

*Prepared for the City of Tucson's Commission on Equitable  
Housing and Development (CEHD), Housing Segregation  
Subcommittee & the Southwest Fair Housing Council (SWFHC)*

# TUCSON HOUSING EQUITY STUDY

## CONTEXT FOR PROBLEM REPORT

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## List of Acronyms

ADU – Accessory Dwelling Unit

AFFH – Affirmatively Furthering Fair Housing

AMI – Area Median Income

CDBG – Community Development Block Grants

CEHD – Commission on Equitable Housing Development

HAST – Housing Affordability Strategy for Tucson

HUD – United States Department of Housing and Urban Development

HCD – City of Tucson Department of Housing and Community Services

HCV – Housing Choice Voucher

LIHTC – Low Income Housing Tax Credit

PBV – Project-Based Voucher

P-CHIP – People, Communities, and Homes Investment Plan

SWFHC – Southwest Fair Housing Council

**Identify and focus on the report's greatest and best understood social inequalities; it's fine to mention other dimensions of social inequality, but this should occur towards the end and should not be the report's focus. Aim for depth rather than breadth.**

## Introduction

Establishing a shared understanding of equity is essential in assessing housing equity within the City of Tucson. The study team decided to use the Commission on Equitable Housing and Development (CEHD) definition: Equity addresses people's needs based on their life and historical contexts. Prejudice, bias, and other social divisions disproportionately impact people's access to opportunity. Opening opportunities to minority populations requires creative solutions for our community to empower affected people to recover and thrive (2021).

The study group acknowledges the presence of three factors contributing to housing equity: affordability, safety, and health. Affordable housing, per the HUD, or the Department of Housing and Urban Development (HUD), involves paying thirty percent or less of a household's income

on housing costs, including monthly rent or mortgage payments and utilities. Definitions for safe and affordable housing do not exist in the CEHD documents studied.

## **History & Demographics**

### *History of Housing and Residential Segregation in Tucson*

Housing in the Tucson Metropolitan Area mirrors that of its peers across the United States. Throughout United States history, land use zoning under the guidelines of racial segregation has negatively impacted housing opportunities for minority populations. Cities throughout US history displayed favor towards white populations, which disproportionately left minority populations with inequitable housing, as it states:

“Thus, judicial support for separating housing types rested upon elites’ preferences regarding home desirability and value, with multifamily housing made “subject to independent and less favorable treatment...” Such presumptions, analogous in their logic to contemporary “separate but equal” doctrine, allowed zoning’s advocates to frame housing type and resulting class, ethnic, and racial segregation as in the public interest” (Whittemore, 2020).

The City of Tucson is no stranger to racially segregated housing throughout the city’s housing history. However, there is no evidence that Tucson experienced redlining; Tucson, like the rest of the nation, made and enforced restrictive covenants. These covenants prevented minorities from owning or renting a house. During the 1930s to the 1940s, racial covenants showed favor for housing opportunities for the white populations throughout Tucson. The city’s history with covenants state, “Some restrictive covenants went as far as including races that could not be buyers. For instance, “exclusion shall include persons having perceptible strains of the Asiatic, Mexican, American Indian, Negro, Filipino, of Hindu races” (Gentry et al., 2020). They further underlined and strained the housing crisis that minority groups faced throughout history.

Furthermore, the I-10 and I-19 freeways were built through Tucson’s west and south sides, chopping through neighborhoods into decimation. By 1967, the demolition of the Pueblo Center Redevelopment – a major affordable housing project was demolished, which led to the displacement of hundreds of Tucson residents. Research states, “Officials reported 735 residents were displaced from their homes. Of those displaced, 63% were Mexican American, 27% were African American, 9% were white, and 1% were Chinese American” (Gentry et al., 2020). Consequently, wealth chasms among different races exist today, poised to widen even more from the gentrification of neglected communities. These persist in positioning wealthy White communities at a higher advantage than minority communities.

### *Tucson Demographics*

Akin to national trends, the population of Tucson has been diversifying away from a historically White municipality over the prior two decades. The most significant increases have occurred for Hispanic and Latino residents, while more Black/African Americans, Native Americans, and

Asians have moved into the city (U.S Census Bureau ACS 5-Year Estimates 2015-2019). Even though this diversification seems apparent around downtown Tucson, the greater metropolitan area still exhibits a broad divide between Whites and non-Whites. The former population resides mainly in the city's eastern half with suburban developments. Conversely, the latter lives primarily on the city's west side with its older suburbs and more developed areas. The persistent spatial pattern still speaks of a segregated population within the municipality's confines stemming from historical exclusionary tactics preventing minorities from accessing opportunity away from Tucson's core as their White contemporaries did.

### ***Ward Breakdown***

Tucson has six wards corresponding to council districts. Wards 1 and 3 make up the northwest side of Tucson. Ward 1 is bounded by Silverbell Road north and extends just past Valencia Road south. It shares the City of Tucson's border to the west, and to the east, I-10 and 12th Avenue are both boundary lines. Ward 3 contains the northwesternmost portion of the City along the I-10 and continues north of Wetmore Road. It shares borders with Swan Road on the east and Grant Road to the south near the University of Arizona main campus. Ward 6 is the central part of Tucson, bounded by 6th Avenue on the west and Wilmot Road to the east. It contains the area south of Grant Road and north of 22nd Street. Ward 6 most notably includes the University of Arizona and Downtown Tucson. Ward 5 is the south central area of Tucson and extends south from Broadway Boulevard past Valencia Road. 12th Avenue bounds it on the West and Alvernon Way to the east; additionally, Ward 5 is home to the Tucson International Airport. Wards 2 and 4 comprise the east side of Tucson. Ward 2 runs east of Swan Road to Melpomene Way as its western limit. It is south of the Catalina Foothills, and 22nd Street is its southern boundary. Ward 2 is near Mount Lemmon, Bear Canyon, and Sabino Canyon, all popular regional hiking destinations. Ward 4's northern boundary is 22nd Street, the western border is Wilmot, and its eastern border is Melpomene Way, which runs to the southeasternmost area of the City. While many existing documents analyze at the ward level, a more fine-grain analysis would require census tract-level analysis.

### ***Age***

Between 2010-2015, Tucson's population aged 60+ grew by 12.43%, while the general population grew by 1.59% (the City of Tucson, "Age Friendly Tucson 2019-2024." 2018). These rates reflect national trends of an increasingly aging population.

### ***Aging in Place***

Like peer cities nationwide, Tucson's population increasingly consists of an elderly population, another specialty group requiring fair housing to thrive. Of all elderly adult households in the Tucson metropolitan area, nearly 26% of them (31K families) are at or below the fifty-percent median income threshold for two people (\$24,250 or less). With these meager fixed incomes comes the hardship of paying mortgages, rent, repairs, or other housing-related expenses. Housing that enables the elderly to age in place must therefore account for distinct challenges related to low fixed incomes, limited mobility, and access to healthcare. Per a survey conducted

by AARP, older adults are likelier to be homeowners, but 22% said their home needs significant repairs or changes to retain their homes as long as possible (2018). Without having the funds to do so, they may have to deal with abysmal housing conditions, move to other means, or worse.

