



FY 2026

IMPACT REPORT

**Celebrating 500 First Time
Homeowner Milestone**

**29 New Workforce Housing
Rentals at Western Hills**



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Message from our CEO

At Housing Solutions, Fiscal Year 2026 was the year of Workforce Housing!

This past year, our focus was on expanding homeownership and rental housing resources to benefit our local workforce. In May, we celebrated a significant milestone – we helped our 500th family open the door to homeownership with direct financial support. During the fiscal year, thanks to key partnerships with local governments like the City of Flagstaff, we helped 31 first-time homebuyer households in one year to purchase their first home. These first-time homebuyers are critical members of our local workforce and valued community members. We are excited to have been a small part of these household homeownership stories and we look forward to working with our next 500 first-time homebuyers, as they navigate first-time home purchase and put down roots in Northern Arizona.

We were also thrilled this past year to add to our affordable housing rental inventory with the addition of 31 apartments serving workforce households averaging 80% of the area median income. We purchased Western Hills Apartments in February and have leased units to local workforce households, including employees of nonprofit organizations, service industry professionals, and skilled tradespeople who help build and strengthen our community. By the end of FY2026, these additions brought our total rental inventory to 159 units, all providing local households with safe, decent, and affordable housing.

During our growth, we also kept vital services going to support our most vulnerable neighbors through transitional and permanent housing programs serving households experiencing homelessness. JoJo's Place, Sharon Manor, and Oak Wash continue to provide safety, support, and affordable housing to members of our community facing the greatest housing challenges, including survivors of domestic violence, older adults, and households that include people with disabilities living on fixed incomes. We're proud of the impact these programs continue to have and the work undertaken in FY26 to expand housing resources with the addition of Izabel Apartments, an 11-unit apartment complex that will begin to provide affordable rentals for vulnerable families in the fall of 2026.

Housing Solutions' growth and impact is made possible thanks to our partners, volunteers and donors. Your investment and trust in Housing Solutions enables us to help families year after year to identify and maintain safe, decent and affordable housing. Your support changes lives and we are grateful for you.

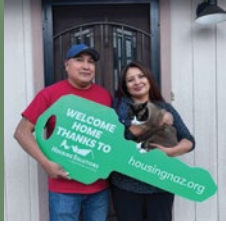
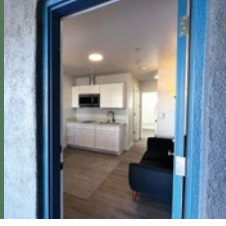
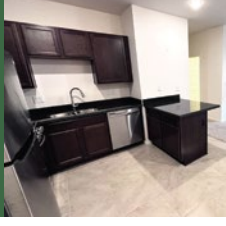
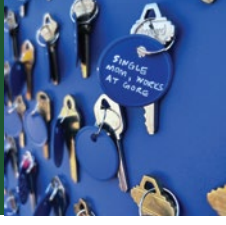
Sincerely,



Devonna McLaughlin
Chief Executive Officer

“Your support changes lives.”

FY 2026 Milestones

Aug 2025	CHAP-B Program Launch Launched the City of Flagstaff’s payment-deferred CHAP-B loan program, with Housing Solutions serving as administrator to help eligible households with down payment and closing costs.	
Aug 2025	Received Housing Hero Award Oak Wash Homes received the 2025 Brian Mickelson Housing Hero Award for Rural Development of the Year.	
Sept 2025	Broke Ground on 11 Affordable Apartments Broke ground on Izabel Apartments, bringing 11 new affordable three-bedroom homes for households experiencing, at risk of homelessness, or with a history of domestic violence.	
Sept 2025	Sold Our First Housing Solutions’ Community Land Trust Home Sold our first Community Land Trust home, creating permanent affordability for an income-eligible first-time homebuyer.	
Feb 2026	Western Hills Apartments Launch Launched Western Hills Apartments, adding 29 workforce-attainable rental homes for Flagstaff households earning up to 80% AMI.	
Mar 2026	Added Two Permanently Affordable Rentals Purchased two Flagstaff condos to expand our fleet of permanently affordable rentals for low-income households, with support from City of Flagstaff CDBG funding.	
May 2026	500th First-Time Homebuyer Assisted Celebrated helping our 500th first-time homebuyer achieve homeownership through Housing Solutions' assistance programs.	

