

COMMUNITY DISCUSSION SUMMARY STATEMENTS
From Community Outreach Programs following the 93rd Arizona Town Hall

*In programs held around the state to follow up on the fall Town Hall on Housing Arizona, audience members were asked to participate in a Town Hall-style discussion. The question posed was: **What recommendation(s) should receive priority and how can we make the recommendation(s) a reality?** [from the recommendations that were generated at the 93rd Town Hall] Statements prepared from the discussions at the Outreach Programs are set forth below.*

PHOENIX (January 21, 2009)

We are at a turning point where it is critical to develop an overall strategy of how to plan for the future of Arizona's housing. Efforts should include a focus on policy changes that allow local communities to have more autonomy to adopt affordable housing strategies that meet local conditions and needs but that operate within a target state scheme.

Financial literacy is critical and should begin with school age children. Junior Achievement, Arizona Saves and the Arizona Council on Economic Education are organizations that are already engaged in this effort and could be even more effective with additional support. Culturally, we need to try to change perceptions that have led to a widespread overextension of credit. We also need to address—with a public education campaign—the biases that exist towards affordable housing, poor families and other special need groups who face difficulty in finding housing.

Diversifying our economy will help prevent some of the problems that have arisen because our economy is so closely intertwined with the housing industry.

Public financing tools that are not reliant on the legislature are an important effort that should be undertaken. We should also support financing tools such as tax incremental financing and preserve the financing that is currently available.

Finally, to achieve these important goals, we must all take personal responsibility. We need to publicly support those who have the courage to make needed changes, and otherwise serve as an example of effective leadership for change.

MESA (January 22, 2009)

Arizona needs to develop better incentives for developers to provide affordable housing. Arizona also needs to take better advantage of the many financing tools that are currently available. To do this, our elected leaders need to elevate the housing issues to a higher level so that necessary statutory changes can be made which will allow us to make better use of available financing.

Education is critical. It is critical for the public at large to understand the interface of housing issues with other critical issues such as the economy, water, energy and transportation. It is also critical with respect to financial literacy. Students and home buyers are not sufficiently knowledgeable about complicated financing tools that have led to a rise in foreclosures.

We should also educate current and future home buyers about different housing options that may meet our community needs better than the traditional single family detached home.

SEDONA/VERDE VALLEY (January 27, 2009)

Financial literacy is a significant issue that needs to be addressed at all levels. Arizona Saves is one example of a good program aimed at children and teenagers. An education and public relations campaign should include those concepts listed in recommendation No. 2 [of the summary recommendations report]. While we should all take responsibility for supporting these programs, lenders should specifically be tasked with responsibility for all financial literacy education campaigns.

Robust economic development is also critical as it impacts all housing issues. To resolve these housing issues as well as our concerns about open space and the environment, we must all move beyond political parties, jurisdictions, and professions and strive to work together on a regional basis.

Inclusionary zoning for workforce and affordable housing, the Community Housing and Development Organization, land trusts and tax increment financing are examples of policies that we should collectively support with our state legislators. We **all** need to contact our state legislators to encourage them to support these ideas.

SHOW LOW (White Mountain Rotary, February 3, 2009)

We need to shift any belief systems that assume home ownership is the best solution for everyone. Other options—including rentals—may be better for personal and financial reasons.

We need to better educate people about financial issues so that we can prevent the problems we are currently experiencing with foreclosures. We should also consider education programs for those people who are in the process of losing their homes so that they can make the best possible financial decisions.

The Housing Trust Fund serves a valuable role and needs to be preserved from current budget cuts.

Local partnerships with builders, government and nonprofits can help to create affordable housing for teachers, police officers and others. Programs such as the one locally at the Blue Ridge campus are good examples that should be expanded upon.

FLAGSTAFF (February 3, 2009)

Flagstaff is unique. The local community should become more involved in creating solutions tailored to local issues. As part of addressing local housing issues, however, we do need to incorporate aspects beyond our community such as water and other natural resources.

