#### COMMISSION on EQUITABLE HOUSING AND DEVELOPMENT

#### **Equitable Housing Strategies Subcommittee Minutes**

August 20, 2024, 1pm

Equitable Housing Strategies Subcommittee August 2024 (youtube.com)

Equitable Housing Subcommittee of the Commission on Equitable Housing and Development meeting via Zoom

#### Call to Order/Roll Call, and Introductions

The meeting was called to order at 1pm by Chair Jay Young. Roll call was taken, and a quorum was established.

No Action Taken

Members present: Jay Young, Kenny Wong, Raye Winch, Laurie Mazerbo, Lena Porell

Members absent: Vicki Cuscino, Tisha Tallman

Members of public present – none

**Approval of June Minutes** – Kenny made a motion to accept the minutes as submitted, Laurie seconded with no objections all voted to approve as submitted.

**Martina Keuhl** – She presented Tucson/Pima County Analysis of Impediments to Fair Housing Choice and is asking for feedback from the subcommittee. Jay mentioned that the document is required and focuses on housing equity with the focus on fair housing as well. Martina shared the following PowerPoint presentation:

- Slide 1: Analysis of Impediments to Fair Housing Choice introduction.
- Slide 2: What is AI?
  - 1. Companion document to the 5-yr HUD Consolidation Plan.
  - 2. Implements Community Development Block Grant (CDBG) affirmatively furthering fair housing certifications.
  - 3. Analyzes conditions to identify barriers to housing choice with emphasis on protected classes and poverty.
    - i. Socio-economic and housing
    - ii. Fair housing complaints, inquiries and testing
    - iii. Home mortgage Disclosure Act

- iv. Evictions (1st time)
- v. Regulations and policies
- vi. Geographic concentration
- Slide 3: Identifying and Addressing Impediments

### 2020 AI

7 Impediments and 31 Actions

(plus, sub-actions)

- 1. Housing Discrimination
- 2. Community Education Awareness
- 3. Geographic Concentrations
- 4. Lending Discrimination
- 5. Disability Accessibility
- 6. Fair Housing Monitoring & Reporting
- 7. Tucson Fair Housing Ordinance Enforcement

## This (2025) AI

May be same number of impediments, yet.....

\*Seek to better connect housing discrimination with economic and housing market conditions

\*Focus on cross-impediment actions where practicable

\*A glimpse into preliminary impediments and anecdotal information

\*Trends are difficult to pinpoint

-How people identify
Themselves is evolving

-Census geography changes

-Aging population = increased disability

-U of A student population

- Slide 4: Questions for the subcommittee
  - 1. How can the impediments analysis support the work of the subcommittee? And the work of the subcommittee supports the analysis?
  - 2. What action(s) would you prioritize to positively impact housing market factors alongside housing choice barriers/discrimination.
  - 3. What research, data or other information would contribute to the impediments analysis?
- Slide 5: Severe Housing Problems

40.4% of Pima County households with income less than 80% AMI experience one or more severe housing problems.

-Severe housing costs burden most common

\*Paying > 50% of household income is for housing

-Other sever housing problems:

\*>1.5 people per room

\*Unit lacks complete kitchen or plumbing

-Cash rent/unpermitted ADU's

The graph shows severe housing problems among households with income less than 80% AMI by race and ethnicity (2020 CHAS), the following graph data:

Pima County = 40.4%

White = 37.8%

Black = 49.9%

Asian = 48.7%

Native American = 41.8%

Pacific Islander = 42.9%

Hispanic = 42.2%

LMI Racial and ethic minorities are more likely than white households to experience sever housing problems.

- Slide 6: Home Purchase Loan Application Outcomes
  - -One path to wealth generation and transfer
  - -78,368 applications reviewed
  - -Proportionate to % of population
    - \*58.9% non-Hispanic white
    - \*23.2% Hispanic white
  - -Different denial reasons
    - \*Non-Hispanic white, joint, makes collateral
    - \*Hispanic white credit history
    - \*Other races/ethnicities, females debt-to-income ratio and credit history

Graph showing: Home Purchase Loan Application Outcomes by Race/Ethnicity in Pima County HMDA 2020-2023.

Home Purchase Loan Applications by racial and ethnic minorities are less likely (65.7%) than applicants from non-white (71.7%) or joint (71.5%) applicants to be originated credit and housing counseling may not be reaching a broad audience.

- Slide 7: Racial/Ethnic Concentrated Areas of Poverty
  - -HUD's definition
    - \*50% racial/ethnic minority +
    - \*40% poverty
  - -Pima County (2022 5-yr ACS) Minority concentration > 59.8%
    - \*Tract 45.10 64.6%
    - \*Tract 44.32 59.5%
    - \*Tract 14 53.7%

Graph showing map of Tucson with data

Racial & ethnic minorities living in poverty are more geographically concentrated than 5 years ago (2017).