### ***Race***

The City of Tucson has a heavily-segregated population between Whites and Latinos. This segregation quickly illustrates itself at the Ward level. Wards 2, 4, and 6 are all over 58% White, with Ward 2 having the highest percentage of White populations at 67% in 2018. Wards 1 and 5 are predominantly Latino, with the Latino population comprising over 70% of the people of each ward. Ward 3 is the only ward that does not have a single race, as a majority percentage of the population with 36% Latino and 49% White. Tucson's high Latino population concentration comprises the city's west side, and the high concentration of White persons composes the city's east side (Poverty and Urban Stress Report, 2020).

### ***Income***

The Self-Sufficiency Standard for Pima County calculates the wage needed for a single parent with one school-aged child to meet their basic needs without public assistance. That wage was estimated to be \$48,273 in 2019, and according to 2018 ACS data, 48% of Tucson families were earning less than \$48,000. Tucson had a low median income of \$41,625 in 2018 (Poverty and Urban Stress Report, 2020).

### ***Education***

There is less disparity in educational attainment between wards except for Wards 1 and 5. Wards 2, 3, 4, and 6 only have 6%-12% of their residents with less than a high school educational attainment. However, Wards 1 and 5 are at 23% and 24%, respectively. Ward 5 had experienced a drop in the percentage of residents with less than a high school educational attainment level of 17% from 2000 when it was 41% (Poverty and Urban Stress Report, 2020).

### ***Social Inequalities within Pima County***

Because of the denial of options for prosperity for specific populations, disparities in poverty rates exist throughout Pima County. Namely, Tucson consistently experiences a more significant percentage of the population in poverty than Pima County (P-CHIP). For example, the suburban jurisdictions had poverty rates several percentages lower than the City of Tucson did. Tucson's poverty rate of 12% was over twice as large as the poverty shares in Sahuarita (5%), Marana (4.2%), and Oro Valley (6%) (Davis, 2017). The suburbs have more significant percentages of white residents and higher median household incomes than the City of Tucson.

Even within Tucson's confines, the pattern still applies; higher poverty levels are in the more minority-majority west side of the city, with poverty rates significantly above the 18% average for Pima County. Hence, better opportunities for stable housing and jobs are available within those far-out neighborhoods. Meanwhile, Wards 2 and 4 further east held an average poverty rate below 15% (Poverty and Urban Stress Report). These vast differences in poverty rates

correlate with inequitable access to opportunities throughout the county. Like the Pima County suburbs above, the suburban developments disproportionately boost economic growth in areas away from those who may need its rewards.

The distribution of opportunity is uneven in the Tucson metropolitan area. According to a 2018 map of Overall Opportunity Levels from SWFHC, the highest opportunity tracts exist on Tucson's east side and northern suburbs. Census tracts within Tucson, especially along Interstates 10 and 19, had low or moderate levels of opportunity. These trends overlap with historic housing segregation that led to higher concentrations of people of color within urban neighborhoods (P-CHIP). The Tucson metropolitan area's neighborhood vulnerability index adapted from the City of Austin shows similar patterns, with Tucson's suburbs and east side neighborhoods experiencing no vulnerability compared to the rest of the City of Tucson (Tucson Pima County Housing Study). Neighborhoods home to minorities have traditionally experienced exclusion from investments in better opportunities, mobility options, and health outcomes.

The disparities in race and ethnicity income, poverty status, opportunity, and vulnerability throughout the Tucson metropolitan area and Pima County have resulted in segregation and limited economic mobility in disadvantaged communities. Assuring equitable housing across the region and throughout different areas of the City of Tucson requires a fair distribution of housing options, programs, and resources.

## **Poverty**

### *Ward Level*

Wards 1, 3, 5, and 6 all have poverty levels over 26%, while Wards 2 and 4 are below 15%. The average for Pima County is 18%. Wards 1 and 6 have the highest levels of poverty at 28% and 29%, respectively; additionally, both wards have seen their poverty levels increase since 2010. The highest concentration of people living in poverty exists in the southern portion of Ward 3 and the westernmost area of Ward 6, with 50% of the residents living below the poverty line. Wards 3 and 5 contained the highest percentage of residents living in poverty in 2010 but have seen a decrease of multiple percentage points in 2018 (Poverty and Urban Stress Report, 2020).

### *High poverty rates, Low incomes, and Economic disparities*

One of Tucson's primary challenges is its chronically high poverty rates, considerably overshooting both Pima County and Arizona rates. See Table 1.

Table 1 : Rate of Population Living Below the Poverty Line for Different Geographies.

Year	Percent of the Population living below the poverty line
2014	Tucson: 25.3% Pima County: 18.9% Arizona: 18.2%
2019	Tucson: 19.1% Pima County: 13.8% Arizona: 13.5%

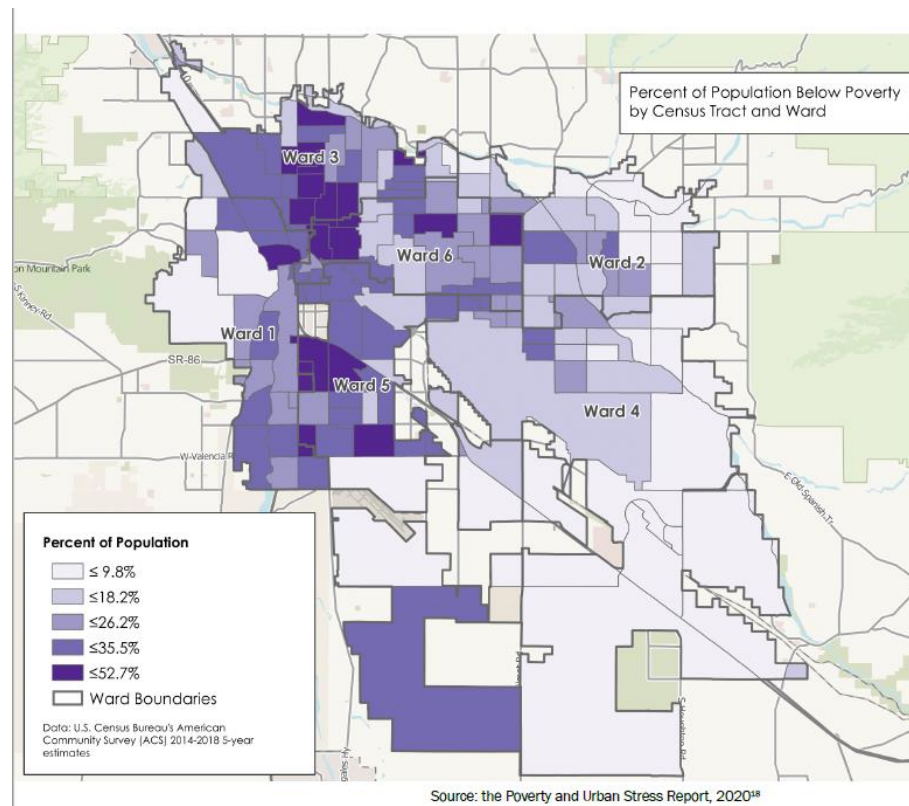
Source: U.S. Census Bureau 1-Year Estimates.

The trends ring true in the face of downward-trending poverty levels within all three jurisdictional tiers. Nevertheless, disparities in race exist for people experiencing poverty.

