

Improve Housing Stability

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Policy Title: Improve housing stability

Policy Full Text: Improve housing stability among low-income renters and homeowners by preventing evictions and foreclosures, increasing homeownership, developing more affordable housing, and reducing home energy and weatherization costs, especially for those in high poverty areas.

Strategic Element:

The benefits of increased housing stability to individuals and communities includes reduced homelessness and the negative impacts and costs associated with homelessness, improved incomes, health and educational attainment, prevention of loss of intergenerational and local wealth, reduction in impacts to schools from child moves, and a more stable workforce.

Tactical Element:

Families and individuals remain housed; jobs and schooling are not disrupted; and more income is available for other household needs. Homelessness, particularly for the most vulnerable households, is reduced. Families and individuals are connected more quickly to key resources that build stability, reducing the need for future interventions and expenses. Lower-income homeowners are able to improve their property and maintain and retain this critical asset.

Problem:

Housing instability, and especially the experience of an eviction or foreclosure, have been found to have a wide range of negative impacts on both the adults and children in such households, as well as communities. Post-eviction earnings and employment decline significantly for adults, and levels of homelessness increase. Negative impacts to financial health and access to credit, as well as physical and mental health, persist over time. Children in households experiencing housing instability are at substantially greater risk of food insecurity, negative cognitive and education outcomes, and maltreatment.

How will the policy: (1) ensure the availability of jobs that will economically support a household, 2) increase housing stability, 3) provide equitable and effective resources, 4) build individual and community assets, 5) build climate resilience and reduce environmental harm, 6) reduce or prevent crime, and (7) further a 2-generation approach?

1. **Jobs** – Housing insecurity has been found to increase the likelihood of job loss and to have substantial negative impacts on both the physical and mental health of household members experiencing housing instability (up to and including increased risk of suicide, overdose, and all-cause mortality). Reduction in the intensity and strain of housing insecurity has the potential to support the health, well-being, and productivity of employees.
2. **Housing** – This policy is explicitly intended to foster increased housing stability via eviction/foreclosure prevention and increased homeownership. Prevention of episodes of housing instability would reduce churn in the affordable housing market, reduce the caseloads of caseworkers facilitating transitions to new housing arrangements, reduce the likelihood of homelessness for households experiencing housing insecurity, and could reduce demand for housing vouchers.
3. **Resources** – Reduction in the intensity and consequences of housing insecurity has the potential to dramatically reduce the intensity of negative consequences for members of vulnerable households. Through reducing the impacts of particularly damaging events, such as an eviction or foreclosure, protections against housing insecurity bolster the positive impacts of other safety-net programs. In addition, such preventative work can reduce the longer-terms costs and system burden of mitigated harms (e.g., physical health issues, SMI, SUD, homelessness) that can be provoked or exacerbated by housing insecurity.

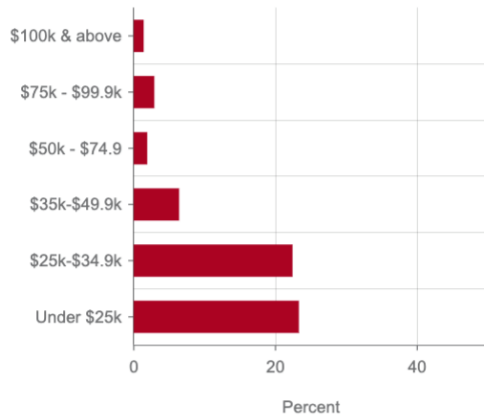
4. **Assets** – Prevention of foreclosure directly supports the preservation of a major asset, the major asset for most households. Increased access to homeownership allows households to build their assets. Reduced housing instability bolsters the collective capacity of neighborhoods to deepen their community connections and supports both growth and stability in real estate prices. At an individual level, children in households that avoided the harms of displacement will have an easier time building assets in the absence of the disruptions to their education and physical and mental health associated with eviction and foreclosure.
5. **Climate resilience and environmental harm** - By making energy efficiency and weatherization and indoor air quality improvements to homes, households will be less impacted by climate-related heat events, have lower utility bills, loan interest payments, and medical expenses, as well as fewer missed workdays. Furthermore, an energy efficient home will have fewer adverse contributions to climate change. This is particularly true in aggregate as homes across an area are brought to higher efficiency standards.
6. **Crime** - The benefits of increased housing stability to individuals and communities includes reduced homelessness and the negative impacts and costs associated with homelessness, including crime. The benefits of housing stability also include increased incomes, improved health and educational attainment, etc. Increased educational attainment is well documented to result in less involvement in the criminal justice system and incarceration. Improved housing stability also results in fewer housing related interactions with the court system.
7. **2Gen approach** – Through reducing housing instability these policies support the protection of adults and their children from the extremely harmful consequences (physical, mental, & financial) of forced moves, evictions, foreclosures, and homelessness. Prevention of these harmful impacts on children increases the likelihood that these children will be able to escape poverty as adults.

Why policy is applicable to Pima County region?

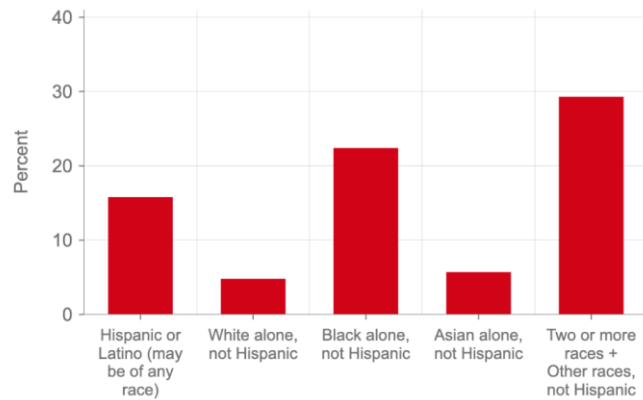
Lower-income households are disproportionately burdened with housing costs and are vulnerable to the hardships produced by housing insecurity. Over time macroeconomic fluctuations (e.g., increases in rents or inflation) and local development policies (e.g. planned investments in high poverty areas) are examples of factors that can exacerbate housing insecurity and increase the likelihood of displacement of vulnerable households. Tucson and Pima County have substantial levels of housing insecurity as captured in the number of housing cost-burdened households. A household is considered housing cost-burdened if they spend more than 30% of their income on housing costs. In the city of Tucson 37% of all households were housing cost-burdened in 2021, with 22.9% of homeowners and 53.5% of renters cost-burdened (Del Campo-Carmona 2023). This proportion of housing cost-burdened renters has grown in recent decades, in 2000 43.1% of Tucson renter households were housing-cost burdened. In Pima County (Tucson MSA), 21.3% of homeowners and 51.2% of renters were housing cost-burdened in 2021 (Census ACS via MAP Dashboard, 2023).

