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## Acknowledgements

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*City of Maricopa Police Department*

*Arizona Department of Housing*

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## Executive Summary

In January of 2017, the City of Maricopa engaged in a five-month study to assess the housing needs of the community for the next ten years. The City's Planning and Zoning Department led the process, with oversight from a designated Housing Committee, and worked with its contractor, Atria Planning LLC (Atria), to develop the final report presented here. Atria examined hard data from public and private sources, conducted interviews with housing experts and stakeholders, conducted surveys, facilitated focus group meetings, and researched local and regional housing reports, to develop the key findings of this report. Following is a summary of the results.

## Background

***Maricopa witnessed exponential growth during the 2000s.*** It transitioned from an agricultural community of approximately 1,400 residents, to a Phoenix suburb with more than 45,000 residents, all over a five-year period. This represents an increase of over 4000%. Growth occurred so quickly that experts projected the population to reach 100,000 by 2015. Developers and landowners, feeling confident the growth would continue, subdivided their land to accommodate an additional 30,000 housing units.

### Photos 1 and 2: Maricopa Then and Now



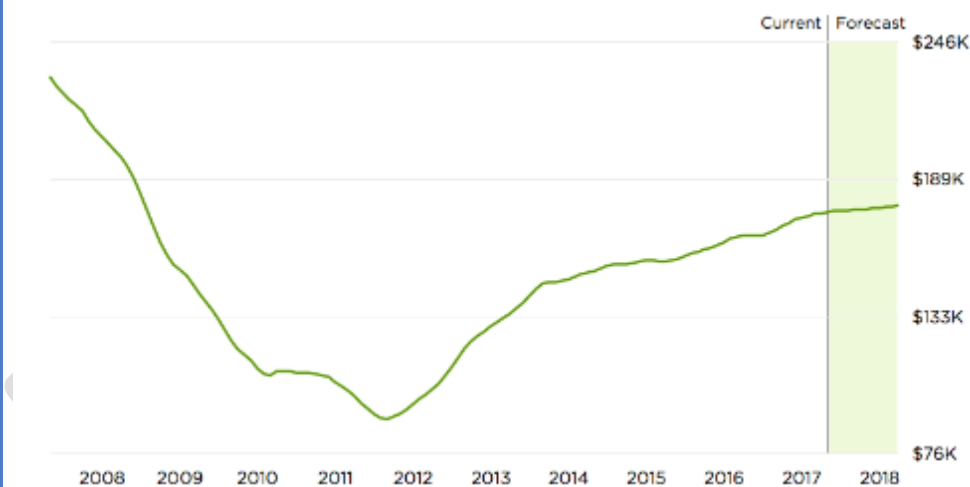
*Photos courtesy of the City of Maricopa*

***But in 2007, the growth came to a halt as the housing crisis hit.*** Property values plummeted and builders stopped building homes. The city experienced almost 100 foreclosures per month. At its lowest point, the average home price was approximately

\$90,000, a drop of more than 60%. Between 2007 and 2012, the City experienced substantial resident turnover, as the original buyers left, and new buyers from across the U.S. picked up vacant homes at a substantial discount. By 2012, the market began to recover.

*As of late 2016, the housing market is stable, with home prices comparable to what they were in 2002 before the market surge.* Builders have returned, and the city is permitting approximately 40 units per month as of 2016, representing a moderate but consistent increase since 2012.

Chart x: Average Home Prices in Maricopa, 2008 - 2018



Source: Zillow.com, retrieved May 2, 2017, <https://www.zillow.com/maricopa-az/home-values/>.

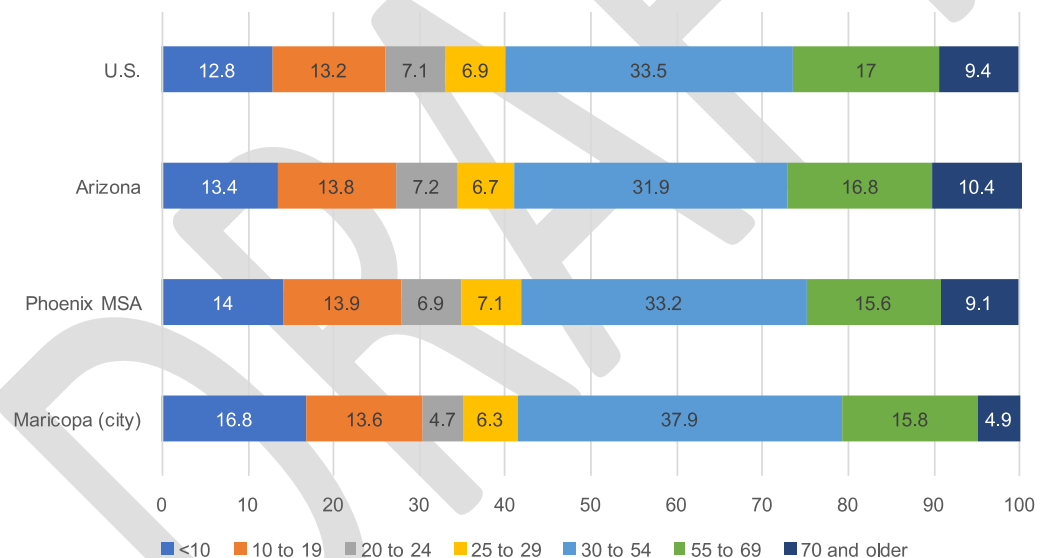
## Demographics

*The city primarily attracts younger families with children, who are drawn in by the safety of the community and the availability of large, affordable, well-built homes.* As a result, the city has a larger share of parent-age adults and young children, and fewer young adults and adults over 65.

*Although there are fewer older adults in Maricopa (defined as over 65 years old), that number is growing faster than the general population.* Between 2009 and 2015, the percentage of residents who are older adults more than doubled. This can be attributed to the new active retirement community developed in recent years – Province – and the aging Baby Boomer generation.

*Even though Maricopa has a higher percentage of families with children, approximately one in four (23%) of households are not considered “families.”* They are individuals living alone, or are non-family households (defined as a housing unit occupied by two or more unrelated people). This is equivalent to approximately 3,300 households.

**Chart x: Age Distribution**



*Source: American Community Survey, 2010-2015*

## Jobs and Workers

*There are 4.5 x more housing units than jobs, requiring the vast majority of working-age residents to commute outside the city to earn a living.* Because Maricopa is somewhat distant from regional job centers, residents commute more than 30 minutes each way on average. The main commuter road, State Route 347, is a four-lane highway that is usually congested during peak travel times. When accidents occur, commute times can

increase fourfold, causing a significant disruption to residents' work and home schedules. This general congestion, and occasional severe delays, is an issue for many residents.

(insert map, Where Maricopa Residents Work)

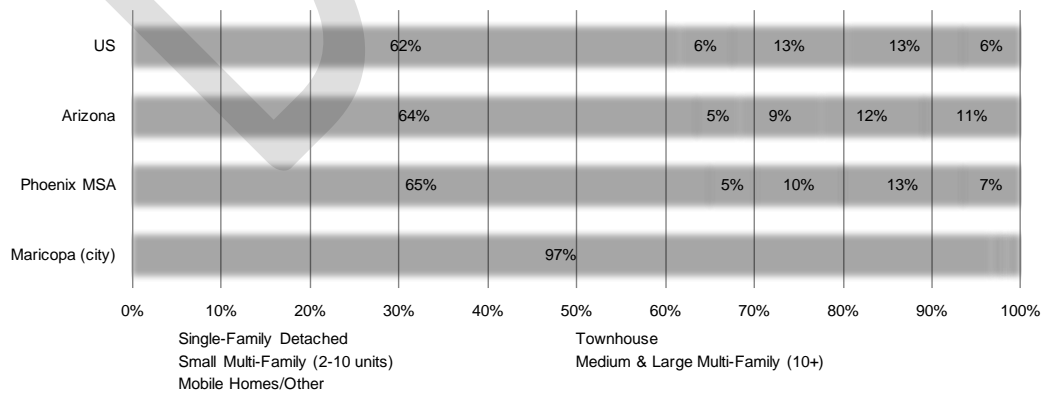
*The primary industries within the city are Retail, Education, and Food Services, all of which are “non-basic” industries that exist to serve existing residents.* The exceptions to this include Harrah's Casino and the Volkswagen testing ground, which bring workers into the community. Indeed, we see that many of the workers at Harrah's and its surrounding facilities live in Maricopa.

(insert map of Where Harrah's Casino Workers Live)

Housing Stock

*More than 99% of the housing stock consists of single-family, detached homes* (including 97% as stick-built construction, and more than 2% as manufactured housing). The city's construction boom of the mid 2000s was led by developers who specialize in this housing product. creating a community where 99% of all homes in Maricopa are single-family detached units (97% are stick-built, and 2% are manufactured homes). This is unusual, as most communities of Maricopa's size (roughly 46,000 residents as of the 2015 Census data) have more housing diversity, including townhomes and apartments.

Chart x: Housing Types



Source: American Community Survey, 2009-2014

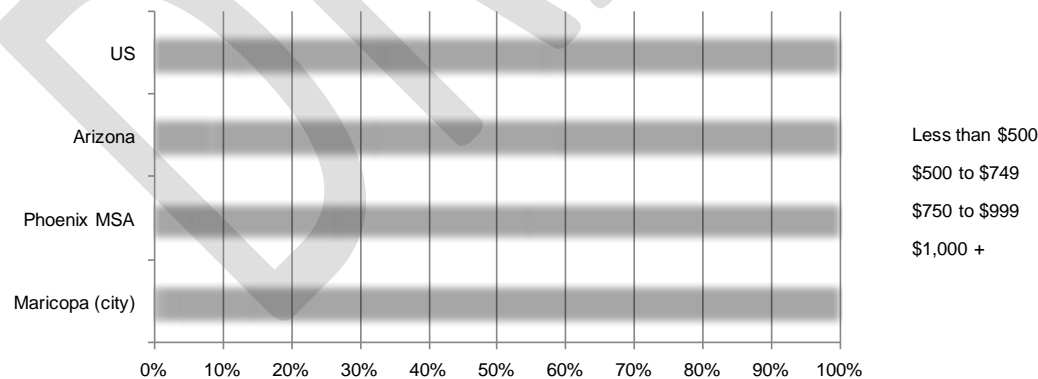


*Homeownership is more affordable in Maricopa than in the region.* On average, Maricopa's homes are priced 20% less than regional prices, and they are larger, newer, and in safe neighborhoods. The primary reason for the lower costs is the cheaper cost of land than areas closer to job centers.

*However, Maricopa residents spend more of their income than regional average on combined housing and transportation costs (61% compared to 57%).* This measure, called the Housing and Transportation Affordability Index, quantifies the cost of lengthy commutes and average home prices to assess whether “affordable” housing markets located far from job centers are actually affordable to the families that purchase them.

*Conversely, rental housing in Maricopa is not affordable.* One in four households are renters, and they pay substantially more than regional or state average on housing costs. Although many consider Maricopa’s housing market to be “affordable,” rental housing is comparatively expensive, with 86% paying more than \$1,000 per month. This may be good value for those looking for a large home to rent, but most renters tend to be younger, lower income, and needing two bedrooms or less.

Chart x: Asking Rents



*The home sales market is healthy, with listed homes selling fairly quickly and for close to asking price.* Homes are listed, on average, for 74 days before closing, and at 97% of asking price. Although the vacancy rate is slightly high, this is expected decline as

demand increases. According to Zillow market research, Maricopa is a “hot” seller’s market for 2017.

***There is a shortage of rental housing on the market at all price points, but particularly for units less than \$1,000 per month.*** The vacancy rate is less than 5%, and according to local realtors, the demand for rental housing is so high that many new listings aren’t posted because of an existing wait list.

***The vast majority of homes are new and in good condition, but there are pockets of neighborhood distress within the historic areas,*** notably the Heritage District by the existing Amtrak station (three historic neighborhoods), and Seven Ranches, a semi-rural area in the southeastern portion of the city. The neighborhoods are “tucked away” from major roadways, and lack basic infrastructure like sidewalks and utility lines. Mobile and manufactured homes are prevalent, with many in “tear down” condition, where the cost of repair likely exceeds replacement costs. These blighted structures are interspersed with homes that are well cared for, including manufactured and stick-built homes.

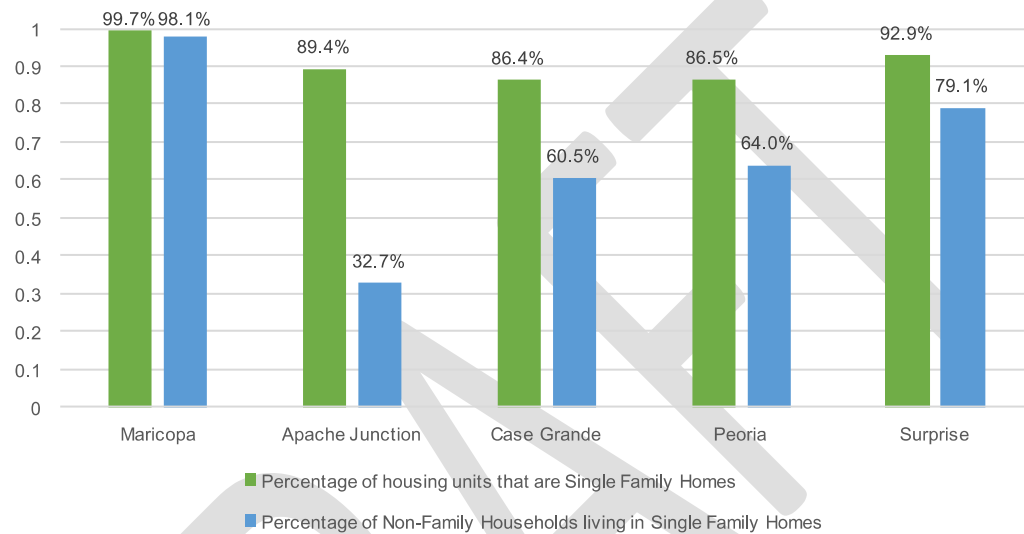


## Housing Challenges

***For single people who wish to live alone, there are no housing options other than living alone in a large home.*** As of 2015, there were 3,300 non-family households living in

Maricopa, and 100% were living in single family homes. This includes approximately 2,500 single adults. In all likelihood, this figure is higher since it does not include all individuals renting rooms in family homes or homes where more than one family live under one roof.

**Chart X: Single People and Roommates Living in Single Family Homes**



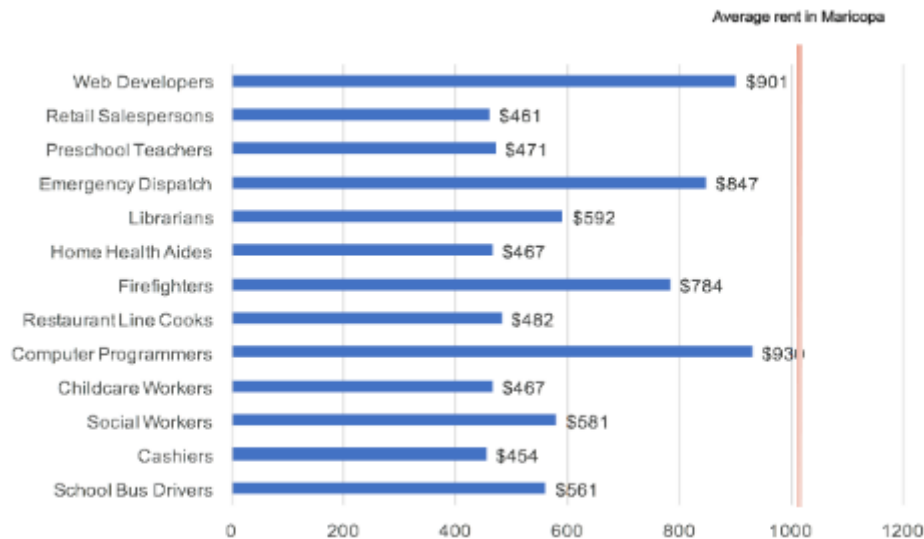
*Source: American Community Survey, 2010-2015*

***Many service industry workers, older adults, and even young professionals cannot afford to rent or buy a home in Maricopa.*** Using HUD standards, a household should pay less than 30% of their income on housing costs, allowing room for other required expenses like health care, transportation and food. By this standard, a household would need to earn more than \$50,000 per year to afford housing in the City. By this measure, one-earner households starting their careers as computer programmers, social workers, firefighters, and other quality jobs, could not afford a home.