In Tucson, Native Americans, Blacks, and people identifying with multiple races are twice as likely to experience poverty compared to Whites. Possible causation of these statistics is the fact that minority populations could not experience upward economic mobility from being denied opportunities like obtaining guaranteed, amortized mortgages. While sex differences (male vs. female) do not significantly contribute to experiencing poverty, there are stark differences highlighted in age group extremities. This percentage is 30.5% for children, while for people aged 65 and over, 13% of their population is below the poverty level. While the lowest of all age groups, this proportion is higher than across Arizona (8.6%) and in the United States (12.0%) (US Census Bureau, 2014 - 2018). While these people typically rely on a fixed income like retirement plans, some people may not have enough funds from them to support daily living. Worse, some may even be denied such stipends due to possible discrimination or ineligibility according to current criteria. Of course, poverty does not distribute itself equally across spatial areas.

Spatially, Census tracts where thirty-five percent or more of the population lives below the federal poverty threshold consist of a north-south strip toward Tucson's west side and a small cluster flanking both sides of Alvernon Way. see Fig 1 below.

Fig 1 : Percentage of Population Below Poverty by Census Tract and Ward in Tucson.



Additional Source: City of Tucson, 2021

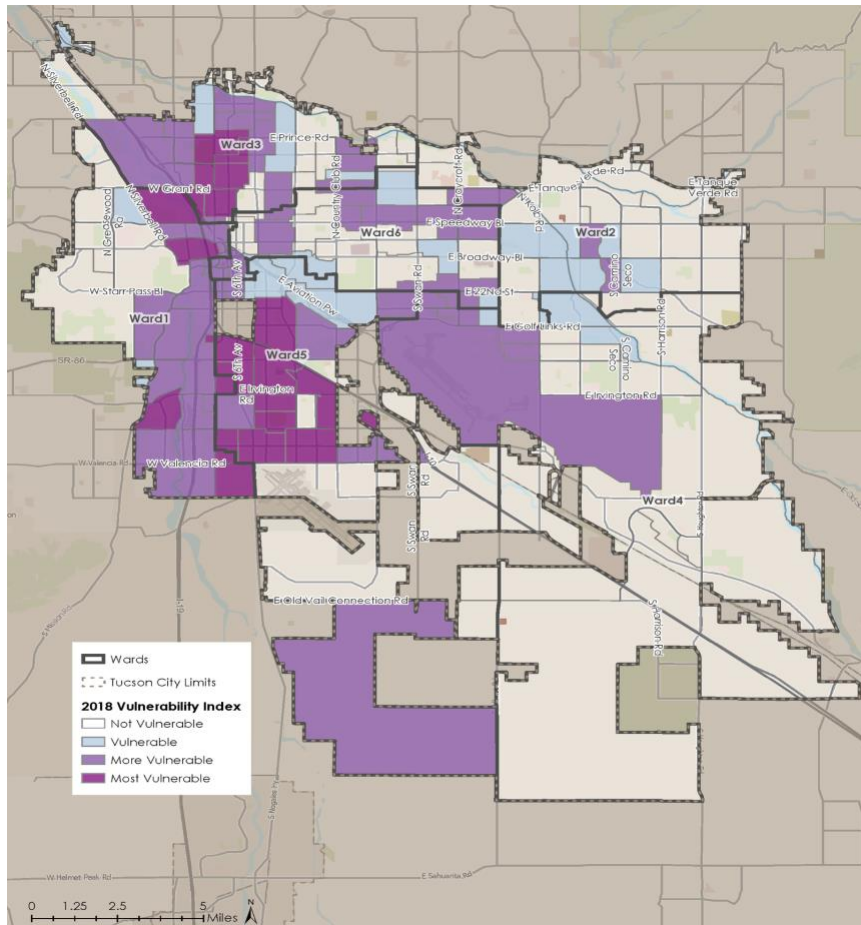
Generally, the spatial description of Tucson's racial makeup mentioned previously matches this map. Both follow a trend of the central city and the west and south sides of Tucson (Wards 1, 3, 5, and 6), housing minorities excluded from integrating into Whiter suburbs out in the east towards Tanque Verde and Mica Mountain (Wards 2 and 4). Hence, poverty is a possible result of the disinvestment of the central city and older suburbs, a phenomenon not foreign to other large American cities.

### *Neighborhood Vulnerability*

A neighborhood's vulnerability bases itself on the ability of members from particular communities to deal with threats to their lives, security, and social, economic, and political networks. Per the City of Tucson Pima County Consortium 2020–2024 HUD Consolidated Plan, 87 (out of 175) vulnerable census tracts exist within the City of Tucson's limits, amounting to 55.4% of all census tracts (2019). Their spatial distribution displays itself in Fig 2 below.



Fig 2 : Neighborhood Vulnerability Index.



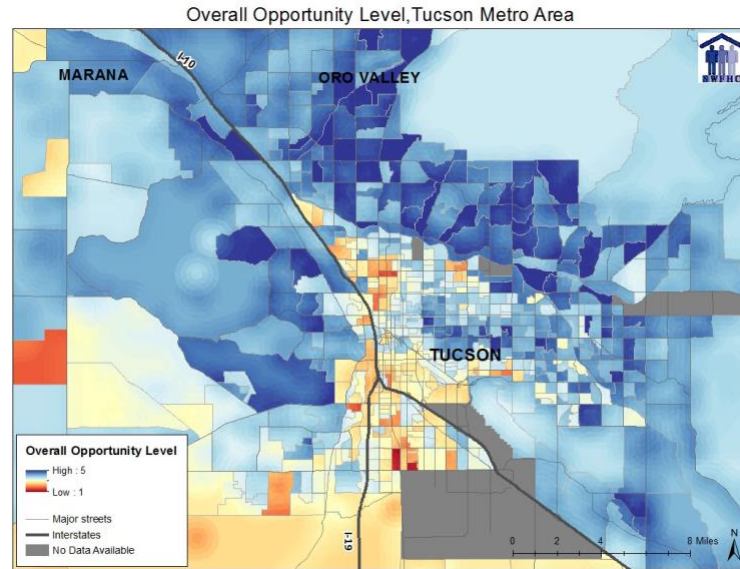
Source: Univ. of Arizona Eller College of Management, Neighborhood Vulnerability Index, Making Action Possible (MAP) Dashboard.

Most of the highest vulnerability census tracts are in Tucson's west, central, and south sectors, with high concentrations of minority populations. The spatial patterns match the rising rent prices in these areas. (More Explanation) Areas with high neighborhood vulnerability potentially have fewer opportunities to thrive in life.

### *Areas of High and Low Opportunity*

A neighborhood of opportunity is a neighborhood that offers excellent schools, decent-paying jobs, access to healthcare, adequate housing, and a range of mobility opportunities. According to the Southwest Fair Housing Council, access to opportunities plays a central part in the quality of life and economic growth (2018). Below is the map showing the overall opportunity level of the Tucson Metro Area (Fig 3).

Fig 3 : Overall Opportunity Level, Tucson Metro.