Housing instability is disproportionately experienced by historically marginalized groups and is highly concentrated geographically in lower-income communities. In 2021, in the City of Tucson, households making less than \$20,000 a year 42.7% were housing cost-burdened. As one might expect, the prevalence of housing cost-burden decreases as household income increases: 31.6% for households making \$20k-<\$35k, 15.9% for those in the \$35k-<\$50k range, and 7.8% for households making %50k-<\$75K (Del Campo-Carmona 2023). The Census Household Pulse (CHP) Survey from January of 2023 found substantially higher rates of housing insecurity, as measured by past due rent payments, among lower-income households as well as Hispanic or Latino, Black, and mixed-race Arizonans. Further, an analysis of this Census data from the Center on Budget and Policy Priorities found that renters of color with children experience an even greater prevalence of housing insecurity as measured by being behind on rent (Acosta 2022).

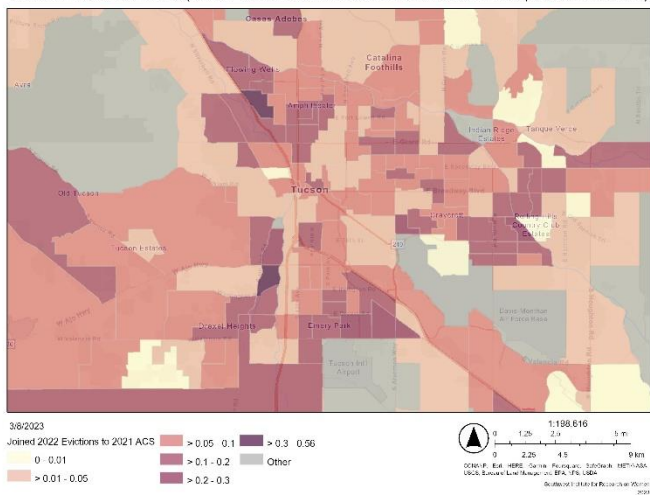
Renter Households Not Current on Rent by Income
ARIZONA Renter Households - January 4 - 16th 2023



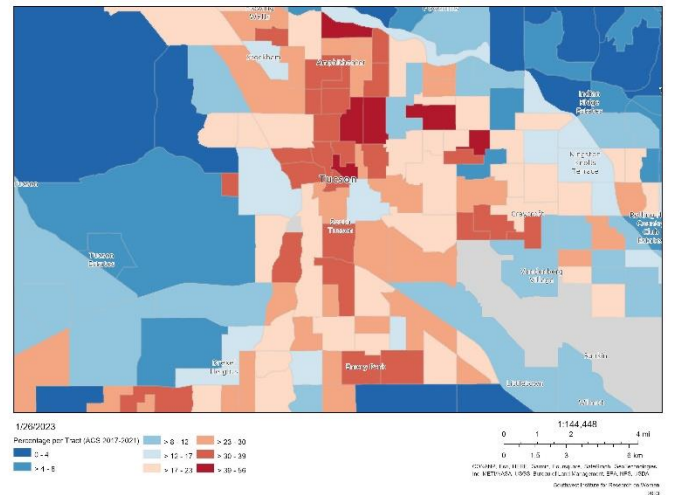
Percent Not Current on Rent by Race/Ethnicity
ARIZONA Renter Households - January 4-16 2023



Eviction Ratio Per Tract (2022 Evictions Count / 2021 ACS Renter Occupied Units Count)



Percent of Population whose income in the past 12 months is below poverty level - Tucson



The maps above display the rate of evictions in 2022 by census tract in Tucson (left), and the poverty rate by census track in 2021 (right) which is the most recent data available. It is clear that there is a strong spatial relationship between areas of high poverty and frequency of evictions, as we would expect. The brunt of housing insecurity impacts are borne disproportionately by high poverty communities, communities often with the least resources to mitigate those strains.

The substantially higher prevalence of housing insecurity among members of racial/ethnic minority groups is a result of multiple factors. Overrepresentation in poverty, unemployment, and lower-pay employment are key factors, as are lower levels of homeownership and the racial wealth gap. An enormous body of social science literature (e.g. Oliver & Shapiro, 2006) has linked lower levels of homeownership and assets among people of color to generations of systemic exclusion from wealth creation opportunities, especially homeownership. These discriminatory practices include exclusionary zoning, redlining, blockbusting, unfair lending practices, and restrictive racial covenants. In Tucson, restrictive racial covenants were widely used in the 1900s to exclude members of minority groups from living in particular areas (Brocius 2019, Gentry & Cook-Davis 2021). These legacies persist in the form of substantially lower homeownership rates for people of color in Pima County. In 2021, the homeownership rate for white residents of Pima County was 68%. The rate was 58% for Hispanic/Latinx residents, 44.6% for folks identifying as Native/indigenous, and 42% for Black/African American residents (ACS 2021 via *Prosperity Now Scorecard*). The racial wealth gap undergirding these disparities both contributes to lower levels of homeownership (which increase the risk of housing insecurity) and means that households have fewer assets to mitigate financial challenges (e.g., job loss, illness, divorce, or death) which can also trigger housing insecurity.

This policy is particularly relevant in Pima County currently, as we are experiencing increased rental prices and unusually high inflation. Average and median rents have risen 37-38% in Tucson between January of 2020 and January 2023. As local

incomes have not kept pace, the strain of these increases will sustain elevated housing insecurity for years as households relocate or renew leases. This policy is also protective against other potential threats to housing stability, such as the next recession, or once in a generation event that undermine housing stability (e.g. a pandemic or housing market crash).

Lower-income households carry a larger energy cost burden than other households. One way to help alleviate these “excess” costs is to weatherize homes and repair or update older or inefficient mechanical systems. In Pima County, low-income homeowners can reach out to several different programs that address these issues. The City of Tucson runs a program for qualifying City residents, as does the Town of Marana. For those in unincorporated Pima County and the Town of Oro Valley, the Town of Sahuarita, and the City of South Tucson, the Pima County Home Repair Program provides home repair services. Tribal entities have their own programs.

The Pima County Home Repair Program (which include energy efficiency and weatherization improvements) prioritizes assistance for health or safety concerns and the elderly and those with disabilities. Because of high demand, the Program runs a backlog of up to twelve months, with a typical wait time of eight to ten months to job completion; at any one time there will be 60 to 90 active applications. Eligibility is primarily income-based but applicants must also own and have lived in the home for at least one year and must agree not to sell for at least one year. Typical costs per house average between \$15,000–\$20,000 under HVAC, weatherization, roofing, and septic categories.