***Housing stock does not meet the needs of a diverse range of workers, either by price or type, can be a deterrent to future workers and employers.*** Based on feedback from focus group meetings, it can be a challenge to attract quality teachers, police and firefighters who are young and starting out in their careers, because if they are single, they either need to live with roommates or rent a room in someone's house, whereas they can afford

to rent a nice apartment in other parts of the region. Similarly, many employers examine existing housing stock of a community as one factor in determining where to locate. Housing options that meet the needs of a range of workers is preferable to a community with only single family homes, regardless of how affordable they are.

**Chart \_\_: Maximum Monthly Housing Price Affordable to Entry Level Workers**



*Source: Atria Planning LLC using data provided by Novogradac and Company, and U.S. Bureau of Labor Statistics, 10<sup>th</sup> Percentile of Wages by Occupation in the Phoenix MSA, 2016.*

***Based on national survey data, one in five homebuyers and more than half of renters choose an apartment, townhome, or duplex over a single-family home.*** Assuming the Phoenix region is somewhat comparable to national average, by not diversifying housing stock, Maricopa automatically excludes 22,000 future households. This is based on regional household projections through 2027.

***Low and moderate income renters and owners are cost burdened by housing expenses.*** This is an acute issue among renters earning less than 80% of Area Median Income, or up to \$37,000 per year for an individual, where approximately 90% of renters have housing problems.

. Chart x: Renters with Housing Problems

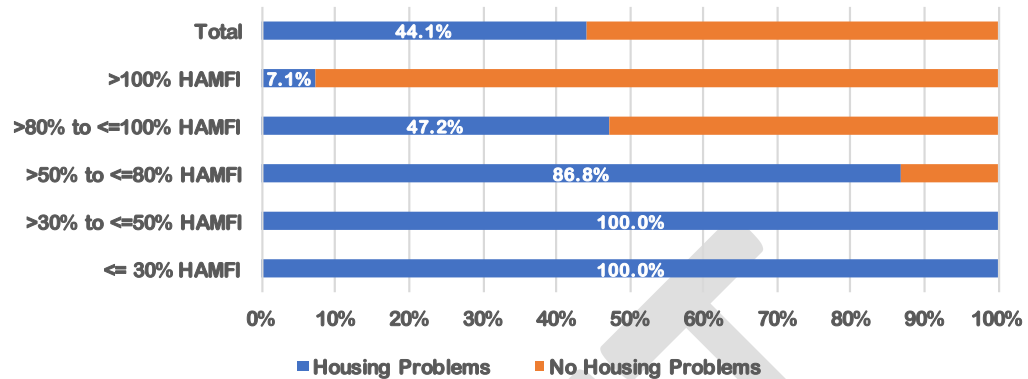
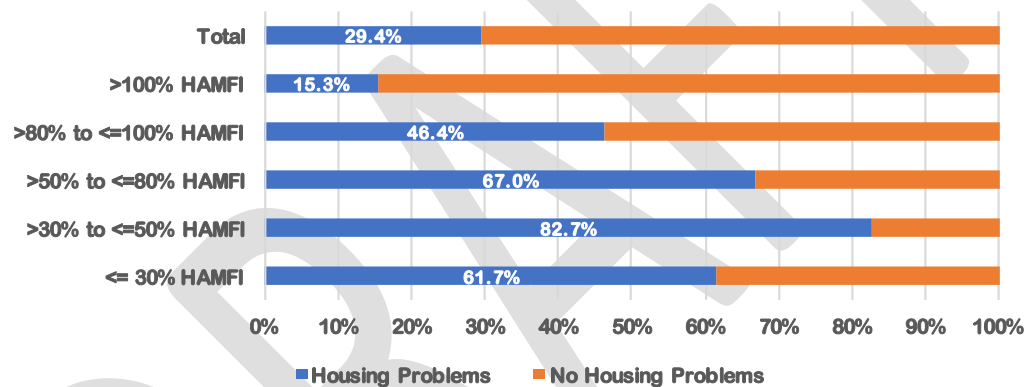


Chart x: Owners with Housing Problems



*Under current conditions, many of Maricopa's older adults will need to leave the community as they age because there are no alternative housing options.* Particularly after age 75, many residents experience physical or cognitive challenges that require a change in living environment. This can be as simple as moving somewhere with no stairs and near a grocery store and pharmacy, to requiring supportive services or nursing care. Aside from a small nursing home, there are no housing options for older adults in Maricopa. And yet over the next ten years, 3,200 Maricopa residents will reach 75, and many will be forced to leave the city if not given alternative housing options.

*Although we cannot quantify it, homelessness exists in Maricopa.* According to teachers, social workers, and City employees working for the Fire or Police Department, there are homeless children in Maricopa's schools, homeless veterans, homeless young adults who "couch surf" among friends and family while trying to balance school and part-time



work, and even low wage workers that become homeless due to being evicted from a home they are sharing with another family, and without a legally binding lease to protect themselves.

## Housing Solutions

***Most of the housing challenges documented in this study can be addressed by increasing housing diversity.*** This includes introducing townhomes, apartments, condos, and perhaps smaller single family homes into the mix. Increasing housing diversity will provide a greater range of affordability, meet the needs of more household types, and provide more choice. It will accommodate the housing needs of young adults, single people, older adults, and the existing workforce, fostering a multi-generational and diverse community.

***As a first step, the City should craft a Housing Plan.*** This plan would include a Vision, Goals, Strategies, Implementation Schedule, and resources needed to implement, including staff hours, expertise, outside resources, and products needed for implementation. The plan would also be more specific in how to address the challenges presented in this study. For example, while the scope of the study includes a discussion of housing needs among older residents, and the importance of “aging in place”, it does not include a plan on how to retrofit existing housing units to accommodate older adults with mobility challenges. These specific strategies will provide more specific processes for City employees and stakeholders to follow to implement the plan.

***The City is not a housing builder, and therefore must work with the private sector to accomplish specific housing goals.*** This can be accomplished passively - through zoning changes, regulations, permitting, and more communication with the development community to indicate the City’s priorities – or more proactively, through public private partnerships, where the City offers incentives to developers in exchange for more control over future development.

***For any public-private partnership, the City should primarily focus its future planning and investment on city-owned property,*** where there is more leverage to direct future

development. These sites include City Hall, Estrella Gin, and Copper Sky, all recognized by the City's Housing Committee as the three target areas for redevelopment.

***In a public-private partnership, the City will have a greater impact with an incentives package and an approved redevelopment plan.*** Incentives the city might offer include land (through a ground lease); infrastructure (through bond issuance); predevelopment costs (through CDBG); streamlined permitting; rent subsidies (through a relationship with the Pinal County Housing Authority and Project-Based Vouchers); and/or city financing.

***The City can incorporate prescriptive design and construction standards within redevelopment areas to allow for multiple developers.*** Since these sites are large, particularly City Hall at 150 acres, we can envision multiple uses, including office space, retail, government buildings, a variety of housing types, and public space. A refined design and construction code gives greater flexibility for the market to respond by allowing a variety of developers to participate.

***To introduce more affordable rental housing stock, incorporate federal housing funds, especially 9% Low Income Housing Tax Credits.*** This program, administered through the Arizona Department of Housing, is the primary funding source for apartments in the U.S. (covering roughly 70% of Total Development Cost) and is highly competitive. The City can participate in the planning process for these funds (the Qualified Allocation Plan) by working directly with the Arizona Department of Housing, and may also need to strategize future housing locations with respect to the State's housing priorities to be more competitive. Additional funds may include CDBG, HOME, Housing Trust Funds, Section 202 (senior housing), USDA subsidies, loan guarantees, and rent subsidies.

***Finally, the City and fellow housing advocates should continue the conversation, and potentially host a design charrette for one or more of its target sites.*** If the City can evoke interest from the outside development community regarding its housing challenges, and raise excitement about development potential, there are more chances for the financial resources, expertise, and commitment to come to fruition. This includes local and

national developers, state and county housing agencies, other local communities, and regional organizations like the Urban Land Institute and American Planning Association.

## Introduction

In January, 2017 the City of Maricopa contracted with Atria Planning LLC (Atria) to conduct a housing needs assessment over a ten-year period, from 2017 to 2027. Atria worked with the City's Planning and Land Use Department through the process of the study, which was completed in May 2017. The final report represented here, submitted in June 2017, was approved by Maricopa's City Council on [REDACTED], 2017.

The purpose of the study is threefold. First, to research aims to inform city government and elected officials of the current housing needs for Maricopa's existing population. Second, through an analysis of regional household growth, national housing trends, and consumer preference surveys, the study provides information on how to attract outside residents to Maricopa. Finally, the report concludes with recommendations on how to engage the real estate development community and other housing stakeholders to incite new housing development that meets to needs of current residents and can attract future residents.

The methodology for the study includes qualitative and quantitative analysis. Quantitative analysis uses data from public and private sources, notably the U.S. Census Community Survey, the U.S. Census Longitudinal Employer Household Dynamics, HUD datasets, and ESRI's Business Analyst. The qualitative data used for the study includes other published plans and reports, field surveys, an online survey, focus group meetings, an Executive Committee workshop and stakeholder interviews. The reports used as reference include the *Maricopa Housing Assessment and Strategic Plan* dated September 2010; the *2010 – 2013 Strategic Plan*; the *Redevelopment District Area Plan* dated 2009; the *City of Maricopa General Plan* ratified in late 2016; and consumer preference surveys and other national reports published by the Urban Land Institute, National Association of Home Builders, and market research from Zillow Inc.

This document serves as Maricopa's housing needs assessment, and is not a complete "housing plan," which would traditionally include a Vision Statement, Goals and

Objectives, Strategies, and an Implementation Plan. However, much of the information found here is the starting point for a housing plan. In particular, the Executive Committee Workshop crafted a draft version of a Vision Statement, Goals, Objectives, and target sites for redevelopment that can be used as a stepping stone to adopt a housing and implementation plan, and then naturally, for the City and its partners to begin implementation.



## Community Engagement

The Maricopa Housing Needs Assessment is informed by the expertise of local housing advocates, builders, realtors, city representatives, city residents and other stakeholders.

The City coordinated the following outreach and incorporated the comments, observations, and concerns expressed by participants throughout this document. The activities include the following:

### Online Survey

Between February 27 and April 3 residents of Maricopa participated in an online survey that collected information regarding housing needs, community and retail needs, and visual preferences. 473 residents participated in the survey. The results of this survey are available in Appendix X.

### In-Person Survey

On March 25, 2017, 32 residents who attended the annual Salsa Festival were surveyed regarding housing needs among specific target groups. The results of this survey are provided in Appendix X.

### Focus Group Meetings

In early April, the City conducted two focus group meetings. The first meeting, focused on special needs and vulnerable populations, included representatives from the local school district, the City's police, fire and emergency services, housing organizations that provide supportive services, the community college, and senior housing advocates. The second meeting, focused on the developer community, included developers, builders, and local realtors. The results of this survey are provided in Appendix x.

### Stakeholder Interviews

In late April and early May, the consultant conducted phone interviews with eight (8) housing experts and advocates with an interest or influence in housing within Maricopa. A summary of these interviews is provided in Appendix x.



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## Maricopa in Context

The community of Maricopa was established in the mid-19<sup>th</sup> century as an agricultural community and a stopping point for people moving westward following the California gold rush. It is located in the Sonoran Desert on the southern banks of the Gila River, providing a water supply for cattle and growing cotton, alfalfa, pecans and other crops. It remained sparsely populated up to the 21<sup>st</sup> century, with a population less than 2,000.

The community was incorporated into a city in 2003, and thereafter developed rapidly in response to increasing housing demand, rising prices closer to downtown Phoenix, and the availability of vacant farmland sold for new housing development. In a ten-year period, between 2000 and 2010, this agricultural town transitioned into a distant suburban community of the Phoenix Metropolitan Statistical Area (MSA), increasing population

more than 4,000%. The population surged to more than 43,000 residents, as families moved to the city in droves, attracted to the brand new homes selling at (relatively) affordable prices. The majority of these families commute to their jobs in Chandler, Tempe, downtown Phoenix, and other job centers within the region.

Up until 2007, developers and builders rapidly built new housing to accommodate demand. These new units, predominantly located within walled subdivisions, are all relatively similar in size, style, and pricing, while commercial areas are clustered along two major roadways, Route 347 and Casa Grande Highway. Given the projected growth over a five-year period, demographers anticipated a population close to 100,000 by 2015. However, the foreclosure crisis and ensuing housing market crash put a halt to new development, and today, the population is 48,374. While the city continues to grow, it is now at a slower pace.

During the high growth period, almost all construction activity was new construction, while the historic part of town near the still-active Amtrak station, the Heritage District, remains largely untouched.

(insert historic photos and reference map)

## Who Lives in Maricopa?

Maricopa established itself very early on as an affordable place to buy a home and raise a family. As such, the city became very attractive to couples with children looking to buy their first home. In Maricopa, a family can buy a home near public schools and parks, with three or four bedrooms and a yard, for approximately 20% less than average prices in the region. This core selling point – that Maricopa is a quality place to live with large,

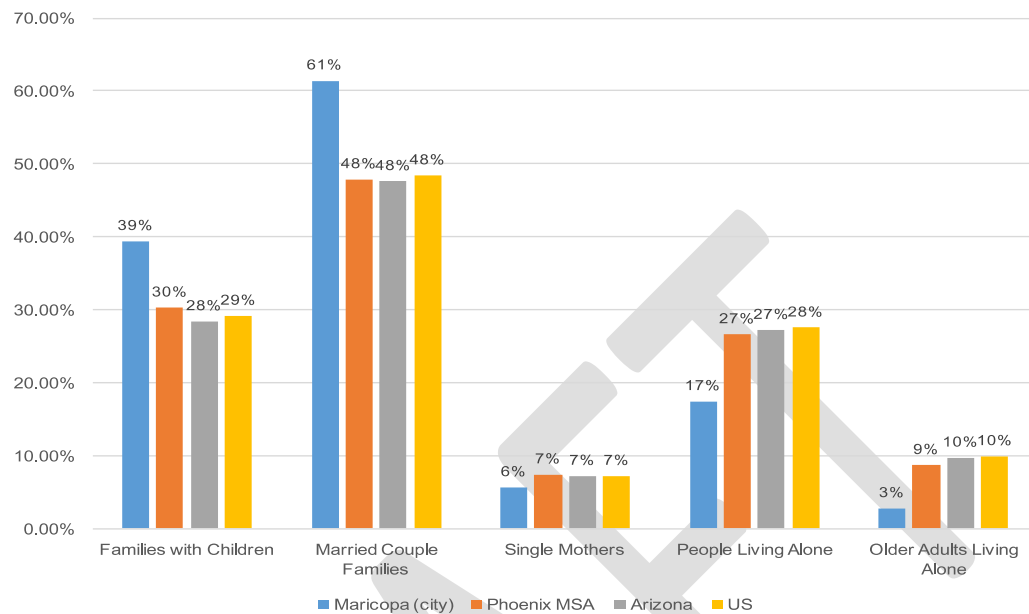


Insert photo montage

low-priced homes – is still the fundamental draw bringing in new families with children.

This fact is reflected in the data. A disproportionately larger percentage of the households living in the city are moderate and middle income families with children (10% higher than average). Conversely, the city has a much lower percentage of persons living alone (10% lower than average) and one-third fewer seniors living alone than the region.

Chart x: Household and Family Types



Source: American Community Survey, 2009 - 2014

While Maricopa has more families with children, ***there are still a large number of individuals living alone and families without children.*** As of 2015, there were 3,448 non-family households in Maricopa, equivalent to 24% of all households. This includes people living alone (approximately 2,500 households), and people living with non-relatives (approximately 1,000 households). In all likelihood, this figure is an underestimate, as it excludes many individuals who rent rooms in homes that are occupied by families. (Accounts from focus group meetings imply that this figure is significant, particularly among younger adults who move to Maricopa and cannot afford to rent their own homes, but there are currently no data sources to quantify this.)

