

A call to action for all of us on housing

By Andrea Whitsett

Director

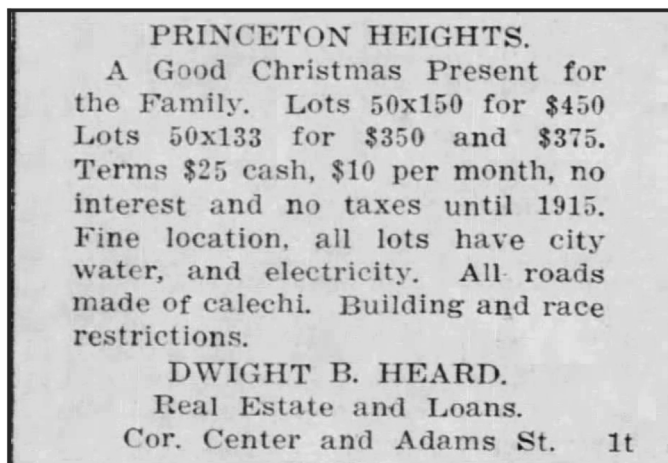
Morrison Institute for Public Policy

In Dec. 1913, real estate tycoon [Dwight B. Heard](#) was selling home lots not far from downtown Phoenix for \$450. That would be roughly \$12,000 today.

The 7,500 square foot sites were in Princeton Heights, which is part of the neighborhood we now call Coronado. In 2020, homes in this historic district are often selling for more than \$500,000.

“A Good Christmas Present for the Family” was how an advertisement described the homesites to readers of The Arizona Republican, which Heard owned at the time. The lots were connected to city water and electricity and charitably financed: \$25 down and just \$10 per month, with no interest for a year.

But, as was a common practice for decades throughout the 20th century and before, [they were only being sold to white people](#), the newspaper ad made clear.



Real estate advertisement, The Arizona Republican, Dec. 7, 1913.

The consequences of these racist transactions reverberate today in Arizona’s housing market and economy. For those denied an equal opportunity to build wealth through home ownership, time has only compounded the injustice. Just let these figures from the Urban Institute sink in: The [homeownership rate for Black Americans is now about 30 percentage points lower than for white Americans](#). On top of that, among homeowners with equity, the [median equity amount for Black homeowners is about \\$60,000, compared to \\$118,000 for white homeowners](#).

We are now confronted with the question of how we can work to remedy this damage while innovating toward a more equitable and secure housing future.

To start, we must take a more holistic approach to thinking about housing. We need to examine our housing policies and also scrutinize the subtler social and economic factors that contribute to precarious housing situations such as the costs of childcare, the availability of transportation, and access to educational opportunities.

In this spirit, Morrison Institute has partnered with the Arizona Community Foundation and The Arizona Republic on the [Housing Security Challenge](#), a competition that emphasizes collaboration to spark ingenuity around solutions to Arizona’s affordable housing problem for renters and home owners alike. While these solutions might start small, we hope that they can be scaled up to help more people across the state.

We want to hear cross-sector ideas that address the social factors that contribute to housing insecurity such as racial discrimination and other barriers to economic mobility, or lack of access to social services and inability to afford health care.

This challenge is an invitation to think of ideas beyond the construction of new homes or multifamily properties because social and economic factors will always bear on Arizonans' ability to get into or stay in a home. Beyond building new affordable units, how might we address the myriad obstacles that prevent Arizonans from having safe and dependable homes?

In addition to inviting entries to the Housing Security Challenge, **I'm calling on everyone, especially public policy leaders, to employ the lens of housing security when thinking about new and existing public policies, especially polices that are not overtly about housing.**

While not as explicit as Dwight B. Heard's advertisement, many public and private actions still inhibit people's access to a stable home, whether through ownership or lease. Policymakers at all levels – state, city, and even homeowners' associations – should be asking how existing and potential policies may, perhaps

unintentionally, keep people from having a secure home.

Has Arizona's meager unemployment benefit, especially in light of COVID-19's drastic impact on service industry jobs, contributed to people losing stable housing? Does an HOA rule restricting overnight parking on the street prevent a multigenerational family from living together under one roof? Is an older rental property so energy inefficient that high utility costs compound the challenges of paying rent? Is the only home one can afford so far from employment that transportation-related expenses add to a strained monthly budget?

The levers that control access to safe and permanent housing are not always obvious. But if we start thinking more deeply about the current web of public policies and social services that connect to housing security, we can begin to identify which levers we can move to keep more people in a home.



Andrea Whitsett is director of ASU's Morrison Institute for Public Policy, which is part of the Watts College of Public Service and Community Solutions. She is a member of the selection committee for the Housing Security Challenge. Visit HousingSecurityChallenge.org to learn more about the competition. A version of this piece originally appeared in *The Arizona Republic* and on azcentral.com.