Funding for the Program comes from the US Housing and Urban Development *Community Development Block Grant* (CDBG) program, the US Department of Energy, Tucson Electric Power, Trico Electric Cooperative, and Southwest Gas. The total Program budget this year is \$549,253, with an additional approximately \$375,000 allocated competitively to area nonprofits to provide similar services. These grantees are more flexible and can generally complete jobs quicker than the Pima County Program can.

The City of Tucson’s Residential Rehab program, which also includes weatherization and energy efficiency improvements, has the financial capacity to serve about 50 households annually, and has a wait list of 1,600. This program is funded at approximately \$1.1 million a year from HUD CDBG. Tucson’s Lead Abatement Program can be used to replace windows with energy efficient windows, is funded at approximately \$2.5 million, and does have capacity to serve more households.

Funding and contractor capacity is a constraint to expanding City and County programs.

Tucson is one of the fastest warming cities in the country. The entire Tucson area is at elevated risk from increasingly dry summers and higher average temperatures, more extreme storm events, intense wildfires, and an underlying prolonged drought. Rising temperatures also amplify air quality threats including increasing ozone and particulate levels from wildfires and more-intense storms. Certain populations, such as those living in poverty, children, older adults, people of color and the disabled, are more susceptible to these events and trends.

Prolonged use of air conditioning during longer and more intense heat periods increases energy costs. This of course forces households to make tough compromises between cooling their homes and paying for basic needs.

These conditions, plus older, less-efficient homes, means demand for energy efficiency measures, including weatherization, will continue to grow.

https://assets.tucsonaz.gov/share/gis-docs/caap/TucsonResilientTogether_20230228.pdf

This policy is consistent with multiple strategies recommended by the 2022 Pima County Affordable Housing Task Force to increase housing affordability, the [Pima County Regional Affordable Housing Commission by-laws](#), and the [City of Tucson’s Housing Affordability Strategy for Tucson](#):

County’s 2022 Affordable Housing Task Force:

Strategy #2: “....help individuals access and retain safe and affordable housing”.

[Overview of Strategic Recommendations: Build More and Improve Access.pdf – Google Drive](#)

Recommendation #4: “Keeping people housed....by understanding the barriers that prevent maximizing income...The task force recommends controlling more housing for those at risk of displacement and providing targeted housing services to keep people housed”.

[Pima County Affordable Housing Taskforce Recommendations.pdf](#)

Implementation Action Plan Item 4.2: “Assess ways individuals can maximize all sources of income and reduce barriers to staying in their housing (transportation, childcare, quality jobs)”

[Implementation Action Plan for Affordable Housing Outcomes.pdf \(pima.gov\)](#)

[Pima County Regional Affordable Housing Commission by-laws, Purpose of the Commission:](#)

2.02 (b) “Recommend actions and policies that help individuals access and retain safe and affordable housing that allows them to live and thrive.”

2.02(c) “Prioritize recommendations that reduce long-term demand for public subsidies for affordable housing, including those that address poverty, improve opportunity and create community wealth.”

[Regional Affordable Housing Commission-Bylaws.pdf \(pima.gov\)](#)

[City of Tucson’s Housing Affordability Strategy for Tucson:](#)

“Enhance efforts aimed at housing Tucsonans most vulnerable to Housing Instability.”

<https://housingaffordability.tucsonaz.gov/>

Acosta, Sonya. 2022. “Stable Housing is Foundational to Children’s Well-Being.” *Center on Budget and Policy Priorities*.

<https://www.cbpp.org/blog/stable-housing-is-foundational-to-childrens-well-being>

Brocius, Ariana. 2019. “Roots of Housing Discrimination in Tucson.” *AZPM The Buzz*.

<https://news.azpm.org/p/findinghome/2019/6/20/153570-roots-of-housing-discrimination-in-tucson/>

Del Campo-Carmona. 2023. “Housing Cost Burden in Southern Arizona Communities (2021).” *Making Action Possible for Southern Arizona*. <https://mapazdashboard.arizona.edu/housing-cost-burden-southern-arizona-communities-2021>

Gentry, Katie & Alison Cook-Davis. 2021. “A Brief History of Housing Policy and Discrimination in Arizona.” *ASU Morrison Institute for Public Policy*. <https://morrisoninstitute.asu.edu/sites/default/files/a-brief-history-of-housing-policy-and-discrimination-in-arizona-nov-2021.pdf>

Oliver, Melvin L, and Thomas M. Shapiro. 2006. *Black Wealth/white Wealth: A New Perspective on Racial Inequality 2nd Ed*. New York: Routledge.

Prosperity Now Scorecard. <https://scorecard.prosperitynow.org/data-by-location#county/4019> Accessed April 19, 2023.

Has policy proven to be more effective for certain populations and if so who?

Programs and policies to reduce the strain of housing insecurity are not expected to be more effective for particular populations, but they are expected to disproportionately reduce harm for demographic groups at higher risk of housing insecurity and displacement. Housing instability is disproportionately experienced by lower-income households and members of historically marginalized groups (e.g. people of color), especially renters of color with children. Reducing the intensity and consequences of housing instability for households has the potential to substantially reduce harm in these communities disproportionately impacted by housing insecurity. The benefits of increased housing stability would then also be highly concentrated in impacted communities (e.g. prevention of loss of wealth through foreclosure; reduction in displacements via eviction prevention, etc.).

Cite evidence-based research from nonpartisan, objective, and well-recognized authorities:

The Negative Consequences of Housing Instability

Lower-income and poor households often find themselves housing cost-burdened. Individual challenges such as a loss of income or employment, death or disability of an earner or household member, medical expenses, and other common unfortunate experiences can push a family deeper into poverty, housing insecurity, or homelessness. Households are also vulnerable to increased strain or displacement as real estate and rent prices fluctuate over time. And vulnerable households in high poverty areas can experience displacement as a consequence of often well-intentioned efforts to revitalize and invest in their neighborhoods.

A wide body of research has documented a range of negative impacts for individuals and families of the experience of an eviction or foreclosure. One systematic review of the literature on the impact of evictions on health found that, “[e]vidence from these selected articles revealed a general consensus that individuals under threat of eviction present negative health outcomes, both mental (e.g. depression, anxiety, psychological distress, and suicides) and physical (poor self-reported health, high blood pressure and child maltreatment).” (Vásquez-Vera et al., 2017)

Vásquez-Vera, Hugo, Laia Palència, Ingrid Magna, Carlos Mena, Jaime Neira, & Carme Borrell. 2017. “The threat of home eviction and its effects on health through the equity lens: A systematic review.” *Social Science & Medicine*. v175: 199-208.