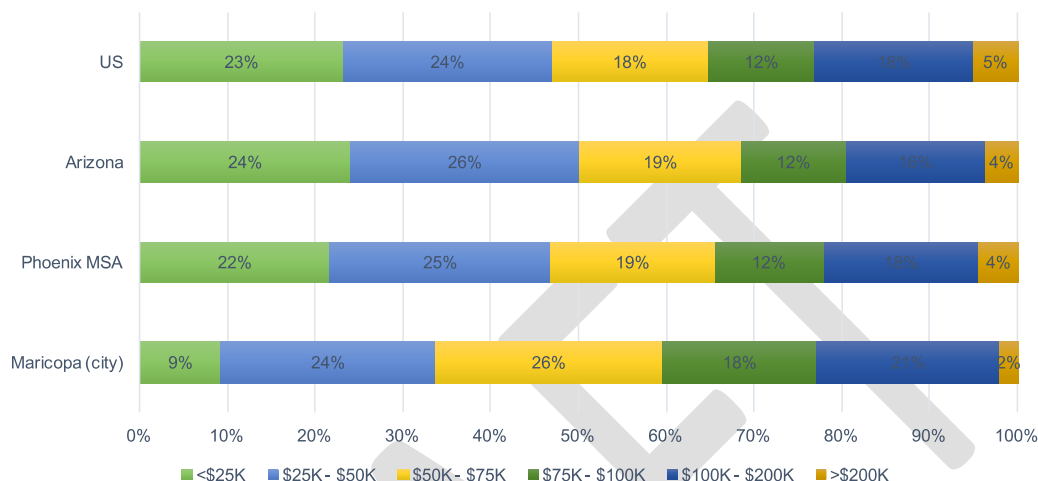
Because the city's only housing stock are single family homes, this means that there are roughly ***2,500 individuals living in three- or four-bedroom homes, and another 1,000 homes occupied by roommates.***

As previously mentioned, because of Maricopa's affordability for homebuyers, ***the majority of households are moderate and middle income***, with 50% clustered in the middle range (\$50,000 - \$100,000 per year) compared to a third of all households in the region or state. This means there are fewer households living at or near poverty (9%



compared to 22%), and half as many wealthier residents (2% compared to 4%), than regional or state average.

**Chart x: Household Income Distribution**



*Source: American Community Survey, 2009 – 2014*

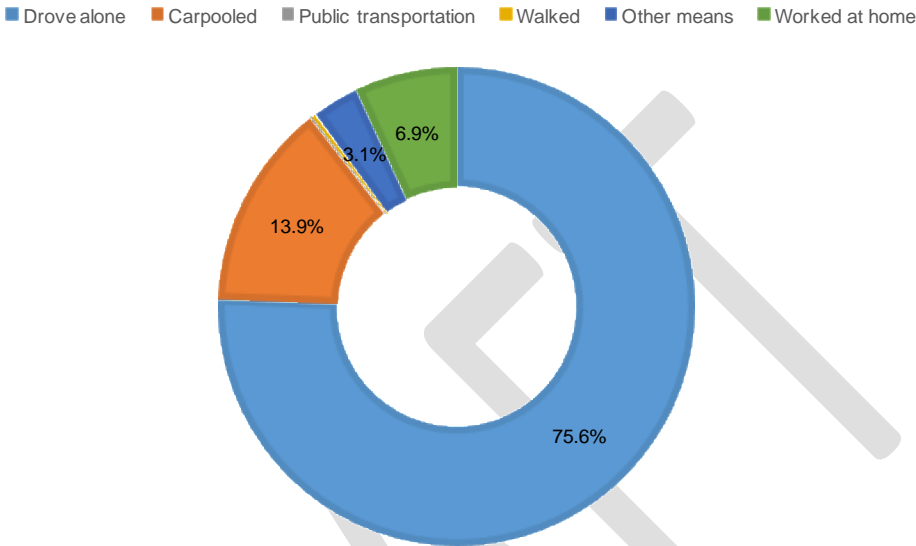
Of particular note, ***one in four households in Maricopa earn between \$25,000 and \$50,000 per year.*** These households are likely working families and individuals who are employed in lower wage jobs like retail and child care, or are starting out in their careers. While this is on par with regional and state averages, it is unique considering how many of these households could not afford to purchase or rent a home in Maricopa on their own. (For information on Workforce Housing Needs, see [\[redacted\]](#)).

Maricopa's adult population are predominantly working adults, with fewer stay-at-home mothers, retirees, or unemployed individuals compared to regional and state figures. The majority of workers have occupations in business, management, sciences and the arts, with slightly higher percentages working in manufacturing, and slightly fewer workers in sales and service occupations.

Because of Maricopa's location and limited access to public transportation, ***most people drive to work, either in their own vehicle or by carpooling.*** This is somewhat comparable to regional figures, with slightly more people carpooling than average (14% compared to 11%) and a greater number of residents working from home (7% compared to 6%). In terms of percentages, there are far fewer Maricopa residents using public transportation

to get to work than in the region (0.2% compared to 2%). Both of these figures represent a small fraction of the overall workforce.

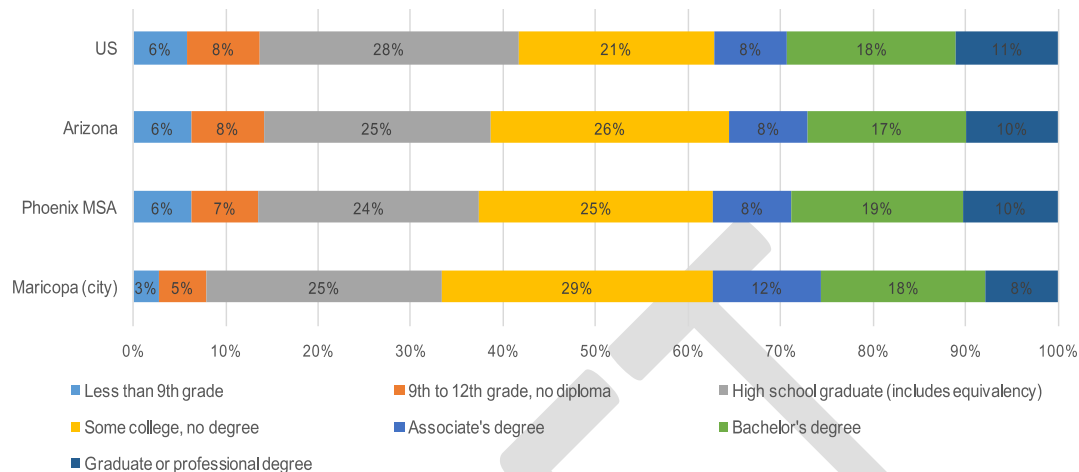
**Chart x: Transportation to Work**



*Source: American Community Survey, 2009 – 2014*

Similar to household income, the educational attainment of Maricopa’s adult residents can be described as “in the middle,” with slightly fewer advanced degrees (Bachelor’s degree or higher) and substantially fewer high school dropouts than national, state and regional figures. Two out of three adults over 25 have a high school diploma or an associates degree, which is 9% higher than regional figures.

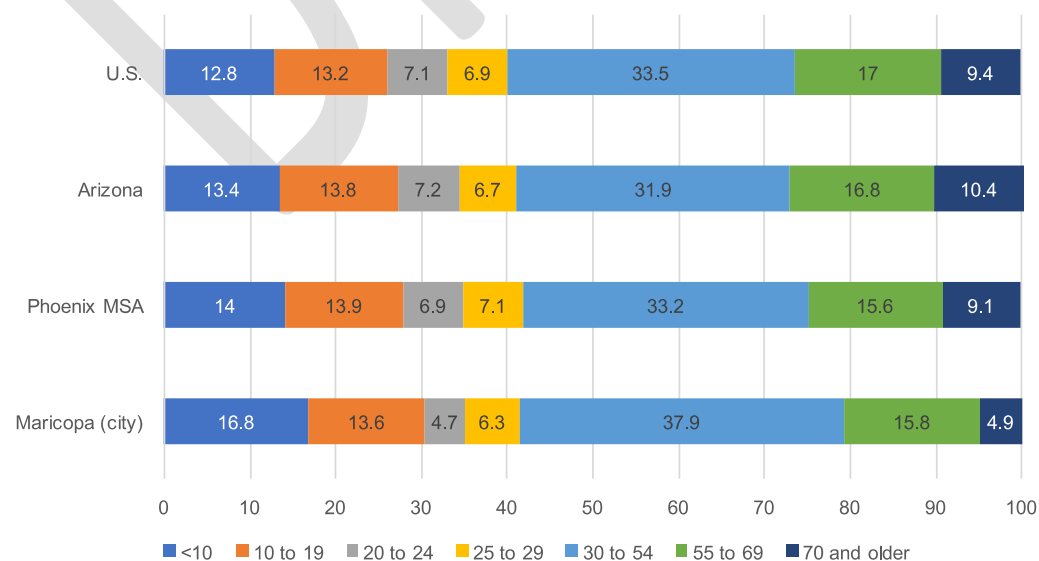
**Chart x: Educational Attainment**



*Source: American Community Survey, 2009 – 2014*

**Maricopa is family-oriented community**, and has more children than the region, state and U.S. This is likely due to the city's existing housing stock which attracts homebuyers with children. Conversely, there are far fewer young adults in their 20s, and half as many older adults (70 years and older) than other areas, again a reflection of the housing stock of predominantly large single family homes.

**Chart x: Age Distribution**



insert maps:

1. Per Capita Income
2. Educational Attainment

## Jobs and the Economy

In the past 15 years, the City of Maricopa transformed from a rural agricultural community into a bedroom community for workers in the Phoenix region. As previously noted, poverty rates are extremely low and the majority of the workforce has at least a high school degree. As such, most adults in Maricopa are workers, with higher labor participation rates, and lower unemployment rates, than the region, state or U.S.

Table x: Employment

	Maricopa	Phoenix MSA	Arizona	U.S.
Population 16 years and over	33,011	3,347,861	5,121,781	248,775,628
In labor force	66.29%	62.55%	60.07%	63.90%
Civilian labor force	66.19%	62.42%	59.73%	63.49%
Employed	61.27%	56.76%	53.79%	57.66%
Unemployed	4.92%	5.66%	5.94%	5.83%
Armed Forces	0.10%	0.13%	0.34%	0.41%
Not in labor force	33.71%	37.45%	39.93%	36.10%

Maricopa's residents are more likely to work for government, in manufacturing, and in the tech industries than regional or state averages. Conversely, there is a smaller share of residents working in Education, Health Care, Business and Scientific fields. Although residents do not work within the Business and Science industries (i.e. they are less likely to work for companies that define themselves as business- or science-related companies), ***workers are more likely to work in business and management professions, and are generally professional workers who manage staff and/or projects.*** Maricopa's residents are less likely to work in the service industry, which tend to have lower paying jobs (i.e. sales clerks, restaurant workers).

While most of Maricopa's adult residents work, most leave the city for their jobs.

Maricopa is not a job center, with most jobs serving existing residents rather than attracting new residents. The two exceptions are the Harrah's Casino located immediately south of Maricopa, and the Volkswagen Proving Grounds, both economic drivers for the city. We can see in Map x that residents of Maricopa commute within the



southeastern Phoenix region, particularly Chandler, the San Tan Valley, and of course, just south of the city where Harrah's is located.

There are approximately 4,000 jobs in the city, primarily in Retail (Walmart with 300 workers), Education (local schools with 650 workers), Health and Social Services (urgent care, school and city-related social services), and Accommodation and Food Services (Harrah's Casino with 760 workers).

Chart x: Industries that Maricopa's Residents Work In

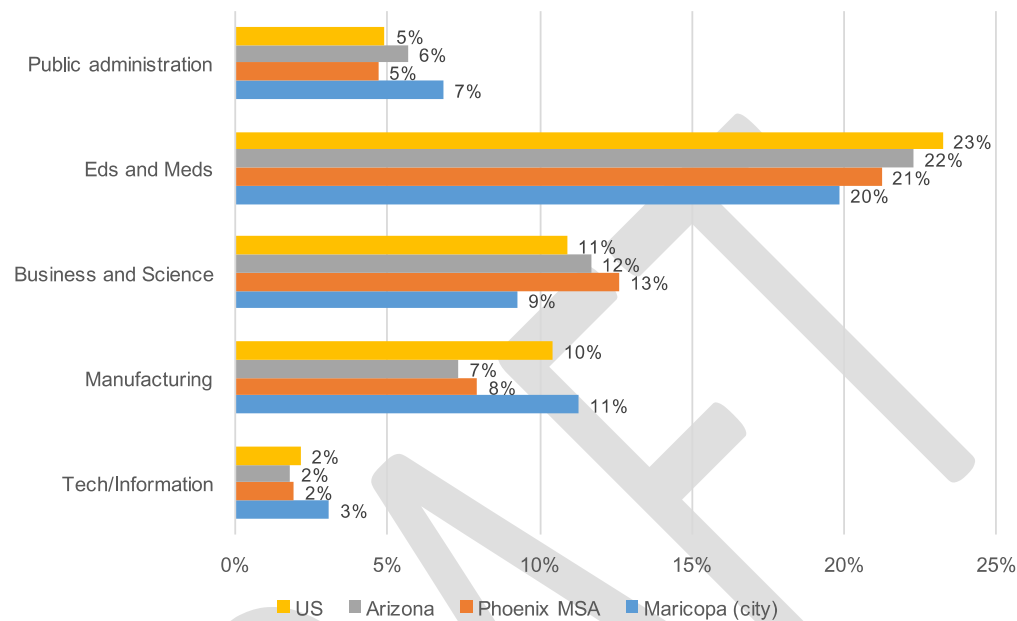
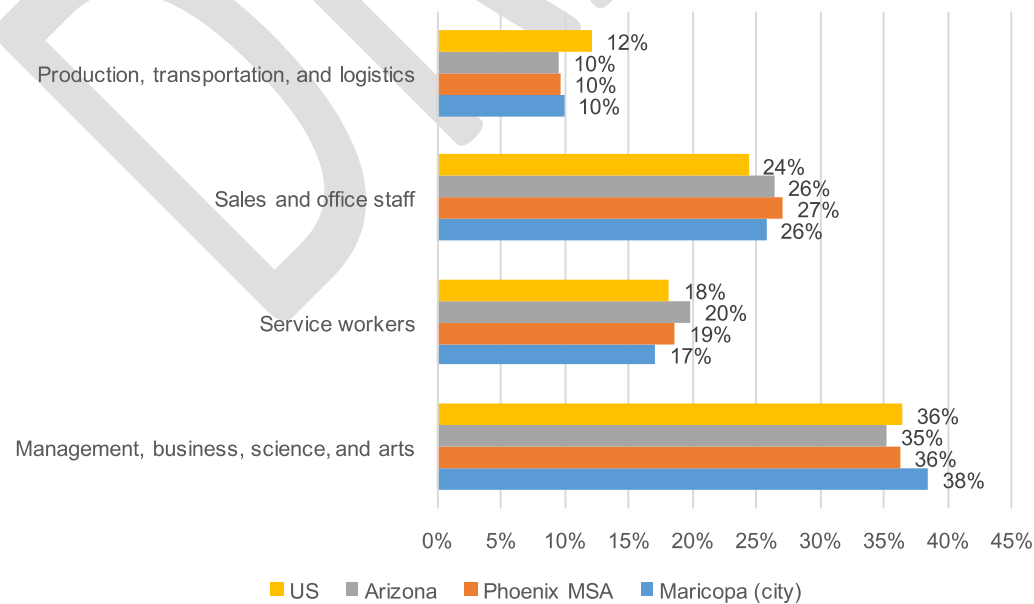


Chart x: Occupations of Maricopa's Working Residents



Insert Maps:

