near service areas to provide a variety of housing types affordable to households earning between \$50,000 and \$75,000 and increase density to support more retail. No matter what the prevailing interest rate environment is in the future, renters will be a growing segment of household composition.



- Allow secondary dwelling units on existing lots. Small units provide affordable rental options.



- Allow manufactured homes or similar affordable housing types that adhere to the city's design guidelines. Although prices increased, manufactured homes are still the most affordable ownership option in Maricopa.



- Support more subsidized housing programs targeting low-income and workforce level wage households (40%-80% AMI) for multi-family housing to support police, fire, teachers, nurses, and other critical service providers in Maricopa that are currently overburdened by housing costs. Even after new subsidized apartment communities are completed in the coming year, there will still be a large gap of need at this income level, which is expected to grow with new population each year.



- Support the expansion of government voucher programs (such as Housing Choice Vouchers) and other tax credit programs to grow the capacity of available subsidies for low income households.
- Support housing products targeted to senior living to allow for age-in-place options such as active adult senior apartments, independent living, assisted living, and memory care facilities. This will provide residents with the ability to remain in the community and choose suitable housing options as their needs evolve.



Glossary

Active subdivision – *A subdivision that has pulled at least one permit or had at least one closing in the past 12 months.*

Affordable Housing - *Determined by using the standard that no more than 30% of a household's income is devoted to housing costs.*

Attainable Housing – *Associated with the housing demand from critical service providers or essential personnel such as police, firefighters, nurses, teachers, and others.*

Cost-burdened - *The number of cost-burdened owners and renter households that are paying more than 30% of their income on housing.*

Housing Affordability Gap - *The shortage of units that are needed to provide affordable housing for all segments of the population.*

Family –*A group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together.*

Multifamily - *A building, or portion thereof, designed for occupancy by three (3) or more families.*

Overcrowding – *Defined by HUD as more than one person per room living in a housing unit. Overcrowding is a symptom of the lack of affordable housing when persons are forced to acquire housing that is smaller than their needs or where people must double-up in housing to make ends meet.*



Appendix A: Additional Population and Household Data

All Housing by Year Structure Built						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	25,422		189,795		3,239,474	
Built 2020 or later	1,796	7.1%	15,223	8.0%	130,399	4.0%
Built 2010 to 2019	7,434	29.2%	39,111	20.6%	387,183	12.0%
Built 2000 to 2009	14,964	58.9%	76,219	40.2%	732,626	22.6%
Built 1990 to 1999	249	1.0%	22,847	12.0%	540,355	16.7%
Built 1980 to 1989	511	2.0%	12,729	6.7%	523,657	16.2%
Built 1970 to 1979	192	0.8%	12,336	6.5%	479,037	14.8%
Built 1960 to 1969	210	0.8%	4,507	2.4%	196,264	6.1%
Built 1950 to 1959	66	0.3%	4,298	2.3%	156,666	4.8%
Built 1940 to 1949	0	0.0%	1,014	0.5%	46,344	1.4%
Built 1939 or earlier	0	0.0%	1,511	0.8%	46,943	1.4%

Source: ACS 2023 1-year estimate

Tenure by Household Size						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	23,278		168,479		2,907,014	
Owner occupied:	19,734	84.8%	138,215	82.0%	1,967,704	67.7%
1-person household	4,570	23.2%	29,979	21.7%	460,048	23.4%
2-person household	6,566	33.3%	57,167	41.4%	762,445	38.7%
3-person household	2,540	12.9%	18,209	13.2%	281,976	14.3%
4-person household	3,519	17.8%	16,574	12.0%	243,221	12.4%
5-person household	1,377	7.0%	10,074	7.3%	125,984	6.4%
6-person household	233	1.2%	3,063	2.2%	54,556	2.8%
7-or-more-person household	929	4.7%	3,149	2.3%	39,474	2.0%
Renter occupied:	3,544	15.2%	30,264	18.0%	939,310	32.3%
1-person household	382	10.8%	7,761	25.6%	346,630	36.9%
2-person household	602	17.0%	8,403	27.8%	268,933	28.6%
3-person household	413	11.7%	3,094	10.2%	129,310	13.8%
4-person household	1,094	30.9%	6,195	20.5%	99,061	10.5%
5-person household	580	16.4%	2,937	9.7%	52,284	5.6%
6-person household	234	6.6%	1,243	4.1%	24,376	2.6%
7-or-more-person household	239	6.7%	631	2.1%	18,716	2.0%