A review of studies examining the relationships between foreclosure and health by Tsai (2015), found similarly that, “[h]ome foreclosure adversely affects health and mental health through channels operating at multiple levels: at the individual level, the stress of personally experiencing foreclosure was associated with worsened mental health and adverse health behaviors, which were in turn linked to poorer health status; at the community level, increasing degradation of the neighborhood environment had indirect, cross-level adverse effects on health and mental health.”

Additionally, at the community-level higher rates of foreclosure have been found to be significantly associated with increased levels of homelessness in the following year (Faber 2019).

Tsai, Alexander C. 2015. “Home Foreclosure, Health, and Mental Health: A Systematic Review of Individual, Aggregate, and Contextual Associations.” *PLOS ONE*. 10(4): e0123182.

Jacob William Faber. 2019. “On the Street During the Great Recession: Exploring the Relationship Between Foreclosures and Homelessness.” *Housing Policy Debate*. 29(4): 588-606.
<https://www.tandfonline.com/doi/full/10.1080/10511482.2018.1554595>

A recent NBER working paper examining the impacts of evictions in New York City and Cook County, IL used a rigorous research design and administrative data to track the impacts of eviction over a two-year period. Evictions were found to result in statistically significant increases in homelessness and housing instability, with the probability of homelessness (measured by stays at emergency shelters) increasing to a rate 300% higher for evicted tenants relative to non-evicted tenants from the same neighborhoods. Post-eviction earnings and employment were found to decline significantly, and employment impacts persisted into the second year after the initial eviction filing. These negative impacts were found to be particularly pronounced for Black and female tenants, which the authors attribute to systemic discrimination experienced in rental markets. This study also linked evictions to persisting negative impacts on financial health, access to credit, and physical and mental health. They found that hospital visits frequently precede evictions and captured a 130% increase in visits for mental health-related conditions following evictions. A 2016 study examining the impacts of housing insecurity among working renters found that the likelihood of job loss increased 11-22% following a forced move (usually an eviction).

Collinson, R., Humphries, J. E., Mader, N. S., Reed, D. K., Tannenbaum, D. I., van Dijk, W. (2022, August). “Eviction and poverty in American cities”. *NBER Working Paper* 30382.

Desmond, Matthew & Carl Gershenson. 2016. "Housing and Employment Insecurity among the Working Poor." *Social Problems*. 0: 1–22

Research on Children and the Negative Impacts of Eviction, Foreclosure, and Homelessness

An examination of the prevalence of evictions in children's lives found that roughly 1 in 7 children will experience an eviction (prior to their 15th birthday), and for children living in poverty 1 in 4 experience an eviction (Lundberg 2019).

Lundberg I, Donnelly L. 2019. "A research note on the prevalence of housing eviction among children born in U.S. cities." *Demography*. 56(1):391–404

This level of prevalence is alarming in isolation but is especially concerning in light of the multitude of negative impacts on children and their caregivers. A 2021 article summarized the findings of research on these effects, "[e]viction can damage a caregiver's health through stress, toxic exposures, unhealthy coping mechanisms, and lost financial resources. Evicted adults experience higher levels of depression, suicide, and all-cause mortality. Mothers of young children report higher levels of stress, depression, and poor health in the year after eviction. Children's health is also directly impacted by evictions. Women who experienced eviction during pregnancy have a greater risk of low birth weight or preterm birth. Childhood eviction has been associated with food insecurity and worse overall health. Students may miss instructional time or change schools after a forced move. Stress, uncertainty, and material hardship have measurable biological impacts on children's health, so it is unsurprising that eviction leaves a mark at all developmental stages. These disruptions may be even more damaging for children with special health care needs." (Goplerud et al. 2021; Himmelstein & Desmond 2021)

Goplerud, Dana K, Kathryn M Leifheit, & Craig Evan Pollack. 2021. "The Health Impact of Evictions." *Pediatrics Perspectives*. 148(5).

This quoted passage repeatedly cites as a reference:

Himmelstein, Gracie, and Matthew Desmond. 2021. "Eviction and health: a vicious cycle exacerbated by a pandemic." *Health Affairs*. <https://www.healthaffairs.org/doi/10.1377/hpb20210315.747908/>

Himmelstein & Desmond (2021) provide summaries of the findings of 21 studies examining the health impacts of evictions (attached). Findings specifically relevant to children include the demonstration of associations between eviction and poor child health, student exits from school, a larger proportion of very low birth weight births, preterm births, infant mortality rates, food insecurity at age 5, and lower third grade test scores (see attachment for related citations). This is type of research that supports Collinson et al.'s (2022) assertion that "[e]viction prevention efforts can therefore be cost-effective means of reducing childhood deprivation while safeguarding cognitive development."

Hoyle et al. (2022) found that home foreclosures were a significant predictor of neighborhood rates of child maltreatment. Berger et al. (2015) found that households that experienced a foreclosure filing had a much higher probability of CPS involvement in the year prior to and following the filing.

Hoyle, Mary Elizabeth, Alyssa W. Chamberlain, and Danielle Wallace. 2022. "The Effect of Home Foreclosures on Child Maltreatment Rates: A Longitudinal Examination of Neighborhoods in Cleveland, Ohio." *Journal of Interpersonal Violence*. 37(5-6): NP2768–NP2790.

Berger, Lawrence M., J. Michael Collins, Sarah A. Font, Leah Gjertson, Kristen S. Slack, & Timothy Smeeding. 2015. "Home Foreclosure and Child Protective Services Involvement." *Pediatrics*. 136 (2): 299–307.

Reviewing research on the impacts of homelessness on children, Fischer et al. (2019) find that,

"[a]mong children, homelessness is associated with increased likelihood of cognitive and mental health problems, physical health problems such as asthma, physical assaults, accidental injuries, and poor school performance. Studies find that children in crowded homes score lower on reading tests and complete less schooling than their peers, perhaps due to lack of space to do homework and higher stress. Also, frequent family moves are

linked to attention and behavioral problems among preschool children. And research shows that poverty may harm children in multiple ways, including by damaging their neural development.” (*extensive citations for each impact in original*)

Fischer, William, Douglas Rice, & Alicia Mazzara. 2019. “Research Shows Rental Assistance Reduces Hardship and Provides Platform to Expand Opportunity for Low-Income Families.” *Center on Budget and Policy Priorities*. Dec 5.