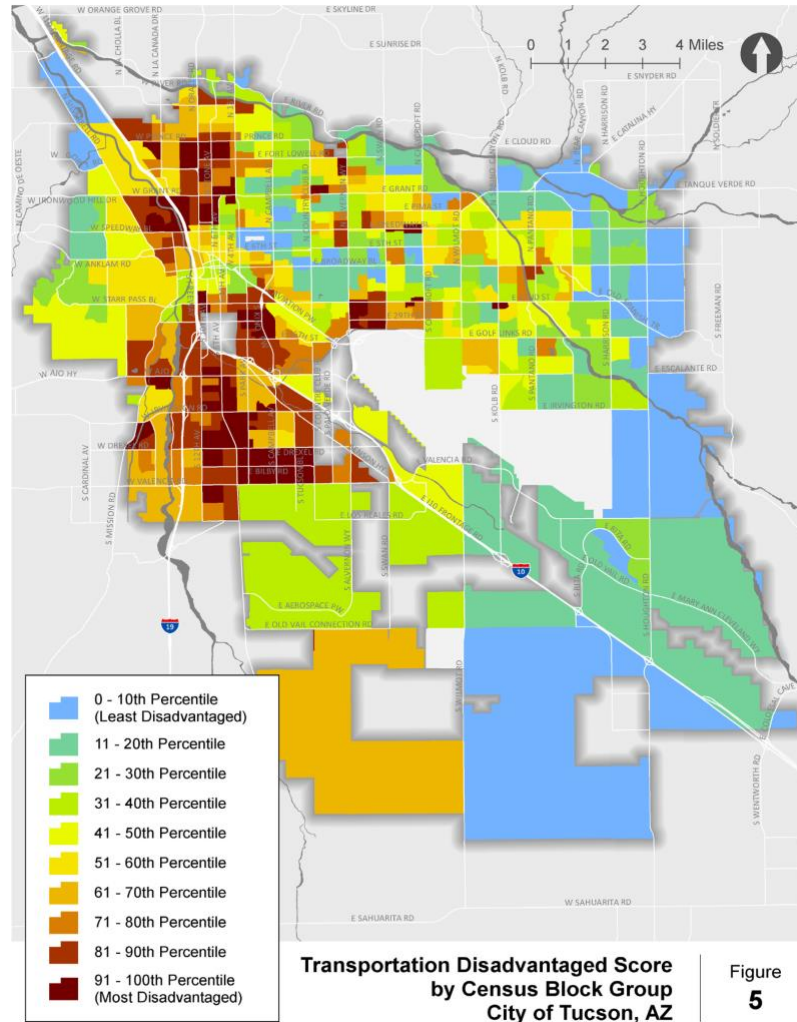
Source: Southwest Fair Housing Council, 2018.

Mirroring the Neighborhood Vulnerability Index, overall opportunity maps in Tucson display a similar pattern. It coincides w/ patterns of historic housing segregation, where low-opportunity communities usually have high levels of residents of color. One of Tucson's essential components determining neighborhood opportunity is access to reliable transportation.

### *Transportation & Mobility*

While not a shared focus among the current research in advancing Tucson's housing equity, a significant driver in determining opportunity availability is the presence and affordability of safe and reliable transportation choices. Most people only get around by personal automobile, but according to the U.S. Census Bureau, about 11.9% of all Tucson households do not possess a car (2015 - 2019 ACS 5-Year Estimates). Consequently, they must rely on public transit or active transportation methods such as walking or cycling. However, even with Tucson's improvements in transportation in the SunTran transit network and pedestrian/cycling infrastructure, some neighborhoods are more suspect to lackluster mobility conditions. The transport disadvantage score for Tucson shows varying levels of disadvantage by census block group (Fig 4).

Fig 4 : Transportation Disadvantaged Score by Census Block Group, Tucson, AZ.



Source: City of Tucson.

The neighborhood vulnerability index and the neighborhood opportunity maps match up with the patterns of this map. Most census tracts with high transportation disadvantaged percentiles are in Tucson's west and south sectors. However, the central sector of Tucson is an exception thanks to investments such as the SunLink Streetcar and frequent SunTran bus service. In this area, they collectively increase accessibility to prosperity like employment and education in terms of transit service reliability (i.e., frequency and on-time performance), not impeding reaching those places on time.

Nonetheless, the areas with more transportation-disadvantaged are areas with minorities, further highlighting the disproportionate hardships they face. Minority pedestrians in Tucson might be involved in 5% of all reported collisions, 27% being fatal crashes. Lower levels of investment in transportation infrastructure like wide sidewalks trace back to historical exclusionary efforts by local and federal governments. Those efforts have morphed into high poverty rates and abysmal neighborhood vulnerability scores to reflect the unsatisfactory living conditions of minorities and low-income people.

## Homelessness

Homelessness is one of Tucson's most prominent signs of poverty. One measure used is the Point in Time Count, conducted annually at the end of January. It measures the number of people experiencing homelessness (Temporarily Sheltered Persons and Unsheltered Persons) over a one-night period. From 2017 to 2019, both counts decreased, only to increase in 2020 (TPCH, 2020). See Table 2 below.

Table 2: Point in Time Count, 2020.

Year	Type	Count
2017	Temporarily Sheltered Persons	1,189
	Unsheltered Persons	385
2019	Temporarily Sheltered Persons	1,011
	Unsheltered Persons	361
2020	Temporarily Sheltered Persons	1,081
	Unsheltered Persons	579

Source: TPCH 2020 Homelessness Update and Community Data Report

Overall, the trend of people without a stable home in Tucson has dipped, only to increase again in 2020. The increase in non-sheltered persons was sharper than the rise in temporarily sheltered persons. Since the Point in Time Count occurs every January, it potentially misses actual numbers throughout the rest of the year. Collectively, they indicate a potential shortfall in the current utilization of homelessness response resources. Some contributing factors in resource underutilization include cultural and language differences and varying risk perceptions across different races, as seen in Table 3 below.

Table 3: Homelessness by Race/Ethnicity in Pima County.

Race	White	African American	Asian	American Indian/Alaska Native	Native Hawaiian or Other Pacific Islander	Multiple Races or Other Race	Hispanic
Share of Overall Population	76%	3.6%	2.9%	3.9%	0.2%	13.4%	37.2%
Share of General Population of those Experiencing Homelessness	68%	13.7%	0.7%	9.1%	1.1%	7.5%	33.8%

Source: Tucson Pima Collaboration to End Homelessness, 2020 & ACS, 2015-2019

In the table above, Whites, Blacks, and Native Americans experiencing homelessness make up a large share of their cumulative city-wide populations. Interestingly, Whites have the most significant fraction of their population experiencing homelessness. Even as African Americans and Native Americans also have relatively high proportions of their populations facing homelessness, emphasizing the issue's prevalence irrespective of race. Nonetheless, Blacks experience higher rates of homelessness due to historical exclusionary government efforts in the housing market and other aspects of society. Besides race, different living and health factors can place people at greater risk of being unhoused and suffering its harmful effects. See Table 4 below.

Table 4 : Special Populations Experiencing Homelessness.

Population Type	Serious Mental Illness	Substance Use Disorder	HIV/AIDS	Survivors of DV	Chronic Homelessness	Veterans
Count in Shelter Type	Emergency Shelter: 139 Safe Haven: 14 Transitional Housing: 46	Emergency Shelter: 110 Safe Haven: 13 Transitional Housing: 49	Emergency Shelter: 8 Safe Haven: 0 Transitional Housing: 39	Emergency Shelter: 127 Safe Haven: 1 Transitional Housing: 12	Emergency Shelter: 127 Safe Haven: 9 Transitional Housing: 0	Emergency Shelter: 59 Safe Haven: 2 Transitional Housing: 63
Total Count	199	172	47	140	136	124

Source: City of Tucson, 2020

The table above shows the counts of special populations in three types of shelters: emergency shelters, safe havens, and transitional housing. Individuals with serious mental illnesses are the largest homeless population in emergency shelters and safe havens compared to others; they are also the largest homeless subpopulation overall.