Source: ACS 2023 1-year estimate



Tenure by Age of Householder						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	23,278		168,479		2,907,014	
Owner occupied:	19,734	84.8%	138,215	82.0%	1,967,704	67.7%
Householder 15 to 24 years	102	0.5%	1,517	1.1%	18,911	1.0%
Householder 25 to 34 years	2,327	11.8%	12,892	9.3%	185,895	9.4%
Householder 35 to 44 years	3,186	16.1%	23,605	17.1%	303,130	15.4%
Householder 45 to 54 years	5,555	28.1%	22,483	16.3%	329,353	16.7%
Householder 55 to 59 years	1,667	8.4%	10,581	7.7%	179,323	9.1%
Householder 60 to 64 years	1,907	9.7%	14,955	10.8%	217,845	11.1%
Householder 65 to 74 years	2,769	14.0%	28,067	20.3%	407,703	20.7%
Householder 75 to 84 years	2,090	10.6%	20,781	15.0%	259,721	13.2%
Householder 85 years and over	131	0.7%	3,334	2.4%	65,823	3.3%
Renter occupied:	3,544	15.2%	30,264	18.0%	939,310	32.3%
Householder 15 to 24 years	154	4.3%	1,646	5.4%	107,805	11.5%
Householder 25 to 34 years	1,005	28.4%	7,471	24.7%	256,430	27.3%
Householder 35 to 44 years	1,027	29.0%	4,069	13.4%	177,798	18.9%
Householder 45 to 54 years	227	6.4%	6,041	20.0%	140,439	15.0%
Householder 55 to 59 years	340	9.6%	1,715	5.7%	51,681	5.5%
Householder 60 to 64 years	521	14.7%	2,833	9.4%	53,103	5.7%
Householder 65 to 74 years	270	7.6%	3,377	11.2%	79,889	8.5%
Householder 75 to 84 years	0	0.0%	2,276	7.5%	49,505	5.3%
Householder 85 years and over	0	0.0%	836	2.8%	22,660	2.4%

Source: ACS 2023 1-year estimate

Population by Race						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	71,021		484,239		7,431,344	
White alone	36,769	51.8%	296,627	61.3%	4,329,503	58.3%
Black or African American alone	12,554	17.7%	29,576	6.1%	356,832	4.8%
American Indian and Alaska Native alone	3,243	4.6%	18,855	3.9%	294,583	4.0%
Asian alone	3,381	4.8%	10,496	2.2%	269,995	3.6%
Native Hawaiian and Other Pacific Islander alone	453	0.6%	1,061	0.2%	16,857	0.2%
Some other race alone	4,923	6.9%	40,510	8.4%	682,787	9.2%
Two or more races:	9,698	13.7%	87,114	18.0%	1,480,787	19.9%

Source: ACS 2023 1-year estimate



Families by Type with Children						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	16,889		120,310		1,858,236	
Married-couple family:	12,867	76.2%	90,569	75.3%	1,359,887	73.2%
With own children of the householder under 18 years:	6,367	49.5%	30,819	34.0%	475,908	35.0%
<i>Under 6 years only</i>	915	14.4%	5,402	17.5%	90,645	19.0%
<i>Under 6 years and 6 to 17 years</i>	1,299	20.4%	7,444	24.2%	98,849	20.8%
<i>6 to 17 years only</i>	4,153	65.2%	17,973	58.3%	286,414	60.2%
No own children of the householder under 18 years	6,500	50.5%	59,750	66.0%	883,979	65.0%
Other family:	4,022	23.8%	29,741	24.7%	498,349	26.8%
Male householder, no spouse present:	1,719	42.7%	11,838	39.8%	154,585	31.0%
With own children of the householder under 18 years:	625	36.4%	6,368	53.8%	70,546	45.6%
<i>Under 6 years only</i>	0	0.0%	1,522	23.9%	15,416	21.9%
<i>Under 6 years and 6 to 17 years</i>	258	41.3%	2,406	37.8%	12,397	17.6%
<i>6 to 17 years only</i>	367	58.7%	2,440	38.3%	42,733	60.6%
No own children of the householder under 18 years	1,094	63.6%	5,470	46.2%	84,039	54.4%
Female householder, no spouse present:	2,303	57.3%	17,903	60.2%	343,764	69.0%
With own children of the householder under 18 years:	982	42.6%	9,077	50.7%	164,967	48.0%
<i>Under 6 years only</i>	102	10.4%	1,465	16.1%	26,006	15.8%
<i>Under 6 years and 6 to 17 years</i>	283	28.8%	1,323	14.6%	33,157	20.1%
<i>6 to 17 years only</i>	597	60.8%	6,289	69.3%	105,804	64.1%
No own children of the householder under 18 years	1,321	57.4%	8,826	49.3%	178,797	52.0%

Source: ACS 2023 1-year estimate

Tenure by Families and Presence of Own Children						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	23,278		168,479		2,907,014	
Owner-occupied housing units:	19,734	84.8%	138,215	82.0%	1,967,704	67.7%
With related children of the householder under 18:	6,472	32.8%	38,372	27.8%	532,344	27.1%
<i>With own children of the householder under 18:</i>	6,189	95.6%	34,777	90.6%	469,118	88.1%
<i>Under 6 years only</i>	696	11.2%	5,546	15.9%	78,007	16.6%
<i>Under 6 years and 6 to 17 years</i>	1,180	19.1%	7,926	22.8%	89,841	19.2%
<i>6 to 17 years</i>	4,313	69.7%	21,305	61.3%	301,270	64.2%
<i>No own children of the householder under 18</i>	283	4.4%	3,595	9.4%	63,226	11.9%
No related children of the householder under 18	13,262	67.2%	99,843	72.2%	1,435,360	72.9%
Renter-occupied housing units:	3,544	15.2%	30,264	18.0%	939,310	32.3%
With related children of the householder under 18:	2,264	63.9%	12,739	42.1%	269,821	28.7%
<i>With own children of the householder under 18:</i>	1,785	78.8%	11,487	90.2%	242,303	89.8%
<i>Under 6 years only</i>	321	18.0%	2,843	24.7%	54,060	22.3%
<i>Under 6 years and 6 to 17 years</i>	660	37.0%	3,247	28.3%	54,562	22.5%
<i>6 to 17 years</i>	804	45.0%	5,397	47.0%	133,681	55.2%
<i>No own children of the householder under 18</i>	479	21.2%	1,252	9.8%	27,518	10.2%
No related children of the householder under 18	1,280	36.1%	17,525	57.9%	669,489	71.3%

