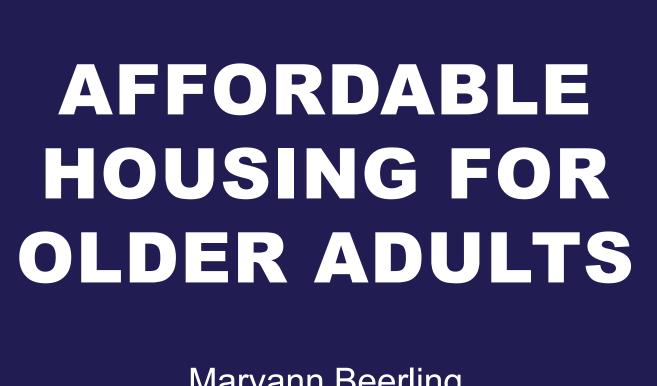
# MEETING COMMUNITY HOUSING NEEDS

#### AFFORDABLE HOUSING

Maryann Beerling, CEO
Compass Affordable Housing



Maryann Beerling
Chief Executive Officer
Compass Affordable Housing







Arizona's increase is mainly due to the aging baby boomer generation entering the 60- and older age bracket. This growth is considered faster than the overall population increase in the state.

\*\* FOUNDATION FOR SENIOR LIVING

According to recent data, Arizona's 55-and-older population is growing rapidly, with a significant increase observed between 2010 and 2020.





#### Arizona is aging faster than many parts of the United States

#### **KEY POINTS ABOUT ARIZONA'S AGING POPULATION:**

- Large increase in recent years: Between 2010 and 2020, Arizona saw a substantial rise in residents aged 55 to 79, attributed to both net migration and the aging Baby Boomer generation.
- **Projected future growth**: Projections indicate that the number of Arizonans aged 60 and older will increase significantly by 2040, with some estimates showing a 38.5% growth from 2020.
- Impact of the aging population: This demographic shift brings new challenges to the state, including increased demand for healthcare and senior-friendly housing.
- The Arizona median age rose from 34.7 in 2010 to 38.4 in recent years, reflecting a national trend toward an older population.

# The 65 and older population was the fastest-growing demographic since 2010, increasing 34.2 percent nationally and 48.4 percent in Arizona.

The Census Bureau released population estimates by demographic characteristics in June 2020, providing different breakdowns of population by age, gender, race, and ethnicity changes since 2010. While the older population increased substantially in Arizona, the under-18 demographic was flat, increasing just 0.7 percent between 2010 and 2019.



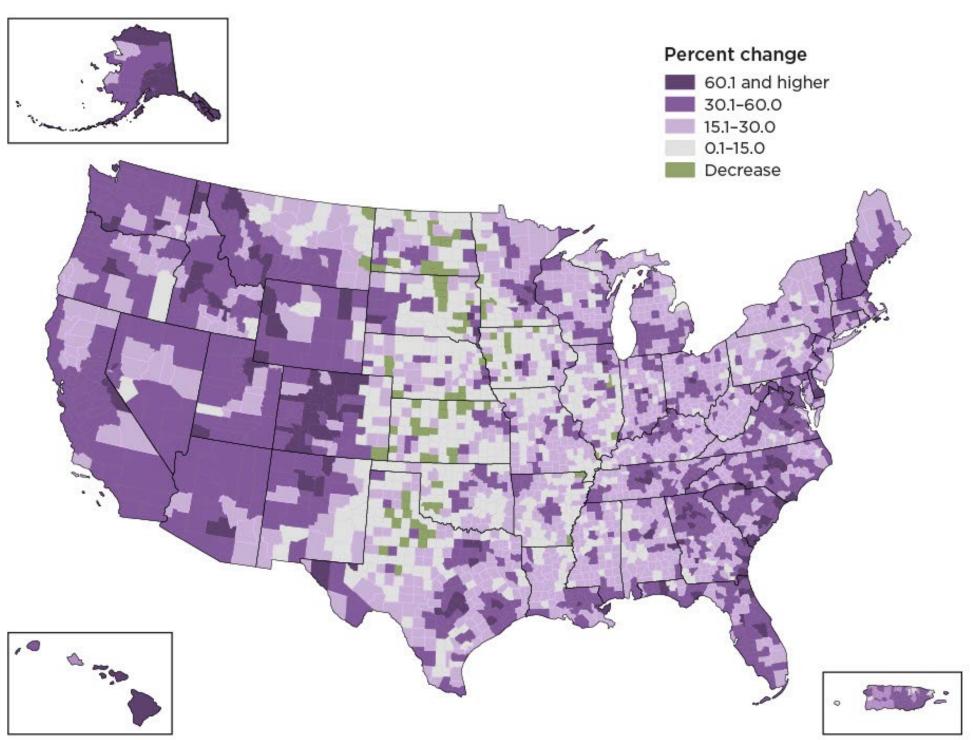
#### Percent Change in Arizona Population Estimates 2010 to 2019

