

**Letter from the Oro Valley Chamber of Commerce's Gen Z Committee to the Town of Oro
Valley, Arizona**

To Mayor Winfield, Town Council, Town Staff, and OV Residents,

Thank you for your commitment to making Oro Valley a safe and vibrant place to live and work.

The Greater Oro Valley Chamber of Commerce created the Gen Z Committee in the summer of 2024 to provide young professionals, specifically under the age of thirty, with a space to connect and collaborate. As the next generation of Oro Valley's workforce, we are deeply invested in the Town's future and its ability to remain an attractive place to live and work.

At a recent meeting, members expressed concern about the lack of attainable housing in Oro Valley. Many young professionals, including essential workers, educators, healthcare providers, and service industry employees, struggle to find housing within Town limits and must commute from surrounding areas. As a result, many cannot formally participate in the OV Path Forward general planning process, even though they are directly impacted as local workers. Our members bring energy, talent, and commitment to the local economy, but are struggling to find a place to live in the very town they serve.

Because housing availability shapes the Town's current and future workforce, economy, and long-term growth, we bring our concerns to you in hopes of working together to create solutions that benefit both businesses and residents.

The majority of Gen Z Committee members live outside of Oro Valley Town limits despite strong ties to the community and a desire to live in the area, mainly because they cannot afford to rent or buy in Oro Valley. This is a symptom of a larger issue – Oro Valley is facing a critical shortage of accessible housing options, especially for early-career professionals, essential workers, and young families.

Gen Z (born 1997-2012, see Dimock 2019, Pew Research Center) is entering early adulthood during a period of extreme housing instability. A 2022 Freddie Mac study found that more than 1/3 of Gen Z adults felt that ever being able to own a home felt out of reach (8). In the national context of rapid inflation, many Americans are feeling a financial squeeze. In Tucson specifically, the housing price-to-income ratio has surged by 94% since 1990, significantly outpacing wage growth (Ludden & Wood, 2024). At the same time, demand for rental housing is rising nationwide. Last year, the number of renter households grew by over half a million, the largest increase since 2016 (Ludden & Wood, 2024).

Oro Valley has seen the effects of this national trend, with high housing costs and few rental options. According to the 2023 Town of Oro Valley Housing Assessment, the average rent is \$1,466 per month (Elliot D. Pollack & Co., 2023, 12) and a majority of rental properties, eight out of fifteen, in Oro Valley label themselves as “luxury”. Following the standard 30% price-to-income ratio, a resident would need to earn at least \$58,640 annually to afford the average rental. Many essential professions that support Oro Valley – including teachers, pharmacy techs, firefighters, and paramedics – earn less than this (U.S. Bureau of Labor Statistics, 2024) making local housing unattainable. Nearly 40% of renters in Oro Valley spend above the 30% affordability threshold (Elliot D. Pollack & Co., 2023, 21). Even the 30% benchmark is becoming less realistic, as utilities, groceries, transportation, and healthcare expenses have all increased significantly since 2020 (U.S. Bureau of Labor Statistics, n.d.). In Tucson, the housing price-to-income ratio from 1990 to 2023 increased by a staggering 94% according to Harvard Joint Center for Housing Studies (Ludden & Wood, 2024). It’s safe to assume that this ratio would roughly apply to Oro Valley, as well. As everything gets more expensive but wages stay the same, it’s becoming even harder for workers to make ends meet. In a recent survey, one-half of the business owners and employees who responded to the survey do not feel housing in Oro Valley is affordable (Elliot D. Pollack & Co., 2023, 5).

Even when affordability isn't a concern, Oro Valley simply doesn't have enough rental inventory to meet demand. The local rental vacancy rate has been at or below the 7% stabilization mark for the past several years (Elliot D. Pollack & Co., 12). Prior to the development of Linda Vista Luxury Rentals, the vacancy rate was approaching 4%, a level that indicates a severe shortage of units (Elliot D. Pollack & Co., 13). As these new apartments are leased, the vacancy rate is expected to drop further, worsening the scarcity of rental housing.