Source: ACS 2023 1-year estimate



All Units Plumbing Facilities						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	25,422		189,795		3,239,474	
Complete plumbing facilities	25,422	100.0%	188,186	99.2%	3,195,092	98.6%
Lacking complete plumbing facilities	0	0.0%	1,609	0.8%	44,382	1.4%

Source: ACS 2023 1-year estimate

Occupied Units Plumbing Facilities						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	23,278		168,479		2,907,014	
Complete plumbing facilities	23,278	100.0%	167,615	99.5%	2,882,771	99.2%
Lacking complete plumbing facilities	0	0.0%	864	0.5%	24,243	0.8%

Source: ACS 2023 1-year estimate

Tenure by Plumbing Facilities by Occupants per Room						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	23,278		168,479		2,907,014	
Owner occupied:	19,734	84.8%	138,215	82.0%	1,967,704	67.7%
Complete plumbing facilities:	19,643	99.5%	137,895	99.8%	1,951,356	99.2%
1.00 or less occupants per room	18,803	95.7%	134,509	97.5%	1,899,824	97.4%
1.01 to 1.50 occupants per room	733	3.7%	1,986	1.4%	36,630	1.9%
1.51 or more occupants per room	107	0.5%	1,400	1.0%	14,902	0.8%
Lacking complete plumbing facilities:	91	0.5%	320	0.2%	16,348	0.8%
1.00 or less occupants per room	91	100.0%	320	100.0%	13,289	81.3%
1.01 to 1.50 occupants per room	0	0.0%	0	0.0%	1,571	9.6%
1.51 or more occupants per room	0	0.0%	0	0.0%	1,488	9.1%
Renter occupied:	3,544	15.2%	30,264	18.0%	939,310	32.3%
Complete plumbing facilities:	3,518	99.3%	29,720	98.2%	931,415	99.2%
1.00 or less occupants per room	3,302	93.9%	27,482	92.5%	859,048	92.2%
1.01 to 1.50 occupants per room	216	6.1%	1,351	4.5%	43,701	4.7%
1.51 or more occupants per room	0	0.0%	887	3.0%	28,666	3.1%
Lacking complete plumbing facilities:	27	0.7%	544	1.8%	7,895	0.8%
1.00 or less occupants per room	27	100.0%	278	51.1%	6,412	81.2%
1.01 to 1.50 occupants per room	0	0.0%	62	11.4%	815	10.3%
1.51 or more occupants per room	0	0.0%	204	37.5%	668	8.5%

Source: ACS 2023 5-year estimate; EDP CO



Tenure by Year Structure Built						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	23,278		168,479		2,907,014	
Owner occupied:	19,734	84.8%	138,215	82.0%	1,967,704	67.7%
Built 2020 or later	360	1.8%	12,712	9.2%	85,270	4.3%
Built 2010 to 2019	4,432	22.5%	29,801	21.6%	227,432	11.6%
Built 2000 to 2009	14,135	71.6%	59,416	43.0%	481,997	24.5%
Built 1990 to 1999	220	1.1%	15,464	11.2%	347,866	17.7%
Built 1980 to 1989	303	1.5%	7,460	5.4%	293,897	14.9%
Built 1970 to 1979	172	0.9%	7,142	5.2%	280,124	14.2%
Built 1960 to 1969	6	0.0%	2,461	1.8%	108,808	5.5%
Built 1950 to 1959	96	0.5%	2,312	1.7%	96,140	4.9%
Built 1940 to 1949	0	0.0%	681	0.5%	23,478	1.2%
Built 1939 or earlier	10	0.1%	766	0.6%	22,692	1.2%
Renter occupied:	3,544	15.2%	30,264	18.0%	939,310	32.3%
Built 2020 or later	46	1.3%	1,415	4.7%	33,449	3.6%
Built 2010 to 2019	605	17.1%	4,922	16.3%	125,706	13.4%
Built 2000 to 2009	2,356	66.5%	10,962	36.2%	182,108	19.4%
Built 1990 to 1999	269	7.6%	3,087	10.2%	138,856	14.8%
Built 1980 to 1989	87	2.4%	2,633	8.7%	167,553	17.8%
Built 1970 to 1979	10	0.3%	3,595	11.9%	144,953	15.4%
Built 1960 to 1969	10	0.3%	1,591	5.3%	64,265	6.8%
Built 1950 to 1959	0	0.0%	1,187	3.9%	45,798	4.9%
Built 1940 to 1949	92	2.6%	254	0.8%	17,805	1.9%
Built 1939 or earlier	70	2.0%	618	2.0%	18,817	2.0%