Education is essential—education of policymakers and of those impacted by housing issues. Financial education is important not just for current homeowners, but also for those who are thinking of buying a home but who may be better served by renting.

Economic development must be a part of long-term solutions, as should incentives for desired development, and continued funding for those housing programs that work. Because of the current economic crisis, many of the tools that work well in providing developer incentives and affordable and workforce housing are no longer being funded at the same level. We need to be creative and work together to maintain and support these programs.

PHOENIX – (Arizona State Escrow Association, February 12, 2009)

One of the most important actions we need to take to address our current housing crisis is related to the economy. In addition to diversification beyond construction, we should consider incentives that bring jobs back into the United States that have been moved overseas. We should also consider a type of “mortgage bonds” similar to the war bonds of the past.

During this difficult time when many people have lost their jobs or are on the verge of foreclosure, banks need to be more open to working with families impacted by the financial downturn.

Education is also important. Many home purchasers seem to have a lack of basic knowledge on the financial requirements necessary to purchase a home. We may want to consider a requirement that first-time homebuyers go through financial counseling.

Current problems with home buyers were exacerbated by lenders who misrepresented the financial impact of certain loans. Banks are also exacerbating current problems by refusing to provide loans to neighborhoods with large foreclosure rates. This is one example of how "fear" is immobilizing current efforts to turn the housing crisis around.

In addition to moving beyond current fears, we need to have a complete change in our nation's mentality of buying on credit and spending well beyond our means. This cultural shift needs to occur in individuals, corporations, organizations, and last but certainly not least, our government.

PRESCOTT/CHINO VALLEY/PRESCOTT VALLEY – (February 18, 2009)

The Regional Housing Task Force is a great start for working more effectively on a regional basis to address the current crisis with housing.

Economic development is also critical. However, many in the public do not have a sufficient understanding of the importance of economic development.

It is imperative that we talk to our legislators and elected leaders about the importance of the Housing Trust Fund. To be effective in these challenging economic times, we need to give specific and personal examples of why the Housing Trust Fund is so important to the stability of housing in Arizona.

We also need to take action within our local communities. We need to be creative and utilize some of the opportunities that have been created by foreclosures to create sustainable affordable housing. Everybody deserves shelter.

EL MIRAGE/SURPRISE– (February 19, 2009)

As part of addressing current housing needs, we need to reexamine restrictions placed on communities by homeowners' associations. While the restrictions may have historically served a good purpose, we need more flexible options.

We need to encourage an atmosphere that allows for multi-generational and accessible housing. We also need to address ideas such as community land trusts that allow for different models of ownership.

Financial literacy is also critical. This form of education needs to be supported by a public relations campaign that provides the public with resources to help them deal more effectively with the current economic crisis. The community colleges could be partners for hosting classes and providing other essential community resources.

While the outlook is grim, it is also an opportunity for new discussions and creative ideas—not only on topics specifically related to housing, but also with new efforts in areas such as economic development that are fundamental to creating thinking communities.

KINGMAN – (February 25, 2009)

Financial literacy education is one of the most important actions we can take to address Arizona housing issues. During the boom, people purchased a home who simply were not ready for the responsibility. Now, many of these same people can no longer make their payments and their homes are in foreclosure.

While financial education is important, we should be wary of too much government intrusion into personal contracts. We also need to evaluate how government fees impact the cost of housing. We should consider the impact of a change in our culture from the 1950's when people were satisfied with a 1,000 sq. ft. house as opposed to many of the much larger homes that are now being built.

Finally, as part of any efforts to resolve housing issues, we need to focus on economic development, including how to draw higher paying jobs to the Mohave County area.

NAU NORTH VALLEY – (March 11, 2009)

Developing a comprehensive housing plan is critical for: understanding our goals, understanding how to achieve our goals, and ensuring accountability for positive action. Specifically, we need to protect our Housing Trust Fund.