1. Where residents of Maricopa work
2. Where regional jobs are by location and industry (map series)

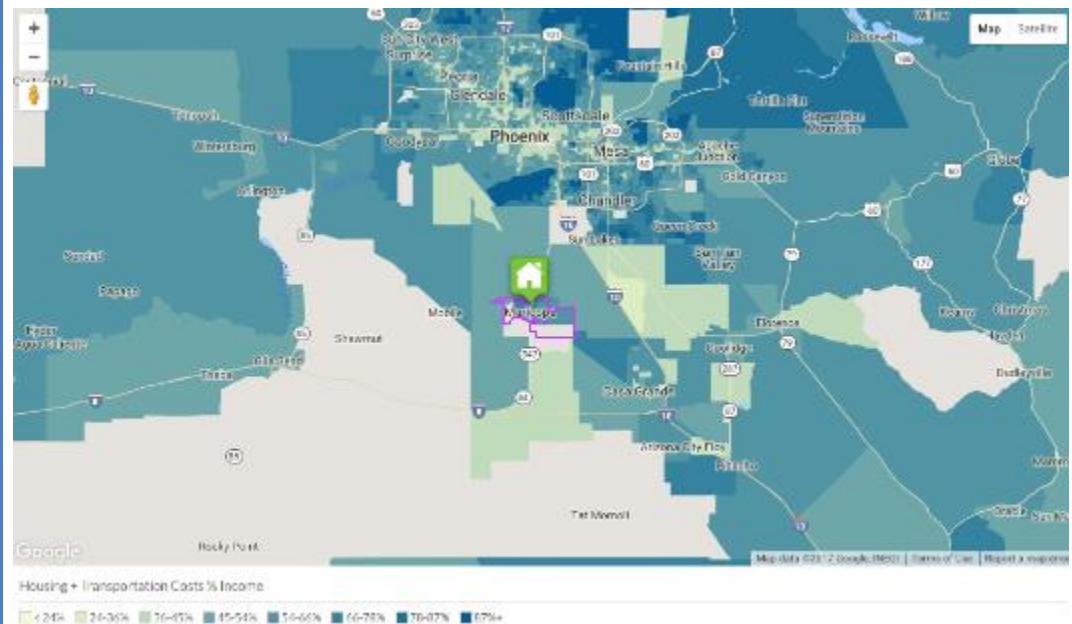
## Housing and Transportation (H&T) Affordability Index

Maricopa is a bedroom community, where most workers commute to their jobs outside of the city. As a somewhat isolated community, approximately 20 miles to an Interstate and 35 miles from downtown Phoenix, workers typically have longer commutes. Based on feedback from surveys and focus groups, the lengthy commute – which can be anywhere from 30 minutes to over two hours when accidents occur along Route 347 – poses a challenge in attracting new residents, keeping existing residents, and drawing in new employers.

Maricopa's commuting costs can also be expensive. The Center for Neighborhood Technology developed a tool to measure the affordability of a place when average housing and transportation costs are combined. This is a useful tool to convey how many households move to distant locations due to cheaper housing costs, only to end up paying more than if they had moved to a more expensive location closer to their jobs because of transportation costs.

Maricopa's residents, on average, pay 61% of their income on combined housing and transportation costs, which is higher than the county (54%) and region (55%). ***To reduce these high transportation costs, Maricopa (or areas near Maricopa like Casa Grande) would need to attract more employers and more jobs.***

Map X: Housing and Transportation Affordability Index



Source: Center for Neighborhood Technology interactive maps found at <http://htaindex.cnt.org/map/>

## Housing Profile

Given Maricopa's history as a new town developed over the past 10-15 years, the city's housing stock can be described as follows:

1. Homes are relatively new, built after 2000.
2. More than 99% of the housing is single family, detached housing.
3. Almost all housing is within a specific subdivision enclosed within a wall or barrier.
4. Homes in Maricopa were built for homeownership, but there are

## Maricopa's Homes and Neighborhoods

In the past 15 years, Maricopa transitioned from a historic farming and cattle community of roughly 1,400 people to a bedroom community with a population of 46,000. During this period of time, from 2000 to 2015, developers built more than 17,000 homes.

This rapid construction activity was largely led by developers and builders, who purchased large lots from landowners and created subdivisions for single family housing development. These subdivisions are buffered from the outside community using walls and landscaping, creating a built environment of "neighborhoods" defined by subdivisions.

There are approximately 20 subdivisions completed or active, and another 11 subdivisions planned. The completed subdivisions are located closest to the historic area in the northwestern portion of the city, while the planned subdivisions are located further south. Many of the planned developments have been approved for close to 10 years, but due to the recession, builders halted construction. There are currently 32,742 units planned within subdivisions, that have not yet been built yet. In all likelihood, many of these homes will not be developed as envisioned given the amount of time that has lapsed since the original subdivisions were created.

Following is a summary of the major subdivisions:

**Table x: Maricopa's Subdivisions**

Name	Units Completed	Units Planned
Rancho El Dorado	3,381	3,381
The Villages	2,043	2,104
The Lakes	566	2,264
Homestead North	1,186	2,295
Senita	1,375	1,375
Acacia Crossing	750	750
Maricopa Meadows	1,533	1,606
Glennwilde	1,406	1,948
Province	1,000	2,104
Rancho Mirage	269	2,163
Tortosa	1,070	2,465
Sorrento	378	2,110

*Source: City of Maricopa*





### Map X: Maricopa Subdivisions



## Distressed Neighborhoods

Most of the housing in Maricopa is new (built after 2000) and in good condition. However, there are pockets of distress and blight within the older parts of town, notably the Heritage District and Seven Ranches.

The residential areas within the Heritage District are a mix of stick-built construction and mobile homes tucked away on the other side of the railroad tracks off Casa Grande Highway.



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## Housing Diversity

Almost all of Maricopa's housing stock consists of single family, detached homes (97%). If we include mobile and manufactured housing, that figure exceeds 99%. This is not completely unusual for communities that develop rapidly, largely driven by developers and builders, but as communities mature, certain amenities and features like apartments, more retail, public transportation, and jobs follow suit to accommodate a more diverse population. The housing stock in a more developed suburban community typically has between 65% and 75% of its housing stock as single-family detached units.

Maricopa is at a crossroads in its development, when issues around housing, jobs, transportation, retail amenities and community services are at the forefront to ensure the city has long-term sustainability. To accomplish this, the city's elected officials and representatives aim to improve the community so that it is competitive with other cities, can attract new employers and jobs, and grow in a more self-sufficient way.

*One of the crucial needs repeated in surveys, stakeholder interviews, focus group meetings, and shown in the data, is to introduce more diversity in the housing stock to accommodate different types of families and workers. Diversity can include the development of townhomes, rental apartments, condominiums, smaller rental complexes, duplexes, and even single family homes designed in "clusters" with preserved open space.*

Image x: Illustration Depicting Housing Diversity



*Source: Graphic produced by Opticos Design, Inc.*

A recent concept in housing policy regarding housing diversity – “middle housing” – is a useful way for Maricopa to consider housing types because it reflects the housing diversity of well-established communities that developed over time. Communities that have a variety of housing types mixed with single family homes developed naturally in response to housing needs for a variety of family types and workers. This diversity in housing sizes and prices supports more walkability because apartments and smaller homes use less space per unit, and will naturally lead to a more dense, urban environment. This, in turn, can support more shops, restaurants, and other amenities.

Suburban communities are taking this approach to new development when building their “downtowns” from scratch. By incorporating a variety of housing types mixed with commercial and retail uses, Maricopa has the capacity to create a town center similar to older, established communities.

Insert case study

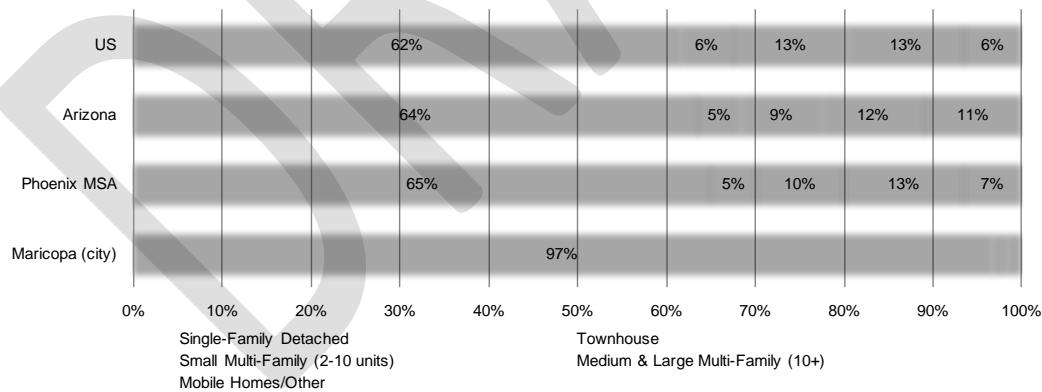
Insert infographic of housing types




We can see in Chart x what a typical housing mix would be in comparison to Maricopa. In most communities, 25% to 35% of their housing stock consists of apartments, townhomes, and other non-single family developments. These units provide an alternative to the single-family housing lifestyle usually associated with families who have children. Many young adults, older adults, single people, and couples without children desire rental housing and/or smaller homes with less maintenance. ***Based on national survey data, approximately 20% of homebuyers and 50% of all renters do not want to live in a single-family home.***

Although Maricopa will likely remain a community that attracts families with children, and the predominant housing type will be the single-family unit, introducing other housing types can meet the needs of the roughly 3,500 non-family households (including 2,500 people who live alone) who currently live in Maricopa, and can attract new residents, particularly young adults, older adults, single people and renters.

Chart x: Housing Types



In the April Focus Group meeting among housing and social service providers, a critical issue was discussed related to housing diversity and local housing needs. In this meeting, local representatives discussed how ***the lack of rental apartments created a***

*community that excluded many of its younger and older residents, and many of its workers with less income.* Specifically, representatives discussed the following problems:

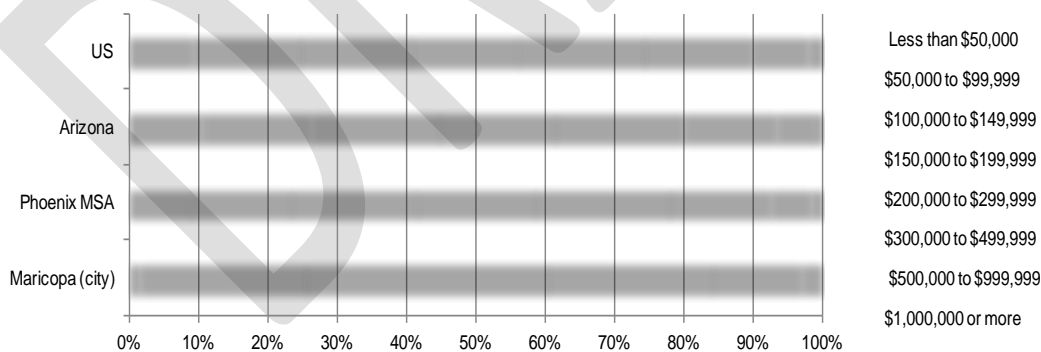
- When teenagers become young adults and want to live on their own, they have to leave Maricopa because there are no apartments available.
- Many young government workers, including teachers, police officers, and city clerks, cannot afford to rent a single family home on their own, and either live outside of the city they work in, or rent a room in someone's house.
- The community college is challenged to attract students because there is no rental housing available to them; many choose to attend other schools where they can afford to live independently.
- When older adults in Maricopa want to downsize, and move into a smaller home with less maintenance, they have to leave the city.
- Most of the jobs in Maricopa are service-industry jobs like retail and food services, and there are no housing units workers in those industries can afford.
- Many low income families "double up" or even "triple up," meaning a single family home may be rented to two or three families. This has led to homelessness on multiple occasions, as one family may be "kicked out" and cannot afford alternative housing in the community.
- Homelessness and supportive services are needed but it not obvious because the needs are hidden and there are no organizations collecting complete data. This includes veterans, young adults, and school-aged children who are homeless.

## Housing Prices and Inventory

Maricopa’s for-sale housing market is relatively affordable, while its rental housing market is not. This is a reflection of supply-demand dynamics, and the types of housing available to owners and renters.

According to survey results and input from housing stakeholders, most residents view Maricopa’s housing stock as “affordable.” This was the number one reason why residents moved to Maricopa to begin with (based on survey results), along with the quality of the housing on the market. Based on ACS data between 2009 and 2014, we can see home values are predominantly in the \$100,000 to \$200,000 range. These values have increased since the survey data but are still lower than regional figures. Sale prices are currently 20% lower in Maricopa than regional average, and were even more affordable after the foreclosure crisis, which attracted new residents and investors nationally. Using 2016 data, the average home price for an 1,800 square foot home is \$175,000, or \$90 a square foot, compared to \$210,000 in the region.<sup>i</sup>

**Chart x: Home Values**



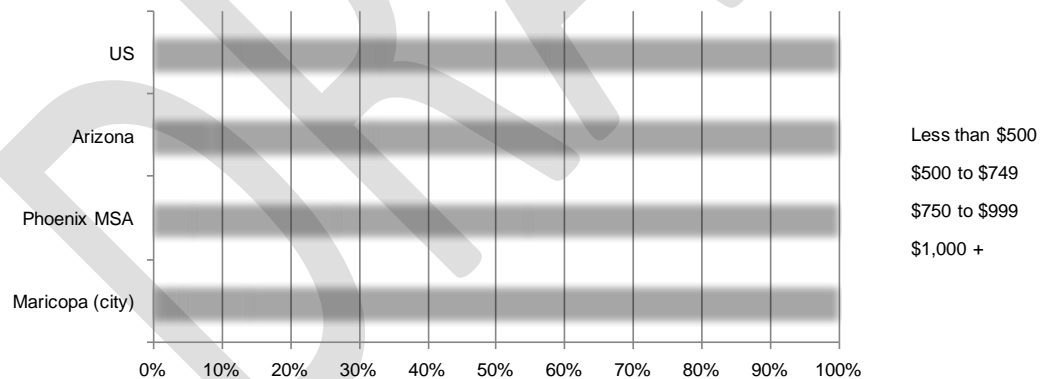
*Source: American Community Survey, 2009-2014*

The for-sale market is currently active and relatively stable. We can measure this by vacancy rates (how many units are for sale compared to total units); days on the market (DOM); and the difference between list price and sale price. In 2016, 1,799 homes were

sold, with an average DOM of 74 days. This is slightly lower than regional average (83 DOM). The average difference between list price and sale price was 98%, meaning most sellers were able to sell their homes for close to asking price. And the vacancy rate for homeownership was 4.8%, which is higher than the regional average of 3.3%, indicating a slight oversupply of housing, but is not an alarming figure when factoring in the healthy sale prices and quick turnover. According to Zillow, for 2017, Maricopa's for-sale housing market is "hot," as in expecting to increase in demand and prices.

While owning a home is relatively affordable, renting a home in Maricopa is not. This is largely due to the fact that all rental units in Maricopa are single family homes, with an average rent of \$1,376 per month as of March 2017. Since all rental housing in Maricopa are single family homes, there are virtually no rental housing options less than \$1,000 per month. In the Phoenix region, more than half of all rental units are less than \$1,000 per month.

**Chart x: Asking Rents**



There is also a shortage of rental housing in Maricopa, with vacancy rates less than 4% (a healthy vacancy rate for a rental housing market is between 6% and 8%). According to the leading realtor in Maricopa, the Maricopa Real Estate Company, the demand for rental housing is at an all-time high, with waiting lists for any home that comes on the market. This is particularly true for homes renting for less than \$1,000. These homes are in such demand, they are not even listed on the open market. Therefore, we can say

there is a shortage of rental housing, and a severe shortage of “affordable” rental housing in Maricopa.

## The “Great Recession” and Housing Recovery

Maricopa’s boom in single family housing construction coincided with the housing market “bubble” of the mid-2000s, where housing construction activity exceeded demand and prices sharply increased, all fueled by lax underwriting standards and sub-prime lending practices that pervaded the mortgage industry after 1999.<sup>ii</sup> The United States ultimately experienced what many consider the greatest financial crisis in its history, resulting in the collapse of large banking institutions, a foreclosure housing crisis, widespread layoffs, and the loss of \$16 trillion in personal wealth among Americans (including loss of value in assets like homes and stocks, and loss of income due to related unemployment).