Source: ACS 2023 5-year estimate; EDPCO



Tenure by Household Type						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	23,278		168,479		2,907,014	
Owner occupied:	19,734	84.8%	138,215	82.0%	1,967,704	67.7%
Family households:	16,270	82.4%	100,198	72.5%	1,399,450	71.1%
Married-couple family:	12,819	78.8%	80,060	79.9%	1,123,824	80.3%
Householder 15 to 34 years	1,881	14.7%	7,893	9.9%	102,149	9.1%
Householder 35 to 64 years	7,340	57.3%	42,687	53.3%	644,494	57.3%
Householder 65 years and over	3,598	28.1%	29,480	36.8%	377,181	33.6%
Other family:	3,451	21.2%	20,138	20.1%	275,626	19.7%
Male householder, no spouse present:	1,432	41.5%	8,222	40.8%	94,650	34.3%
Householder 15 to 34 years	490	34.2%	1,649	20.1%	18,256	19.3%
Householder 35 to 64 years	774	54.0%	5,227	63.6%	57,873	61.1%
Householder 65 years and over	169	11.8%	1,346	16.4%	18,521	19.6%
Female householder, no spouse present:	2,018	58.5%	11,916	59.2%	180,976	65.7%
Householder 15 to 34 years	440	21.8%	1,257	10.5%	22,725	12.6%
Householder 35 to 64 years	1,203	59.6%	7,754	65.1%	103,315	57.1%
Householder 65 years and over	375	18.6%	2,905	24.4%	54,936	30.4%
Nonfamily households:	3,464	17.6%	38,017	27.5%	568,254	28.9%
Householder living alone:	2,300	66.4%	29,979	78.9%	460,048	81.0%
Householder 15 to 34 years	442	19.2%	2,087	7.0%	33,904	7.4%
Householder 35 to 64 years	918	39.9%	11,384	38.0%	173,671	37.8%
Householder 65 years and over	940	40.9%	16,508	55.1%	252,473	54.9%
Householder not living alone:	1,165	33.6%	8,038	21.1%	108,206	19.0%
Householder 15 to 34 years	201	17.2%	1,523	18.9%	27,772	25.7%
Householder 35 to 64 years	678	58.2%	4,572	56.9%	50,298	46.5%
Householder 65 years and over	286	24.6%	1,943	24.2%	30,136	27.9%
Renter occupied:	3,544	15.2%	30,264	18.0%	939,310	32.3%
Family households:	2,728	77.0%	20,112	66.5%	458,786	48.8%
Married-couple family:	1,689	61.9%	10,509	52.3%	236,063	51.5%
Householder 15 to 34 years	410	24.3%	4,081	38.8%	75,477	32.0%
Householder 35 to 64 years	1,079	63.9%	5,083	48.4%	129,599	54.9%
Householder 65 years and over	201	11.9%	1,345	12.8%	30,987	13.1%
Other family:	1,039	38.1%	9,603	47.7%	222,723	48.5%
Male householder, no spouse present:	300	28.9%	3,616	37.7%	59,935	26.9%
Householder 15 to 34 years	60	20.1%	1,477	40.8%	26,662	44.5%
Householder 35 to 64 years	228	75.9%	2,076	57.4%	29,935	49.9%
Householder 65 years and over	12	4.0%	63	1.7%	3,338	5.6%
Female householder, no spouse present:	739	71.1%	5,987	62.3%	162,788	73.1%
Householder 15 to 34 years	248	33.5%	1,123	18.8%	54,685	33.6%
Householder 35 to 64 years	472	63.9%	4,074	68.0%	94,378	58.0%
Householder 65 years and over	19	2.5%	790	13.2%	13,725	8.4%
Nonfamily households:	816	23.0%	10,152	33.5%	480,524	51.2%
Householder living alone:	501	61.4%	7,761	76.4%	346,630	72.1%
Householder 15 to 34 years	20	3.9%	675	8.7%	111,840	32.3%
Householder 35 to 64 years	444	88.6%	2,926	37.7%	137,249	39.6%
Householder 65 years and over	37	7.4%	4,160	53.6%	97,541	28.1%
Householder not living alone:	315	38.6%	2,391	23.6%	133,894	27.9%
Householder 15 to 34 years	297	94.4%	1,761	73.7%	95,571	71.4%
Householder 35 to 64 years	18	5.6%	499	20.9%	31,860	23.8%
Householder 65 years and over	0	0.0%	131	5.5%	6,463	4.8%

Source: ACS 2023 5-year estimate; EDPCO



Non-Family Household by Sex & Age						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	6,389		48,169		1,048,778	
Male householder:	2,704	42.3%	22,687	47.1%	506,759	48.3%
Living alone:	2,031	75.1%	17,579	77.5%	376,732	74.3%
Householder 15 to 64 years	1,400	68.9%	9,117	51.9%	254,143	67.5%
Householder 65 years and over	631	31.1%	8,462	48.1%	122,589	32.5%
Not living alone:	673	24.9%	5,108	22.5%	130,027	25.7%
Householder 15 to 64 years	577	85.7%	3,602	70.5%	111,216	85.5%
Householder 65 years and over	96	14.3%	1,506	29.5%	18,811	14.5%
Female householder:	3,685	57.7%	25,482	52.9%	542,019	51.7%
Living alone:	2,921	79.3%	20,161	79.1%	429,946	79.3%
Householder 15 to 64 years	1,760	60.3%	7,955	39.5%	202,521	47.1%
Householder 65 years and over	1,161	39.7%	12,206	60.5%	227,425	52.9%
Not living alone:	764	20.7%	5,321	20.9%	112,073	20.7%
Householder 15 to 64 years	697	91.2%	4,753	89.3%	94,285	84.1%
Householder 65 years and over	67	8.8%	568	10.7%	17,788	15.9%