While there are many current challenges, there are some opportunities in this current environment. For example, the large numbers of foreclosed properties are being utilized to develop sustainable affordable housing. Foreclosed and blighted homes can also be used to meet other community needs such as community centers, gardens, parks and libraries. This situation has also allowed more people and organizations to understand the importance and impact of financial literacy education.

Finally, to help prevent the tremendous amount of foreclosures that are currently impacting many Arizona communities, we should encourage efforts that promote financial literacy education for property buyers.

COX COMMUNICATIONS – (March 17, 2009)

We should promote financial literacy as one method to prevent future problems with foreclosures. We also should explore incentives for development that better incorporate housing with transportation needs. Other states can provide good examples for Arizona to follow—including how best to incorporate housing with existing rail lines and other modes of public transportation.

A public education program is essential so that first-time homebuyers and others can utilize existing resources to both purchase a home and avoid foreclosure.

As individuals, we can take the knowledge learned today and share it with others who can benefit—including neighbors, friends and coworkers. We can also encourage development along public transit routes by supporting businesses located in those routes.

As a company, we can utilize our communication facilities to allow more employees to work from home. We also can use our communication network to share information developed at the Housing Town Hall with Cox customers.

TUCSON – (March 18, 2009)

We need all three sectors in this economy—nonprofit, for profit and government—to work together and provide leadership for our region.

As we seek solutions to our housing issues, we must consider the importance of proper incentives. We need to develop incentives that encourage green building and infill, and that create more affordable housing overall. To do this, we need the state legislature to pass enabling legislation that gives local communities more flexibility. We also need to maintain consistent and dedicated funding sources for programs that work—especially the Arizona Housing Trust Fund.

In sum, what is needed is a dedicated funding source, local flexibility, regional leadership, and action by every individual to support the Town Hall recommendations.

As we consider what efforts we as individuals can make, we must always keep in mind the face of those people who are facing foreclosure, or who are homeless. People who are educated and working hard but struggling immensely are relying on us.

SIERRA VISTA – (March 19, 2009)

Sierra Vista has state trust land that would be extremely beneficial to develop as infill but to do this we need state trust land reform that allows us more flexibility to use it. The state legislature needs to reform current laws relating to state trust land to allow local jurisdictions to better use this resource. The state legislature should also address recommendation no. 5 [of the summary recommendations report]. We need to have more local control (within a statewide framework) to address local housing concerns.

Public education is critical. We need to better publicize the many good programs (especially those offered by SEEGO) that can help people qualify for homeownership and can also help people avoid foreclosure. To maximize the impact of these programs, SEEGO should partner with the planning, housing and transportation departments.

We should also reconsider the current expectation of what constitutes a suitable home. First, owning a home is not always the best option for everyone. Moreover, we need to reconsider whether homes need to be as big or whether they need to have all the “bells & whistles” that many people now seem to expect.

As we address these housing issues, we need to also keep in mind the importance of economic development and the creation of a diverse economy.

DOUGLAS – (March 19, 2009)

To properly address our housing needs (which includes not only low-income housing but specifically includes median-income housing) we need to take a regional approach that factors in the costs of transportation. A statewide strategic plan is important, but it needs to incorporate regional characteristics and a certain amount of regional autonomy that addresses unique local needs.

Current laws limiting the use of state trust land create additional barriers to solving local housing needs. We need to reform the laws limiting the use of state trust land.

While Douglas has not been as severely impacted by the housing downturn, there are people who are struggling. The Housing Authority in Douglas is a good local resource. However, they could use additional support.

We should also do our best to support and protect the Housing Trust Fund.

YUMA – (March 24, 2009)

We should build upon current efforts to provide workforce housing for professionals such as teachers by supporting integrated programs that create more housing close to their work.

We should also reconsider our concept of what constitutes an appropriate home—not everyone needs to own a home and many people might be best served by rentals.

Financial literacy is critical. Programs that teach financial literacy to homebuyers have very low foreclosure rates. High school-based programs are also successful in preparing our children to be financially responsible adults.

Finally, we should also look at what incentives will work to encourage energy efficiency and desired development.