

Town hall tackles housing crisis across Arizona

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A couple of years ago when it was determined that the most recent Arizona Town Hall should be on housing, the thought was that discussion would focus on the lack of affordable homes around the state.

Back then, no one had any idea just how timely the topic would become.

By the time participants gathered at Grand Canyon for the event in early November, the topic had become much larger - and more pressing, Tara Jackson, president of Arizona Town Hall, told Yumans who gathered Tuesday over lunch to hear a report on the event.

Jackson was in Yuma to share some highlights of the town hall report on the recommendations that participants crafted and to glean a priority statement from the local community on the subject.

It had become clear that the housing industry and its collapse was having a widespread impact on Arizona's economy, Jackson said. "Now we have entire neighborhoods that are vacant."

That not only affects families who lost their homes and developers who can't sell their products, it also is leaving a shortfall of revenue cities need to provide services to those neighborhoods, Jackson said.

In the past, foreclosures only happened if someone lost their job or died, said Rob Ingold, a Yuma commercial developer and former home builder who serves on the Arizona Town Hall board. "In the past, no one did much refinancing. They got a 30-year loan, paid it off and the banks held the mortgage."

Things strayed from that scenario during the real estate bubble.

People got in over their heads with mortgage debt, perhaps out of greed or ignorance or through no fault of their own at the hands of fraudulent lenders, suggested Bill Gresser, who attended the lunch.

He referred to documents the depth of the "New York City Phone Directory" people would be asked to sign when buying a house, likely without understanding the complex terms they were agreeing to.

"Young people don't understand finances," said Ken Rosevear, executive director of the Yuma County Chamber of Commerce, who spoke from past experience as a car dealer. "Maybe they need education about the exact conditions of the loan, especially with the creative financing that was going on."

Jackson said she's held a number of discussions around the state as a follow-up to the town hall. A common theme is that it's time to look at housing differently than just the single-

family home on a lot.

Gresser agreed that the American dream of owning one's own home may not be for everyone. "It has to be market-driven. When we interfere with the workings of the marketplace, we create these problems. I don't think being a renter is un-American."

Harold Elliott suggested that housing could be used as a tool in workforce development, such as possibly providing housing to teachers in rural areas where it is hard to recruit them.

Ingold said a related issue to housing is transportation. "I think we need to be smarter about how we develop."

He said that too often subdivisions are developed away from the core of the city without the infrastructure, jobs or services and shopping that the residents will need.

"So they come to the center of Yuma to shop," he said. That creates traffic congestion and leads to transportation costs for families that may rival mortgage payments, creating an additional burden on lower-income homebuyers.

Jackson noted that the next Arizona Town Hall, to be held April 19-22 in Tucson, will focus on "From Here to There: Transportation Opportunities in Arizona."

For more information, call 1-602-252-9600 or visit aztownhall.org.

The research document and recommendations from the town hall also are available at that Web site.