The economic downturn had a particularly severe impact on Maricopa. Beginning in 2007, the city experienced a dramatic increase in foreclosures and a virtual halt to new home construction. Median home prices plummeted more than 60%, with a median home price in April 2007 at \$232,000 and in August 2011, at \$90,900.

***For a period of roughly four years, from mid-2008 to mid-2012, Maricopa’s housing market was in turmoil, marked by deflated home values, high foreclosure rates, and subdivisions once slated for new home construction laying fallow.***

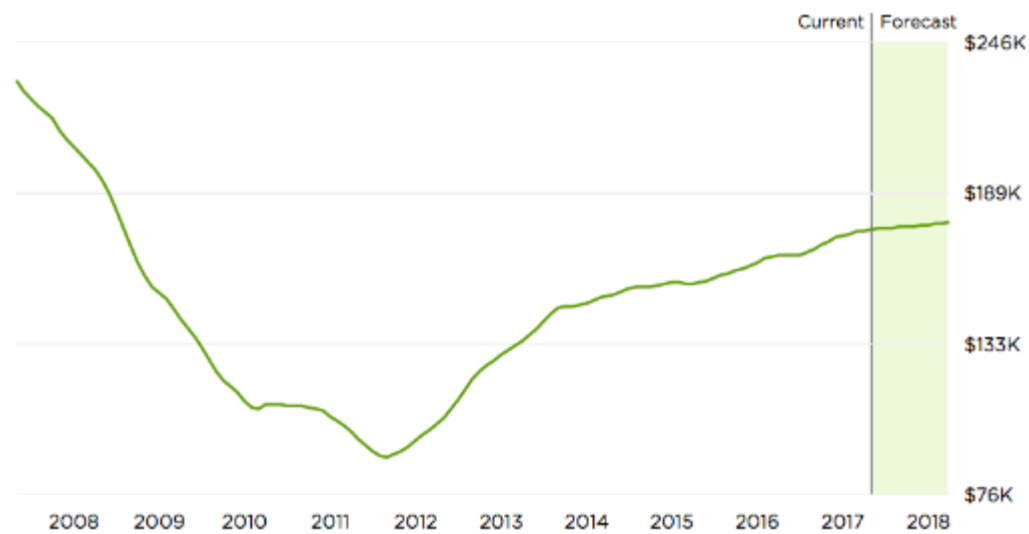
Like the rest of the country, Maricopa’s housing market began to slowly recover in 2012, and is now stable. Foreclosure rates are currently 1/689, somewhat higher than Pinal County (at 1/946) but are within the normal range nationally.<sup>iii</sup> Home prices have increased and are currently, on average, \$175,000 per home or \$90 per square foot, which is comparable to sale prices between 2000 and 2004. And building activity for new homes has picked up over the past two years, with roughly 30 to 50 new homes built annually.

These figures do not reflect a full recovery back to 2006 prices and construction activity, and that may not ever happen considering how the spike in home prices a decade ago did not coincide with increased wages or inflation. Charts x-y provide historical and contextual data of the Phoenix metro area and US housing markets. In these charts, we

see that the spike in housing prices did not align with rent increases, household income, or inflation. While housing markets will always oscillate above and below historical averages, depending on construction trends and supply-demand factors, the housing market fluctuations between 2007 and 2012 are an anomaly. We can see from these charts that *by 2013, the housing markets have recovered, and will likely remain stable over the next ten years.*

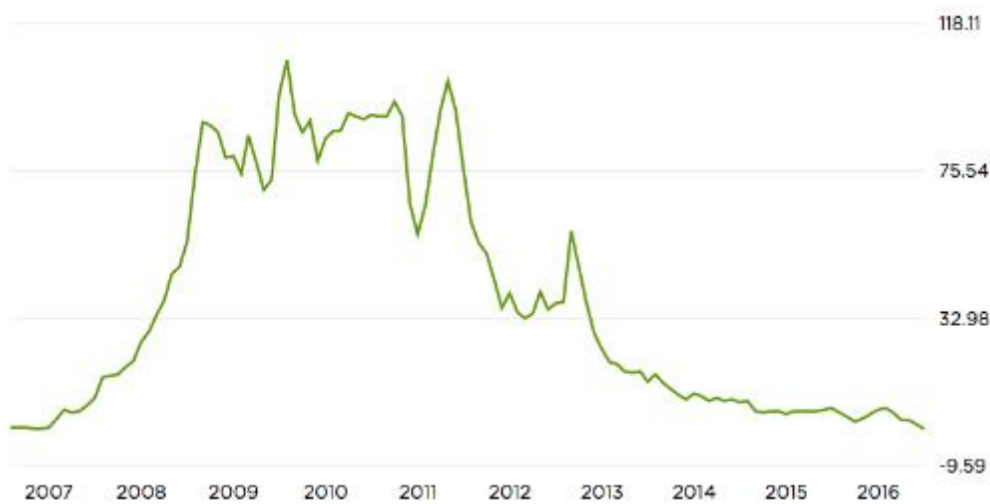


Chart X: Home Value Index in Maricopa



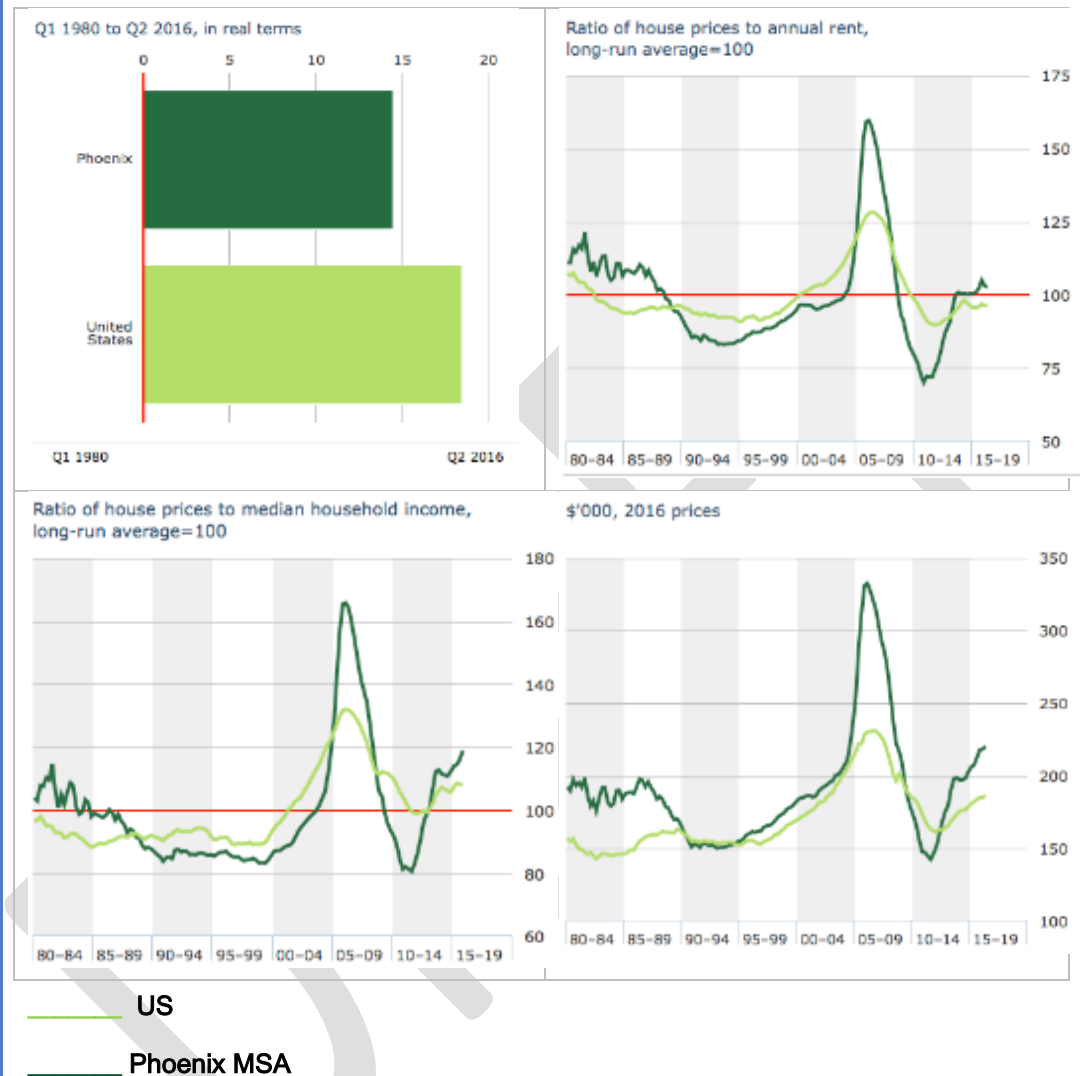
Source: Zillow.com, retrieved May 2, 2017, <https://www.zillow.com/maricopa-az/home-values/>.

Chart X: Foreclosures in Maricopa by Month



Source: Zillow.com, retrieved May 2, 2017, <https://www.zillow.com/maricopa-az/home-values/>.

## Charts x-y: Phoenix Housing Market Recovery Compared to U.S.



Source: "American house prices: reality check," *The Economist*, August 24, 2016, retrieved 4/29/17 at <http://www.economist.com/blogs/graphicdetail/2016/08/daily-chart-20>.

## Housing Supply and Demand

### Key Findings:

- Maricopa is expected to grow over the next ten years, adding x new households. This translates into a demand for x new units.
- Based on past trends, the majority of new households will likely be moderate and middle income families with children and empty-nesters (older adults without children).
- Based on workforce housing needs, Maricopa can support xxxx moderately priced rental units.

One of the primary purposes of this report is to estimate the demand for new housing development over a ten-year period, from 2017 to 2027. In simplest terms, this estimate is based on the growth of households minus the housing available and vacant in the market. This study uses an industry-standard approach to estimating housing demand, which estimates the net growth in households minus the surplus in housing supply.

The analysis combines a variety of data to develop its estimates. This includes household growth trends; income level; household types; vacancy rates; tenure; and anticipated new construction. From this data, the model develops an estimate for the number of new units (owner or renter) that Maricopa will need over a period of ten years to accommodate growth.

Based on these estimates, there is a ***demand for an additional xxxx housing units by 2027. This includes xxxx rental units and xxxx homes for ownership.***

In addition to this basic approach to housing demand, the analysis also includes an estimate of rental housing demand among existing renters who are living in people's homes renting rooms, and households currently living in homes with one or two other households. This additional analysis is based on feedback from local stakeholders and housing experts who have described how the lack of affordable rental housing for

individuals and lower wage workers has led to many individuals renting rooms in people's homes, and more than one family living in a home.

The analysis also includes an alternative scenario, in which an estimated portion of the single individuals renting single family homes would choose to rent a smaller unit if given the opportunity.

## Methodology

There are a variety of moving parts within any given housing market that will affect the demand for housing, some predictable and some not. We can categorize these moving parts into two buckets. First, there are the known factors, essentially information that can be reasonably gathered and assessed based on current conditions. This includes housing unit counts, housing prices, vacancy rates, property condition, market rents and other general housing supply statistics. Most of this information is readily available through the U.S. Census, HUD, and real estate experts.

And then there are the unknown factors, generally referring to the things that will happen in the future that can be projected or forecasted using known information. This includes household growth over time, future construction, the income distribution and family size of future households, etc. While we cannot state definitively what this will look like, we can make reasonable assumptions based on past trends and expected future investment.

To develop these assumptions, we use demographic information from the ESRI Business Analysis forecasts; household types, tenure and income distribution provided by HUD CHAS data; building permits from the City of Maricopa; vacancy rates using American Community Survey data 2010 - 2015; and real estate statistics from Multiple Listing Service (MLS) data provided by the Maricopa Real Estate Company.

The following are key indicators and assumptions used to develop the model:

- Total Units and Vacancy Rates (for both owned homes and rental homes) - to determine if there is currently too much or too little housing. We incorporate the natural vacancy rate into the analysis, or what we like to call the appropriate

“wiggle room” for a market to be stable. This means having enough housing stock available so that when people want to move, they have a reasonable supply to pick from, but not so much that units stay vacant for long periods of time and cause owners to drop prices. When there isn’t enough wiggle room, prices usually inflate given the heightened competition. Alternatively, if the vacancy rate exceeds what is typical for the market, prices tend to drop. For purposes of this study, we assume the national vacancy rates, which is 6.8% for rentals and 2% for homeownership. Demand is adjusted up or down to reach this balance.

- Household Growth Rates (broken down by renter and owner) – this is used to estimate how many units will be needed over a ten-year period. This study assumes all new households will require a housing unit.
- Future Construction – future demand is reduced by the number of new units with active building permits issued. This is based on building permit activity over the past year, with data provided by the City of Maricopa Zoning Department.
- Affordability Ranges and Tenure – future households are classified by tenure (renter and owner) and income bracket to determine the price point and type of unit in demand.
- Unit size – to estimate the unit sizes needed for future housing demand, the model uses household type within the HUD CHAS data as a guide, and assumes non-family households are typically individuals; small families are couples with zero to 2 children; and large families are parents with more than two children.

### Housing Demand by Income and Tenure (2017– 2027)

The model divides rental housing demand into three income categories: Affordable, Moderate, and Higher End. For rental housing, this includes a demand model for a) affordable units (<50% AMI); b) moderate income units (50% - 80% AMI) and c) higher end units (>80% AMI). The purpose for these categories is to assist housing developers and the City determine which programs are most effective within these income tiers. For

example, the Low Income Housing Tax Credit Program generally targets households earning between 50% and 60% AMI, whereas the Housing Choice Voucher Program caters more to households earning less than 50% AMI. By providing demand by income brackets, housing providers will have a clearer idea of price points for new homes, and what public funds, if any, would be needed to offset construction costs.

For homeownership, demand is divided into two categories, Moderate and Middle Income. Moderate Income represents the demand from households earning approximately 80% AMI. Middle Income represents housing demand from buyers earning Area Median Income or greater. The basis for this additional category is again based on existing housing programs like the Section 8 Homeownership, where the household income limits are set at 80% to qualify for assistance.

**Table X: Rental Housing Demand, 2017-2027**

LOW GROWTH				
	Affordable	Moderate	Higher End	Total
1 BR	37	30	41	107
2 BR	52	50	83	185
3 BR	21	24	42	87
4 BR	18	19	25	62
Total	127	122	191	441
HIGH GROWTH				
	Affordable	Moderate	Higher End	Total
1 BR	101	93	101	296
2 BR	138	169	234	541
3 BR	53	84	129	267
4 BR	47	65	88	200
Total	339	412	552	1,303

**Table X: Homeownership Demand, 2017-2027**

LOW GROWTH			
	Moderate	Middle	Total
1 BR	8	68	76
2 BR	19	191	211
3 BR	25	368	393
4 BR	13	198	211
Total	66	825	891
HIGH GROWTH			
	Moderate	Middle	Total
1 BR	27	230	257
2 BR	66	645	711
3 BR	85	1,241	1,327
4 BR	43	669	712
Total	221	2,786	3,007

## Cost Burden, Overcrowding, and Inadequate Housing

Many families and individuals currently living in Maricopa have housing needs. These needs are not the same as “housing demand,” which reflects how many new units are needed to accommodate growth. Rather, “housing needs” represents the number of households living in Maricopa that a) pay too much on housing; b) live in overcrowded conditions; and/or c) live in inadequate housing.

HUD collects this information using a deeper analysis of American Community Survey statistics, and publishes the results in their Comprehensive Housing Affordability Strategy (CHAS) dataset. The CHAS data is used by local CDBG entitlement communities, states, and housing advocacy groups, to address affordable housing needs. The primary metrics in the CHAS dataset are as follows:

1. **The household is paying too much of their income on housing.** HUD defines “paying too much,” otherwise known as “cost burden” as any household that pays more than 30% of their gross income on housing expenses. For renters, housing expenses include rent and basic utilities (water, electric and gas). For homeowners, housing expenses include the mortgage payment, interest, utilities, association fees, and property taxes.
2. **The household is living in overcrowded conditions.** HUD defines this measure as any household where the number of members exceeds the number of rooms (not including bathrooms). For example, if a family is comprised of four persons, and they live in a one-bedroom home (consisting of a bedroom, living room, and kitchen), then that family is living in overcrowded conditions.
3. **The household is living in a home that lacks basic kitchen and bathroom facilities.** HUD defines an adequate kitchen as having a stove, sink and refrigerator; and an adequate bathroom as having a sink, shower or tub, and toilet. If a housing unit lacks these basic features, it is considered “inadequate.”