A study by Rice and Harvard Universities focused on low-income urban mothers, a population at high risk of eviction to examine the consequences of involuntary displacement from housing. Using longitudinal survey data from the Fragile Families and Child Well-being Study (FFCWS), which follows a birth cohort of new parents and their children, they found that eviction has negative effects on mothers in multiple domains. Compared to matched mothers who were not evicted, mothers who were evicted in the previous year experienced more material hardship, were more likely to suffer from depression, reported worse health for themselves and their children, and reported more parenting stress. Some evidence suggests that at least two years after their eviction, mothers still experienced significantly higher rates of material hardship and depression than peers.

Desmond, Matthew, Tolbert Kimbro, Rachel. September 2015. “Eviction’s Fallout: Housing, Hardship, and Health.” University of Oxford Press. *Social Forces*, Volume 94, Issue 1, Pages 295–324.

Programs That Reduce the Negative Impacts of Housing Insecurity

Rental Assistance Programs

There is a robust body of empirical evidence indicating that federal rental assistance programs substantially reduce housing insecurity, homelessness, and poverty (Fischer et al. 2019). A 2008 evaluation of the impacts of Housing Choice Vouchers in six cities compared similar families with and without vouchers. Families with vouchers were dramatically less likely to: experience homelessness, 3% for voucher families vs. 13% for families without vouchers; find themselves without a home of their own (e.g. experiencing homelessness or doubling up with friends or family), 9% for voucher families vs. 45% for families without vouchers; find themselves living in overcrowded conditions, 22% for voucher families vs. 46% for families without vouchers, and families with vouchers had an average 5-year rate of moving 40% less than non-voucher families (Wood et al 2008). By reducing housing costs rental assistance frees up resources for other household needs. The Census Bureau’s Supplemental Poverty Measures captures such impacts and indicates that in 2018 3 million people were lifted above the poverty line by these non-cash benefits (Fox 2019). Families receiving rental assistance are much less likely to experience food insecurity and various indicators of economic stress, as captured in families’ capacity to meet basic needs and afford medical care (Gubits et al. 2016). A 2020 study found that participants in a New Haven rental assistance program were less likely to report housing instability, low-quality housing, or a feeling of a lack of autonomy related to housing (Schapiro et al. 2021). Finally, there is a broad body of research that rental assistance is supportive of the mental and physical health of children and adults and educational outcomes for children (for an excellent overview and citations see Fischer et al. 2019)

Fischer, William, Douglas Rice, & Alicia Mazzara. 2019. “Research Shows Rental Assistance Reduces Hardship and Provides Platform to Expand Opportunity for Low-Income Families.” *Center on Budget and Policy Priorities*. Dec 5.

Michelle Wood, Jennifer Turnham, and Gregory Mills. 2008. “Housing Affordability and Family Well-Being: Results from the Housing Voucher Evaluation.” *Housing Policy Debate*. Vol. 19(2).

Fox, Liana. 2019. “The Supplemental Poverty Measure: 2018,” *Current Population Reports*, Oct.

Gubits, Daniel et al. 2016. “Family Options Study: 3-Year Impacts of Housing and Services Interventions for Homeless Families,” *Department of Housing and Urban Development*, October.

Schapiroa, Rebecca, Kim Blankenship, Alana Rosenberg, and Danya Keene. 2021. "The Effects of Rental Assistance on Housing Stability, Quality, Autonomy, and Affordability." *Housing Policy Debate*. DOI: 10.1080/10511482.2020.1846067

Legal Representation for Tenants Facing Eviction

In 2021 only 3% of tenants had representation in eviction cases as compared to 80% of landlords, and (as of March 2022) 13 cities and three states have established a right to counsel for tenants facing eviction (Sterling et al. 2022). There is high quality evaluation research on right to council programs in California counties (Jarvis et al. 2020), Massachusetts (Samuelson et al. 2020), Hennepin County (Grundman & Kruger 2018), New York City (Gould Ellen et al. 2020), Cleveland (Stout 2022), Columbus, Ohio (Jones et al. 2018), and Richmond, Virginia (Howell et al. 2021). In all cases, tenants with representation were significantly less likely to receive an eviction judgment, and less likely to experience other related negative consequences of eviction records.

Sterling, Liel, Cyrus O'Brien, & Maria Roumiantseva. 2022. "No Eviction Without Representation: Evictions' Disproportionate Harms and the Promise of Right to Counsel." *ACLU Research Brief*.

Jarvis, Kelly, Lisa Lucas, David Reinitz, Charlene Zil, Timothy Ho. 2020. "Sargent Shriver Civil Counsel Act Evaluation." Report to California State Legislature. NPC Research. Jun.

Samuelson, Martha, Brian Ellman, Ngoc Pham, Emma Dong, Samuel Goldsmith, and David Robinson. 2020 "Investing in Fairness, Justice, and Housing Stability: Assessing the Benefit of Full Legal Representation in Eviction Cases." *Boston Bar Association*. Analysis Group, June.

Grundman, Luke, and Muria Kruger. 2018. "Legal Representation in Evictions – Comparative Study." *MinnPost*.

Gould Ellen, Ingrid et al. 2020. "Do Lawyers Matter? Early Evidence on Eviction Patterns After the Rollout of Universal Access to Counsel in New York City," *Housing Policy Debate*, Nov. 25: 1–22.

Stout. 2022 "Cleveland Eviction Right to Counsel Annual Independent Evaluation" *STOUT*. Jan 31.

Jones, Bruce, Becky Zwickl, Genna Auteri, Lathania Butler, Jake Cunliffe, and Marc Rostan. 2018. "Legal Aid Society of Columbus: Tenant Advocacy Project Evaluation." Thoughtwell.org. *The Legal Aid Society of Columbus*.

Howell, Kathryn, Benjamin Teresa, Caroline Hanley, Connor White, and Maria Tova Enriquez Dougherty. 2021 "Eviction, Legal Counsel and the Courthouse." VCU L. Douglas Wilder School of Public Affairs. *RVA Eviction Lab*, Nov 8.

Homeownership Assistance Programs

While both renters and homeowners experience housing instability, homeowner households are substantially less likely to move compared to renter households. One analysis found that roughly 25% of renters moved in a year, compared to 5% of homeowners (Yun & Evangelou 2016). Homeownership is not just associated with higher housing stability, but also contributes to families' capacity to build wealth and provide opportunities for their children (Rohe, Van Zandt, & McCarthy 2002). A 2019 study examined the associations between parental homeownership and outcomes for children 20 years later. Among adults in 2014, those whose mothers owned their homes in 1994 were more likely to go to college, less likely to receive public assistance, and were 1.5 times more likely to own their own home. These findings lead the authors to suggest that their findings, "highlights the potential of homeownership to break the intergenerational continuity of poverty. Programs that help families purchase affordable housing hold promise in helping ensure children reach their full potential and improving economic outcomes in future generations" (Rostad et al 2019). Similarly, Choi et al. (2018) find that children

of parents who owned their homes are 7-8 percentage points more likely to be homeowners themselves, even when controlling for a range of other factors such as parental wealth.