Meanwhile, veterans experiencing homelessness are the largest population utilizing transitional housing. The smallest particular population represented in the City of Tucson's shelters is individuals with HIV/AIDS, and this population primarily lives in transitional housing. Another unique population of note is youth experiencing homelessness. Per the 2020 Point in Time Count, 105 youth were experiencing homelessness, twenty-seven youth experienced chronic homelessness, twenty-nine were parenting youth, and 33 minor-aged children were experiencing homelessness (City of Tucson, 2020). Parenting youth and minors have particular challenges in experiencing homelessness, with the parents struggling to provide for their children and the minors not being able to process being out on the streets healthily. As mentioned previously, the gaps in outreach to homeless juveniles have increased their likelihood of chronic homelessness throughout their lives.

Due to the pitfalls in the current response to homelessness, those who have received support may fall back into it. The statistic has steadily risen since 2017, per the Point in Time counts: It was 225 people in 2017 while it was 383 people in 2020 (City of Tucson, 2020). People experiencing chronic homelessness are particularly prone to death while living on the streets, with vulnerability increasing daily. Moreover, 50% of chronically homeless adults remember experiencing homelessness between ages 18~24 (Tucson Pima Collaboration to End Homelessness). They have been without a home when their brains and bodies were still developing, and being traumatized by experiencing homelessness places them at greater risk of not reaching out for help. Another possible amplifier of chronic homelessness could be the instability of securing and maintaining a safe living space in the changing housing market.

**Homelessness Response**

A "Housing First" method has been stressed by the City and the Mayor of Tucson in its Homeless Response System since it is the top proven contemporary strategy for reducing homelessness. Within this apparatus, various community partners provide responsive services to people experiencing homelessness. The cumulative capacity of their different approaches summarizes in Table 5 below.

Table 5 : Homeless Response System Capacity.

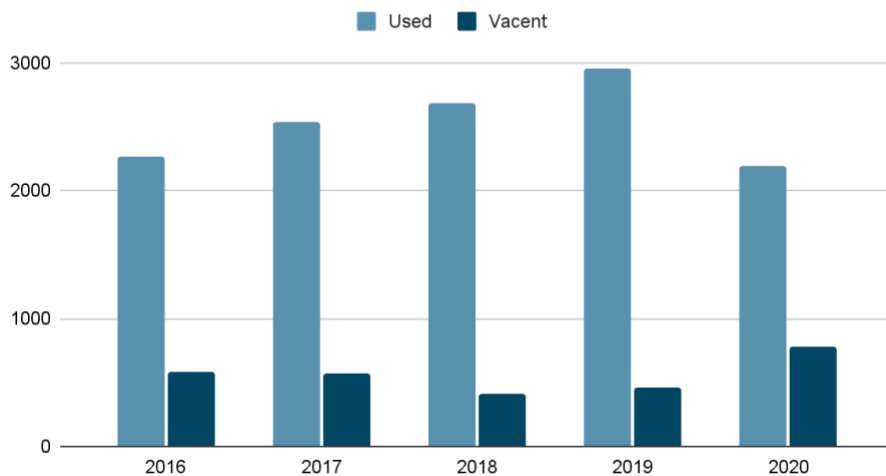
Intervention Type	Shelter Beds	Transitional Housing Beds	Permanent Supportive Housing Beds	Rapid Rehousing	Safe Haven
Count	1,041	313	1,759	755	24

Source: TPCCH 2020 Homelessness Update and Community Data Report.

Based on data for Tucson's homelessness situation, there may be the capacity to accommodate the current homeless population. However, the shortcomings of the Point in Time Count strategy may be hiding changes in counts that occur throughout the year. Plus, there is a lack of monitoring of interventions due to funding providers not agreeing to shared definitions, community-wide planning, and clear goals with this model and "low-barrier/low-demand" shelters. Furthermore, an August 2020 staff report of Tucson's HCD identified inadequacies in the current Homelessness Response System. Their underutilization emphasized a need to maximize existing resources, including shelters and supportive housing.

Fig 5 : Shelter & Support Housing Bed Capacity & Utilization.

5 Year Shelter & Supportive Housing Bed Capacity & Utilization





Source: TPCH, 2020

From Fig 5, occupancy vs. vacancy rates decreased from 2016 through 2018, only to rise again from 2019 to 2020. There is also a gap in the provision of intensive support services, as evidenced by a high rate of service clients returning to homelessness. The Corporation for Supportive Housing once observed that two-thousand new supportive housing units are needed in the next decade to effectively move people from homelessness to stable housing (2019). Not having additional capacity could intensify the growth of the homeless population and the dangers that individuals face.

A realm that the shortages significantly impact is unhoused youth. For each day waiting between assessment & housing assessment, 2% of a youth's vulnerable to returning to homelessness after entering a housing program (Tucson Pima Collab. To End Homelessness and ACS data). The more prone a child is to return to homelessness, the more likely they will experience chronic homelessness and its particular hazards later in life.

## **Housing**

### *Housing Conditions*

Older housing units in Tucson pose hazards to health and safety due to lead-based paint and inadequate conditions (HCD 2021 Annual Report). The city has a limited number of existing large, multi-family housing units, which poses a challenge to families with children and larger households (Thrive in the 05, 2022). Those families would have to either experience cramped living conditions, which could threaten their health, or be homeless, vulnerable to its dangers. The City of Tucson amended its Unified Development Code in the Fall of 2021 to permit Accessory Dwelling Units (ADUs) or Casitas. The Mayor and Council subsequently approved the casitas initiative for residential lots.

### *Affordable and Public Housing Programs*

Tucson's Housing and Community Development department currently operates various affordable housing programs through its role as the local Public Housing Agency. In their 2021 Report, HCD reported owning and operating 1,505 public housing units, which includes the 451 below-market housing units that the department added in 2021. HCD also noted the administration of over 5,500 housing choice vouchers (HCVs) in 2021. These vouchers allow residents to apply for rental units throughout the City. HCVs require recipient households to pay only 30% of their income on rent, and a subsidy covers the remaining gap in monthly housing costs. HCD offers Tenant Based Rental Assistance, Rehabilitation of housing units, Emergency housing vouchers, and Low Income Housing Tax Credits (LIHTC).

Choice Neighborhoods funding, allocated by HUD, supports reinvestment in distressed neighborhoods. Tucson also offers a Choice neighborhoods program called Thrive in the 05. This area, shaded in blue on the map (Fig 6), contains a variety of affordable and public housing options. LIHTC properties like the Alborada and Gateway apartments are within the area, which



has 127 and 120 affordable units, respectively (Thrive in the 05, 2022). The Tucson House, a 17-story former luxury apartment building, is also within the choice neighborhood as a senior housing complex. The Tucson House contains one quarter, or 27%, of the City's public housing supply (Thrive in the 05, 2022). See Fig 6.

Fig 6 : Choice Neighborhoods



Source: Thrive in the 05 Plan

### ***Thrive in the 05 Transformation Plan***

The City of Tucson produced the Thrive in the 05 Transformation Plan in 2022. It focuses on improving housing for residents in the 85705 zip code, a HUD-designated choice neighborhood. The plan identified four focus areas for the goals and strategies identified throughout making the plan: Neighborhood, Housing, People and Education, and Workforce and Economic Development. The Neighborhood Plan section identifies its first strategy as "investing in multi-modal transportation to provide access to services, jobs, education, and community amenities." The second strategy is to "build the health and environmental resilience of the neighborhood." Actions for this strategy include urban heat island effect mitigation, encouraging residents to become involved in green infrastructure maintenance, and flood control preparation.