- Slide 8: Anecdotal
  - \*The influx of retirees/boomers who bring wealth does not equate to long-term residence or in-County generational wealth transfer.
  - \*Corporate owners are more savvy about fair housing compliance, and more likely to evict than mom & pop landlords.
  - \*Need to reach disconnected youth-pandemic had disproportionate negative mental health impacts
  - \*Isolation of people with disabilities and elders a serious problem
  - \*People of color and women are more likely to have an eviction action filed and be evicted (note: eviction lab methodology and data may support)
  - \*Housing (fair, affordable, etc.) needs a solid, consistent narrative
  - \*Poor employment options area at the root of today's disparity
  - \*Housing stock is a mismatch for households most in need

Martina went back to slide 4 on the questions for the subcommittee and went on to open further questions to the subcommittee.

- -Kenny talked about evictions data and there's the knowledge exchange for resilience at ASU and he thinks they collect some data, but he hasn't used it and thinks they collect the data from different counties. Kenny's also curious about what is related to that to how long it is taking for people to be rehoused after experiencing eviction.
- -Jay talked about fair housing market and AI, Jay mentioned speaker Laura Sharp from Department of Equity to attend future meetings in which the discussion will be on Equity mapping and measuring, connecting the AI work to that measurement piece.
- -Martina will be interested in listening in on Laura's presentation to gather further information/data.
- -Raye asked Martina about a little more context on the research and her position on how this assessment is used. She went onto say that she's a consultant through HCD.
- -Kenny touched on the just cause eviction portion of the presentation, and he clarified and would like to hear more about this.
- -Jay talked about AI and could it see how integrated and segregated housing comes about and measured with mortgage lending, etc.

### **COT Office of Equity Update** – Laura Sharp shared a PowerPoint presentation on the following:

- Slide 1: Introduction on the Office of Equity located in the City Manager's Office
   4 Categories:
  - -Capacity Building
  - -Public Engagement
  - -Policy Advising
  - -Data & Mapping
- Slide 2: Tucson Equity Data Strategy
  - \*Empowering the City to collect, track, and analyze data for the advancement of equitable outcomes
- Slide 3: Finding a Solution 4 Criteria
  - 1. Demographics to ensure accessible services for all
  - 2. Representative feedback loops
  - 3. Long-term sustainability
  - 4. Accessible and flexible
- Slide 4: Who is the Audience
  - 1. City staff needing tools and data to assess the equity of services and initiatives
  - 2. Community/local organizations needing tools and data to assess the equity of services and initiatives
  - 3. Other government agencies looking for help with their equity programs
- Slide 5: Tucson Equity Data Strategy 4 primary areas
  - Tucson Equity Priority Index → Decision Makers
  - Demographic Collection Standards → Professional Staff

- Equity Open Data Hub → Data Analysts
- Census Lookup App → Community Users
- Slide 6: Tucson Equity Priority Index
  - A tool to help City leadership, departments, and our community partners make location-based decisions to support equity in our region.
    - User type → Decision-Maker
- Slide 7: Map showing improving on existing models
  - o Tree equity
  - Transportation equity
  - Housing equity

Each map is color coded to show who's vulnerable.

- Slide 8: Evolving Our Approach The New Equity Index
  - One consistent definition of vulnerable populations
  - Automated updates
  - Available in all local boundaries
  - Supported by community input

Map shows Tucson Equity Priority Index. Pilot, which is color coded, just demographics.

- Slide 9: Index in Action: Prioritize Bus Shelter enhancements. The overlay assets to find where improvements will have the most impact.
  - Map 1 Shelterless bus stops city wide (507)
  - Map 2 Shelterless stops in high priority areas (205)
  - Map 3 Stops in high priority with highest percentage of people with no vehicles (22)
- Slide 10: Demographic Collection Standards

The questions, procedures, and resources that we recommend when surveying the public or members of our organization.

User Type: Professional Staff

- Slide 11: Practical, Social and Technical Advantages
  - Practical Saves staff time
  - o Social -
    - Promotes inclusivity
    - Improves accessibility
    - Informs users of data privacy rights
  - Technical
    - Enhances validity and representativeness
    - Accelerates analysis

- Slide 12: Equity Open Data Hub
  - A centralized repository of the most up-to-date data needed to understand equity in the Tucson region.