DEMOGRAPHIC	% Change 2010-2019	DEMOGRAPHIC	% Change 2010-2019	
TOTAL POPULATION	13.9%	American Indian and Alaska Native	11.2%	
Under 18 years	0.7%	Asian	44.6%	
65 years and over	48.4%	Hispanic	21.9%	
White	6.3%	Native Hawaiian and Other Pacific Islander	24.7%	
Black or African American	35.2%	Two or More Races	39.7%	

Source: U.S. Census Bureau, Population Division

#### Older and Growing Percent Change 2010 - 2019 Compass Affordable Housing



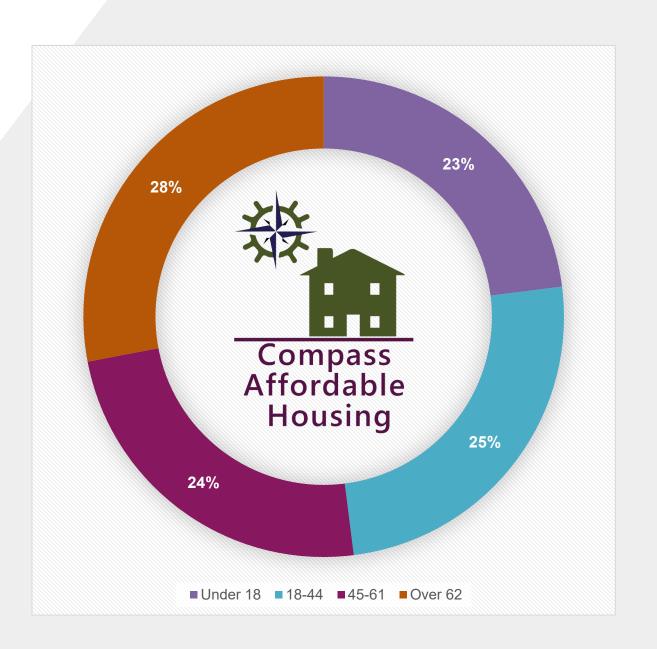




#### Compass Affordable Housing aging demographics

During the 2023-2024 fiscal year, nearly 60% of the individuals served through COMPASS AFFORDABLE HOUSING were adults aged 50 and older, with over 28% being 62 or older.

As Arizona's senior population continues to grow, ensuring access to **affordable housing**, **healthcare**, **and essential services** is critical to preventing homelessness and promoting long-term well-being for older adults.



### AFFORDABLE HOUSING FOR OLDER ADULTS Compass Affordable Housing

Work with DES using the Arizona State Plan on Aging 2023-2026



1. Serve Arizonans with integrity, humility, and kindness.



2. Support Arizonans to reach their potential through social services that train, rehabilitate, and connect them with job creators.



3. Provide temporary assistance to Arizonans in need while they work toward greater self-sufficiency.



4. Provide children with food, health care, and parental financial support; provide services to individuals with disabilities; and protect the vulnerable by investigating allegations of abuse, neglect, and exploitation.



#### Focus on goal 2

Support Arizonans to reach their potential through social services that train, rehabilitate, and connect them with job creators.

### ADDRESS SENIOR HOMELESSNESS

OUTCOME MEASURE: Identify opportunities to advocate in state and local communities for older adults and specific needs for the housing unstable.

**STRATEGIES**: Recognize and respond to the need for stable housing as an essential need to receive home and community-based services and the rise in inflation and rent, causing a steep rise in senior homelessness since December 2021.

The SUA will partner with state and local entities to discuss and advocate for solutions that address regional issues of affordability, accessibility, and crisis housing services.

The SUA will also bring homeless services providers to the table to coordinate options for partnership with the AAAs and explore homelessness prevention opportunities where possible.

### AFFORDABLE HOUSING FOR OLDER ADULTS Compass Affordable Housing

Use the Affordable Housing Alliance for Older Adults Initiative of the Tucson Housing Foundation, the United Way of Tucson, AARP Arizona and Southern Arizona ELDER Alliance. This report identifies:



Policy practice and partnership recommendations to reduce barriers to increased affordable housing options for older adults.



Advocacy efforts should cultivate public, private, and government support for policies that increase affordable housing options for this population.



Timely distribution of information and data, including demographics, social and political trends, and best practices specifically targeting affordable housing for lower-income older adults, is critical.