The Housing section lists four strategies to increase rental and ownership options within Thrive in the 05 areas. The first strategy, providing a variety of housing types suitable to diverse households, can be achieved through creating a casita incentive program, expanding the number of larger housing units, and repurposing motor hotels as housing for vulnerable populations (like seniors, formerly homeless, and persons with disabilities). The second strategy, supporting existing homeowners and creating new homeowners, includes actions to streamline home repair and clean-up programs, low or no-cost technical and design assistance programs, and joint development to develop affordable homeownership options on city-owned properties. The third strategy, involving increasing and retaining affordable and mixed-income

housing options, includes actions to build new affordable and mixed-income rental housing with housing partners, adapting zoning codes and development incentives. They prioritize affordable and mixed-income housing development, facilitating the development of mixed-income and modest market-rate housing and educating landlords about HCVs and eviction prevention tools. The fourth and final housing strategy is establishing Tucson House as a national model for affordable aging in place.

### ***City of Tucson General Plan***

The U.S. Department of Housing and Urban Development gave the criteria for the City of Tucson and Pima County to have a five-year HUD consolidated plan outlining local priorities and goals related to affordable housing. Tucson's comprehensive plan forms the foundation for the Annual Action Plan that addresses the needs of the community's most vulnerable population. Through the funding source and local affordable housing programs, the city forms a variety of partnerships with other government agencies and non-profit and for-profit organizations to address housing needs. The community development funding from HUD backs programs that assist low-income households and neighborhoods in addressing various needs. These include housing-related support services, housing repair and rehabilitation, new residential infill, removal of blighted conditions, and restoration of historic structures.

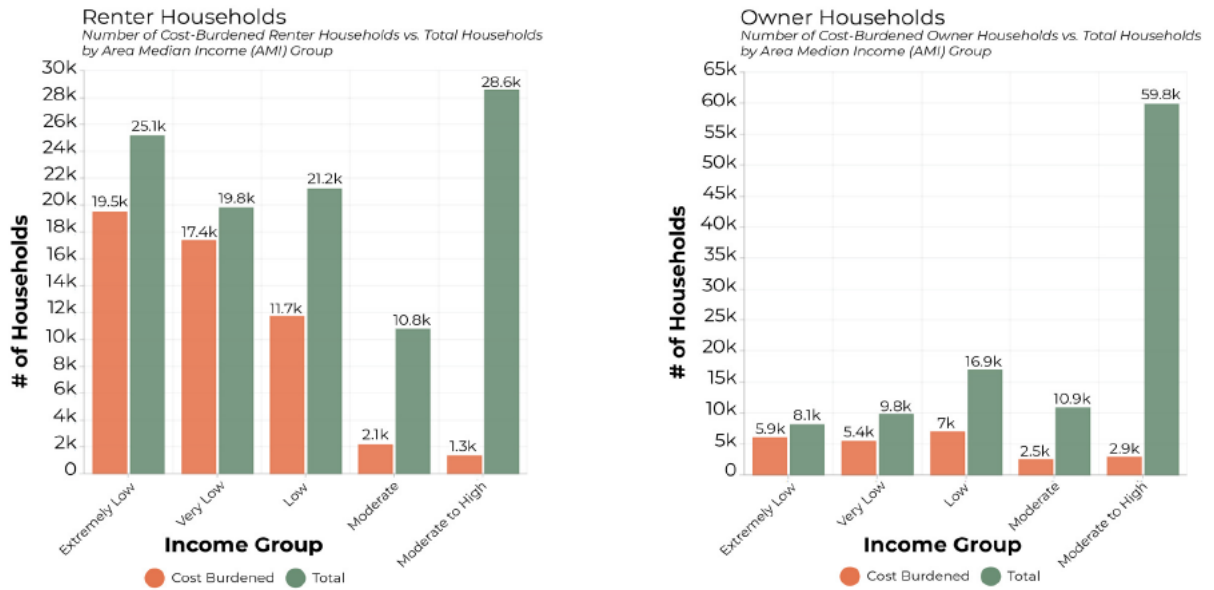
### ***City of Tucson Housing & Community Development 2021 Annual Report***

The 2021 Annual Report from HCD showcases many of the plans discussed above. Still, it mentions the Tucson Pima Collaboration to End Homelessness (TPCH). The report also notes initiatives such as the Homeless Preference Program, which permanently houses individuals who have experienced homelessness, and the Family Self-sufficiency program (FSS), which provides rent assistance and tools for homeownership. Finally, the report describes two zoning projects that HCD and PDS, or the Planning and Development Services Department, have jointly worked on: a code amendment allowing casitas or ADUs on residential properties and the Sunshine Mile Overhaul. Both of these projects serve to promote affordable housing development.

### ***Housing Affordability Strategy for Tucson (HAST)***

The Housing Affordability Strategy for Tucson (HAST) aims to preserve and construct housing units in Tucson. Tucson is currently experiencing challenges with residents vulnerable to housing instability. A large percentage of renters and homeowners in Tucson are vulnerable to being cost-burdened based on their household income and their housing costs. The graphs presented in the HAST document demonstrate the data for the total households and number of households cost-burdened according to their Area Median Income (AMI) group (Fig 7). The document states that over 75,000 households in the City of Tucson are housing cost-burdened (HAST 2021).

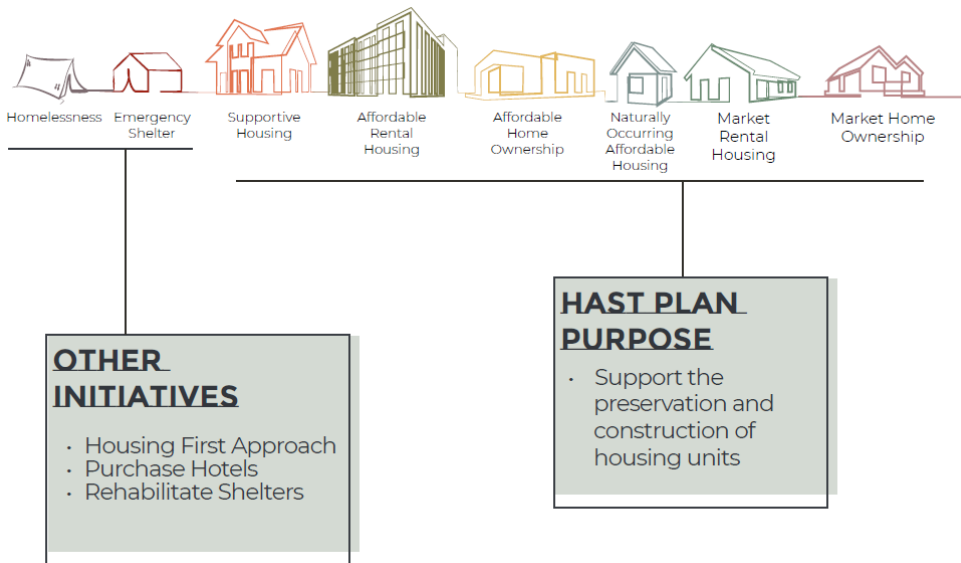
Fig 7 : Renter & Owner Households vs Total Households by Area Median Income Group



Source: Housing Affordability Strategy for Tucson (HAST) 202.1

The City of Tucson strives to address these issues through various policies and initiatives. The figure below provides a representation of how HAST will serve to address the housing needs within the city. The HAST document offers actionable steps to create and preserve the town's housing units. It outlines ten policy initiatives organized as short-term (Less than two years), medium-term (2-5 years), and ongoing (continuously worked on for the next five years). See Fig 8.