User Type: Data Analysts

- Slide 13: Three Components of Open Data
  - o Data all the data needed to do equity work in one place.
    - Census Data
      - Decennial (10-yr)
      - 5-yr ACS
      - 1-yr Estimates
    - Local Equity Data
      - Police incidents
      - Foreclosures and evictions
      - Racial covenants
  - o Geographies Data aggregated and apportioned into Tucson's unique areas.
    - Arizona
    - Counties
    - Jurisdictions
    - Wards
    - Zip Codes
    - Neighborhoods
    - Planning Boundaries
    - Police Sectors
    - Precincts
    - Annexations
  - Up-to-Date Automated updates keep data fresh and our insights.
    - Method
      - Python script written by ESRI and maintained by City IT department
    - Frequency
      - When new census data and estimates are available
      - When geographics change (i.e., redistricting, annexation)
- Slide 14: Census Lookup App
  - A point-and-click web mapping tool quickly generates usual demographic summaries for any area in the region.

User Type: Community and Casual Users

- Slide 15: Map to Click Onto to create infographics, census lookup, etc. (TEDS)
- Slide 16: Operationalizing TEDS in Policies, Programs and Practices

- Equity Budget Analysis
  - What it is
    - Analysis of departments' proposed budget for impact on vulnerable communities
  - Applying TEDS
    - Does proposed activity consider vulnerable populations using Equity Index?
    - Has Open Data or Lookup App been used to consider impact on specific demographics?
    - Was outreach with all segments of population conducted?
- Equity Action Plan
  - What it is
    - Citywide roadmap for operationalizing equity focused on inclusive culture, improvement in service delivery, and data informed decisions.
  - Applying TEDS
    - Demographic standards for internal culture surveys
    - Index to identify inequitable services and opportunities
    - Open data for developing equity indicators
- Equitable Public Engagement Policy
  - What it is
    - Citywide policy for inclusive and culturally competent resident interaction
  - Applying TEDS
    - Collection standards to ensure inclusive language and accessible survey design
    - Index to quickly identify whether vulnerable communities have been heard from
    - Sampling and analysis workflows for more reliable decision making
- Slide 17: How the Office of Equity Can Help
  - Resources what the Equity Office tools are going to be most useful?
    - TEDS
      - Index; open data; Census lookup
    - Equity Action Plan: What metrics should the City/Housing be tracking year after year to show progress?
  - Tracking Housing Equity come with questions you want to answer/track (and possible data sources)
    - Examples
      - Are casitas being built in areas where housing cost burden is highest?

- Who is benefitting from CDBG investments? What needed areas are being missed?
- Is low housing quality significantly concentrated in areas of high vulnerability?

#### Collaboration

- Meeting attendance
  - Laurice or delegate will be attending monthly meetings
  - Laura will attend quarterly to discuss data progress, analysis and provide assistance based on identified goals.
- Project Request Form
  - o For specific requests, complete the Equity Project intake form.

#### Q&A:

- -Laura touched on the TEDS census lookup app to show the how the data is extracted and how it's reflected in the different graphs.
- -Faye asked for a group walk through at a future meeting so everyone can get a better idea and understanding on how useful this tool can be.
- -Jay thanked Laura and is interested in having a better connection with the Office of Equity and Laura and collaborate more. Jay would like Laura to come to the meeting quarterly and would like to get together with Laura before the meetings to create a better agenda touching on information/data to discuss at those meetings, so it is more structured.
- -Ernesto bought up the fact that the Office of Equity at the recent National EZRI Conference was recognized for its outstanding work, Laura explained further that it was a Special Achievement and GIS Award for the Tucson Equity Data Strategy.

**COT HCD UPDATES** – Lena updated on P-CHIP and currently going through internal editing with Leadership and the final draft will be ready beginning of September. Lena mentioned that the agenda item for the next meeting will be a part of the P-CHIP that they are creating a glossary of common terms that people might see in the plan which one is Housing Equity and having that official definition and they will meet internally to come up with that definition and sharing it with the subcommittee and see if they hit the right mark or if the subcommittee also would like a kind of definition. They want to make sure that the subcommittee and P-CHIP are on the same page.

**WORK PLAN** – Due to time constraints, Jay wants all to think about the items on the agenda and bring them to the next meeting to discuss. Jay also asked all if there are any further items to add, Kenny asked about this topic and Jay mentioned that they get together to create and agenda draft with questions and Kenny thought a summary with links, etc. Jay will send out and email for suggestions.

**ACTION ITEMS FOR EHS** – due to time constraints, this will on the agenda for the next meeting.

ACTION ITEMS FOR CEHD - Nothing new to add, normal summary at the next meeting

# **CALL TO AUDIENCE** – Nothing

## **NEXT STEPS –**

- -Equitable Housing Strategies meeting September  $17^{\text{th}}$  at 1pm
- -Full Commission meeting September 5<sup>th</sup> at 4pm
- -Jay will send via email a draft agenda for the next meeting
- -Jay will use this meetings agenda using the main points to report to the full commission

# Adjournment – 5:29 pm