Local efforts should be aligned and coordinated – ultimately private-public sector collaboration is vital for success





#### One & two Bedroom apartments

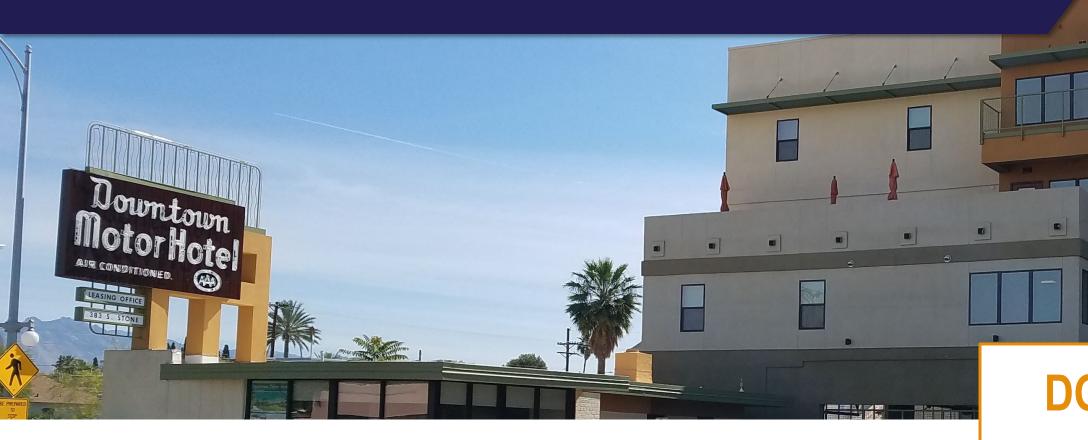
- Energy-Efficient Community Center
- Gated Community Community Garden
- On Bus Line Laundry Facilities Elevator Utility
   Allowance Included

# ALVORD COURT APARTMENTS

Community Living for people with disabilities

**5901 S Park Ave, Tucson, AZ 85706** 

(520) 589-8096





#### One & two Bedroom apartments

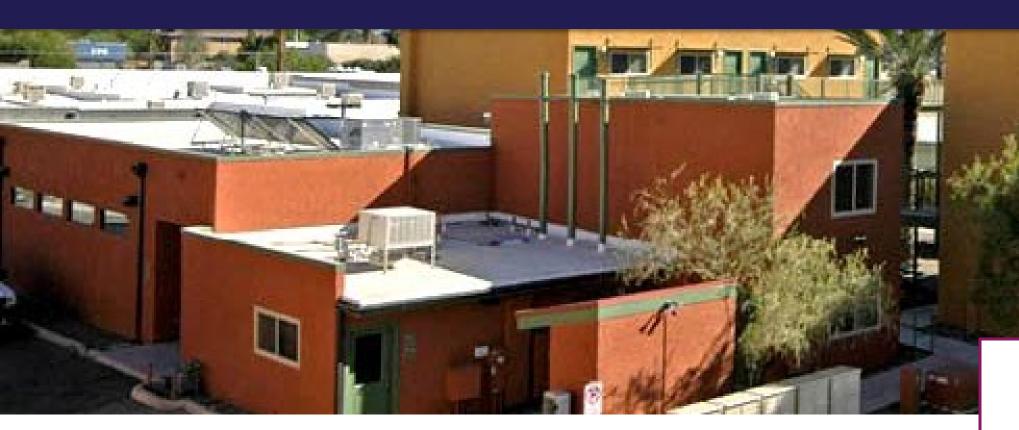
- Downtown living
   Community Center
- computer center Elevator Spacious patios
  - barbeque area
  - Near Bus Line Laundry Facilities
    - Utilities Included

# DOWNTOWN MOTOR APARTMENTS

Community Living for veterans and low-income households

383 S Stone Ave Tucson, AZ 85701

(520) 777-5866





#### Studio, One & two Bedroom apartments

- Gated community Community Center
- computer center Laundry Facilities
- fitness center on Bus Line courtyards close to shopping
  - Utilities Included

### GLENSTONE VILLAGE APARTMENTS

Community Living for people choosing to live in recovery from substance use

2835 N Stone Ave Tucson, AZ 85705

(520) 647-9640



### THANK YOU



# Maryann Beerling Chief Executive Officer Compass Affordable Housing

mbeerling@compassaffordablehousing.org

520.305.4724

www.compassaffordablehousing.org

#### HOME REHABILITATION

Joel Viers
Community and Workforce Manager
Pima County Community Workforce and Development

Home | Departments & Offices | Health & Community Services | Community & Workforce Development | Housing & Neighborhood | Home Repair Assistance

