



Flagstaff Community

Affordable Housing Needs Assessment

City of Flagstaff Housing Data report created by Housing Solutions of Northern Arizona



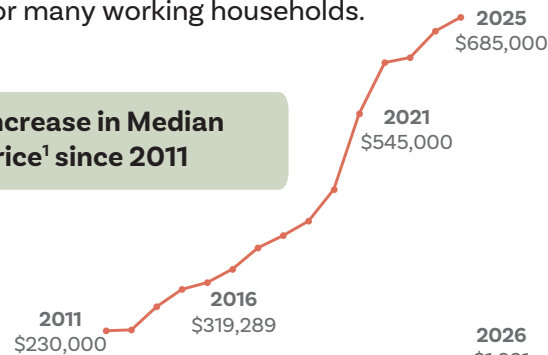
Revised July 2026

Homeownership Increasingly Unaffordable

Since 2011, the median sales price of a home has risen by 198%, compared to a 69% increase in both Area Median Income and Fair Market Rent. As home prices continue to outpace income growth, homeownership is moving further out of reach for many working households.

198%
INCREASE

198% Increase in Median Sales Price¹ since 2011



69%
INCREASE

69% Increase in Fair Market Rent³ (2 bdrm) since 2011



69%
INCREASE

69% Increase in Area Median Income² since 2011



Housing Cost Burden Analysis⁴

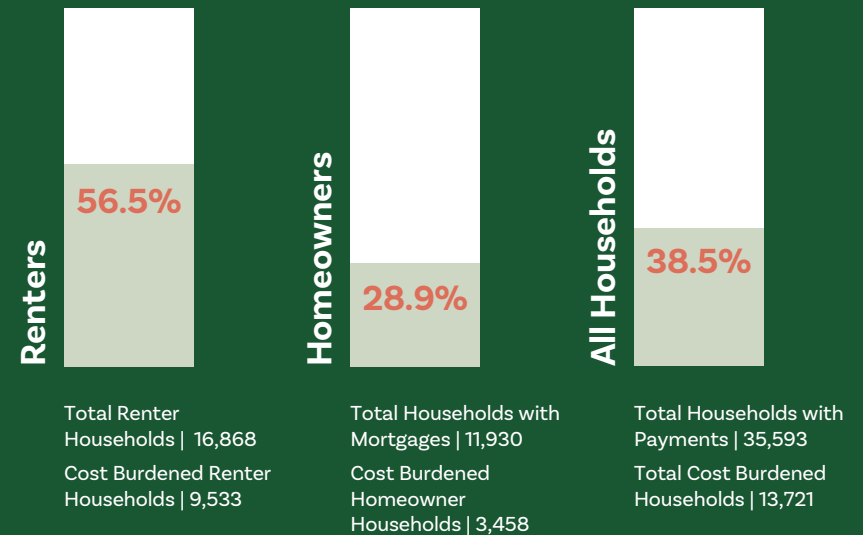
Housing Cost Burden Definition

Cost burdened households pay more than 30% of their monthly income towards housing.

Housing Cost Burden in Flagstaff

31,009 Flagstaff Community Members are housing cost burdened.

56.5% of Flagstaff renters are housing cost burdened.
28.9% of Flagstaff homeowners are housing cost burdened.
38.5% of all Flagstaff households are housing cost burdened.



What Can Flagstaff Families Afford?

	Household Type				Employment Sector					
	Retiree (Fixed Income)	Single Parent (With 1 Child)	Family (2 Adults/2 Children)	Young Couple (2 Adults)	Minimum Wage (Single Income)	Teacher (Starting Salary)	Police Officer (Starting Salary)	Nurse (Starting Salary)	Case Manager (Starting Salary)	Construction (Starting Salary)
Household Size	1	2	4	2	1	1	1	1	1	1
Estimated Household Income	\$23,550	\$80,650	\$112,000	\$134,400	\$38,168	\$53,700	\$68,203	\$70,720	\$44,000	\$81,307
% of Area Median Income	30%	80%	100%	150%	49%	68%	87%	90%	56%	104%
Affordable Rent	\$589	\$2,016	\$2,800	\$3,360	\$954	\$1,343	\$1,705	\$1,768	\$1,100	\$2,033
Affordable Home Purchase Price ⁶	\$44,560	\$264,767	\$385,492	\$472,021	\$101,036	\$161,140	\$216,580	\$226,425	\$123,316	\$267,358
Downpayment & Closing Costs ⁶	\$2,896	\$17,210	\$25,057	\$34,891	\$6,567	\$10,474	\$14,078	\$14,718	\$8,016	\$17,378

Cost of Living Comparison ⁵

Flagstaff Cost of Housing

50.4%
HIGHER

50.4% higher than the national average

Flagstaff Cost of Living

18.1%
HIGHER

18.1% higher than the national average

Estimated **monthly expenses** for two-parent, two-child households in Flagstaff are **\$663 higher each month** than for the same household type in the greater Phoenix area.⁸

HUD Area Median Income (AMI) Limits

Income Category	AMI %	AMI Income Ranges ⁷
Extremely Low	0 - 30%	\$0 - \$30,240
Very Low	30 - 50%	\$30,240 - \$50,400
Low	50 - 80%	\$50,400 - \$80,640
Low to Moderate	80 - 120%	\$80,640 - \$120,960
Moderate to High	120% >	\$120,960 +

⁶ 6.75% interest rate; 30-year term with 3.5% down payment. Assumes 30% housing ratio and that household debt does not impact affordability. Insurance = \$100/mo. Taxes = \$200/mo. No HOA payment. Monthly MI @ 0.28% | ⁷ Income ranges based on three person household | ⁸ According to the Economic Policy Institute's Family Budget Calculator, the cost of living for a two-parent, two-child family in Coconino County is \$10,757/mo. The cost of living for the same household type in Maricopa County is \$10,094/mo. The EPI's Family Budget Calculator "measures the income a family needs in order to attain a modest yet adequate standard of living."