



# Statewide Zoning Reform and Public Health

## Issue Brief



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Like many Arizonans, we are astonished by how quickly our affordable housing crisis has worsened. In 2013, around 90% of Maricopa County apartments rented for less than \$1,000 per month. Now? Less than 10%. Likewise, ten years ago, more than half of all home sales in the Phoenix metro area were under \$200,000. Today, only around 5% sell for that, and well over half of home sales are over \$400,000.<sup>i</sup>

Housing is expensive because there is not enough supply, and zoning may be preventing us from creating more of it.<sup>ii</sup> The Arizona State Legislature is currently debating a bill ([SB 1117](#)) that would address housing supply issues by reforming zoning laws. A diverse coalition is driving it; zoning does not split along traditional party lines. In addition to those concerned about affordable housing, the bill is supported by interest groups such as developers, who would be able to build more with less red tape. Opponents include municipalities, who would lose significant local control over zoning policy. Some opponents are concerned that the bill language is unclear in some instances or that it does not ensure that newly built housing will be affordable in the short term.

### How does zoning impact the housing supply?

Zoning limits supply by prohibiting housing in non-residential zones and prohibiting many types of housing in most residential areas. It also drives up cost by requiring things like minimum lot size, minimum square footage, and features that some may not need, such as yards, kitchens, or parking spaces.

In most cities throughout the United States, the majority of residential land is zoned for single-family homes larger and more expensive than many people need or can afford.<sup>iii</sup> New houses in 2021 were an average of 2,273 square feet<sup>iv</sup>—more than twice the size of a typical new house in 1950.<sup>v</sup> And

demographics are shifting: 29% of U.S. households have only one person,<sup>vi</sup> compared to about 10% back then.<sup>vii</sup>

Because land zoned for lower-cost, multi-family housing is often very limited, where multi-family housing does exist it tends to take the form of dense, multi-story apartment complexes. More varied forms of housing that fall somewhere in between a large house and a tall apartment—deemed the “missing middle”—are rare. Some forms of missing middle housing, such as duplexes, are allowed only in a few locations even among multi-unit zones. Others, such as small home villages, are outlawed altogether in most U.S. cities.

## What does zoning have to do with public health?

Financial strain and housing insecurity are associated with negative health effects, including higher rates of depression, chronic conditions such as high blood pressure, and death.<sup>viii</sup> High rent may leave people without enough money for other necessities, such as food, air conditioning and healthcare.<sup>ix</sup> And lack of affordable housing is forcing some people into unsheltered homelessness; in Maricopa County, senior homelessness increased 66% in less than two years from December 2020 to September 2022.<sup>x</sup> Homeless individuals face increased risks of developing or aggravating health conditions including infectious disease, heat-related illness, high blood pressure, diabetes, asthma, malnutrition, depression, and substance abuse disorder, and they die on average twelve years sooner than the general population.<sup>xi</sup>

Zoning also affects the form and location of housing, which has a profound impact on exercise patterns, social connectedness, exposure to pollution, and a myriad of other factors that affect health. For example, zoning plans that use multi-family zones as a buffer between busy arterials and quiet residential zones expose people living in apartments to more air pollution. People living near highways or busy streets are at increased risk of childhood asthma and other lung disease, cardiovascular disease, and death, according to the American Lung Association.<sup>xii</sup> Even seemingly minor details in zoning codes may have significant negative effects on public health. For example, mandatory minimum parking requirements increase how much of an urban area is paved, which increases summertime heat, which in turn deters beneficial outdoor activity and exposes people to greater risk of heat-related illness and death when they venture out. And requiring walls between zones increases walking distances between destinations, which discourages walking and may lead to more sedentary lifestyles and all the accompanying health risks. Unwalkable places can be especially isolating for seniors and people who cannot drive.

## Arizona Senate Bill 1117

Most zoning laws are local, but state statutes give cities their authority to regulate zoning. SB 1117 would change what local laws are allowed to require or restrict. Because it applies statewide, it would have the impact of loosening zoning laws in all Arizona cities at once. Some of the proposed changes include:

- **Parking:** Removes off-street parking requirements in residential zones.  
The aim is to reduce per-unit housing costs by reducing the amount of land and pavement needed per unit. It may also allow more units to be constructed on a given parcel.
- **Yards:** Prevents cities from requiring single-family homes to have large minimum lot sizes, large setbacks, and other similar features.

This provision attempts to increase supply by allowing a given parcel to be subdivided into more single-family lots with smaller, less expensive homes.

- **Accessory dwelling units (ADU):** Allows single family homeowners to build a second dwelling unit, such as a guest house, on their lot that someone other than the homeowner can live in.

ADUs could increase the supply of affordable housing in single-family zones, which tend to be in desirable areas. Many would be developed by individual homeowners, and any units created and occupied by independent households would thus supplement affordable housing supply created by larger, developer-driven projects. Local zoning laws that prohibit owners from advertising units for rent may inhibit ADUs as a source of affordable housing, however, if such laws are not preempted.<sup>xiii</sup>

- **Manufactured housing:** Loosens restrictions on manufactured housing in single family zones.