#### HOME REPAIR ASSISTANCE

#### Does your cooling not work? Heating broken? Drafty house? Roof leaking? —

Pima County homeowners concerned about the health, safety, and energy efficiency of their home may be eligible for assistance from the Pima County Home Repair Program. You may qualify for no-cost home repair:



- City of Tucson residents can <u>apply to the City's</u> <u>Home Repair Program</u>
- Own your home
- Have qualifying income

The Home Repair Program addresses the need for safe, affordable housing, and strengthens homeowners' ability to live healthier, safer, and more independent lives. Program goals include improving living conditions, eliminating health and safety hazards, bringing major systems up to Code, improving home functionality and energy efficiency, and preserving home quality and livability for eligible homeowners.

#### You must meet income limit requirements to be eligible for this program:

CDBG income qualification requirements, effective April 1, 2024

Family size	1	2	3	4	5	6	7	8+
Median Household Income	\$50,500	\$57,150	\$64,300	\$71,400	\$77,150	\$82,850	\$88,550	\$94,250

Example: A family of 4 would need to have an annual income of less than \$71,400 to qualify

Weatherization income qualification requirements, effective Jan. 17, 2024

Family size	1	2	3	4	5	6	7	8
Median Household Income	\$30,120	\$40,880	\$51,640	\$62,400	\$73,160	\$83,920	\$94,680	\$105,440

Example: A family of 4 would need an annual income of less than \$62,400 to qualify; add \$10,760 for each additional family member >8.

Begin the pre-application | Comenzar la pre-solicitud

HomeRepair@pima.gov · 520-724-2461

Para asistencia en español llame al 520-724-2461

This program is in very high demand. You will be placed on a waiting list and the wait can be 12 months or longer.

Please note that acceptance of a pre-application or application does not guarantee acceptance into the Program. Because of demand for the Program you may wait a significant time for services and may be placed on a waiting list. This is not an emergency repair program. RVs/trailers, condominiums within blocks of eight or more units, and rentals are not eligible. The program does not provide non-essential services, aesthetic improvements, or remodeling.

Pima County does not discriminate on the basis of race, color, religion, sex, age, national origin, disability, or any other protected classification under federal, state, or local law. Home Repair services are subject to the availability of funding.

#### Contact Us

PIMA COUNTY

Home Repair

#### Community & Workforce Development

Email: Email Community & Workforce

Development

**Phone:** <u>520-724-7700</u>

**Fax:** 520-724-6796

Address: 2797 E Ajo Way

Tucson, AZ 85713-6223

Link to Map

More Info: Home Repair, CDBG, HOME

**Staff Directory** 

#### NAVIGATING OLDER ADULT HOMELESSNESS

#### **PUBLIC HOUSING AUTHORITY**

Isaiah Norris Community Services Administrator City of Tucson Housing and Community Development

# Homeless Preference Program & Housing Choice Vouchers



## Who Am 1?

Isaiah Norris
Community Services
Administrator

#### Objectives

#### A few Things I'll touch on

Overview of the HCV and HPP program

Navigating the referral process

Understanding common barriers for the older adults

Best practices for working with this population

Call to action: Supporting HPP efforts



 "Compliance can be difficult, but it exists for a reason...A PHA has A LOT to be compliant with, sorry."

—Isaiah Norris, Zen Administrator

# What is the housing Choice Voucher program?

**A Few Key Points** 

#### A Home for Everyone!

- Federally funded rental assistance program
- Provides eligible families & individuals with rent subsidies
- Tenants pay approximately 30% of their income toward rent
- Housing must meet Housing Quality Standards (HQS or NSPIRE)

# What is the Homeless Preference program?

**HPP** in a Nutshell

Homeless Preference Program (HPP)