Source: ACS 2023 1-year estimate



Household Type by Relationship (Over 65 Years)						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	11,004		104,008		1,437,731	
In households:	11,004	100.0%	102,631	98.7%	1,410,077	98.1%
In family households:	8,502	77.3%	76,907	74.9%	988,432	70.1%
Householder:	3,305	38.9%	35,929	46.7%	498,688	50.5%
<i>Male</i>	2,316	70.1%	22,624	63.0%	295,099	59.2%
<i>Female</i>	989	29.9%	13,305	37.0%	203,589	40.8%
Spouse	2,570	30.2%	31,406	40.8%	392,248	39.7%
Parent	1,434	16.9%	5,772	7.5%	51,171	5.2%
Parent-in-law	784	9.2%	1,681	2.2%	14,447	1.5%
Other relatives	313	3.7%	1,394	1.8%	23,644	2.4%
Nonrelatives	96	1.1%	725	0.9%	8,234	0.8%
In nonfamily households:	2,502	22.7%	25,724	25.1%	421,645	29.9%
Householder:	1,955	78.1%	22,742	88.4%	386,613	91.7%
Male:	727	37.2%	9,968	43.8%	141,400	36.6%
<i>Living alone</i>	631	86.8%	8,462	84.9%	122,589	86.7%
<i>Not living alone</i>	96	13.2%	1,506	15.1%	18,811	13.3%
Female:	1,228	62.8%	12,774	56.2%	245,213	63.4%
<i>Living alone</i>	1,161	94.5%	12,206	95.6%	227,425	92.7%
<i>Not living alone</i>	67	5.5%	568	4.4%	17,788	7.3%
Nonrelatives	547	21.9%	2,982	11.6%	35,032	8.3%
In group quarters	0	0.0%	1,377	1.3%	27,654	1.9%

Source: ACS 2023 1-year estimate

Grandparents Raising Children						
	City of		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	35,252		313,051		4,643,971	
Living with own grandchildren under 18 years:	1,977	5.6%	10,536	3.4%	157,927	3.4%
Grandparent responsible for own grandchildren under 18 years:	750	37.9%	2,946	28.0%	43,321	27.4%
Grandparent responsible less than 6 months	62	8.3%	300	10.2%	2,698	6.2%
Grandparent responsible 6 to 11 months	29	3.9%	273	9.3%	3,504	8.1%
Grandparent responsible 1 or 2 years	108	14.4%	265	9.0%	8,171	18.9%
Grandparent responsible 3 or 4 years	67	8.9%	0	0.0%	8,544	19.7%
Grandparent responsible 5 years or more	484	64.5%	2,108	71.6%	20,404	47.1%
Grandparent not responsible for own grandchildren under 18 years	1,227	62.1%	7,590	72.0%	114,606	72.6%
Not living with own grandchildren under 18 years	33,275	94.4%	302,515	96.6%	4,486,044	96.6%

Source: ACS 2021 1-year estimate; *5-year ACS 2022



Disability Characteristics									
	City of Maricopa			Pinal County			Arizona		
	Total	Disability	%	Total	Disability	%	Total	Disability	%
Total civilian noninstitutionalized population	71,021	14,076	19.8%	470,746	88,074	18.7%	7,321,507	1,025,348	14.0%
SEX									
Male	35,417	8,224	23.2%	235,591	47,977	20.4%	3,622,019	512,962	14.2%
Female	35,604	5,852	16.4%	235,155	40,097	17.1%	3,699,488	512,386	13.9%
AGE									
Under 5 years	4,393	0	0.0%	26,291	291	1.1%	391,142	2,679	0.7%
5 to 17 years	14,283	2,667	18.7%	77,406	8,419	10.9%	1,186,173	82,147	6.9%
18 to 34 years	14,552	1,902	13.1%	98,300	11,605	11.8%	1,688,231	153,572	9.1%
35 to 64 years	26,789	5,225	19.5%	165,858	33,473	20.2%	2,637,709	335,975	12.7%
65 to 74 years	7,000	2,360	33.7%	57,779	15,454	26.7%	802,283	183,604	22.9%
75 years and over	4,004	1,922	48.0%	45,112	18,832	41.7%	615,969	267,371	43.4%
DISABILITY TYPE BY DETAILED AGE									
With a hearing difficulty	(X)	2,878	4.1%	(X)	23,452	5.0%	(X)	298,267	4.1%
With a vision difficulty	(X)	6,446	9.1%	(X)	26,801	5.7%	(X)	199,368	2.7%
With a cognitive difficulty	(X)	3,141	4.7%	(X)	29,954	6.7%	(X)	396,768	5.7%
With an ambulatory difficulty	(X)	5,340	8.0%	(X)	37,613	8.5%	(X)	466,804	6.7%
With a self-care difficulty	(X)	1,455	2.2%	(X)	12,404	2.8%	(X)	165,778	2.4%
Population under 18 years	14,283	263	1.8%	77,406	1,146	1.5%	1,186,173	18,597	1.6%
Population 18 to 64 years	41,341	702	1.7%	264,158	5,932	2.2%	4,325,940	69,238	1.6%
Population 18 to 34 years	14,552	0	0.0%	98,300	1,281	1.3%	1,688,231	15,053	0.9%
Population 35 to 64 years	26,789	702	2.6%	165,858	4,651	2.8%	2,637,709	54,185	2.1%
Population 65 years and over	11,004	490	4.5%	102,891	5,326	5.2%	1,418,252	77,943	5.5%
Population 65 to 74 years	7,000	162	2.3%	57,779	1,886	3.3%	802,283	25,506	3.2%
Population 75 years and over	4,004	328	8.2%	45,112	3,440	7.6%	615,969	52,437	8.5%
With an independent living difficulty	(X)	2,063	3.9%	(X)	23,538	6.4%	(X)	329,015	5.7%
Population 18 to 64 years	41,341	1,228	3.0%	264,158	12,783	4.8%	4,325,940	172,462	4.0%
Population 18 to 34 years	14,552	292	2.0%	98,300	3,595	3.7%	1,688,231	60,545	3.6%
Population 35 to 64 years	26,789	936	3.5%	165,858	9,188	5.5%	2,637,709	111,917	4.2%
Population 65 years and over	11,004	835	7.6%	102,891	10,755	10.5%	1,418,252	156,553	11.0%
Population 65 to 74 years	7,000	521	7.4%	57,779	4,042	7.0%	802,283	48,384	6.0%
Population 75 years and over	4,004	314	7.8%	45,112	6,713	14.9%	615,969	108,169	17.6%