Who we are & what we do.

Our mission is to build opportunities for sustainable, affordable housing in northern Arizona. Our vision is a community where all residents have access to safe, decent, and affordable housing with an opportunity for upward mobility.

Building Opportunities Across the Full Housing Continuum



Transitional Housing

Sharon Manor
Flagstaff | 29 apartments
JoJo's Place
Flagstaff | 44 studios

We provide safe, affordable transitional housing and supportive services for households experiencing homelessness, with rent scaled to income. Sharon Manor provides affordable apartments, trauma-informed case management, and groups for survivors of domestic violence experiencing homelessness. JoJo's Place provides furnished studios for households of one or two people, with on-site case management supporting long-term housing stability and health.



Low-Income Housing

Low-Income Rentals
Flagstaff | 26 homes and condos
Oak Wash Homes
Cottonwood | 31 apartments

We own and manage permanently affordable rental homes, condos, and apartments for low-income households in Flagstaff and the Verde Valley. These rentals provide safe, dignified, and affordable housing for households who may otherwise face significant barriers to stable housing. Oak Wash Homes in Cottonwood provides permanently affordable rentals specifically for households experiencing homelessness and was created through the adaptive reuse of a former motel.



Workforce Housing

Western Hills Apartments
Flagstaff | 29 apartments
Launched February 2026

Launched this fiscal year, Western Hills Apartments is an adaptive reuse of the former Western Hills Motel on Route 66, offering 29 modern studio, one- and two-bedroom apartments for middle-income households earning up to 80% AMI. Made possible in part through the City of Flagstaff's Adaptive Reuse Bond Program, Housing Solutions purchased the property after construction was completed, bringing these workforce housing options into our rental inventory.



Homeownership Assistance

Down Payment Assistance
Homebuyer Education
Credit Counseling / Foreclosure Prevention
Community Land Trust Program

We help eligible northern Arizona households build a stable foundation through homeownership with down payment and closing cost assistance, homebuyer education, and credit counseling. Foreclosure prevention counseling helps homeowners maintain housing stability when possible. Housing Solutions' newly launched Community Land Trust Program creates a pathway to permanently affordable homeownership for eligible first-time buyers.



Sharon's Attic Thrift Store

Sharon's Attic Thrift Store empowers local survivors of domestic violence and people experiencing homelessness by providing essential clothing and home goods vouchers to residents of Sharon Manor and JoJo's Place. At the same time, our thrift store keeps quality secondhand items out of landfills and gives them a second life. Every donation, purchase, and volunteer hour makes an impact.

Homeownership Assistance Program Celebrates 500 First-Time Homebuyers

Milestone achieved in May 2026

A Legacy of Homeownership Assistance

Housing Solutions’ homeownership assistance began in 1995, when the organization was known as the Affordable Housing Coalition and built single-family homes. In 1999, a partnership with the City of Flagstaff began providing down payment assistance to households purchasing homes. Since then, Housing Solutions’ homeownership programs have continued to grow, expanding to multiple programs, communities across northern Arizona, funding partners, and pathways to homeownership.

A Revolving Investment in Homeownership

Most assistance administered by Housing Solutions is repaid when a home is sold and reinvested as down payment assistance for another household. Loans ensure one investment creates homeownership opportunities again and again.

Community Homebuyer Assistance Program (CHAP-B)

Launched in August, CHAP-B provides first-time homebuyers with assistance through \$7 million in City of Flagstaff Housing Bond (Prop. 442) funds, administered by Housing Solutions.

FY 2026 Impact

\$837,300 in down payment assistance administered
\$154,500 in permanent affordability assistance administered



Sun and Len, the first homebuyers to use CHAP-B to purchase their first home.



Tamara and Larry, CHAP-B homebuyers and the first to purchase a Housing Solutions’ Community Land Trust home.