Yun L, & Evangelou N. 2016. Social benefits of homeownership and stable housing. *National Association of Realtors*.

Rohe WM, Van Zandt S, & McCarthy G. 2002. Home ownership and access to opportunity. *Housing Studies*. 17(1): 51–61.

Rostad, Whitney L., Katie A. Ports, & Shichao Tang. 2019. “Mothers’ homeownership and children’s economic success 20 years later among a sample of US citizens.” *Child Youth Serv Rev*. Apr; 99: 355–359.

Choi, Jung Hyun, Jun Zhu, & Laurie Goodman. 2018. “Intergenerational Homeownership The Impact of Parental Homeownership and Wealth on Young Adults’ Tenure Choices” *Urban Institute*. Oct.

Shared Equity Homeownership

Traditional mortgage products are often out of reach for low-income households. Shared Equity Homeownership programs are long-term affordable ownership programs. These programs generally involve situations where lower-income families are able to purchase homes or units at below-market rates, and then in exchange for the reduced purchase price the owner's return on the home when reselling is limited by resale restrictions (Temkin et al. 2010). The goal of these programs is to create a stock of affordable units that sell for prices attainable for lower-income households and to serve more families than is possible with a more traditional homeowner assistance program (where the buyer is free to resell at market rate and keep 100% of the capital gains realized). A 2012 HUD article states that, [s]hared equity homeownership programs facilitate broader access to affordable, low-risk homeownership opportunities for low-income families” (HUD 2012). While there are many types of shared equity homeownership programs, two are the most common shared appreciation loans (second mortgages provided by a public or nonprofit agency that buyers repay in full at the time of resale along with a percentage of home value appreciation) and subsidy retention programs (most commonly community land trusts (CLTs), deed-restricted housing programs, and limited equity housing cooperatives) (HUD 2012).

A 2010 evaluation of 7 shared equity programs found that,

“these shared equity programs are successful in creating homeownership opportunities for lower income families that allow purchasers to accumulate assets, while, at the same time, creating a stock of affordable housing that remains within the financial reach of subsequent lower income homebuyers. Moreover, homeownership among shared equity programs is sustainable: only a very small number of shared equity homeowners lose their home because of foreclosure; and a very high percentage of these low-income, first-time homeowners (over 90 percent in the three programs for which data were available) remain homeowners five years after purchasing a shared equity home. Finally, shared equity homeowners are not trapped: they resell their homes with the same frequency and for the same reasons as other homeowners. In the three programs for which we were able to obtain information about the subsequent housing situations of these movers, we found that over two-thirds of them moved into owner-occupied, market-rate housing after reselling their shared equity homes” (Temkin et al. 2010).

Similarly, a 2019 study of 58 shared equity homeownership programs (involving 4,108 properties over 30 years) suggest that their study’s findings, “not only confirm that shared equity models provide affordable homeownership to lower income families generation after generation, but also establish that the sector provides financial security and mitigates risks for homeowners facing housing market turmoil. In effect, shared equity homeownership mitigates the risks of traditional homeownership, strengthens residential stability, and promotes equitable wealth building.” (Wang et al. 2019)

Temkin, Kenneth, Brett Theodos, & David Price. 2010. “Balancing Affordability and Opportunity: An Evaluation of Affordable Homeownership Programs with Long-term Affordability Controls: Cross-Site Report Final Report.” *The Urban Institute*. Oct.

HUD Office of Policy Development and Research. 2012. "Shared Equity Models Offer Sustainable Homeownership." *Evidence Matters: Transforming Knowledge Into Housing and Community Development Policy* (HUD periodical) Fall.

Wang, Ruoniu, Claire Cahen, Arthur Acolin, & Rebecca J. Walter. 2019. "Tracking Growth and Evaluating Performance of Shared Equity Homeownership Programs During Housing Market Fluctuations." *Lincoln Institute of Land Policy*. Working Paper WP19RW1.

There are multiple case studies of successful community land trust programs, highlighting their efficacy in increasing the number of affordable units and ensuring their affordability indefinitely (e.g. Kim & Eisenlohr on a CLT in Los Angeles). In addition, a recent working paper examined whether CLTs have neighborhood spillover effects. Ali & Raviola (2023) find, "that neighborhood housing values decrease in the vicinity of CLT properties and so does the probability of a household moving out of the neighborhood, especially for Black and Hispanic households. These results suggest that CLTs help current residents traditionally at higher risk of displacement to remain in their neighborhood." Another study examining neighborhood spillover effects of CLTs in Minneapolis found that CLT properties played a role in stabilizing property values in neighborhoods during the foreclosure crisis (Nelson et al. 2020). Finally, in a 2022 article Lowe et al. examined three case studies of CLTs programs that involved a collaboration with a local land bank. Lowe et al. (2022) advocate for this collaborative model, "[g]iven that land banks hold land and property to recirculate back into use, and CLTs need land and property to expand permanent affordability under community control, the combined efforts of CLTs and land banks could provide a "property pipeline" that preserves public subsidy for affordable housing over the long-term".

Kim, Annette M. & Andrew Eisenlohr. 2022. "Community Land Trusts for Sustainably Affordable Rental Housing Redevelopment: A Case Study of Rolland Curtis Gardens in Los Angeles." *Cityscape*, 24(1): 233-256.

Ali, Omar & Sarah Raviola. 2023. "The Effects of Community Land Trusts on Neighborhood Outcomes." Paper presented at *North American Meeting of the Urban Economics Association*.

Nelson, Katharine, James DeFilippis, Richard Kruger, Olivia Williams, Joseph Pierce, Deborah Martin & Azadeh Hadizadeh Esfahani. 2020. "The Commodity Effects of Decommodification: Community Land Trusts and Neighborhood Property Values." *Housing Policy Debate*, 30:5, 823-842. DOI: 10.1080/10511482.2020.1768573

Lowe, Jeffrey S., Natalie Prochaska, & W. Dennis Keating. 2022. "Bringing permanent affordable housing and community control to scale: The potential of community land trust and land bank collaboration." *Cities*. Vol. 126.