Currently, only 19% of Oro Valley's housing is multi-family, while 73% is single-family homes (Elliot D. Pollack & Co., 13). This imbalance limits options for many residents. As of February 2025, the median list price for homes in Oro Valley was \$510,000 (Redfin), far above the national median of \$398,400 (National Association of Realtors), and Tucson's median of \$324,500 (Redfin). For young professionals and other workforce members, this price gap makes homeownership in Oro Valley nearly impossible without significant financial privilege or family support. Renting is often the only realistic option in this housing environment.

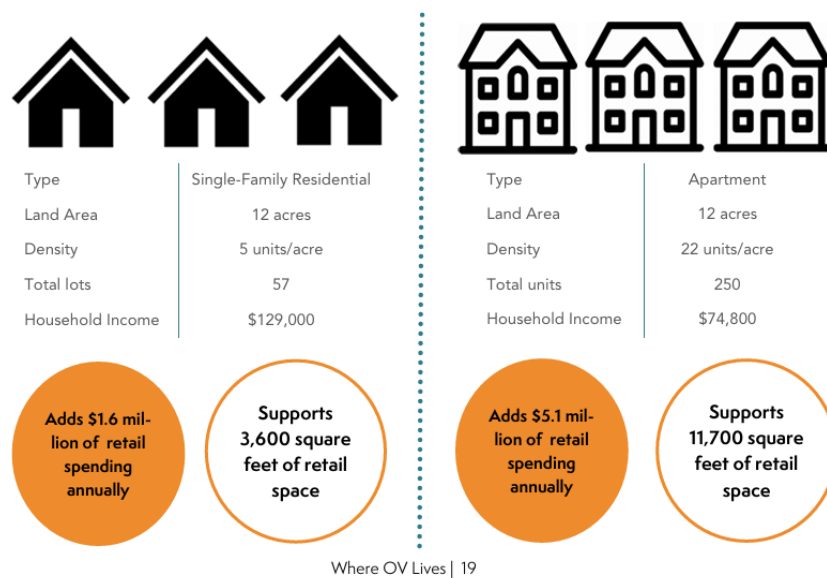
Oro Valley's housing shortage threatens the Town's long-term economic sustainability. Local employers are already feeling the strain. In a recent survey, 43% of business owners reported that limited housing or long commutes make it harder to recruit and retain employees (Where OV lives, 17). Workers who can't afford to live locally face higher stress, lower job satisfaction, lower connection to community, and decreased effectiveness, which leads to increased turnover and higher hiring costs (Murphy et al., 2022; Van Ommeren & Gutiérrez-i-Puigarnau, 2011; Ma & Ye, 2019). Without more housing options, Oro Valley risks losing top talent to communities with shorter commutes and better quality of life. Additionally, companies looking to expand may overlook Oro Valley in favor of places with more stable, workforce-friendly housing.

The lack of attainable housing creates ripple effects beyond the workplace. More commuters mean heavier traffic and faster road deterioration – driving up costs for the Town and its residents. 48% of residents want to reduce the high percentage of commuters with more housing

and employment opportunities (How OV Travels, 4). Reducing long commutes can lower emissions, ease congestion, and lessen the strain on local infrastructure. These benefits align with the priorities of sustainability-minded businesses and residents and make Oro Valley more attractive to companies looking for a place to grow. The Town already boasts plenty of bike- and pedestrian-friendly infrastructure, resources that become even more valuable when workers live locally and don't have to rely as heavily on cars.

Investing in accessible housing would also offer tangible financial returns for the Town. Currently, Oro Valley relies heavily on seasonal residents, leading to summer slowdowns. Year-round residents, particularly young professionals and families, provide consistent demand for childcare, fitness, dining, and other services. More local residents mean more local spending – and greater tax revenue. Expanding housing options would reduce retail leakage, supporting businesses and increasing funding for parks, infrastructure, and other essential areas of the Town's plans. This is further shown in Figure 1.

Figure 1
Housing Relationship to Retail & Services



Note. Source: (Where OV Lives, 19)

Although this image depicts rental units with a household income of \$74,800, by converting that number to \$40,000, we can accurately estimate the financial returns based on the same land usage. Even renters with only \$40,000 of annual income generate \$2.7 million of retail spending annually and support 6,256 square feet of retail space. Oro Valley is running out of land to develop, with only 6% remaining (How OV Develops, 60). By investing into space-effective rental units instead of single family residential units, Oro Valley can use its remaining space wisely.