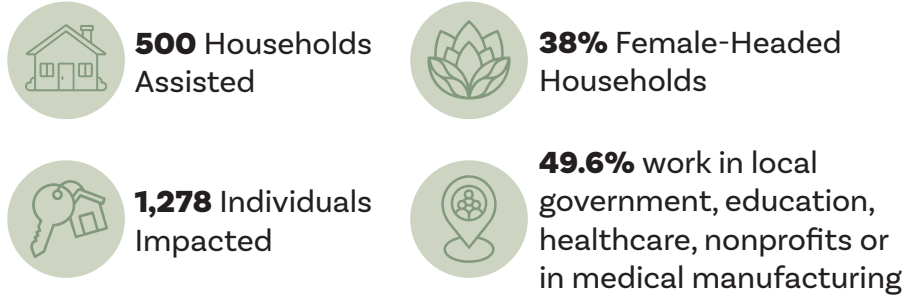
“Now that spring is approaching we are looking forward to planting vegetables and fruits in our garden, a great metaphor for how Housing Solutions has planted the seeds of housing stability and security.”

— Tamara and Larry
Housing Solutions’ First Community Land Trust Homeowners



More than 500 first-time homebuyers have achieved homeownership with Housing Solutions assistance. A total of \$10,234,445 in homeownership assistance has helped northern Arizona buyers purchase homes, alongside \$5,186,550 in buyer contributions, leveraging \$83,871,348 in first mortgage financing.

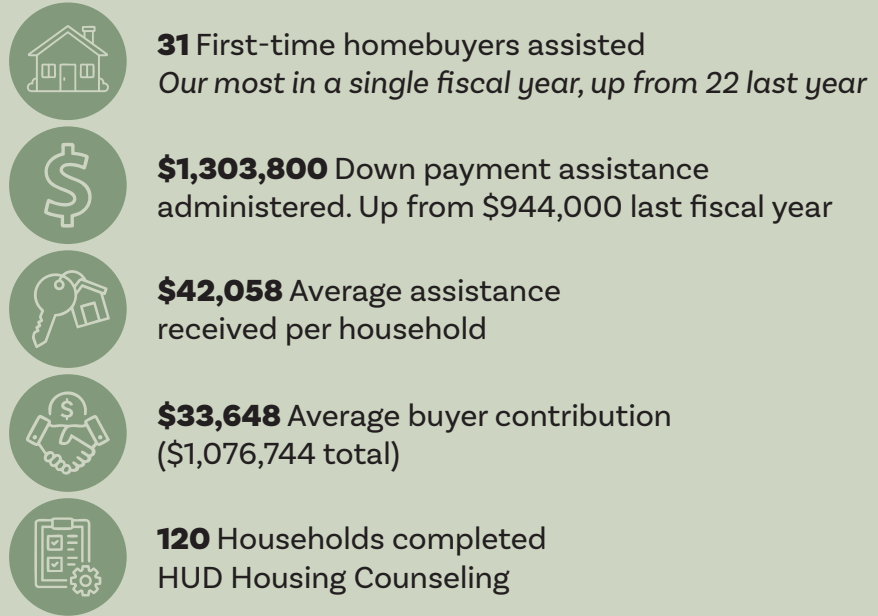
Homeownership That Strengthens Our Community



Helping Our Team Put Down Roots

Since its launch in June 2021, six Housing Solutions’ employees have used the HSNA Employee Assistance Program to purchase their first home, including one this fiscal year. The program provides up to \$10,000 in assistance, with \$5,000 forgiven after 5 years in the home.

A Record Year of Opportunity | FY 2026



Our First Community Land Trust Home | FY 2026

Housing Solutions sold its first Community Land Trust home this fiscal year, combining down payment assistance with permanent affordability to help a first-time homebuyer family put down roots (Pictured left, quote above).

Affordable Housing Impact | FY 2026

Transitional Housing

Transitional Housing For
62
Households

JOJO'S PLACE

Provided furnished studio rentals to 62 households experiencing homelessness (64 adults, 1 child).



Average household AMI: **23.5%**



Average Monthly Rent: **\$561**



40.3% included a head of household with a disability



37.1% included an elderly head of household



10 households (40% of those that exited) transitioned to permanent housing, family, or other supportive housing at exit.

Transitional Housing For
38
Households

SHARON MANOR

Provided transitional housing to 38 households (41 adults, 52 children) experiencing homelessness.

Average AMI: **21.92%**
Average Rent: **\$807**



75.6% of adults and **75%** of children attended one or more groups, with 8 former adults and 8 former children participating after exit.



95% of adults and **71%** of children accessed case management, with an additional 26 former adult and 10 former child residents receiving support after exit.



9 households (60% of those that exited) transitioned to safe, permanent, affordable housing.



70.7% of adult resident's educational or vocational status improved.