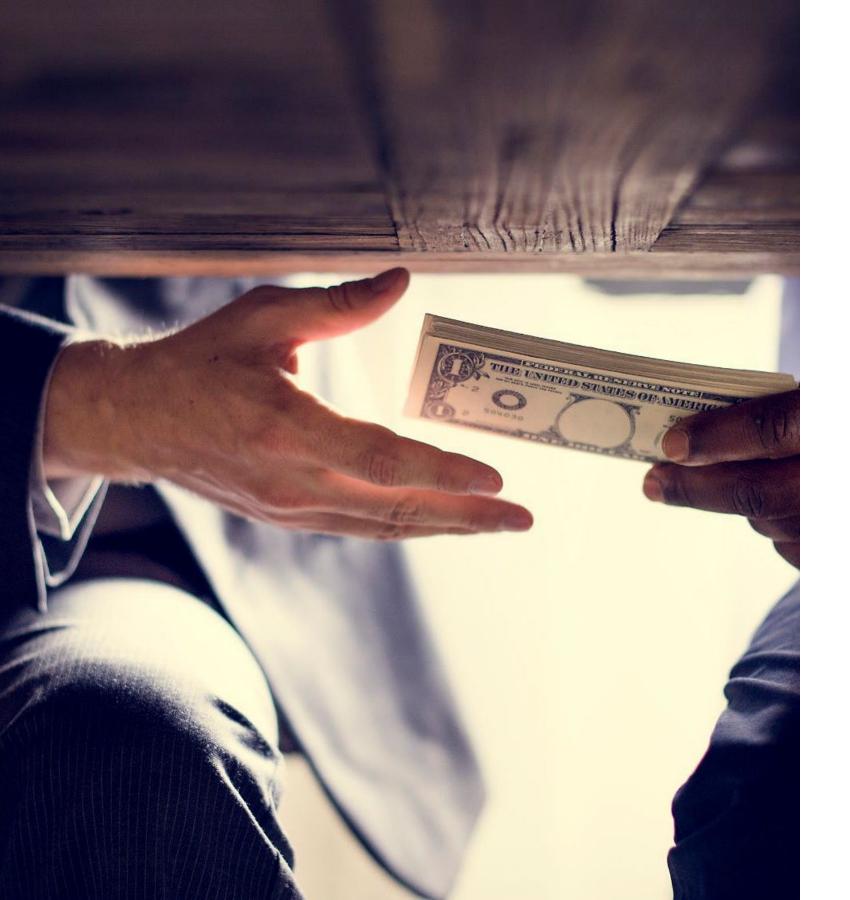
- A subset of the HCV program, prioritizing individuals experiencing homelessness
- These vouchers come from the HCV general allotment
- Tucson HCD partners with The Continuum of Care and local service providers for referrals
- Assists with supportive housing opportunities

#### PREPARE

#### HPP & HCV Eligibility Criteria

- General HCV Eligibility
  - Low-income
- U.S. citizen or eligible immigrant status
- No outstanding debt with a PHA

- HPP Specific Eligibility
- Verified as experiencing homelessness
  - Referred through an approved community partner
- Priority for elderly and vulnerable populations



HCV Resources

# WE ONLY OFFER RENTAL ASSISTANCE PAYMENTS IN THE FORM OF A HOUSING CHOICE VOUCHER

### PHA Referral/Voucher Process

## A brief overview of the voucher process

#### Start

- Identify the individual/family in need
- Begin DocumentCollection

- Referral to the PHA
- Submit eligibility documentation

- PHA will review and request any additional information needed (case by case)
- Must meet compliance requirements set by HUD and Admin Plan

- Voucher approval or denial
- The voucher clock starts 120+ days
- A unit is selected

The real work

begins

 The PHA makes the 1<sup>st</sup> Housing Assistance Payment in 30-60 days



- Tucson HCD Website
  - HUD Website
  - City's 311 line
    - PHA Staff

# Common Barriers for Older Adults Clients

Barrier	Solution
Lack of required documents	Case managers/ Navigators assist with obtaining IDs, SS cards, etc. (know before)
Digital literacy challenges	Provide in-person application help & paper options
Landlord reluctance	Set proper expectation and education on HCV and supportive services
Health/mobility issues	Work with accessible housing providers (Also keep accessibility in mind when searching)
Fear of formal processes	Use trauma-informed, person-centered approaches and work as a team to house. The participant is what matters

# **Best Practices for Serving Older Adult**Clients

Trauma-Informed Care	Build trust and reduce anxiety
Assistance with Documentation & Applications	Hand holding goes a long way
Patience & Clear Communication:	Avoid complex jargon. Explain it as simply as possible.
Connecting to Wraparound Services:	Healthcare, food assistance, transportation
Encouraging Long-Term Stability	Helping clients understand lease agreements, rental responsibilities, and their limits

# ·Call to Action:

#### How You Can Help Process, Person, Advocate

- 1. Strengthen referral pathways with Tucson HCD
- Assist elderly homeless clients in understanding housing Options
- 3. Advocate for more landlords to participate in HPP



 "Aging is not lost youth but a new stage of opportunity and strength."

Betty Friedan.

# THANK YOU

#### PUBLIC HOUSING AUTHORITY

Selene Tibbitts
Interim Administrator for Public Housing & Affordable
Programs
City of Tucson Housing and Community Development





# Public & Affordable Housing

February 19, 2025



### **Older Adult Housing Options**

- Public Housing & Affordable programs apply online at: <a href="https://housing-waitlist-cotgis.hub.arcgis.com/">https://housing-waitlist-cotgis.hub.arcgis.com/</a>
  - A video is available to watch on what know about the Public Housing Waitlist Application
- For questions, please email <a href="mailto:TucsonWaitingList@tucsonaz.gov">TucsonWaitingList@tucsonaz.gov</a> or leave a message at 520-791-5840.
- If assistance is needed to apply in-person the address is 310 N Commerce Park Loop and someone is available to assist.