Source: ACS 2023 1-year estimate

Poverty						
	City of Maricopa		Pinal County		Arizona	
	Below Poverty	%	Below Poverty	%	Below Poverty	%
Population for whom poverty status is determined	5,997	8.5%	54,088	11.5%	905,418	12.4%
Under 5 years	196	4.5%	3,169	12.3%	62,009	16.1%
5 to 17 years	1,409	10.0%	7,931	10.5%	176,820	15.1%
Related children of householder under 18 years	1,605	8.7%	10,898	10.8%	232,398	15.0%
18 to 34 years	1,108	7.6%	11,070	11.3%	225,936	13.6%
35 to 64 years	1,745	6.5%	17,693	10.7%	279,276	10.6%
60 years and over	1,796	12.3%	17,556	13.3%	219,371	11.7%
65 years and over	1,539	14.0%	14,225	13.8%	161,377	11.4%

Source: ACS 2023 1-year estimate



Households By Income and Tenure						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	23,278		168,479		2,907,014	
Owner occupied:	19,734	84.8%	138,215	82.0%	1,967,704	67.7%
Less than \$5,000	363	1.8%	4,551	3.3%	58,200	3.0%
\$5,000 to \$9,999	61	0.3%	1,670	1.2%	23,539	1.2%
\$10,000 to \$14,999	122	0.6%	2,575	1.9%	39,775	2.0%
\$15,000 to \$19,999	124	0.6%	3,110	2.3%	41,755	2.1%
\$20,000 to \$24,999	251	1.3%	2,826	2.0%	55,771	2.8%
\$25,000 to \$34,999	786	4.0%	8,607	6.2%	108,476	5.5%
\$35,000 to \$49,999	1,334	6.8%	14,054	10.2%	181,132	9.2%
\$50,000 to \$74,999	3,986	20.2%	24,797	17.9%	300,247	15.3%
\$75,000 to \$99,999	3,636	18.4%	24,565	17.8%	263,413	13.4%
\$100,000 to \$149,999	5,183	26.3%	31,001	22.4%	392,852	20.0%
\$150,000 or more	3,887	19.7%	20,459	14.8%	502,544	25.5%
Renter occupied:	3,544	15.2%	30,264	18.0%	939,310	32.3%
Less than \$5,000	102	2.9%	3,265	10.8%	51,962	5.5%
\$5,000 to \$9,999	22	0.6%	794	2.6%	26,750	2.8%
\$10,000 to \$14,999	153	4.3%	2,009	6.6%	45,508	4.8%
\$15,000 to \$19,999	150	4.2%	1,370	4.5%	32,609	3.5%
\$20,000 to \$24,999	26	0.7%	367	1.2%	41,241	4.4%
\$25,000 to \$34,999	319	9.0%	2,614	8.6%	85,968	9.2%
\$35,000 to \$49,999	259	7.3%	4,308	14.2%	132,767	14.1%
\$50,000 to \$74,999	926	26.1%	4,990	16.5%	183,771	19.6%
\$75,000 to \$99,999	547	15.4%	4,364	14.4%	128,175	13.6%
\$100,000 to \$149,999	898	25.3%	3,854	12.7%	131,538	14.0%
\$150,000 or more	141	4.0%	2,329	7.7%	79,021	8.4%