75.6% adult residents increased their income or remained stable.



35 adults and **48** children improved overall health.

Low-Income Housing

Affordable Rentals For
38
Households

OAK WASH HOMES

Provided permanently affordable rentals to 38 households experiencing homelessness (41 adults and 4 children) at Oak Wash Homes.



Average AMI: **28.5%**
71.1% receive SSI/SSDI
26.3% were employed



Average Monthly Rent: **\$500**



100% were homeless prior to moving in.



50% of households are female-headed



63.2% included a head of household with a disability



47.4% included an elderly head of household

Affordable Rentals For
27
Households

FLAGSTAFF HOME & CONDO RENTALS

This fiscal year, our 26 affordable rentals in Flagstaff housed 27 households (37 adults and 19 children).



Average AMI: **39.37%**
40.7% receive SSI/SSDI
59.3% were employed



Average Monthly Rent: **\$1,607**



51.9% use a Housing Choice Voucher



51.9% included a head of household with a disability



37% were single parent households



85.2% of households are female-headed

Workforce Housing

Attainable Rentals For
17
Households

WESTERN HILLS APARTMENTS

Western Hills is helping local workers afford to live in the community they serve. In its first 5 months, all 17 Western Hills households (20 adults and 3 children) were employed locally, representing workers across healthcare, transportation, hospitality and food service, retail, skilled trades, nonprofit services and more.



Average AMI: **58.7%**
100% were employed locally



Average Monthly Rent: **\$1,376**



29.4% of households were experiencing homelessness prior to moving in

Don, a JoJo's Place resident whose journey from homelessness to stable housing continued into one of Housing Solutions' permanently affordable rentals.

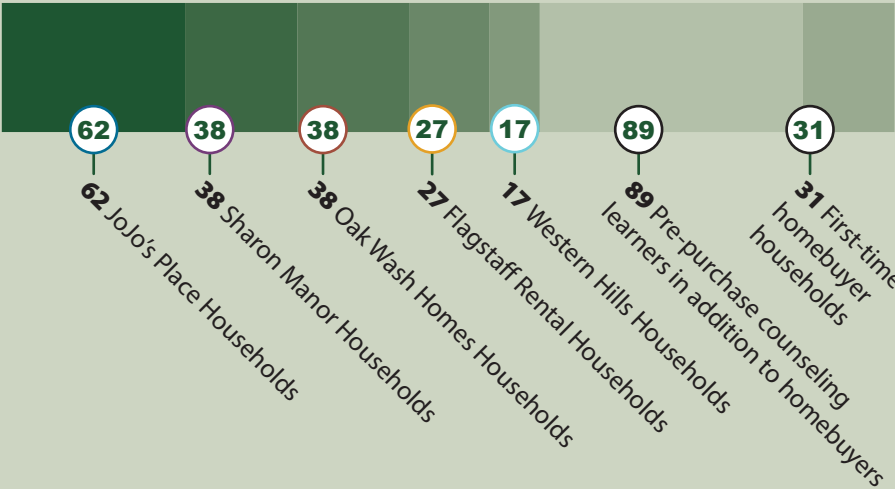


Fiscal Year 2026

Housing Impact Summary

Total Households Served

299 Across all programs, 299 households* increased access to safe, dignified, and affordable housing.



*Three households served by multiple programs were counted once to avoid duplication.

FY 2026 Affordability Investment

\$1.2M Provided \$1,216,808 in rental savings (below fair-market rates), keeping rent affordable for our clients.

\$315,436 Sharon Manor	\$525,423 JoJo's Place	\$241,300 Oak Wash Homes
\$116,655 Flagstaff Rentals	\$17,994 Western Hills	



Sharon's Attic Thrift Store | FY 2026



284 volunteers contributed **3,683** hours this fiscal year.



\$4,992 in vouchers helped transitional housing clients shop for essentials.



11,435 milk-crate equivalents were donated (not including furniture).



1926 N 4th St, Ste 5,
Flagstaff, AZ 86004
928-856-4864

Community Loan Center | Honoring Six Years of Affordable Lending

After more than five years serving northern Arizona, the Community Loan Center closed on June 30, 2026. The program provided an affordable alternative to high-cost lending, helping borrowers save money and access responsible credit.