As one would expect, the lower a family’s income, the harder it is to afford decent affordable housing. This results in substantially higher housing needs amongst households who earn less than Area Median Income, and in particular, families and individuals who earn less than 50% of Area Median Income.

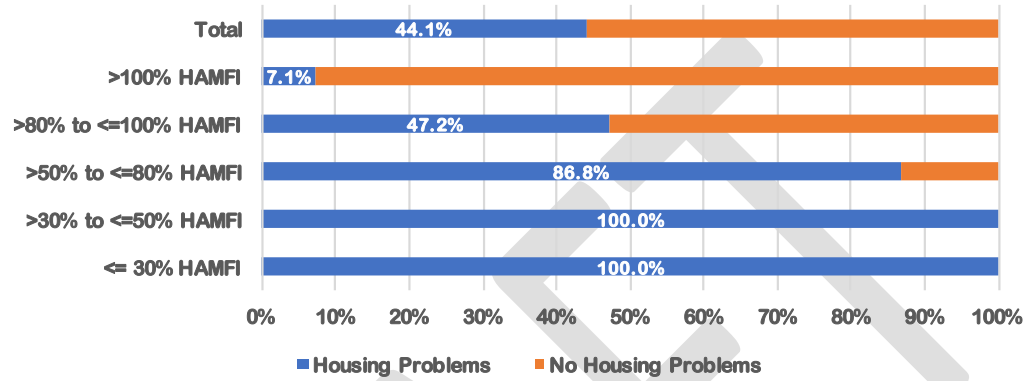
In Maricopa, these housing needs are even more pronounced than the county or state, indicating particular housing needs amongst the city’s lower income households.



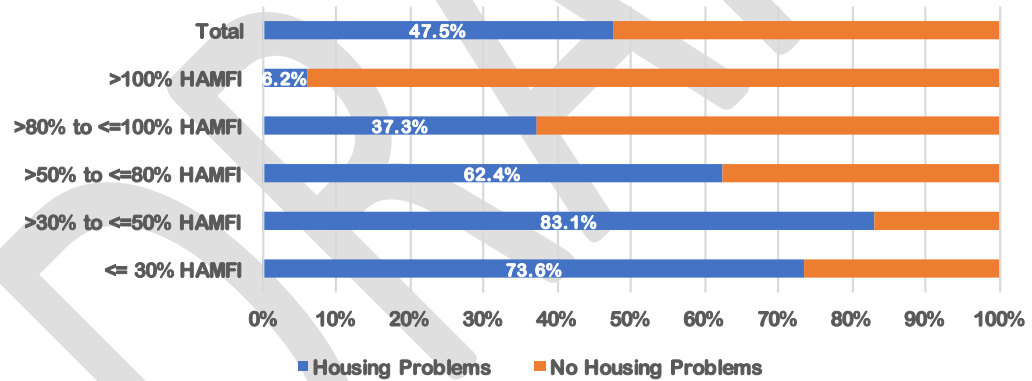
## Chart Series X: Renters with Housing Problems

(\*Housing problems defined as paying more than 30% of income on housing costs and/or living in inadequate or overcrowded conditions.)

### Renters in Maricopa with Housing Problems



### Renters in Pinal County with Housing Problems



### Renters in Arizona with Housing Problems

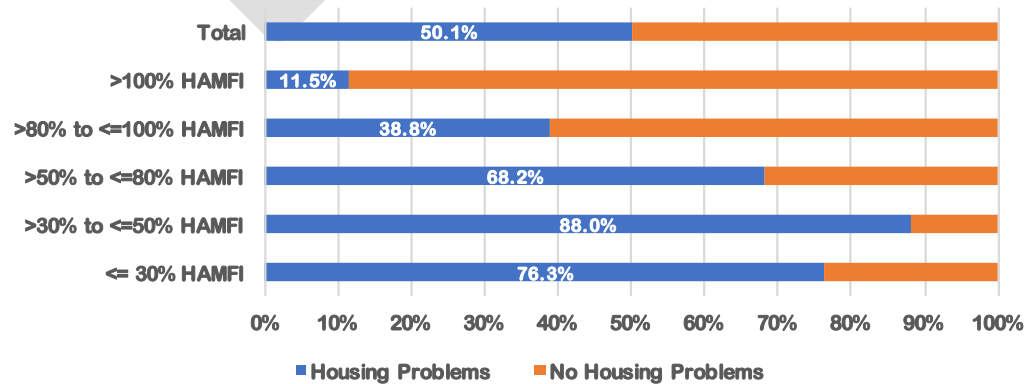
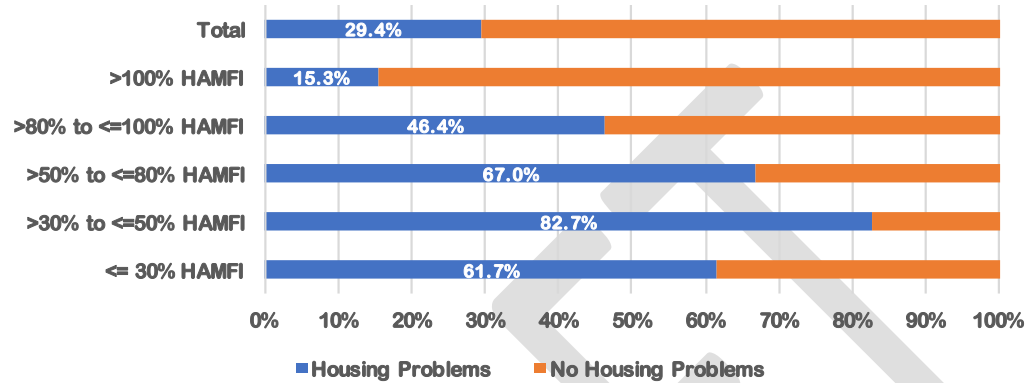
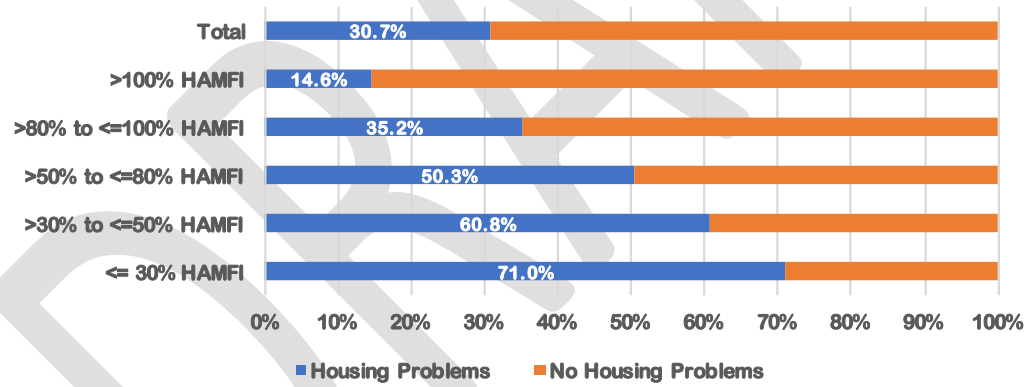


Chart Series X: Owners with Housing Problems

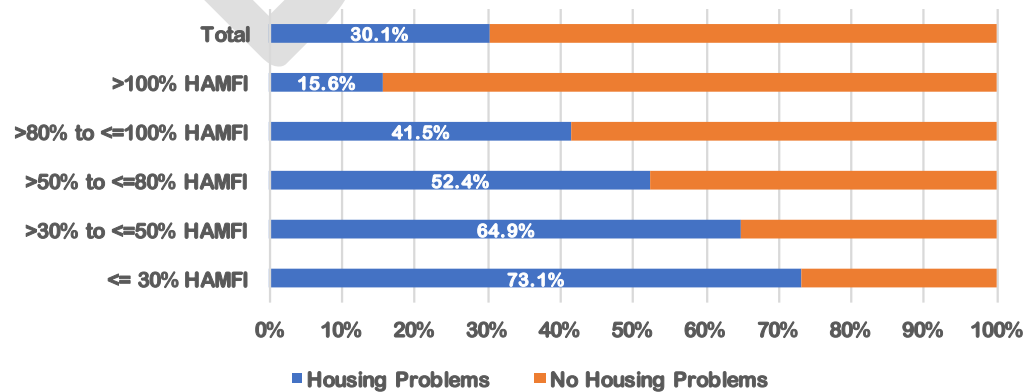
Owners in Maricopa with Housing Problems



Owners in Pinal County with Housing Problems



Owners in Arizona with Housing Problems



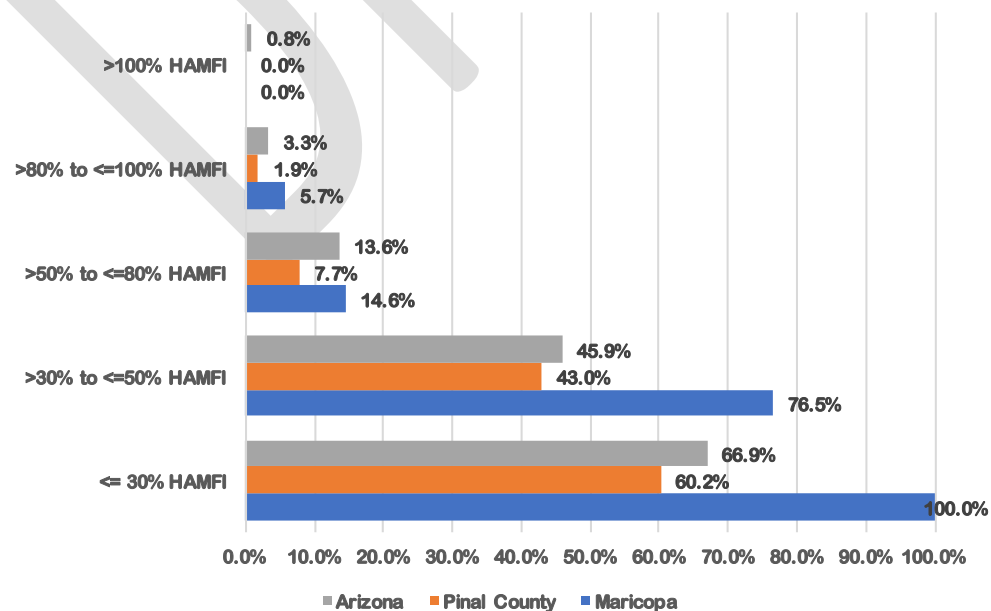
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What is particularly significant when examining the CHAS data are the number of renters in Maricopa who are severely cost burdened, defined by HUD as paying more than 50% of their income on housing costs. This level of cost burden makes it especially difficult for families and individuals to afford other basic needs, like food and medicine. Additionally, because so much of the household's available funds go towards housing expenses, whenever another expense is out of the ordinary – say their car needs repair to get to work, or the head of household becomes ill and cannot work for a short period of time – that household is at risk of becoming homeless. This is particularly true for lower income households earning less than 50% of Area Median Income.

We can see from the data that Maricopa has a far greater percentage of renters who are severely cost burdened. For example, 100% of renters in Maricopa earning less than 30% AMI are severely cost burdened (compared to 60% in Pinal County and 67% in the state); and for renters earning between 30% and 50% of AMI, 76% of renters in Maricopa are severely cost burdened (compared to 43% in Pinal County and 46% in the state).

This illustrates a fundamental need for more affordable rental housing options for many of the service industry workers (e.g. Walmart employees, janitors, cashiers) and lower-wage households currently living in Maricopa.

**Chart x: Severely Cost Burdened Renters**



*Source: HUD Comprehensive Housing Affordability Strategy, 2014*

## Older Adults and Housing Needs

There are relatively fewer older adults (defined here as 65 years old and older) living in Maricopa than in the region or state. This is likely due to limited housing options for older adults. Many households move to new housing after they retire, in the hopes of spending their remaining years in their new home. Typically, these new units are smaller and low maintenance, including condos and rental apartments. Often, they are within communities with amenities that serve an older population. But there is only one form of housing available in Maricopa – the single-family home – which is not feasible for many older adults living alone, who have challenges to maintain a larger home, and/or need supportive services

**Table \_\_: Percentage of Older Adults Living in Maricopa in Comparison**

	Maricopa	Phoenix MSA	State
<b>60-65 years old</b>	6.1%	5.3%	5.7%
<b>65-75 years old</b>	7.0%	7.9%	8.9%
<b>75+ years old</b>	2.4%	5.8%	6.5%
<b>Total</b>	15.5%	19.0%	21.1%

*Source: American Community Survey 2011-2015*

According to a local developer who specializes in housing for older adults, it is difficult to finance senior housing developments in Maricopa because, on paper, it appears there is limited demand since the percentage of residents over 75 years old is only 2.4%. But this is somewhat of a “chicken or the egg” dilemma; if there are limited housing options for residents over 75, then those residents would have to leave the community, lowering the percentage.

It is worthwhile to note that the percentage of older adults in Maricopa is increasing (see Table x). This is based on 5-year American Community Survey data from 2010 to 2015.

In all likelihood, this rise can be attributed to two factors; first, national trends representing the aging Baby Boomer generation, which is a large population cohort, and

second, the recent development of the Province active retirement community in Maricopa.

Based on this data, we can expect approximately 3,200 additional residents over 75 years old over the next ten years (not accounting for mortality rates), reflecting the 7% of the population currently aged 65 to 75. This represents a substantial demand for senior housing of all varieties, including multi-family rental apartments, assisted living, nursing homes, and aging-in-place services for those residents who can remain in their current homes.

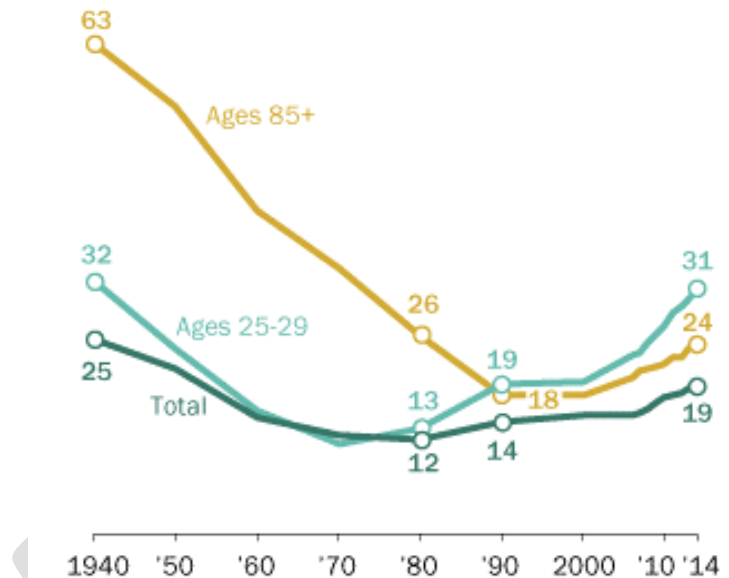
**Table \_\_: Percentage of Older Adults Living in Maricopa over Time**

	2009	2013	2015
<b>60-65 years old</b>	2.9%	5.7%	6.1%
<b>65-75 years old</b>	3.2%	4.7%	7.0%
<b>75+ years old</b>	1.0%	2.0%	2.4%
<b>Total</b>	7.1%	12.4%	15.5%

### Aging in Place

The concept of “aging in place” is not new. Up until the mid-20<sup>th</sup> century, it was typical for family homes in the U.S. to be multi-generational. When older parents could no longer live on their own, they would move in with their children, who at that time likely had children of their own. This is still common in many countries and cultures – where children, parents, and grandparents live in one home – but has lost favor in the U.S. in recent decades. In 1940, 63% of Americans aged 85 and older lived with relatives; by 2014, that figure had dropped to 24%.<sup>iv</sup>

Chart x: Percentage of the Population Living in Multi-Generational Homes by Age Cohort



Source: Pew Research Center analysis of U.S. Decennial Census data, 1940–2000 and 2006–2014 American Community Survey data.