Increasing the Stock of Affordable Housing

In the big picture, the most extreme consequence of housing instability is an experience of a bout of homelessness. The best available empirical research on homelessness indicates that housing-related factors are the central *and often the only* factors associated with regional variation in rates of homelessness. Hanratty (2017) found that an area's median rent, % of rental households, and poverty rate have strong positive impacts on rates of homelessness. In addition, after adding additional controls to account for local variation, Hanratty (2017) found that only an area's median rent was still positively associated with homelessness. Similarly, Colburn & Aldern (2022) examine dozens of factors hypothesized or assumed to contribute to regional variation in homelessness. They find that only 2 factors are consistently significantly associated with regional rates of homelessness: absolute rent levels and rental vacancy rates. The implications of this research are clear. Increasing the stock of accessible and affordable units will reduce homelessness, and the attendant costs of mitigating homelessness in communities.

Hanratty, Maria. 2017. "Do Local Economic Conditions Affect Homelessness? Impact of Area Housing Market Factors, Unemployment, and Poverty on Community Homeless Rates." *Housing Policy Debate*, 27:4, 640-655. DOI: 10.1080/10511482.2017.1282885

Colburn, Gregg & Clayton Page Aldern. *Homelessness Is a Housing Problem: How Structural Factors Explain U.S. Patterns* 2022. Univ of California Press.

Energy Efficiency and Weatherization Programs

By making energy efficiency, weatherization and indoor air quality improvements to homes, households will be less impacted by climate-related heat events, have lower utility bills, loan interest payments, and medical expenses, as well as miss fewer days of work.

Low-income households carry a larger burden for energy costs, typically spending 14% of total annual income versus 3.0% for other households. Weatherization helps alleviate this heavy energy burden through cost-effective building shell improvements such as insulation and air sealing; heating, ventilation, and air conditioning systems; lighting; and appliances. A national evaluation of the US Department of Energy's Weatherization Assistance program found that the program annually supports 8,500 jobs and provides weatherization services to approximately 35,000 homes. Through weatherization improvements and upgrades, these households save an average of \$372 every year. Once installed, energy-efficient weatherization measures continue to save money and energy year after year so funds can go toward other key living expenses. Weatherization not only helps households, it also helps revitalize communities by spurring economic growth and reducing environmental impact. For every \$1.00 invested in the program, \$1.72 is generated in energy benefits and \$2.78 in non-energy benefits. Non-energy benefits represent tremendous value for families whose homes receive weatherization services. After weatherization, families have homes that are more livable, resulting in fewer missed days of work (e.g., sick days, doctor visits), and decreased out-of-pocket medical expenses by an average of \$514. The total health and household-related benefits for each unit averages \$14,148. Over the past 5 years, the weatherization network and the private sector have established the Guidelines for Home Energy Professionals, including Standard Work Specifications for Home Energy Upgrades, and Home Energy Professional certifications, along with accreditation of energy-efficiency training programs.

https://www.energy.gov/sites/default/files/2023-07/2023_WAP_Fact_Sheet.pdf
https://www.energy.gov/sites/default/files/2021/01/f82/WAP-fact-sheet_2021_0.pdf

Increasing energy efficiency of residential buildings has the potential to break cycles of poverty and improve the health of residents while creating well-paying jobs. These actions would particularly benefit communities of color, where high energy costs due to inefficient housing compound other long-lasting effects of continuing racial segregation and disenfranchisement. Low-income and formerly redlined communities are also likely to be hit the hardest by the effects of climate change and can benefit most from houses that can keep livable temperatures during power outages and extreme weather. Excess heat has been shown exacerbate chronic conditions, impair physiological functioning, impact mood and behavior, reduce productivity, and cause excess deaths. This thesis reviews the health benefits of deep energy retrofits across the U.S. and provides estimates of the net present value of a retrofit program at the county level for low- and moderate-income households.

Caswell, Helena. 2022. "Win-Win-Win? Evaluating the Climate, Health and Equity Benefits of Retrofitting Low Income Housing in the US." A.B., Dartmouth College. Submitted to the Institute for Data, Systems, and Society for the degree of Master of Science in Technology and Policy at the MIT. <https://dspace.mit.edu/bitstream/handle/1721.1/144975/caswell-caswellh-sm-tpp-May-2022.pdf?sequence=1&isAllowed=y>

Have you considered any unintended consequences? If so, what are they?

A potential positive unintended consequence of these policies, highlighted by Acosta (2022) below, is that they may boost the efficacy of other investments in children in low-income households:

"Because housing instability has been shown to negatively impact children's health, development, and school performance, providing safe homes for kids and their families through new vouchers and other affordable housing

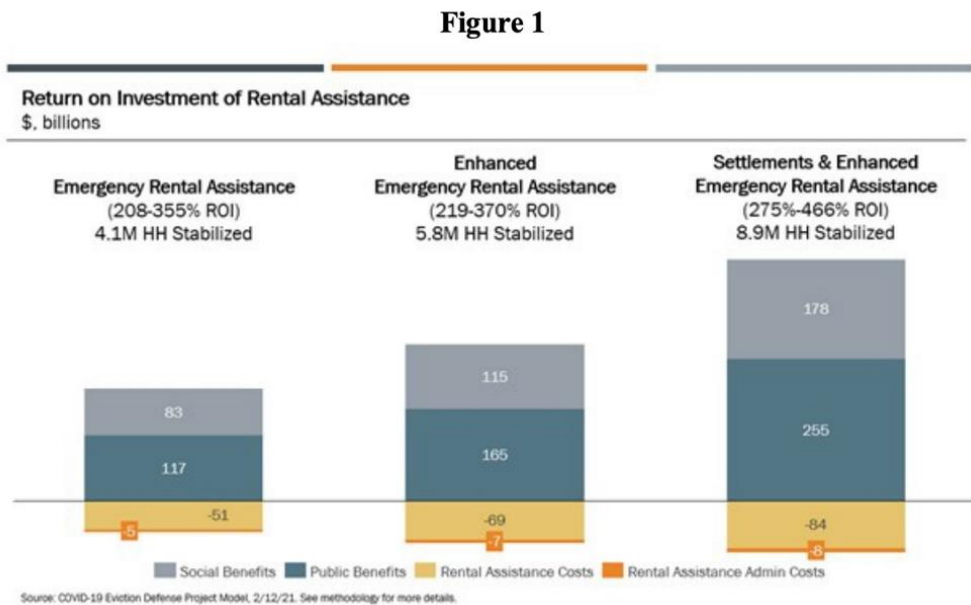
investments would also strengthen the positive developmental impacts of proposed investments in preschool and child care.”