### Housing Preference and Criteria

- **City of Tucson Public Housing** has a working preference for older adults, giving priority to: Families where the spouse, or sole member is a person aged 62 or older, or is a person with disabilities, will also be given the benefit of the working preference.
- No minimum income required. Income limit 50% AMI up to \$31,250 for one person.
- Rent is based on 30% of Adjusted Income (minus allowances and utilities).
- Elderly/Disabled allowance currently is \$480 in July of 2025 it will increase to \$525.
- Health and Medical Expenses are calculated and may qualify for an additional allowance.
- Security Deposits start at \$150 for one bedrooms.
- City of Tucson Affordable Program
- Income requirement to pay rent at or equal to 80% of median income. Up to \$50,000 for one person.
- Minimum rent starts at \$550 for studios does not include utilities.



# RESIDENTIAL REHAB AND HOME PROGRAMS

Alexa Johnson Community Development Manager City of Tucson Housing and Community Development

OLDER ADULTS HOUSING SUMMIT



# Accessing Community Housing

- Homeowner Repair Programs
- Downpayment Assistance
- Security Deposits
- Affordable Housing Rentals

#### **Tucson Housing Repair Program (THRP)**

- Program Overview
  - Repairs up to \$15,000 in the form of a grant
  - Rehabilitation projects up to \$25,000 will have a recorded 5-year deferred payment forgivable lien for the amount over \$15,000
  - Assessed value shall not exceed home values established for the HOME Program
  - Applications are prioritized by severity of home repair need using a weighted scoring system, with priority points assigned to older adults (62+) or persons with disabilities
  - To apply
    - <a href="https://portal.neighborlysoftware.com/tucsonaz/participant">https://portal.neighborlysoftware.com/tucsonaz/participant</a>
    - (520) 791-4171





#### **Tucson Housing Repair Program (THRP)**

- The applicant must be the owner and occupy the home, property must be in the City of Tucson jurisdiction
- Assessed value shall not exceed home values established for the HOME Program
- Mortgage payments (if any) and tax payments must be current
- Property must be free of liens
- Household income ≤ 50% of Area Median Income (AMI) and have less than \$20,000 in liquid assets (cash on hand, savings accounts, U.S. Savings Bonds, stocks and bonds, etc.) per household
- Not eligible: Applicants receiving Arizona Long Term Care Services (ALTCS) or applicants that participated in the city's housing rehab program within the last 10 years

Family Size	Income Limit	Family Size	Income Limit
1	\$31,250	5	\$48,200
2	\$3 <i>5,75</i> 0	6	\$51,800
3	\$40,200	7	\$55,350
4	\$44,650	8	\$58,950



#### **Tucson Housing Repair Program (THRP)**

#### Eligible Repairs

- Leaking Roof Repairs and/or replacement
- Repair of hazardous main electrical service and/or hazardous circuits
- Sewer line, gas leak, or water leak, or water heater replacement
- Replacement of Existing Furnace or Cooling System when unit is no longer serviceable or does not exist
- Security measures, including repair or installation of doors and lights
- Emergencies threatening to life or health

# TUCSON

#### Ineligible Repairs

- Appliances Repair of refrigerator, range and oven, clothes washer/dryer, garbage disposal, etc.
- Minor Plumbing Repair of dripping faucets, running toilet tank, clogged drains, minor fixture leaks
- Minor Electrical Repair of electrical outlet, switch, or light fixture
- General Mechanical Furnace, evaporative cooler, air conditioning servicing
- Lighting and/or cleaning furnace, repairing or replacing plumbing, blower motor, etc.
- Cosmetic and General Maintenance Repairs Routine and ongoing maintenance work. General repairs to accessory structures, such as car ports, sheds, and fencing

#### Lead Hazard Reduction Program (LHR)

#### Program Overview

- Includes Lead Hazard Reduction Remediation up to \$30,000.00 and Healthy Homes Grant Funding up to \$10,000 (includes replace roofing, HVAC systems, water heaters, electrical panels, and other health & safety related issues)
- Free in-home Lead Inspection Risk Assessment. If lead hazards are detected in eligible properties, a lead-based paint mitigation project will take place to remove the identified lead hazards (housing rehabilitation services, such as exterior painting and trim, window replacements, and door replacements)
- To apply
  - https://portal.neighborlysoftware.com/tucsonaz/participant
  - (520) 791-4171