Still, almost all adults over the age of 65 (92% - 95%) wish to remain in their homes for as long as possible.<sup>v</sup> Planners and housing advocates now use the term “aging in place” to refer to programs and services that allow older residents to remain in their homes for as long as possible. These programs are becoming more important as we live longer lives. Through our older years, from 65 and onward, we have a range of housing needs than can span another 30 to 40 years. From a financial and quality of life perspective, programs that allow older adults to remain in their homes and within their communities for as long as feasibly possible makes sense. Of course, these are personal decisions each person makes based on their finances, families and other relationships, and the condition of their current home. Aging in place may include a person moving to another home late in life, with the hope that this is their final home. In general, most agree that aging in place should include a home that is affordable and physically accessible; access to



reliable transportation; and the ability to socialize with others in a community environment. <sup>vi</sup>

We can classify aging-in-place home assistance into two categories: supportive/health services and home retrofitting/universal design.

### Supportive/Health Services

As we age into our later years, minor changes to our health and capabilities can have a tremendous impact on our quality of life. A knee or hip replacement, for example, will make it impossible to climb stairs, while not being able to drive will make doctor's appointments, grocery shopping, and other basic day-to-day activities impossible without assistance or access to a good public transportation network. In suburban America, these slight changes in lifestyle have an even greater impact, where public transportation, complete sidewalks with road crossings, and neighborhood retail services are limited.

To accommodate older residents who need general day-to-day assistance, the U.S. Department of Health and Human Services (DHH) provides federal funds to States, who in turn develop their own programs to assist older adults. The Arizona Department of Economic Security, Division of Aging and Adult Services, receives these federal funds and administers them to eight Area Agencies on Aging (AAAs), who then coordinates with a local network of service providers to implement these programs. Services include:

- Meal delivery
- Adult day care and personal care
- Family caregiver support
- Legal information and services
- Exercise and healthy living programs
- Health insurance assistance
- Case management

For Maricopa, the Pinal-Gila Council for Senior Citizens is the local AAA, who works with the Community Action Human Resource Agency (CAHRA) as its local service provider to implement the State programs under DHH.

Additionally, CAHRA administers weatherization and utility assistance programs available through federal funding provided by the U.S. Department of Energy (DOE) and HUD grants. Many retired adults live on fixed incomes and are challenged by increasing utility prices, property taxes, and maintenance costs. In Arizona, these needs are acute in the hotter months due to air conditioning costs, which can exceed \$500 a month. The State provides assistance through the Low Income Home Energy Assistance Program (LIHEAP) and the Weatherization Assistance Program (WAP).

The greatest challenge with these programs is that demand far exceeds supply, and many older householders are turned away due to limited funding.

### Retrofitting/Universal Design

In addition to supportive services, many of us, as we move into our older years, will require certain amenities and features to be added to our homes in order to function independently. As we get older, we are more likely to experience mobility and cognitive challenges that will make living in a traditionally-built single family home difficult. But there are relatively minor changes we can make to overcome these challenges and remain in our homes for a longer period of time. This requires retrofitting our existing homes, and incorporating “universal design” principles in the rehabilitation of existing homes and in the building of new homes.

***Universal design is the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.<sup>vii</sup>***

The universal design principle is largely applied to new construction and comprehensive retrofitting of existing homes. The intention is to ensure that most persons, regardless of age or disability, can live independently. This is accomplished through relatively simple and often easy-to-implement design elements, including:

- Having doors, light switches, outlets, handles and pulls at waist level
- Widening doorways, hallways and bathrooms to accommodate wheelchair accessibility
- Installing “smart homes” that can program, automate, and shut off heating and cooling systems, running water, appliances, and security systems

- Creating flat entrances and walkways
- Installing easy-open and shut doors, drawers, appliances, and locks
- Installing step-in showers and baths



Image x: Kitchen built with universal design concepts, xxx



Image x: Bathroom built with universal design concepts, xxx



Image x: Easy-install ramps, xxx

In retrofitting existing homes to increase their accessibility and lower maintenance requirements, a homeowner can incorporate the following:

- Building ramps or replacing high-grade stairs with low-grade stairs
- Remodeling bathrooms and kitchens to accommodate wheelchair accessibility
- Installing chair ramps for homes with two stories
- Replacing high maintenance yards with self-maintaining landscaping
- Installing home computer systems that can program lights, appliances, heating, cooling, locks, and windows
- Installing home telephone and messaging systems in case of emergencies

For a complete reference of universal design principles and toolkit, see the R.L. Mace Universal Design Institute at [www.udinstitute.org](http://www.udinstitute.org).

## Developments Catering to Older Adults

While most older adults wish to remain in their homes, this is not always practical or possible. Many older adults will move into a development that specifically caters to persons over 55 or 65 years of age due to financial requirements, health concerns, a move to be closer to immediate family, or simply out of choice.

These developments can be categorized into three tiers:

**Tier 1 – Independent senior living.** This includes apartment complexes (rental housing) and condominium/housing developments (homeownership) catering to older adults. These developments typically do not offer specialized care, but may offer recreational/leisure activities and general services like transportation shuttles and grocery assistance.

**Tier 2 – Assisted living and memory care.** This includes retirement communities that offer specialized health care, food services, and general medical care as needed. Residents typically need some degree of supportive services, but not on a daily basis. Assisted living facilities have coordinated activities, schedules, and health professionals on site.

**Tier 3 – Skilled nursing care.** An accredited nursing home provide daily medical care for individuals who have cognitive or physical disabilities that make it challenging to perform daily functions like dressing, bathing, and walking. Assistance is required on a daily basis.

Maricopa currently has one retirement community – Province – which is a high-end gated subdivision for 55+ active adults. It largely attracts middle and upper-income retirees who do not need supportive services or nursing assistance. The city also has one small nursing facility, Genesis Homes. Both are “market rate,” meaning they have no subsidies for lower income seniors.

As previously mentioned, the city has no apartments available other than the 18 public housing units that are fully occupied, and as such, offers no apartments for older adults. Additionally, there is no senior center in Maricopa, which poses challenges for older adults seeking services, and service providers to offer services. Senior centers provide a much-needed place for older adults to go when they need help and do not know how to access it. They also provide a centralized place for service providers to come together, share resources, and address needs in the community.

## Workforce Housing Needs

With increasing housing prices and relatively stagnant wage increases over the past two decades, housing studies are increasingly emphasizing the importance of developing housing that meets the demand of the local workforce. Oftentimes, there is a mismatch between the housing needs of local workers and what is available to them in the market. This disconnect is typically the result of not having a sufficient supply of housing affordable to a share of the local workforce, requiring these workers to live outside the city they work in. Alternatively, the mismatch between workforce housing supply and demand can also be attributed to housing type – when workers are in need of one type of housing (say, smaller units, rental housing, student housing, etc.) and the community lacks sufficient supply. Based on preference surveys, younger adults and individuals are more likely to seek rental housing and smaller units.<sup>viii</sup>

stockphoto - teacher	stockphoto - fireman
stockphoto – retail clerk	stockphoto – nursing aide

## Workers and Housing Affordability

Intuitively, housing affordability is based on two numbers: 1) the cost of housing and 2) a household's salary. The higher one's income, the easier it is to find housing that is affordable to them ('affordable' defined as costing no more than 30% of income). Conversely, the higher the cost of housing, the harder it is for a household to afford it. Because these two variables change from place to place, many cities define workforce housing needs differently.

In very expensive housing markets like New York and San Francisco, the target incomes for workforce housing needs go as high as 120% of Area Median Income (\$80,160 and \$110,640 annual salary for an individual, respectively). Because Maricopa is a more moderately priced housing market, workforce housing needs are largely focused on households earning between 30% and 80% of Area Median Income (or between roughly \$20,000 and \$50,000 a year for a family of four). These households typically have at least one person working full time, and the majority will have housing affordability challenges in the Maricopa market given current asking rents, home prices and utility costs.

Table X defines household income limits by household size and income category. These figures are established by HUD based on regional income limits. Households earning less than 80% of Area Median are categorized as “low and moderate income” and are the target households for most federally sponsored housing programs.

**Table \_\_: Income Limits by Household Size and Income Group (by Area Median Income)**

	30% AMI	50% AMI	80% AMI	100% AMI
<b>1 Person</b>	\$13,920	\$23,200	\$37,120	\$46,400
<b>2 Person</b>	\$15,900	\$26,500	\$42,400	\$53,000
<b>3 Person</b>	\$17,880	\$29,800	\$47,680	\$59,600
<b>4 Person</b>	\$19,860	\$33,100	\$52,960	\$66,200
<b>5 Person</b>	\$21,450	\$35,750	\$57,200	\$71,500
<b>6 Person</b>	\$23,040	\$38,400	\$61,440	\$76,800
<b>7 Person</b>	\$24,630	\$41,050	\$65,680	\$82,100
<b>8 Person</b>	\$26,220	\$43,700	\$69,920	\$87,400

*Source: HUD Fair Market Rent, 2017*

Table X establishes the maximum amount a household can afford on housing based on their income range, which includes rent or mortgage, utilities, and property taxes and insurance (if applicable). This is based on household size, household income, and Area Median Income (or 100% AMI in the table below). We can see from the chart below that a person who earns \$23,200 a year can afford to spend no more than \$580 a month on housing costs. Similarly, a *person earning minimum wage of \$10 per hour, working 40 hours a week, can afford no more than \$480 per month in housing costs.*

Table \_\_: Maximum Affordable Housing Price by Unit Size and Income Group (by Area Median Income)

Unit Size	30% AMI	50% AMI	80% AMI	100% AMI
Studio	\$348	\$580	\$928	\$1,160
1 Bedroom	\$397	\$662	\$1,060	\$1,325
2 Bedrooms	\$447	\$745	\$1,192	\$1,490
3 Bedrooms	\$496	\$827	\$1,324	\$1,655
4 Bedrooms	\$536	\$893	\$1,430	\$1,787

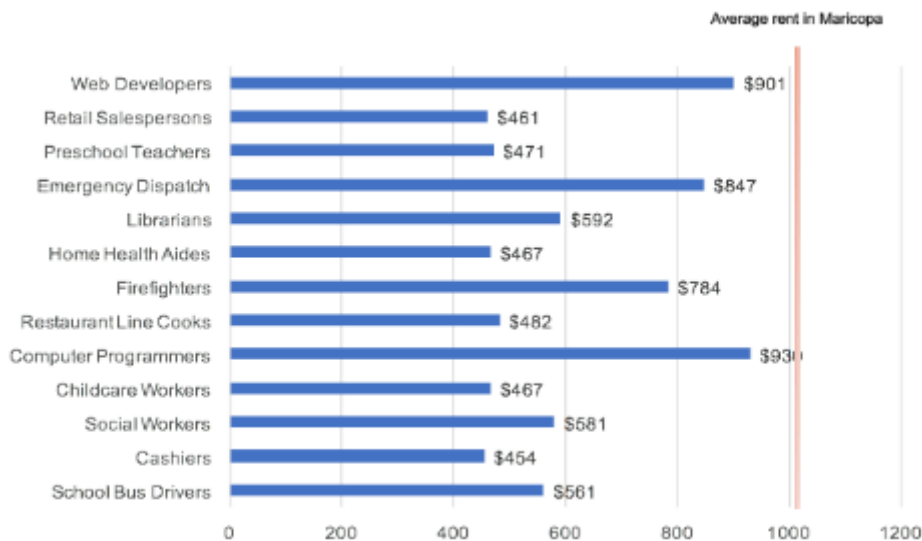
Source: Novogradac and Company Income Calculator, 2017

As previously discussed, Maricopa offers only one type of housing – the single family, detached home. These homes are priced affordably compared to other areas, selling for, on average, \$175,000 for a three- to four-bedroom home. The average rent for the same unit is slightly above \$1,000 per month. When we factor in estimated utility costs, the average housing costs for renters is approximately \$1,300 per month. Similarly, the average cost of homeownership, factoring in utilities, property taxes and insurance, is closer to \$1,500 per month. ***Based on standard affordability measures, a household would need to earn more than \$50,000 per year to afford their own place in Maricopa. Yet one-third of all households earn less than this.***

Housing and community representatives also discussed affordability issues among the existing workforce during the focus group meetings. A recurring theme was that ***younger workers – mostly single individuals starting out in their careers, or students working part-time – cannot afford to live on their own in Maricopa.*** This includes many professional and college educated individuals such as teachers, firefighters, police, health technicians, and computer programmers, who cannot afford to live on their own in Maricopa based on starting salaries. Their options include renting a room in someone's home, living with roommates, or living in another city.

In the long run, when a city does not have an adequate housing supply affordable to local workers, that city may become less competitive than neighboring cities in attracting a qualified workforce or potential employers, which ultimately will have a negative impact on the local economy.

Chart \_\_: Maximum Monthly Housing Price Affordable to Entry Level Workers



Source: Atria Planning LLC using data provided by Novogradac and Company, and U.S. Bureau of Labor Statistics, 10<sup>th</sup> Percentile of Wages by Occupation in the Phoenix MSA, 2016.



Workers, Consumer Preferences, and Housing Diversity

Workforce housing policy doesn't just focus on housing affordability. It also includes an understanding of housing supply (is there an adequate number of vacant housing units in the market to house new workers?) and housing demand (do the current, vacant housing units meet the demands of the new workers?) Supply-side issues are typically not a concern in metropolitan areas, where there is sufficient vacancy in a region to absorb any immediate demand due to job growth while the construction industry "catches up" by building new units.

However, on the demand-side, employers factor in the demographics of their current workers, existing residents, and the housing stock of a community when determining where to open offices. This includes an assessment of the education, age, and income of existing workers, an analysis of the demographic profiles of current residents, and the types of housing available in the proposed market. Oftentimes, an employer considering a major relocation will hire a market analyst to determine what areas will be most beneficial to their workers. This makes sense: it is ultimately a company goal to ensure worker satisfaction while maximizing profit margins, so finding a location where workers can find the housing they need at a reasonable price, and located in a community of like-minded people, will benefit said company in the long run.

One of Maricopa's challenges in attracting new employers is its lack of housing diversity. As previously discussed, more than 99% of the city's homes are single-family, detached homes built for homeownership. There are no high-end condos, market rate luxury rental complexes, townhomes, or affordable rental housing. While single-family homes are the number one housing choice for new homebuyers, it is not the right fit for every household.

Chart X: Types of Homes Purchased in 2016 (insert infographic)

Single Family Home		78%
Townhome		10%

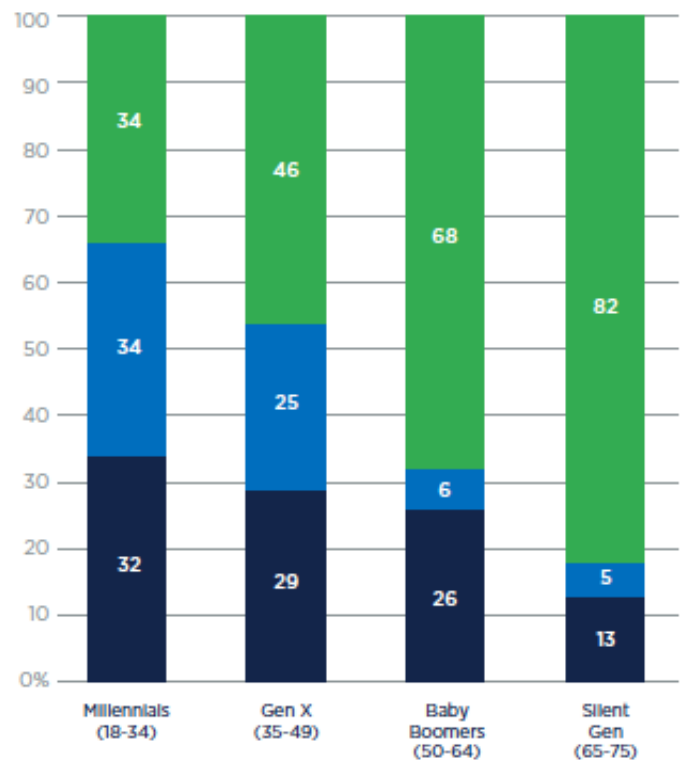
Condo		5%
Duplex or Triplex		4%
Mobile or Manufactured Home		4%

The real estate commercial broker, Zillow, recently published the 2016 Consumer Preferences Survey that details the habits, preferences, and choices of various household types.<sup>ix</sup> This survey includes input from more than 13,000 participants, and is a useful snapshot of the current market trends among new buyers and renters.