Fig 8 : Policy Initiatives.



Source: Housing Affordability Strategy for Tucson (HAST) 2021

The ten policy initiatives stated in the plan are:

1. Transform public housing
2. Build capacity in Tucson around affordable housing
3. Prioritize and foster affordable housing in areas of opportunity
4. Expand efforts to preserve and enhance existing housing
5. Update zoning regulations to encourage affordable housing
6. Facilitate development by reducing costs through innovation
7. Build affordable and mixed-income housing on city-owned lots
8. Enhance efforts aimed at housing Tucsonans most vulnerable to housing instability
9. Pursue additional and more sustainable funding streams for affordable housing in the region
10. Expand education, outreach, and research efforts.

The HAST document provides short-term action plans and tasks for each policy initiative. The goals and steps indicated in this document are critical to understanding the gaps and needs of working towards equitable and accessible housing within the City of Tucson. The project focuses on partnerships and collaborations across stakeholders such as the public, HUD, the Mayor, the City Council, and HCD.

### *Housing Market Study*

This study gives the neighborhood vulnerability index for 2013 and 2018 and what census tracts changed vulnerability status, a housing market assessment, and a gap analysis. 33% of Tucson households are housing cost burdened (22.4% of homeowners and 51.8% of renters). Building

permits primarily single families but dropped off acutely after 2005 from a higher average. Ward 3 has the most affordable housing at 658 units. A 17-story house accounts for 27% of the city's affordable housing stock. 62.4% of city households had direct owners, and 74% of all homes came to the market between 1970 and 2009. More specifically, as time passed, developers built more dwellings further out. Wards 2 and 5 have the most considerable public and affordable housing. 51.3% of public housing recipients and 45.5% of housing choice voucher recipients are Hispanic—high percentages of Hispanic households in western and southwestern areas of Wards 1 and 5. African Americans had the lowest owner-owned household rate at 36.3%, Hispanics at 55.1%, Asians at 52.7%, and Caucasians at 68.6%.

### ***Housing Cost Burden & Housing Demand***

The housing cost burden is experienced by households when they spend over 30% of their income on housing. In Tucson: 33% of households experience a housing cost burden, whereas Pima County (2014-2018) had 22.4% of homeowners and 51.8% of renters experienced a housing cost burden (University of Arizona, 2020). Being burdened by housing costs eats into other necessities, from health care and education to mobility. While less significant, it can also deny the wants of opportunities such as travel to visit extended families. In the meantime, renters below \$15K need more affordable rental units. Hence, they must financially stretch themselves to rent more expensive homes.

Table 6 : Income vs. Occupied Units (2018).

Income Level	<\$15K	\$15-35K	\$35-50K	\$50-75K	\$75-100K	>\$100K
Est. Occupied Units Affordable at Income Level	11,629	75,575	42,649	9,687	2,143	1,954
Actual Households @ Income Level	33,629	44,679	24,433	24,866	11,600 (est.)	11,568

Source: Univ. of Arizona Eller College of Management, Housing Market Study, Making Action Possible (MAP) Dashboard

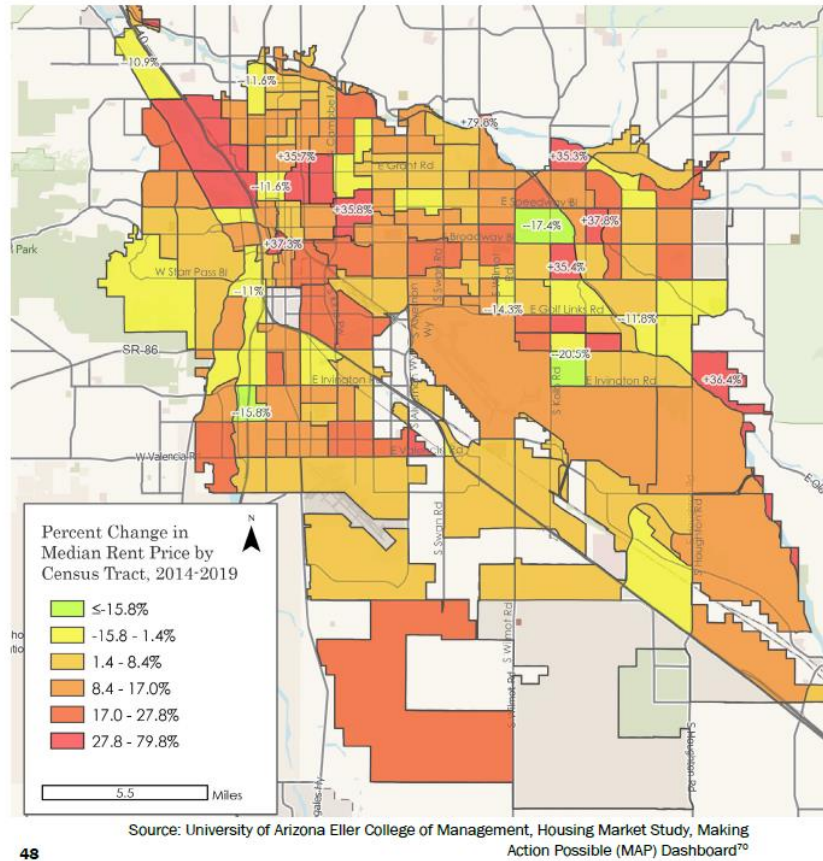
According to Table 6 above, home prices are no better than rental costs; hence their inclusion in the housing cost burden tallies. Units below \$15,000 to purchase are less available than rented units at higher income brackets. The same is true for the next income bracket over.

### ***Housing Costs***

Possessing a stable place to live, whether through ownership or rental, is a crucial aspect of prosperity. Renters are 37.6% of the households in Tucson (2018), with this proportion increasing over time. However, mirroring many large cities in the United States, rent prices in the Tucson Metropolitan Statistical Area (MSA) have experienced rises; 2013-2018: +10.9% and 2019: 5.1%. The

map below (Fig 9) displays the spatial distribution of rental housing price changes across Tucson's six wards.

Fig 9 : The Spatial Distribution of Rental Housing Price Changes Across Tucson's Six Wards.



