



Prosperity Initiative Housing Policies Overview



**City of Tucson's Commission on
Equitable Housing and Development**

August 3, 2023



The Prosperity Initiative's mandate is to develop a set of policies that:

The Prosperity Initiative is an opportunity to be architects of change for the next generation.

**Pima County Supervisor
Adelita Grijalva**

- 1. Are research and evidence-based**
- 2. Guide long-term efforts to create community wealth by addressing generational poverty and improving opportunity**
 - while also addressing the immediate needs of those currently experiencing poverty
 - for adoption or adaptation by local governments





PIMA COUNTY



CITY OF
TUCSON

TOWN OF
Sahuarita



1963 - 2023





University of Arizona Researchers

Brian Mayer, Professor School of Sociology

Brian Mayer is a Professor of Sociology with the College of Social and Behavioral Sciences with expertise in the area of poverty as well as other areas. Dr. Mayer supported the Tucson Mayor's Poverty Commission from 2012-2014. He also developed the experiential learning Tucson Poverty Project class that incorporates community-based research approaches and has received recognition for his innovative work in teaching and community engagement.

His work in environmental sociology has examined the role of community activism and participation in the identification and management of potential environmental health risks.



Keith Bentele, SIROW Associate Research Professor

Keith Bentele, PhD, is an Associate Research Professor with the Southwest Institute of Research on Women (SIROW) in the College of Social and Behavioral Sciences and holds a Ph.D. in Sociology. Dr. Bentele's research has examined state-level poverty rates, inequality, homelessness, and the generosity and accessibility of various safety-net programs.

He is interested in policy-relevant research with the potential to reduce poverty and homelessness. His specific areas of methodological expertise are in the use of quantitative methods and statistics.



Timeline: Two phases

Phase 1: **Policy Development**

December 2023

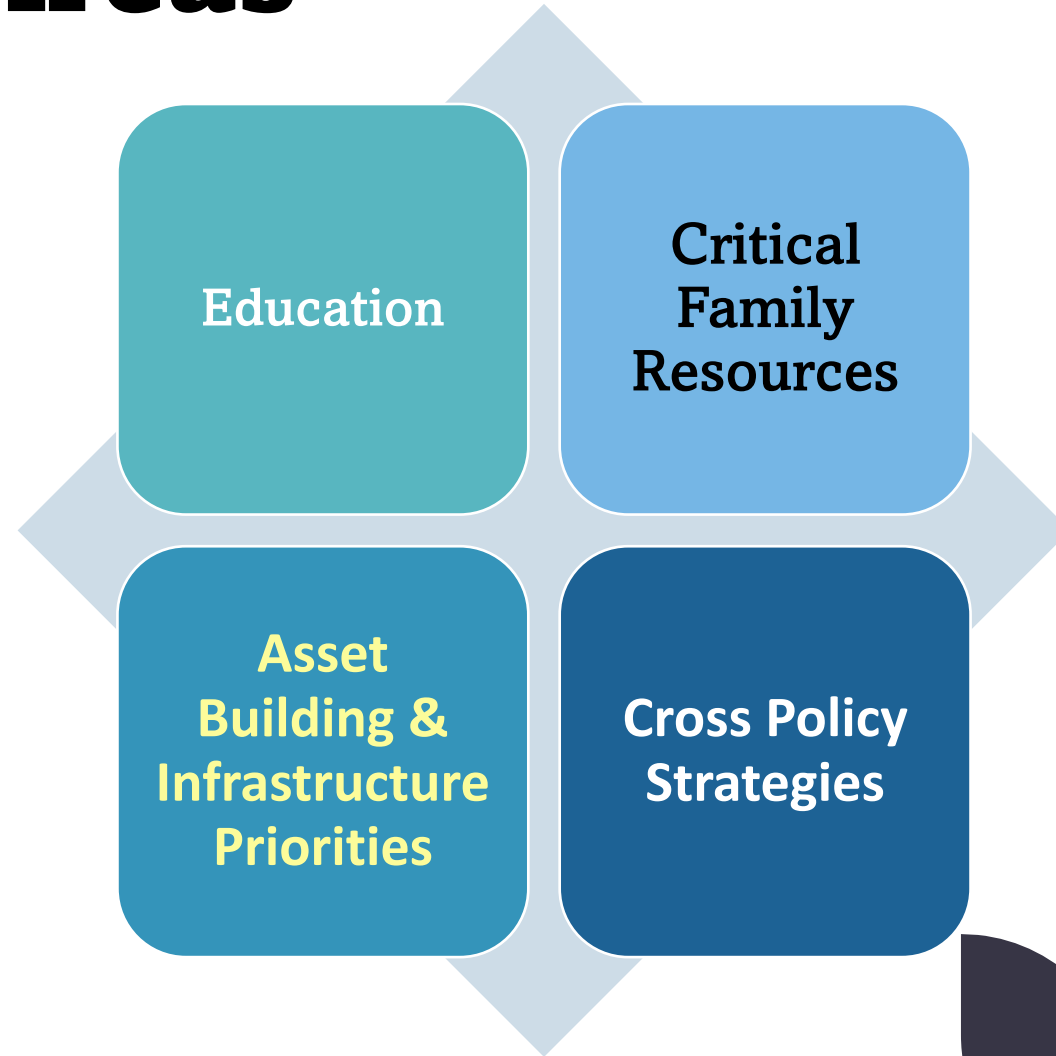
- **Working Group** meets monthly
- **Stakeholder Meetings & Listening Sessions**
- **Develop five to ten policies** for review and to be considered for adoption