Manufactured housing would presumably be a low-cost option for building single-family homes.

- **Missing middle:** Requires cities to provide zones that allow “missing middle” housing types, such as duplexes.

This provision seems designed to make it easier to build a wider variety of housing types that tend to be affordable, although it does not specify how much of this type of zoning a city must allow or where it must be allowed.

- **Single-room occupancies (SROs):** Prevents cities from prohibiting single-room occupancies, which are dwelling units with shared kitchens and bathrooms (similar to traditional college dormitories).

This is an attempt to increase supply of a housing type that may be affordable even to those with very limited income and means.

- **Non-residential zones:** Removes restrictions and reduces administrative processes, such as public hearing requirements, for building housing in places currently zoned non-residential.

This seeks to reduce developer costs, speed construction of supply, and reallocate buildings that are unused.

- **Multi-family housing:** Increases height and density thresholds for multi-family housing projects.

This would target supply and per-unit cost by potentially allowing more units to be constructed on a given parcel.

- **Design & aesthetics:** Prevents cities from regulating some attributes of design, such as building color or shape, floor plans, and landscaping.

This provision could decrease costs by eliminating certain required features.

SB 1117 also includes various procedural requirements and limitations generally aimed at speeding the construction of supply, establishes a rural housing grant program, and requires municipal progress reporting related to affordable housing.

### What is the state’s role in zoning?

The state’s role in zoning is vigorously debated. In general, municipalities contend that they are in the best position to tailor affordable housing solutions to their communities and reject a “cookie-cutter” or “one-size-fits-all” statewide solution. They fear that state mandates will overload existing infrastructure, interfere with voter-approved urban plans, and irreparably damage community character.

On the other hand, advocates for state-level reform argue that while most zoning laws are local, they did not emerge from the ground up. Widespread adoption was driven by higher levels of government, based in large part on model legislation from the federal government, along with federal funding conditioned on strict zoning controls.<sup>xiv</sup> Cities also have some incentive to maintain policies that promote expensive housing to the extent that they keep property taxes high and to attract fewer low-income residents who may need more services. Finally, wealthy single-family homeowners who oppose lower-income housing projects can be a powerful local constituency and are generally assumed to hold less influence at the state level.

The Applied Health Policy Institute is not expressing support or opposition of SB 1117. Any views expressed do not necessarily reflect those of the University of Arizona.

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- <sup>ii</sup> See, e.g., Edward L. Glaeser & Joseph Gyourko, The Impact of Zoning on Housing Affordability (2002), [https://www.nber.org/system/files/working\\_papers/w8835/w8835.pdf](https://www.nber.org/system/files/working_papers/w8835/w8835.pdf).
- <sup>iii</sup> See, e.g., City of Phoenix, General Plan Map, [https://www.phoenix.gov/pddsites/Documents/PZ/pdd\\_pz\\_pdf\\_00174.pdf](https://www.phoenix.gov/pddsites/Documents/PZ/pdd_pz_pdf_00174.pdf) (showing majority of land allocated to traditional single-family housing).
- <sup>iv</sup> Census.gov, Highlights of 2021 Characteristics of New Housing, <https://www.census.gov/construction/chars/highlights.html>.
- <sup>v</sup> See Federal Housing Administration, Insured Mortgage Portfolio Volume 15 (1950) (average size of FHA-insured home in 1949 = 909 feet).
- <sup>vi</sup> Census.gov, 1-Person Households, <https://www2.census.gov/programs-surveys/decennial/tables/time-series/coh-livealone/livealone1950.txt> (1950 census table showing that 7.1% of owner-occupied and 12% of renter-occupied households were one-person households).
- <sup>vii</sup> Press Release, Census Bureau Releases New Estimates on America's Families and Living Arrangements (Nov. 17, 2022), <https://www.census.gov/newsroom/press-releases/2022/americas-families-and-living-arrangements.html>.
- <sup>viii</sup> Craig Pollack et al., [Housing Affordability and Health Among Homeowners and Renters](#), 39(6) Am. J. Preventive Med. 515 (2010).
- <sup>ix</sup> *Id.*
- <sup>x</sup> Maricopa Association of Governments, Housing Update October 2022, <https://azmag.gov/Programs/Maps-and-Data/Land-Use-and-Real-Estate/Housing-Data-Explorer>.
- <sup>xi</sup> National Health Care for the Homeless Council, Homelessness & Health: What's the Connection? (2019), <https://nhchc.org/wp-content/uploads/2019/08/homelessness-and-health.pdf>.

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<sup>xii</sup> American Lung Association, Living Near Highways and Air Pollution, <https://www.lung.org/clean-air/outdoors/who-is-at-risk/highways>.

<sup>xiii</sup> See Phoenix Zoning Ordinance [Section 609\(C\)\(1\)\(i\)\(2\)](#).

<sup>xiv</sup> Gray, M. Nolan. Arbitrary Lines (p. 27-28). Island Press. Kindle Edition.