This survey found that Millennials comprise more than half of the buyer's market (age less than 35), followed by older adults (age 55 and over). These homebuyers are still primarily interested in purchasing a single-family detached home (78%) but are more interested than other generations in buying a townhome (10%), condo (5%), duplex (4%) or mobile home (4%). Interestingly, four in ten first-time homebuyers considered renting rather than buying their home. This number jumps to 66% for younger buyers, who are wary of entering the homeownership market, and do so later in life than their parents.

Approximately one in every four homebuyers will purchase a home that is not a single-family detached unit. The interest in non-single family homes is even more pronounced among renters, who tend to be younger (average age of 32), lower income (average income of \$37,000 per year), and without children (60%). ***Among renters, 51% prefer to live in a small- to mid-sized apartment buildings.***

Chart X: Homebuyers who Considered Renting as an Alternative (insert new graphic)



## Housing and Service Needs for Vulnerable Populations

There are many residents within Maricopa and in its immediate outskirts who are particularly vulnerable in the housing market. This includes persons and families who face particular challenges to finding safe, affordable housing that meets their needs. This includes the homeless and those at risk of homelessness; persons with cognitive and/or physical disabilities who have a need for supportive services; persons in transition who may have difficulty finding housing (including youth transitioning out of foster care, returning veterans, and ex-offenders transitioning out of the prison system); and somewhat unique to Maricopa, families and individuals who are living in another person's home, without a legally binding lease, and are evicted without legal grounds and without sufficient time to make other arrangements.

Because Maricopa is a small city (less than 50,000 people) without a network of supportive service providers to track various vulnerable populations, there is limited hard data specific to Maricopa proper. For this study, we attempted to fill the data gaps by analyzing data for the county and region, speaking with organizations that assist vulnerable populations, and conducting a Focus Group meeting specific to special needs and vulnerable populations. This meeting, held April 3, 2017, was a gathering of stakeholders representing local police and fire, public education, social workers, senior housing advocates, emergency shelter services, economic development, and supportive housing for special needs households.

Following is a summary of findings based on data collection, phone interviews, and the Focus Group meeting:

- Many low-income families are “doubling” or “tripling” up, meaning there are two or three families living in a home. There have been cases where one family is evicted and becomes homeless. Since there are no homeless shelters in Maricopa, the city's supportive services will drop these families off in downtown Phoenix.

- Young adults in Maricopa are at a greater risk of homelessness due to the lack of affordable rental housing and limited job opportunities. They are often “couch surfing,” meaning they do not have permanent homes, and sleep on the couches or guest rooms of friends and relatives.
- There are no permanent supportive housing units in the city that meet the needs of persons with cognitive or physical disabilities.
- There are no affordable housing units for very low income residents (which may include those with disabilities and poor older adults) other than the 18 public housing units operated by the Pinal County Housing Authority, which are 100% occupied.

### Persons with Disabilities

There are more than 5,000 residents in Maricopa with a disability, equivalent to 11% of the population. This is roughly the same percentage as the region, state and U.S.

Uniquely, the majority of residents with a disability are adults aged 18 to 64, not older adults. Additionally, a larger share of the population with a disability are children under 18. Therefore, housing that can support persons with disabilities should include a range of age groups, including working adults and school-aged children. This extends beyond the home to include walkable streets and sidewalks, public transportation, accessible schools and other buildings, and a coordinated network of service providers.

During the stakeholder interviews, a leading Fair Housing advocate discussed the importance of ensuring that new buildings meet Americans with Disabilities Act (ADA) accessibility requirements. This is a basic activity the City can do to ensure fair housing for residents that may have mobility and other physical challenges.

	Maricopa (city)	Phoenix MSA	Arizona	US
<b>Civilian Non-institutionalized population</b>	45,355	4,284,943	6,453,706	309,082,258
<b>Population with a Disability</b>	5,010	446,122	767,091	37,874,571

Percentage of Population with a Disability	11%	10%	12%	12%
<i>Under 18 years - With a disability</i>	13%	8%	7%	8%
<i>18 to 64 years - With a disability</i>	66%	50%	50%	52%
<i>65 years and over - With a disability</i>	21%	42%	42%	40%

## Homeless Populations

Given the nature of homelessness, there are no statistics available that can provide a complete count of how many homeless individuals and families there are at a given time. There is no address that advocacy groups or social workers can go to survey the homeless, as many live in their cars, in isolated campsites, or if the opportunity is available, will “couch surf” among their friends and relatives, meaning they move from home to home, sleeping on people’s couches or guest rooms when offered.

Every year, the Arizona Department of Housing conducts a survey of homelessness, including those who are in shelters, and those considered “chronically homeless.” This survey is a HUD requirement under the Continuum of Care program to qualify for federal funds. The survey for homeless individuals without any form of traditional shelter, called the Point in Time survey (PIT), only measures the homelessness on a particular night of the year.

The survey only included homeless persons who either a) came to a food bank or soup kitchen and were willing to participate in the survey; or b) living in a known homeless encampment and were willing to participate in the survey. It does not include homeless individuals and families who were not seeking food assistance or were not living in “homeless camps” that social workers already were aware of. The survey also intentionally does not include persons who slept in a shelter, friend’s home, or motel room the night before. Therefore, the numbers represented in the PIT only provide a sample of homeless individuals. Although it cannot capture the complete number of

homelessness, it is useful in that it provides a background of homelessness (age, demographics, reason for homelessness) for those individuals who participated in the survey.

Based on this survey, conducted the last week of January 2016, there were 145 homeless individuals surveyed in Pinal County. Following is a summary of the results\*:

- The majority of those surveyed were white, non-Hispanic.
- 30% of respondents have a disability.
- 20% of respondents are military veterans.
- 20% of respondents are victims of domestic violence.
- More than half of respondents state this is their first time experiencing homelessness.
- 40% of respondents were living in campsites; 26% slept in the streets; and 17% slept in their vehicles.
- 10% of respondents were employed.

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## Recommendations

When we discuss housing needs, we are ultimately referring to the built environment - what existing housing stock is available to meet current and future needs, and where is there vacant land for new construction.

Maricopa's existing housing stock is comprised of single-family homes located in privately owned subdivisions. Additionally, there 5,343 vacant lots, also owned by private developers, that have been approved for single development. Because these areas are already built out or have been predetermined, there isn't a tremendous amount the City can do with these sites other than what is available through code enforcement and the permitting process.

For this reason, ***the City should focus its housing (and future retail and commercial) plans within the areas it has the most control over.*** First and foremost, this includes the hundreds of acres of city-owned property, and potentially, land that is privately owned but not yet planned for any specific development.

Based on the existing Maricopa Comprehensive Plan, input from stakeholders and the Housing Committee, and the findings of this study, the city is in need of more housing diversity to include a mix of smaller units and rental units that meet the needs of Maricopa's residents that live alone, earn less than \$50,000 per year, and/or have a need for a smaller unit with less maintenance (which includes older adults and persons with disabilities.) Additionally, ***the city can introduce these new housing types, along with unique variations of the single-family model, within a mixed-use environment*** that enhances walkability and can support neighborhood-scale shops, restaurants, public facilities and public transportation, tying into another City goal of becoming a community of choice.

As a first step to accomplishing this goal, following is a general list of action items the City can engage in over the next twelve months.

(change below into a graphic timeline – confirm with City beforehand)

1. Meet with State and regional housing providers, present the study, and express interest in working with developers and housing providers to increase the supply of rental housing in Maricopa
  - a. Arizona Department of Housing, QAP

- b. Urban Land Institute
  - c. Regional Council on Aging
  - d. Pinal County Housing Authority
2. Develop and adopt a Housing Plan
    - a. Identify developers and builders of interest that specialize in diverse housing types in their master planned communities; meet with these developers to assess what building and zoning language would best accommodate housing diversity.
    - b. Code revisions to permit flexible housing types
    - c. Special redevelopment districts within public lands and incentives to developers, design standards
    - d. Vision, Goals, Objectives, Implementation
  3. Host a charrette with ULI, architects, planners, and stakeholders for special reinvestment districts to develop Concept Plans
  4. Tally and coordinate resources for strategic, place-based investment
    - a. City-owned Land
    - b. Infrastructure
    - c. Pre-development financing (environmental review, planning and design)
    - d. Project-Based Vouchers
    - e. Government support for project (QAP requirement)
    - f. Streamlining zoning and permitting process
  5. Issue an RFP for developer selection; select developer

## Case Study – Energy Efficiency at The Rose, Minneapolis, MN

**General Description:** Mixed income rental development built to the highest energy efficiency standards at one-third the cost of comparable projects.

### Highlights

- 150,000 square foot rental development with 90 units
- Total development cost of \$36 million, funded through 9% Low Income Housing Tax Credits, city, county, and state housing funds, and private equity
- Sustainable design through the Living Building Challenge, with aim of 0% energy consumption.
  - Water cisterns and retention system for irrigation and landscaping
  - Solar paneling and solar farm energy
  - Healthy and energy efficient building materials
- 45 units reserved for households earning less than 60% AMI, renting at \$636 per one-bedroom unit



## Case Study – Employer Housing at Masonvale, VA

**General Description:** University-sponsored housing development to provide affordable rental housing options for university and county employees.

Development paid for using tax exempt bonds.

### Highlights

- Developed through George Mason University to attract and retain university employees in a high-priced market
- 157 units with development cost of \$40 million
- George Mason University formed a special purpose 501(c)3 non-profit (MHI) to oversee development with tax exempt status
- MHI entered into a 40-year ground lease with George Mason University
- 100% of funding came from tax exempt bonds issued by the county





## Case Study – Cohousing and Cluster Development at Island Cohousing, West Tisbury, MA

**General Description:** 16-unit cohousing project on 30 acres, with 24 acres preserved as open and recreation space.

### Highlights

- Two to four-bedroom single family homes with range of affordability to accommodate local workers in Martha's Vineyard developed by the South Mountain Company.
- “Cohousing” concept includes private homes clustered near a communal building, where social activities, meal preparation, and additional “public” living spaces are provided
- By providing “communal spaces,” private living areas can be smaller, cutting development costs



## Case Study – Cluster Housing, Agritopia in Gilbert, AZ

### Highlights

- 



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## Case Study – Alamogordo, NM

### Highlights

- 



## Appendix 1: Housing Committee Workshop

On April 4, 2017, the Housing Committee for Maricopa's Housing Needs Assessment met with the city's planning department to engage in a one-day workshop with the



purpose of establishing the foundation for future housing development. The morning activities included a presentation of the key findings based on data and surveys, followed by a group discussion of community and focus group feedback. After these discussions, the group engaged in a

working session to develop a draft Vision Statement culminating in several variations, all based on the concepts of Quality and Sustainability. The afternoon session delved deeper into the proposed goals and strategies, with an emphasis in how the City can be proactive in guiding development, through its zoning, regulations, design standards, incentives, and potential public-private partnerships. The day ended with the Committee identifying three large sites the City currently owns that could potentially be developed into a City Center and/or new mixed use district.

Following is a summary of the day's events and the outcome of this working session.

### Vision Statement

#### Option 1:

*Maricopa is a place that provides housing for diverse ages, household sizes, occupations and cultures in a manner that supports attractive, community-oriented, sustainable neighborhoods.*

**Option 2:**

*Our city will provide housing that meets the needs of current and future residents while promoting sustainable growth, economic prosperity and quality neighborhoods.*

**Option 3:**

*Maricopa will be a city of diverse housing within vibrant, walkable neighborhoods that supports sustainability and economic growth.*

## Goals

1. Maricopa's housing stock will be well-built, well-designed, and diverse.
2. Maricopa will be a place that supports life-long residents by providing housing options for all stages of life.
3. Future development will support the overarching goal of becoming a city to live, work, play and learn.
4. The city's housing will enhance the overall attractiveness and desirability of the city, by creating a sense of place and encouraging walkability and increased access to jobs, shopping, and other amenities.
5. The city will retain its sense of community and "small town" feel by through a balanced, sustainable growth.

## Strategies

The Housing Committee developed the following strategies as a means to realize the Vision and Goals for Maricopa's future housing and neighborhoods. This list is not exhaustive, but illustrates the forming of key strategies necessary for the City to guide future development.

1. Identify a site appropriate for a Town Center and plan for its development.

2. Leverage existing public and private resources.
3. Foster the arts community.
4. Collaborate with private developers, the school district, and city departments to promote holistic development.
5. Develop a phased approach to future development.
6. Be creative in housing regulations and guidelines, allowing for flexible and adaptable housing types where appropriate.
7. Be proactive in attracting new developers interested in Maricopa, and with State and regional housing agencies that may have an interest and resources to locate in the city.
8. Retain the identity of the Heritage District and 7 Ranches.
9. Implement energy efficient housing design standards.
10. Update codes, guidelines, ordinances, and plans to meet current and future housing needs.
11. Clearly define the City's goals and priorities, and leverage partnerships to obtain results.

## Target Sites (insert reference map)

The Maricopa Housing Committee identified the following three sites, all owned by the City, as a potential location for the future downtown, a city-driven mixed use redevelopment project, a site for commercial and multi-family development, and/or a new retail-focused mixed use district.

### **City Center**

1. 140 acre site
2. Currently City Hall and Police Department Headquarters here
3. Located in the floodplain
4. Needs infrastructure
5. Geographically centered within city limits
6. Conceptual Design currently in place
7. Good road access; arterials and Casa Grande Highway

### **Copper Sky Commercial**

1. 19 acre site located near the Copper Sky recreation center
2. Split by road 10 and 9
3. Several plans in the works, including office space, retail, and potential site for the library
4. Excellent connectivity to 347
5. Near the Ak Chin cultural center

### **Estrella Gin**

1. In the Heritage District
2. 60 acre site
3. Has good road access/SR 238 Extension complete
4. Potential to tie into the Amtrak station
5. Infrastructure is mostly in place; “shovel ready” site

6. There currently is a plan for the area, including the new Fire Station and an Administration building
7. It is adjacent to significant blight
8. There is limited retail in the area
9. It is not located near any schools

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<sup>i</sup> Zillow, Inc. and MLS data provided by Maricopa Real Estate Company.

<sup>iii</sup> RealtyTrac

<sup>iv</sup> D’Vera Cohn and Jeffrey Passel, “A Record 60.6 million Americans Live in Multi-Generational Households,” *Pew Research Center*, August 11, 2016, retrieved May 3, 2017 at <http://www.pewresearch.org/fact-tank/2016/08/11/a-record-60-6-million-americans-live-in-multigenerational-households/>

<sup>v</sup> Kathryn Lawler, ***Aging in Place: Coordinating Housing and Health Care Providers for America’s Growing Elderly Population***, Joint Center for Housing Studies of Harvard University and Neighborhood Reinvestment Corporation, October 2001.

<sup>vi</sup> Joint Center for Housing Studies, Harvard University, ***Housing America’s Older Adults: Meeting the Needs of an Aging Population***, 2014.

<sup>vii</sup> College of Design, Center for Universal Design, North Carolina State University, ***Universal Design in Housing***, January 2016, retrieved May 2, 2017, [https://www.ncsu.edu/ncsu/design/cud/pubs\\_p/docs/UDinHousing.pdf](https://www.ncsu.edu/ncsu/design/cud/pubs_p/docs/UDinHousing.pdf)

<sup>viii</sup> Insert survey citation, consumer preferences...

<sup>ix</sup> Zillow, 2016 Consumer Preferences Survey

<sup>x</sup> Arizona Department of Housing, ***2016 Balance of State Continuum of Care Sheltered and Unsheltered Point in Time Report***, released June 2016.