Acosta, Sonya. 2022. “Stable Housing Is Foundational to Children’s Well-Being.” *Center on Budget and Policy Priorities*. Feb 15. <https://www.cbpp.org/blog/stable-housing-is-foundational-to-childrens-well-being>

Cite Return on Investment (if applicable):

Before discussing the return on investment of rental assistance programs, it is worth emphasizing that housing instability and evictions generate significant costs for their communities. The Innovation for Justice program at UArizona’s College of Law developed a tool to allow communities to calculate the cost of evictions to cities, counties, and states. In 2020, they published a policy brief which included an estimate of the initial and longer-term costs of evictions in Pima County in 2018. They estimate that \$18.3 million was spent providing shelter to evicted persons in 2018, and then an additional \$46.4 million spent on directly related costs in the forms of inpatient and emergency medical care, child welfare, and juvenile delinquency. This is a total one-year cost of \$64.7 million in expenses in Pima County as a result of evictions in that year. Note these are estimated costs incurred by the continuum of service providers, including but not limited to Pima County as a governmental entity.

Pish, Mackenzie. 2020. “Policy Brief re: Arizona Evictions & COVID-19”. Innovation for Justice Program. <https://arizona.app.box.com/s/up0v6iv7yee858p5f1ojqsuljr04274v>



Gilman (2021) provides an analysis that specifically attempts to use the federally funded distribution of rental assistance in response to the pandemic as an opportunity to estimate the ROI of rental assistance programs. Through comparing the cost of these programs and the costs of homelessness and displacement, Gilman estimates that rental assistance distributed during the pandemic had a positive of ROI between 208% and 466% (see Gilman’s Figure 1 below). This is equivalent to a return of \$3.08-\$5.66 per \$1 spent. Gilman argues that, “[t]hese ROI values point to the conclusion that failing to invest in rental assistance will cost dramatically more than making the investment now. The ROI analysis finds that rental assistance stabilizes both tenants and landlords, preserves neighborhoods, and protects government budgets over the long-term” (Gilman 2021:294). Pima County’s total funding obligated toward rent and utility assistance since the pandemic began is

\$73,342,764, with the far majority funded with Federal Emergency Rental Assistance Program funds. Based on a rate of return between \$3.08 and \$5.66, this equates to a return of \$226 million-\$415 million.

Gilman, Sam. 2021. "The Return on Investment of Pandemic Rental Assistance: Modeling a Rare Win-Win-Win." *Indiana Health Law Review*. 18: 293-354.

<https://mckinneylaw.iu.edu/ihlr/pdf/vol18p293.pdf>

Last, an evaluation of a nonprofit's (CommonBond Communities) eviction prevention services in Minnesota, Wisconsin, and Iowa in 2015-2017 found a \$4 social return for every dollar spent on eviction prevention. And while not expressed in the form of an ROI, an evaluation of Cleveland's Right to Counsel initiative estimated that the program produced \$1.1-\$1.2 million in cost savings for the city (Stout 2022).

Ernst & Young LLP. 2018. "CommonBond Communities Social impact measurement of CommonBond's eviction prevention activities."

<https://commonbond.b-cdn.net/wp-content/uploads/2018/08/CommonBond-Social-impact-report-Final.pdf>

A national evaluation of the US Department of Energy's Weatherization Assistance program found that program households save an average of \$372 every year. For every \$1.00 invested in the program, \$1.72 is generated in energy benefits and \$2.78 in non-energy benefits. After weatherization, families have homes that are more livable, resulting in fewer missed days of work (e.g., sick days, doctor visits), and decreased out-of-pocket medical expenses by an average of \$514. The total health and household-related benefits for each unit averages \$14,148.

https://www.energy.gov/sites/default/files/2023-07/2023_WAP_Fact_Sheet.pdf

A recent random selection of Pima County weatherization clients found an average 10 percent decrease in monthly energy use. (Pima County Community & Workforce Development Staff, August 1, 2023).

List of area experts and/or practitioners that reviewed or provided input into this policy:

1. **City of Tucson Commission on Equitable Housing and Community Development**
2. **Pima County Regional Affordable Housing Commission**
3. **Dr Atticus Jaramillo**, Assistant Professor of Planning and Real Estate Development
4. **Daniel Kuhlmann**, Assistant Professor of Real Estate Development and Planning
5. **Alison Miller**, City of Tucson's Community Services Manager, Strategic Planning and Community Engagement (SPACE), Housing & Community Development

Implementation ideas:

1. Continue implementing recommendations from the [2020 Pima County Evictions and Homelessness Prevention Task Force](#) including the primary recommendation to ensure adequate funding for rental assistance.
2. Continue the County's Emergency Evictions Legal Services program with the integration of Navigators to link tenants to legal counsel and critical resources like job and childcare assistance.
3. Support partnerships with the Justice Courts to increase nonjudicial resolution of eviction disputes that create mutually satisfactory outcomes and avoid an eviction record.

4. Develop a rental assistance program that is less generous than the Federally funded ERAP program, but still provides much needed assistance.
5. Develop a subsidy program to increase housing stability among households, especially the elderly and disabled, living on fixed incomes or benefits.
6. Continue implementing recommendations from the 2022 Pima County Affordable Housing Task force to increase the stock of affordable housing and increase access to affordable housing.
7. Develop a landlord incentive program, similar to the City of Tulsa's Gold Star Landlord Program, Housing Solutions Tulsa, that provides incentives and rewards for landlords and property managers who engage in best rental practices, including improving substandard housing conditions.
8. Increase homeownership rates through financial education and assistance, traditional homeowner assistance programs, assistance with down payment and closing costs, and through non-traditional ownership opportunities (e.g. shared-equity homeownership strategies, subsidized mortgages). Implement or support organizations implementing successful models of affordable homeownership such as the practices used by the non-profit Neighborhood Assistance Corporation of America.
9. Where possible, such as on government-owned property, consider deed restrictions and similar mechanisms to increase the supply of long-term or permanently affordable housing units.
10. Expand programs that provide energy efficiency and weatherization improvements and home repair by seeking additional funding and expanding contractor capacity. Expand contractor capacity by connecting contractors to evidence-based workforce training opportunities (like apprenticeships and on the job training) and addressing other barriers to expansion, including industry specific certifications. Encourage new business startups through the City of Tucson's Connect Tucson business assistance program. Evaluate the benefits of targeting certain neighborhoods for additional outreach when and if additional funding is available to expand number of clients served.
11. Continue and consider expanding transitional housing programs combined with rapid rehousing efforts for vulnerable households to prevent homelessness.