Phase 2: **Operational Review**

January 2024

- **Working Group** reviews current programming and resource allocation to align with the adopted policies
- **Stakeholder Meetings** and Listening Sessions for input on implementation ideas

4 Policy Areas



Two Housing Policies

Housing Mobility

- Increase the geographic diversity of affordable housing and improve opportunity.

Housing Stability

- Improve housing stability among low-income renters and homeowners by preventing evictions and foreclosures, and increasing homeownership, especially for those in high poverty areas.

Housing Mobility



Affordable Housing to Reduce the Geographic Concentration of Poverty and Increase Mobility

- Efforts to increase the supply of affordable housing should prioritize practices and investments that **reduce the geographic concentration of poverty** and increase the number of mixed-income neighborhoods.
- In **higher opportunity areas** the availability of affordable housing should be increased and households with **young children living** in high poverty areas should be prioritized for access to these opportunities.

Alignment with 3 key mandates

- City of Tucson's Housing Affordability Strategy (HAST)
- Pima County's Regional Affordable Housing Commission
- HUD's Affirmatively Furthering Fair Housing (AFFH) mandate (1968)

“proactively take meaningful actions to **overcome patterns of segregation, promote fair housing choice, eliminate disparities in opportunities, and foster inclusive communities free from discrimination.**”

“significant actions that are designed and can be reasonably expected to achieve a material positive change **increasing fair housing choice or decreasing disparities in access to opportunity.**”



Housing Stability

Improve housing stability among low-income renters and homeowners by preventing evictions and foreclosures, and increasing homeownership, especially for those in high poverty areas.

1. prevent evictions and foreclosures
2. mitigate negative consequences when forced moves occur
3. increase homeownership especially for those in high poverty areas
4. increase the stock of affordable housing

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,
- 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 maintain their property and retain this critical asset.



Programs That Reduce the Negative Impacts of Housing Insecurity

Rental Assistance Programs

- *Less likely to be food insecure*
- *More likely to afford medical care*
- *Support the educational outcomes of children*

Housing Vouchers

- *families were 36% less likely to be homeless*
- *40% less likelihood of moving over a five-year average*

Legal Representation

- *significantly less likely to receive an eviction judgment*
- *less likely to experience other related negative consequences of eviction records.*

Reducing the intensity and consequences of housing instability has the potential to **substantially reduce harm.**

The benefits would then also be **highly concentrated in impacted communities** such as reduction in displacements via eviction prevention and the **protection of assets** through foreclosure prevention.



Preventing foreclosures and evictions

Reduces

- **churn** in the affordable housing market,
- **caseloads** of caseworkers facilitating transitions to new housing arrangements
- the **likelihood of homelessness** and impact on shelters
- substantial negative impacts on the **physical and mental health** including increased depression, risk of suicide, overdose, and child maltreatment.
- longer-term **costs and system burden** of mitigated harms including physical health issues, SMI, SUD, homelessness
- **Loss of material possessions** from displacement
- **Loss of wages or jobs** related to housing instability

Increases and supports

- the **positive impacts of other safety-net programs**
- the **health, well-being, and productivity of employees**
- For children the **absence of the disruptions** to their education and **physical and mental health** associated with eviction and foreclosure



Home Ownership can break the intergenerational cycle of poverty

Families increase

- housing stability
- capacity to build wealth and provide opportunities for their children



Children are

- more likely to go to college
- less likely to receive public assistance
- 1.5 times more likely to own their own home.

“Programs that help families purchase affordable housing hold promise in helping ensure children reach their full potential and improving economic outcomes in future generations.”

Implementation Strategies



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.



Develop an emergency rental assistance program that is less generous than the Federally funded ERAP program, but still provides much needed assistance.



Support partnerships with the Justice Courts to increase nonjudicial resolution of eviction disputes that create mutually satisfactory outcomes and avoid an eviction record.