Source: ACS 2023 5-year estimate; EDPCO



Gross Rent						
	City of Maricopa		Pinal County		Arizona	
	Estimate	%	Estimate	%	Estimate	%
Total:	3,544		30,264		939,310	
With cash rent:	3,364	94.9%	26,707	88.2%	900,790	95.9%
Less than \$100	70	2.1%	82	0.3%	1,840	0.2%
\$100 to \$149	0	0.0%	65	0.2%	1,165	0.1%
\$150 to \$199	0	0.0%	73	0.3%	1,351	0.1%
\$200 to \$249	0	0.0%	130	0.5%	6,548	0.7%
\$250 to \$299	16	0.5%	251	0.9%	6,526	0.7%
\$300 to \$349	0	0.0%	280	1.0%	4,591	0.5%
\$350 to \$399	0	0.0%	218	0.8%	4,320	0.5%
\$400 to \$449	0	0.0%	110	0.4%	6,663	0.7%
\$450 to \$499	21	0.6%	278	1.0%	4,747	0.5%
\$500 to \$549	0	0.0%	358	1.3%	8,054	0.9%
\$550 to \$599	0	0.0%	230	0.9%	7,027	0.8%
\$600 to \$649	0	0.0%	527	2.0%	8,489	0.9%
\$650 to \$699	0	0.0%	568	2.1%	10,523	1.2%
\$700 to \$749	0	0.0%	976	3.7%	12,885	1.4%
\$750 to \$799	0	0.0%	810	3.0%	13,380	1.5%
\$800 to \$899	52	1.5%	1,646	6.2%	32,488	3.6%
\$900 to \$999	104	3.1%	1,465	5.5%	32,803	3.6%
\$1,000 to \$1,249	243	7.2%	4,228	15.8%	110,058	12.2%
\$1,250 to \$1,499	220	6.5%	3,961	14.8%	120,899	13.4%
\$1,500 to \$1,999	1,781	52.9%	7,445	27.9%	258,977	28.7%
\$2,000 to \$2,499	753	22.4%	2,559	9.6%	148,918	16.5%
\$2,500 to \$2,999	95	2.8%	355	1.3%	60,205	6.7%
\$3,000 to \$3,499	8	0.2%	53	0.2%	15,733	1.7%
\$3,500 or more	0	0.0%	40	0.2%	22,600	2.5%
No cash rent	180	5.1%	3,557	11.8%	38,520	4.1%

Source: ACS 2023 5-year estimate; EDPCO

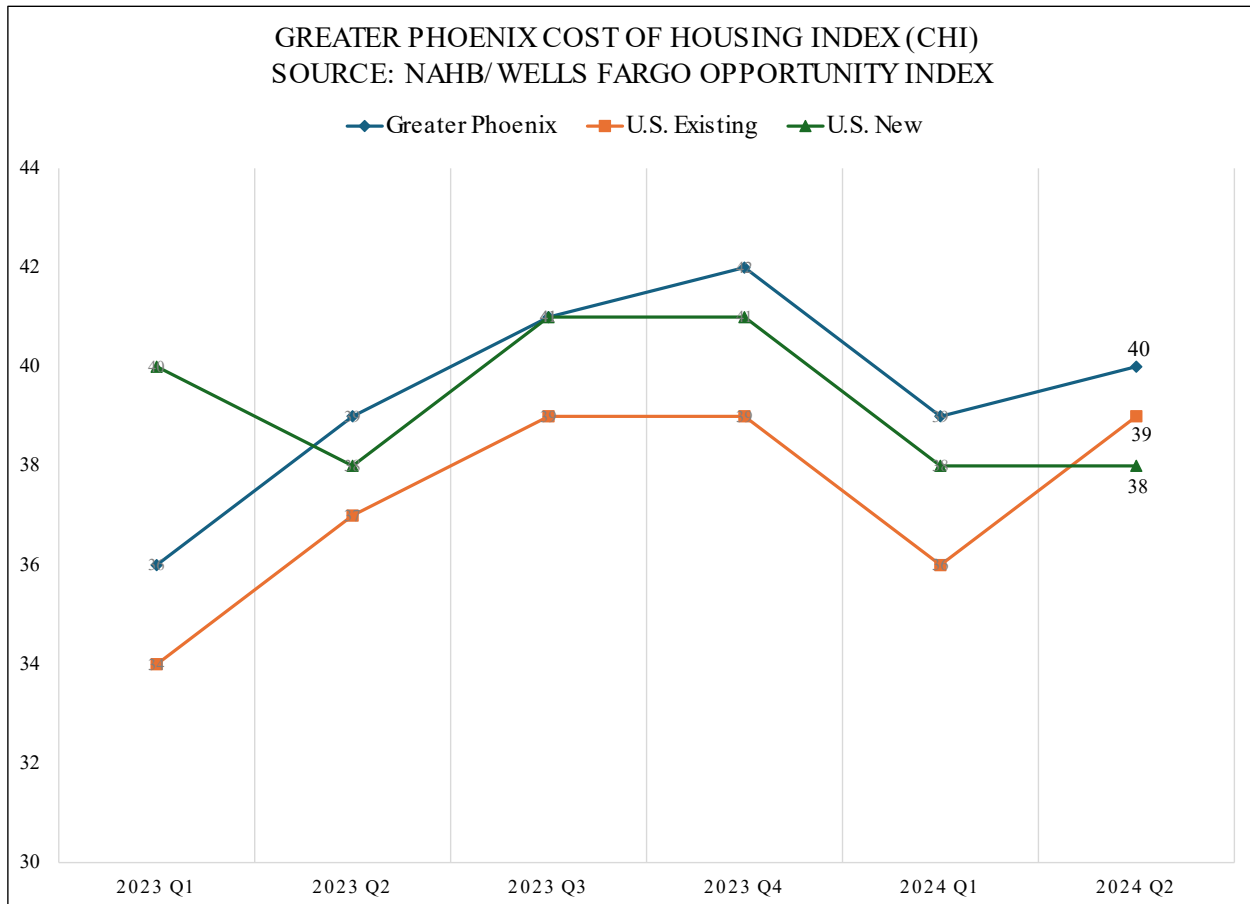


FY 2024 Multifamily Tax Subsidy Project Income Limits
Phoenix-Mesa-Chandler, AZ MSA