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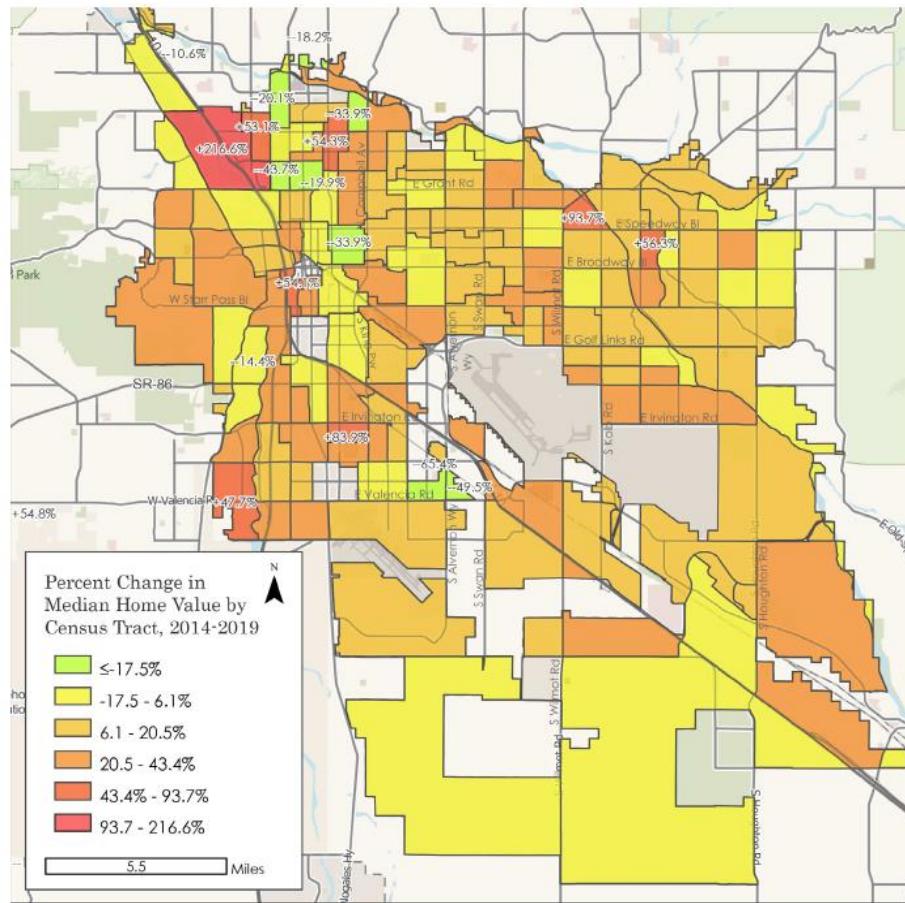
Additional Source: City of Tucson

Rents are rising in the city's west, central, and south areas, possibly due to neighborhood gentrification. While they are also growing in the eastern suburbs because of increasing home prices, several census tracts had drops in median rental prices. Renters in areas with rising median rent costs face increased housing cost burdens.

Likewise, in a similar situation as neighboring Phoenix, Tucson is experiencing a rising cost of owning a home. The median home value in the Tucson MSA in 2018 was \$173,500, representing a 3.6% increase between 2013~2018. Nevertheless, home prices vary widely around Tucson, as illustrated in Fig 10.



Fig 10 : Percentage Change in Median Home Value by Census Tract, 2014-2019.



Source: University of Arizona Eller College of Management, Housing Market Study, Making Action Possible (MAP) Dashboard<sup>72</sup>

The eastern suburbs are experiencing higher home prices while getting cheaper in the west, south, and central Tucson. Homeownership rates in Tucson reflect national trends by varying acutely by race and ethnicity, as indicated in Table 7 below.

Table 7 : Homeownership Rates by Race, Tucson, AZ.

Race	Black	Hispanic/ Latino	American Indian/Alaska Native	Asia n	White, non- Hispanic
Homeownership %	29.2%	48.9%	34.6%	42.4%	55.4%

Source: ACS, 2019 5-Year Estimates

These differences in percentages tie into redlining and other historical efforts to make homeownership exclusively for the White population. It could not be more than true for the Black population. Nonetheless, Hispanics and Asians are not too far behind Whites in homeownership rates, potentially hinting at more available opportunities. Still, the prospect of the gentrification of worn-out areas poses a risk to greater homeownership for minorities overall.

### *Gentrification & Development*

The revitalization of neglected communities is a culprit behind the spiking of rental and homeownership costs. Neighborhood gentrification can discourage existing residents from living in one place through older age. Low-income renters are especially prone to involuntary displacement from rising rents when neighborhoods gentrify. For example, development within Tucson's central downtown has fueled community concerns about gentrification and its potential to displace low-income residents of color in adjacent areas. Henceforth, median rents rose ~11% in 2013-2018, yet price changes varied acutely across the city (City of Tucson, 2021). While they are decreasing in some areas, this increase is more than twice in others, overlapping with measures of neighborhood vulnerability. Returning to Downtown Tucson, revitalization efforts in the region fueled by the SunLink Streetcar and private investment threatens to displace its existing residents; hence, they are in specific need of affordable housing & anti-displacement aids.

### *P-CHIP Framework*

The People, Communities, and Homes Investment Plan details the priorities that should receive priority when aiming to provide better housing equity across Tucson. These priorities will help guide the different aspects and vulnerabilities that the city should aim to incorporate into any future Housing equity studies and programs to ensure that the most vulnerable people and communities are accounted for and have their needs met. Setting up these fundamental principles helps create a framework around the context of the housing equity issues Tucson faces, emphasizing the groups that should receive attention when researching the topic. From this groundwork, the City of Tucson and its partners can elaborate upon its management of housing equity by finding overlap with other cities' efforts to tackle similar problems that address identical groups and communities.

The plan begins its approach by highlighting a broad range of vulnerable population groups, identifying the need to provide low-income individuals and families with the safety of shelter, food security, and healthcare providers. Outreach organizations can prioritize their needs from this broader scope based on a narrower and more direct approach. The groups labeled as targeted groups include Children, Older Adults, Veterans, Individuals affected by the criminal justice system, Persons with disabilities, LGBTQ+ individuals, People of color, Persons with substance abuse disorders, persons with HIV/AIDS, Victims of domestic violence or unsafe living situations, Refugees and immigrants, and People experiencing homelessness.

These frameworks question how health, well-being, opportunity, environmental factors, social conditions, and access to resources all interact with the housing equity problems that



vulnerable groups face in Tucson. To help guide this approach, P-CHIP utilizes the Social Determinants of Health and its Eight Domains of livability to clarify the conditions contributing to the lack of security in housing and health that these groups may face. These social determinants show how various aspects beyond adequate and affordable housing are needed to fix the issue of housing inequity.



The Social Determinants of Health are conditions present in the places where people live, learn, work, and play, in line with its definition from the Centers for Disease Control and Prevention (CDC) (2021). These conditions broadly reach how people live, impacting their quality-of-life risks, outcomes, and health. They highlight that systematic social and economic inequalities result in health and security disparities within the population. Education Access and Quality, Health Care and Quality, the Neighborhood and the Built Environment, Social and Community

Contexts, and Economic Stability all play a role in social equity and, in turn, impact creating housing equity.

The Eight Domains of Livability are community features highlighted by the AARP that impact older adults' well-being similarly to the previously mentioned social determinants. This method develops the understanding that environmental factors such as housing and transportation



interrelate with a person's health and social inclusion. These eight domains consist of the following:

- Outdoor Spaces & Buildings
- Transportation
- Housing
- Social Participation
- Respect & Social Inclusion
- Civic Participation & Employment
- Communication & Information
- Community & Health Services

Despite these modes applying their effects on an older population's position in society, their malleability would allow them to apply to other vulnerable groups to help support those beyond just the elderly.

The inclusion of housing and the built environment within these frameworks shows the deep connection that housing has with other social equity aspects. It indicates that looking at housing alone is insufficient to solve Tucson's housing equity issues. Understanding the full scope of how

these factors influence how vulnerable groups interact and live in the city will allow a plan to create a plan that fully incorporates their safety and security into the community.

### ***Gaps in Data***

Missing data do not explicitly fall within the report's scope, but it is vital to mention gaps in the data we studied. There are no statistics about how many seniors are experiencing homelessness within Tucson's city limits, whether overall or by Ward. Specifically, save for identifying homeless youth, the Point in Time Count statistics do not classify homeless persons by age group. The data gap henceforth intensifies the search for seniors in need and interventions to prevent senior homelessness. It also appears to be whether the solutions proposed in sections three and four work towards achieving housing equity in the Tucson community.

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