Diverse housing also strengthens community ties. When people can live and work in the same place and afford to stay for a long time, they're more likely to invest time and energy into making their neighborhoods better – not just for themselves, but for the people around them (Dang et al., 2022; Putnam, 2000). In contrast, long commutes can fragment people's lives, leading to disengagement from work and community life (Putnam, 2000; Bardsley et al., 2022). Additionally, when residents aren't overburdened by housing costs, they may have more freedom to support local businesses or start their own. That kind of local entrepreneurship builds a more dynamic, resilient economy, grounded in the aspirations of people who are engaged in their community.

In short, investing in and expediting affordable housing isn't just about meeting immediate demands, it's about laying the foundation for a more vibrant, sustainable, and inclusive future for Oro Valley. By making housing part of its strategic planning, the Town can support current residents and position itself as a place where future generations will want to live, work, and play.

The Oro Valley Chamber of Commerce's Gen Z Committee urges Town leaders and business stakeholders to take clear, collaborative steps toward expanding housing availability and affordability. We recommend the following priorities:

- Support diverse housing types -- including multi-family units, starter homes, and mixed-use developments -- in planning and investment decisions.
- Encourage more workforce-oriented housing by expanding beyond luxury units and prioritizing standard-level rental units and mid-tier apartments attainable for workers earning closer to \$40,000 annually.
- Streamline approval, architecture, and permitting processes and consider zoning adjustments that allow for higher-density housing where appropriate.
- Foster cross-sector collaboration among Town officials, business leaders, developers, and community members to generate solutions together.
- Plan for sustainable growth by investing in infrastructure that supports a local workforce, including public transit, bike lanes, and pedestrian-friendly design.

As the Path Forward planning continues, Oro Valley has an opportunity to lead with a proactive, data-informed housing strategy that reflects the needs of today's workforce while planning for generations to come. Tucson was recently named one of the most attractive cities for Gen Z workers (Alixandrescu, 2024). As our region grows, Oro Valley can position itself as a competitive, future-oriented community by expanding diverse and attainable housing options.

Young professionals want to build their lives in Oro Valley. But many of them cannot voice their opinions because they cannot afford to live here. After five decades of dedicated work toward public safety, quality schools, infrastructure, parks, and community services, we need to prioritize making space for the people who keep the Town running and will help strengthen it for years to come.

The Gen Z Committee is eager to be part of the solution. We welcome continued conversation and collaboration around community-centered and data-driven approaches that ensure Oro Valley's long-term prosperity.

Thank you.

Gen Z Committee Member Endorsements: Makenna Markley, Jane Smith, Gina Peranzi, Cate Wilson, Alexis Nolan, Rylee Lundgren, Emma Reyes, Andreas Barberia, Emma Furshong, Laurel Campbell, Belen Giuliano, Gustavo Zepeda, Tyler Crowe, Brianna Romero, Hailey McCabe, Madyson Edwards, Polina Varyvoda

Business Endorsements: Swan Pilates, El Conquistador Tucson a Hilton Resort, University of Arizona College of Veterinary Medicine, Piper Family Painting, Stacks Book Club, Youth On Their Own, My Gym Tucson, Fork & Fire Smokehouse + Taproom, IMPACT of Southern Arizona, University of Arizona Center for Innovation, Southern Arizona Home Builder's Association, Schulz Financial Group, Wildfire Wing Co., Republic Services, Oro Valley Audiology, Fred Astaire Dance Studios Oro Valley, Diviti Adora Infrared and Red Light Studio, Pima Federal Credit Union, Superintendent of the Amphitheater School District Todd Jaeger