Neighborhood Reinvestment

Place matters for intergenerational mobility

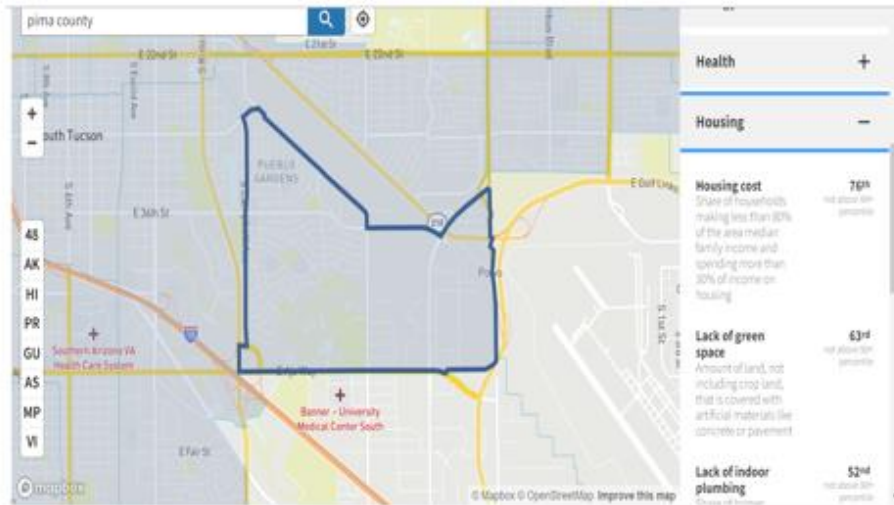


Two supporting positions from national research

- *From The Impacts of Neighborhoods on Intergenerational Mobility I: Childhood Exposure Effects* from Raj Chetty, Nathaniel Hendren in the Quarterly Journal of Economics, Volume 133, Issue 3, August 2018,
 - First, **place matters for intergenerational mobility**: the differences we see in outcomes across neighborhoods are largely due to the causal effect of places, rather than differences in the characteristics of their residents.... **place-conscious policies to promote upward mobility should focus primarily on improving the local childhood environment** rather than conditions in adulthood...Our findings are also consistent with recent studies that use other research designs to show that **neighborhoods have causal effects on children's long-term outcomes.**
- *From Closing the Opportunity Gap for Young Children* from NASEM (2023)
 - Although most of these studies do not establish causality between neighborhood conditions and child outcomes, **they strongly suggest that a wide range of neighborhood characteristics affect child well-being across a number of dimensions.**

Climate & Economic Justice Screening Tool

1. Low income
2. Higher education non-enrollment
3. Expected agriculture loss rate
4. Expected building loss rate
5. Expected population loss rate
6. Energy burden
7. PM2.5 in the air
8. Diesel particulate matter exposure
9. Traffic proximity and volume
10. Housing cost burden
11. Lead paint
12. Median home value
13. Proximity to hazardous waste facilities
14. Proximity to National Priorities List (NPL) sites
15. Proximity to Risk Management Plan (RMP) facilities
16. Wastewater discharge
17. Asthma
18. Diabetes
19. Heart disease
20. Low life expectancy
21. Low median Income
22. Linguistic isolation
23. Unemployment
24. Poverty
25. High school degree non-attainment



The Child Opportunity Index

Education

Early childhood education (ECE)

ECE centers within five miles
High quality ECE centers within five miles
ECE enrollment

Primary school

Third grade reading proficiency
Third grade math proficiency

Secondary and post-secondary

High school graduation rates
AP enrollment
College access/enrollment

Resources

School poverty
Teacher experience

Health and Environment

Healthy environments

Access to healthy food
Access to green space
Walkability
Housing vacancy rates

Toxic exposures

Superfund sites
Industrial pollutants
Microparticles
Ozone
Heat

Health care access

Health insurance coverage

Social and Economic

Economic opportunities

Employment rate
Commute duration

Economic resource index

Poverty rate, public assistance rate, high skill employment, median household income, home ownership

Family structure

Single parenthood

Where we are now

1. Preventing displacement (protective policies ideally proceed investments)

- **Incentivize development and maintenance** of housing units that are affordable for low income and long-term residents
- **Protections for renters** such as relocation costs or right to return
- **Triggers to activate additional supports to preserve affordable housing stock** (e.g. increased incentives for inclusionary zoning, or subsidies for affordable housing development) as needed in areas experiencing displacement as a result of investments

2. Infrastructure Investment

- **Weatherization and climate resiliency investments**
- **Climate adapted environments**
- **Pollution mitigation**

3. More access to resources

- **Navigators** to link people to what they need when they need it.
- **Financial Capability Centers** to focus holistically on employment, financial coaching and access to services as a pathway to move ahead.
- **Limiting financial predators** to reduce income and asset loss.

4. Place based investment using a common tool for selection and prioritizing investments

- Child Opportunity Index
- Climate and Economic Justice Screening Tool

5. Centralizing community voice

- **Participatory budgeting is one tool**



Keith G. Bentele, PhD
Associate Research Professor
Southwest Institute for
Research on Women

keithb@email.arizona.edu

Bonnie Bazata
Ending Poverty Now Program
Manager

(520) 724-3704 (office)

(520) 247-6011 (cell)

bonnie.bazata@pima.gov