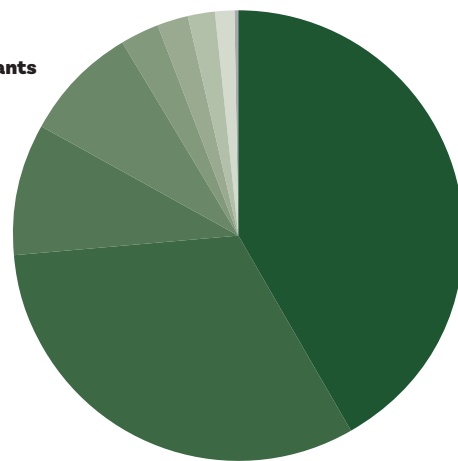


**Estimated interest saved by borrowers compared to high-cost lending alternatives*

FY 2026 By the Numbers

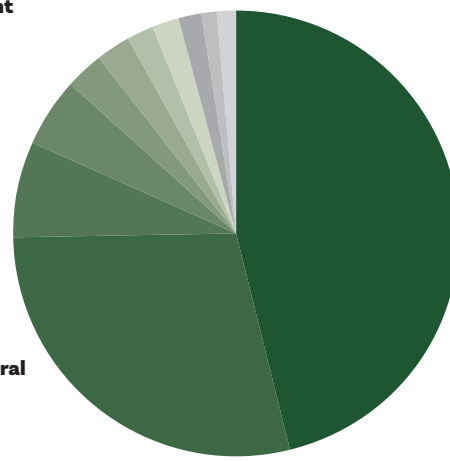
Total Funding Sources | \$14,487,886

- **Loans**
41.87% | \$6,066,506
- **Forgivable Loans**
31.99% | \$4,634,731
- **Government Contracts & Grants**
9.46% | \$1,370,928
- **Rental Income**
8.32% | \$1,205,469
- **Earned Income**
2.61% | \$378,372
- **Individual Donations**
2.24% | \$323,816
- **Corporations/Foundation**
1.98% | \$286,450
- **Retail Sales**
1.5% | \$217,316
- **In Kind**
0.03% | \$4,297



Total Funding Uses | \$14,626,971

- **Western Hills**
46.13% | \$6,747,709
- **Housing Development**
28.63% | \$4,187,410
- **Rentals**
7.01% | \$1,025,818
- **Sharon Manor**
5.07% | \$742,035
- **Housing Assistance**
2.70% | \$395,550
- **JoJo's Place**
2.58% | \$376,892
- **Sharon's Attic**
2.00% | \$293,148
- **Management & General**
1.95% | \$285,254
- **Lending Solutions**
1.51% | \$221,253
- **Oak Wash**
1.22% | \$178,000
- **Fundraising**
1.2% | \$173,902



Creating affordable housing takes all of us working together. Thank you for being a vital part of our community.

Thank you to our dedicated staff, partners, grant funders, generous donors, and volunteers. Your support is at the heart of every success story celebrated in this report. Together, you have helped create opportunities for safe, stable, and affordable housing across northern Arizona. We are deeply grateful for your partnership and could not do this work without you.



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Kaylee Scheel | Sharon Manor Case Manager

Andrea Scully | Sharon Manor Children's Program

Brandon Preitauer | HAP Assistant

Mike Reed | Maintenance Personnel Lead

Mark Garner | Maintenance Personnel



Connect With Us

Phone | 928-214-7456 (To contact our office through a relay service for the hearing impaired, please dial 711)

Physical Address | 1500 E Cedar Ave, Ste 86, Flagstaff, AZ 86004

Mailing Address | PO Box 30134, Flagstaff, AZ 86003

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Looking Ahead: Izabel Apartments

In the coming fiscal year, Housing Solutions looks forward to opening Izabel Apartments, bringing 11 affordable three-bedroom apartments to households experiencing or at risk of homelessness, or with a history of domestic violence. Subscribe to our monthly e-newsletter for updates!



Persons requiring language, hearing, visual, mobility, or other accommodations may contact Housing Solutions of Northern Arizona at (928) 214-7456 or TDD 711 to make special arrangements for services.

Housing Solutions does not discriminate on the basis of age, race, color, religion, sex, gender identity (including gender expression), national origin, disability, marital status, political beliefs or familial status in employment or program services. Special accommodations will be made for the physically challenged, upon notification.