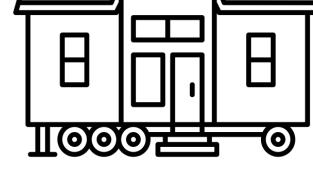
#### Lead Hazard Reduction Program (LHR)

- Property must be built prior to 1978
- Child under six (6) years of age must reside in or regularly visit the property
- Assessed value shall not exceed home values established for the HOME Program
- Mortgage payments, tax payments must be current. Property must be free of liens
- When applicable, can provide one year of flood insurance
- Household income ≤ 80% of AMI

Family Size	Income Limit	Family Size	Income Limit
1	\$50,000	5	\$77,150
2	\$57,150	6	\$82,850
3	\$64,300	7	\$88,550
4	\$71,400	8	\$94,250



#### **PRICE Grant**



#### Program Overview

- Rehabilitate or replace aging and unsafe mobile and manufactured housing
- Aid residents living in mobile and manufactured housing to acquire and manage a local mobile home park
- Provide eviction prevention and legal assistance
- Applications will open summer 2025

- PRICE will focus on residents living in the following priority areas:
  - Thrive in the 05 area of the 85705 zip code,
  - Flowing Wells area
  - Benson Highway area
  - Area between I-19 and South Mission Road.



### Downpayment Assistance

#### Program Overview

- The City of Tucson and Pima County's HOME Down
   Payment Assistance Program supports first time homebuyers purchasing within this area
- Assistance may be up to 20% of the contract sale price
- Properties must be approved by the City/County for compliance with federal environmental standards and meet HUD's minimum housing quality standard
- The maximum purchase price for existing homes (subject to change), is \$333,925 and new constructed homes is \$389,491
- Assistance is available for homebuyers purchasing throughout the City of Tucson and Pima County, excluding Tribal land
- Apply by contacting listed Partner Agencies



Partner Agencies			
Family Housing Resources	<u>www.fhrtucson.or</u> (520) 318-0993		
Chicanos Por La Causa	www.cplc.org/housing (520) 882-0018		
Pio Decimo Center	http://www.ccs- soaz.org/services/detail/housin g-counseling (520) 622-2801		
Pima County Community Land Trust	<u>www.pcclt.org</u> (520) 603-0587		
Administration of Resources and Choices	<u>www.arc-az.org</u> (520) 623-9383		
Primavera Foundation	https://primavera.org/financial- homebuying-skills/ (520) 882-5383		

### Downpayment Assistance

- Contribute a minimum of \$1,000 of their own funds
- Have the equivalent of two month's mortgage payments in reserves at a bank
- Maximum housing debt-to-income ratio of 35% and overall debt-to-income ratio of 45%
- The home must be the principal residence during the affordability period, if sold during this time the loan principal amount be repaid
- HUD Area Median Income limits of 80% for family size

Family Size	Income Limit	Family Size	Income Limit
1	\$50,000	5	\$77,150
2	\$57,150	6	\$82,850
3	\$64,300	7	\$88,550
4	\$71,400	8	\$94,250



### **Security Deposits**

#### Program Overview

- The City of Tucson's HOME tenant-based rental assistance (TBRA) program provides security deposits assistance for households exiting homelessness or other high-needs housing situations to permanent housing through housing subsidy programs administered by the City of Tucson Public Housing Authority
- https://www.tucsonaz.gov/Departments/Housingg-and-Community-Development/Housing-Assistance/Speciality-Programs



- Housing subsidy programs
  - Homeless Preference Program
  - Family Unification
  - Veterans Affairs Supportive Service
- Extremely Low-Income limit for family size
- Max security deposit assistance is 1 month's rent

Family Size	Income Limit	Family Size	Income Limit
1	\$18,000	5	\$36,580
2	\$21,450	6	\$41,960
3	\$25,820	7	\$47,340
4	\$31,200	8	\$52,720

### Affordable Housing Programs

#### Program Overview

- The City of Tucson provides gap funding in the form of loans with below-market interest rates to develop affordable rental housing units, as well as homeowner development projects
- Based on the amount of funding a project receives, a certain number of units are required to be reserved for low- and very low-income individuals and families for a minimum of 20 years
- Income limits differ by unit, with restrictions varying between 30-80% AMI
- These developments accept applicants with Housing Choice Voucher and rental subsidy

- All assisted households must be at or below 80% AMI
- Eligibility is determined at initial occupancy and recertified on an annual basis

