Housing at a Crossroads:Solving Our Housing Challenges

State of Our State 2020 Virtual Convening

Put aside system preservation, focus on greater community health

By Cynthia Zwick Executive Director Wildfire

This pandemic has negatively affected our community to an unanticipated depth and breadth. This has occurred in an environment where there has been no meaningful investment in our service delivery infrastructure in decades. At the same time, there is an expectation that resources are adequate to provide the support necessary to help all those affected and in need of assistance.

What We Know

There have been examples of support reaching those most in need.

- Some individuals who lost jobs or had their hours reduced received some support through the Pandemic Unemployment Assistance program – until that benefit expired. Utilities have been supporting their customers by suspending disconnections for non-payment since March, support which will in most cases continue through the end of 2020.
- Eviction moratoriums have been put in place and financial housing support made available, but in insufficient amounts and with varying eligibility requirements, making some programs difficult to access.

Research from interviews for Wildfire by Borns Solutions AZ indicate that programs designed to keep vulnerable individuals and families in stable housing by providing rental-assistance ultimately accomplish payment of the

rental debt without necessarily staving off eviction. This is not a long-term solution for the tenant or the landlord. Rental assistance in its current form cannot be viewed as a guarantee of continued, stable housing.

Rental assistance programs operate under process requirements that do not always serve tenants or expedite secure housing. For example, current programs have too many elibility requirements and the programs are operating in silos, with different programs working under different requirements with little-to-no coordination. Excessive eligibility documentation is also a barrier to services. Finally, undocumented communities are too often excluded from receiving critical assistance.

With the onset of COVID-19 and its resurgence, traditional service models have had to pivot quickly, making applications and delivery more complicated and confusing. An important component in the rental assistance and eviction prevention system should be meaningful coordination with homeless service providers, allowing for recognition of warning signs and proactive engagement. However, this is a connection that is all too often missing.

There also is an inherent power imbalance between tenants and landlords. Landlords often have access to a network that does not exist for tenants, including access to associations and legal support. Tenants and landlords have access to remedies, but the power to invoke and pursue the remedy – payment of the rent – rests with the landlord.

During the past eight months, we have seen significant financial support and impressive numbers of programs to help those impacted by COVID-19, which is truly appreciated. However, we believe that more can and needs to be done.

What Could Be

Wildfire believes that a truly coordinated, strategic, holistic approach is critical to reflect the needs of the full community through long-term solutions rather than continuing the siloed approach to resolution. Initially, it is imperative programs take the first step of aligning, simplifying, streamlining and automating their application and approval processes.

Once processes are simplified and streamlined, a community-driven approach is needed to tackle other large system issues. Under direction from a commission or task force, this approach would take into consideration the diverse issues and problems that this crisis has exposed, but which have existed for many years.



The Vitalyst/Live Well Arizona "Elements of a Healthy Community" graphic, created in collaboration with members of the community, demonstrates very clearly what it takes to realize a sustainable, resilient community. Yet when we work to create programs, we typically focus on one wedge of the wheel, never the

full scope. We recognize the more holistic process is more complicated, however it must be used if we are to succeed in making the change we are all working so hard to realize and that currently produces only very mixed results.

A collaborative approach, facilitated by an independent facilitator, will create the success we need. Driven by key government agencies, non-profits, philanthropy, developers, landlords, and families, the work must focus on greater community needs. These include living wages; access to health care; affordable housing and utilities; access to healthy food and clean air; and a healthy environment in which to live and work.

Further, this work must be examined and conducted through a lens of racial equity.

Right now, the current crisis mandates we provide more financial support to ensure families remain safe, healthy and safely employed. However, when examing this system beyond the pandemic, it is clear what we have done for so many years to address housing affordability, eviction prevention and homelessness has not solved the problem.

Why continue to fund a broken system? It's important that we get the process right going forward.

Why not learn from this crisis?

Why not seize on an opportunity we didn't see coming, weren't prepared for and want to see end, yet admittedly can force us to see things in new and potentially paradigm-changing ways?

We need to put aside system preservation and focus on greater community health. The pandemic has taken so much, but perhaps it can give us the opportunity to see what we can do together to create an Arizona where all can thrive and where we can ignite change to end poverty.



Cynthia has served as executive director of Wildfire: Igniting Community Action to End Poverty in Arizona since September 2003. Wildfire is a non-profit organization that works to stop poverty before it starts, by advocating for quality jobs statewide, creating access to a foundation of financial security, and ensuring the security and sustainability of supportive systems. Wildfire is the state association for Community Action Agencies and advocates on behalf of the low-income community throughout Arizona, working with community partners throughout the state to educate the community about issues related to poverty, injustice and oppression; improve public policy; and ensure low-income families have access to the tools needed to become financially stable and thrive.