References

- Alixandrescu, L. (2024, August 20). Top U.S. cities where gen Z can find affordability, Community & Fun in 2024. CommercialCafe. <https://www.commercialcafe.com/blog/best-places-to-live-gen-z/>
- Bardsley, J. M., Finio, N. J., & Knaap, G. J. (2022, February). The Effects of Commuting on Individuals and Communities: A Brief Overview of the Literature. <https://www.umdsmartgrowth.org/wp-content/uploads/2022/02/Lit-Review-For-Website.pdf>
- Berlin, L. (Ed.). (2024). (rep.). The State of the Nation's Housing 2024 (pp. 1–48). Cambridge, MA: President and Fellows of Harvard College. https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2024.pdf
- Dang, L., Seemann, A. K., Lindenmeier, J., & Saliterer, I. (2022). Explaining civic engagement: The role of neighborhood ties, place attachment, and civic responsibility. *Journal of community psychology*, 50(3), 1736–1755. <https://doi.org/10.1002/jcop.22751>
- Dimock, M. (2019, January 17). Defining generations: Where millennials end and generation Z begins. Pew Research Center. <https://www.pewresearch.org/short-reads/2019/01/17/where-millennials-end-and-generation-z-begins/>
- Elliot D. Pollack & Company. (2023, October). Housing Assessment Town of Oro Valley, Arizona. Freddie Mac Generation Z Study. (2022). https://www.freddiemac.com/research/pdf/Freddie_Mac_Survey_of_Gen_Z_FINAL_PR.pdf
- How OV Develops. OVPathForward. (n.d.). <https://www.ovpathforward.com/27147/widgets/92682/documents/63147>
- Ludden, J., & Wood, D. (2024, June 20). U.S. home prices have far outpaced paychecks. see what it looks like where you live. NPR. <https://www.npr.org/2024/06/20/nx-s1-5005972/home-prices-wages-paychecks-rent-housing-harvard-report>
- Ma L., Ye R. (2019). Does daily commuting behavior matter to employee productivity? *Journal of Transport Geography*, 76, 130–141. <https://doi.org/10.1016/j.jtrangeo.2019.03.008>
- Murphy, L. D., Cobb, H. R., Rudolph, C. W., & Zacher, H. (2022). Commuting demands and appraisals: A systematic review and meta-analysis of strain and wellbeing outcomes. *Organizational Psychology Review*, 13(1), 11-43. <https://doi.org/10.1177/20413866221131404>

- Parker, K., & Igielnik, R. (2020, May 14). On the cusp of adulthood and facing an uncertain future: What we know about gen Z so far. Pew Research Center.
<https://www.pewresearch.org/social-trends/2020/05/14/on-the-cusp-of-adulthood-and-facing-an-uncertain-future-what-we-know-about-gen-z-so-far/>
- Putnam, Robert. (2000). *Bowling Alone: The Collapse and Revival of American Community* (2000). Simon and Schuster.
- Redfin. (2025). Tucson Housing Market: House Prices & Trends.
<https://www.redfin.com/city/19459/AZ/Tucson/housing-market>
- Redfin. (2025a). Oro Valley Housing Market: House Prices & Trends.
<https://www.redfin.com/city/13300/AZ/Oro-Valley/housing-market>
- Research and statistics. National Association of Realtors®. (2024, December 13).
<https://www.nar.realtor/research-and-statistics>
- U.S. Bureau of Labor Statistics. (2024, June 27). Occupational Employment and wages in Tucson - May 2023. U.S. Bureau of Labor Statistics. https://www.bls.gov/regions/west/news-release/occupationalemploymentandwages_tucson.htm
- U.S. Bureau of Labor Statistics. (n.d.). Charts related to the latest “consumer price index” news release Bureau of Labor Statistics. <https://www.bls.gov/charts/consumer-price-index/consumer-price-index-by-category-line-chart.htm>
- Van Ommeren J. N., Gutiérrez-i-Puigarnau E. (2011). Are workings with long commutes less productive? An empirical analysis of absenteeism. *Regional Science and Urban Economics*, 41(1), 1–8. <https://doi.org/10.1016/j.regsciurbeco.2010.07.005>
- Where OV Lives. OVPathForward. (n.d.).
<https://www.ovpathforward.com/27144/widgets/92677/documents/63137>
- Where OV Lives. OVPathForward. (n.d.). Housing Relationship to Retail and Services. [Online image]. <https://www.ovpathforward.com/27144/widgets/92677/documents/63137>