Family Size	Income Limit	Family Size	Income Limit
1	\$50,000	5	\$77,150
2	\$57,150	6	\$82,850
3	\$64,300	7	\$88,550
4	\$71,400	8	\$94,250

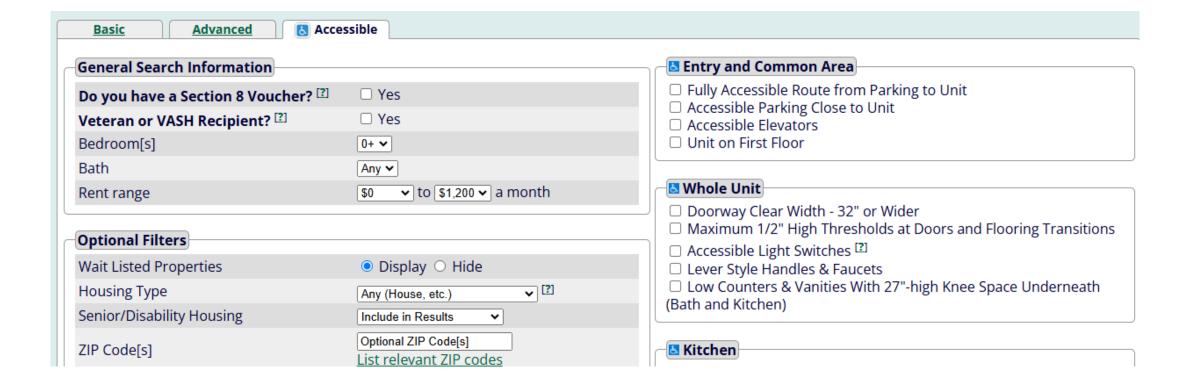


	Affordable Housing	Senior Communities	
Cascade Apartments	1346 N. Stone Avenue <a href="https://cascadestucson.com/">https://cascadestucson.com/</a> (520) 667-3595 520-886-3171	Tucson Mountain Trace Terrace (NCR of Tucson)	4654 S. 16th Avenue (520) 882-2882
Casitas on East Broadway Apartments	2121 E Broadway Blvd https://tucsoncasitasgroup.com/index.php /townhomes/casitas-on-broadway/ (520) 624-7392	Blanche Johnson Apts (Park Villa Casitas)	1435 E 36th Street (520) 623-7790
Council House Apartments	2323 E. 10th Avenue <a href="https://www.preservationmanagement.co">https://www.preservationmanagement.co</a> <a href="mailto:m/property/council-house-apartments/">m/property/council-house-apartments/</a> (520) 623-4686	Silverwood Casitas Apartments	2001 W Grant Road <a href="https://fhrtucson.org/service/rental-properties/silverwood-casitas/">https://fhrtucson.org/service/rental-properties/silverwood-casitas/</a> (520) 392-8454
Gateway Apartments	1430 N Oracle Road <a href="https://thehiseygroup.com/projects-tag/gateway-apartments/">https://thehiseygroup.com/projects-tag/gateway-apartments/</a>	Sunnyside Pointe Villas	730 E Emma Maria St  https://thehiseygroup.com/projects/sunnyside- pointe-villas/ (520) 777-3551
Ghost Ranch Lodge	801 W Miracle Mile <a href="https://celticpropertymanagement.com/properties/ghost-ranch-lodge-i-42">https://celticpropertymanagement.com/properties/ghost-ranch-lodge-i-42</a> (520) 207-0597	West Point Apartments	20 E Broadway Blvd  https://thehiseygroup.com/projects/west- point-apartments/ (520) 393-3760
Milagro on Oracle Apartments	2445 N Oracle Rd <a href="https://www.milagroonoracle.com/apartme">https://www.milagroonoracle.com/apartme</a> <a href="https://www.milagroonoracle.com/apartme">https://www.milagroonoracle.com/apartme</a> <a href="https://oracle.com/apartme">https://www.milagroonoracle.com/apartme</a> <a href="https://oracle.com/apartme">https://oracle.com/apartme</a> <a href="https://oracle.com/floor-plans#/">https://oracle.com/floor-plans#/</a> 520-771-0704		

### **Additional Resources**

My Housing Search is a tool to search for affordable housing throughout Arizona, and includes filters for income, accessibility needs, and amenities.

Call 877-428- 8844 or visit http://www.myhousingsearch.com/





## Questions? Thank you!



### **Contact**

Alexa Johnson, Community Development Manager Housing and Community Development Department alexa.johnson5@tucsonaz.gov 520-837-6956



### Q&A

Please raise your hand to ask a question of the panel

### THANK YOU

Don't forget to drop any question cards into the purple bin as you leave!

The next session will begin in the Conference Room at 2:30.