% of Median Income	Persons in Family							
	1	2	3	4	5	6	7	8
80%	\$57,600	\$65,760	\$74,080	\$82,240	\$88,880	\$95,440	\$102,000	\$108,560
70%	\$50,400	\$57,540	\$64,820	\$71,960	\$77,770	\$83,510	\$89,250	\$94,990
60%	\$43,200	\$49,320	\$55,560	\$61,680	\$66,660	\$76,500	\$76,500	\$81,420
50%	\$36,000	\$41,100	\$46,300	\$51,400	\$55,550	\$63,750	\$63,750	\$67,850
40%	\$28,800	\$32,880	\$37,040	\$41,120	\$44,440	\$51,000	\$51,000	\$54,280
30%	\$21,600	\$24,660	\$27,780	\$30,840	\$33,300	\$38,250	\$38,250	\$40,710
20%	\$14,400	\$16,440	\$18,520	\$20,560	\$22,220	\$25,500	\$25,500	\$27,140

FY2024, the HERA Special limit is exceeded by the FY2024 Section 8 Income Limits and as a result, projects placed into service prior to December, 31, 2008 in Phoenix-Mesa-Scottsdale, AZ MSA do not require the calculation of a special income limit.

Source: Department of Housing & Urban Development



Appendix B: Additional Economic Statistics

Given its size and location, Maricopa has a relatively robust economy that is built on health care, consumer services, retail, and high-tech manufacturing. The strengths and weaknesses of a local economy can be illustrated by a very simple metric known as the “Location Quotient” or LQ. LQ compares the percentage of jobs in each industry in a community to a larger economy, such as the state. An LQ over 1.0 indicates that a particular industry has a greater presence in the local economy compared to the state – hence a strength of the local area. An LQ less than 1.0 shows the potential weaknesses of an economy.

Location Quotient City of Maricopa					
Industry Cluster	City of Maricopa		Arizona		Location Quotient
	Employees	% of Total	Employees	% of Total	
Business Services	270	4.5%	296,100	11.0%	0.4
Construction	280	4.6%	187,800	7.0%	0.7
Consumer Goods Manufacturing	20	0.3%	34,910	1.3%	0.3
Consumer Services	1,110	18.3%	289,470	10.7%	1.7
Education	1,200	19.8%	225,290	8.3%	2.4
Finance, Insurance, & Real Estate (FIRE)	210	3.5%	195,100	7.2%	0.5
Government, Social, & Advocacy Services	830	13.7%	279,200	10.3%	1.3
Health Care	620	10.2%	334,610	12.4%	0.8
High Tech Manufacturing & Development	60	1.0%	109,020	4.0%	0.2
Hospitality, Tourism, & Recreation	180	3.0%	111,900	4.1%	0.7
Media, Publishing, & Entertainment	60	1.0%	22,160	0.8%	1.2
Metal Inputs & Transportation-Related Manufacturing	10	0.2%	32,070	1.2%	0.1
Non-Metallic Manufacturing	50	0.8%	27,820	1.0%	0.8
Resource-Dependent Activities	70	1.2%	45,180	1.7%	0.7
Retail	780	12.9%	309,730	11.5%	1.1
Telecommunications	30	0.5%	26,040	1.0%	0.5
Transportation & Distribution	290	4.8%	172,770	6.4%	0.7
Total	6,050	100.0%	2,699,150	100.0%	1.0

Note: Includes businesses with 5 or more employees

Source: MAG



Major Employers		
Employer	Employees	Industry
Maricopa Unified School District 20	720	Education
City of Maricopa	510	Government, Social, & Advocacy Services
Walmart	250	Retail
Pinal County	200	Education
Volkswagen Group of America Inc	150	Transportation & Distribution
Frys Food Stores	110	Retail
Legacy Traditional School	80	Education
Native Grill and Wings	80	Consumer Services
A Charter Schools	60	Education
Bashas	60	Retail
Exceptional Healthcare Inc	60	Health Care
Leading Edge Academy	60	Education
McDonalds	60	Consumer Services
Evergreen Global Services Llc	50	Business Services
Hyponex Corporation	50	High Tech Manufacturing & Development
Ihop	50	Consumer Services
Maricopa Real Estate Company	50	Finance, Insurance, & Real Estate (FIRE)
Pinal Energy Llc	50	Non-Metallic Manufacturing
Ross Stores	50	Retail
Sequoia Pathway Academy	50	Education
Akchin Southern Dunes Golf Club	40	Hospitality, Tourism, & Recreation
Banner Health	40	Health Care
Central Arizona Trucking and Equipment Repair	40	Transportation & Distribution
Culvers	40	Consumer Services
Dennys	40	Consumer Services
Goodwill	40	Retail
Sawyer Cattle Company	40	Resource-Dependent Activities
United States Postal Service	40	Transportation & Distribution
Walgreen Co	40	Health Care

Source: MAG



Labor Force Participation 2023			
	City of Maricopa	Pinal County	Arizona
Population 16 year and over	54,701	393,294	6,049,109
Civilian Labor Force	34,151	212,743	3,648,728
Employment	32,591	201,936	3,493,543
Unemployment	1,560	10,807	155,185
Labor Force Participation Rate	62.4%	54.1%	60.3%

Source: ACS 2023 1-year estimate

