Sparked by Disruption:

The Role of Public Policy in Sustaining Pandemic-Era Innovations

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Summer Summit 2021 Topics

- An Unaffordable Housing Market: The Problem, Causes, and Potential Solutions
- The 40-Year Journey: Issues Facing Children in Family Court
- Drivers of Arizona’s Economy & Public Finance
- Reflecting on 2020-2021 U.S. Supreme Court Term
A Brief History of Housing Policy and Discrimination in Arizona

History of Housing

Racial equity & housing insecurity in six Arizona counties
Policy changes could transform homeownership opportunities

- Homeownership education
- Alternative credit scoring
- Demographic blinding
- Restructure down payments
- Tax credit incentives
- Build affordable housing
Coconino County

1880s:

Development and Segregation

Coconino County wasn’t established until 1891, but settlers from the eastern U.S. explored and migrated into the area much earlier. Beginning in the 1870s and 1880s, communities began to take shape around the development of the sawmills. (Coconino, 1)

The railroad through Flagstaff was completed in 1882, dividing the town. The Brannon brothers, some of the first entrepreneurs on the south side, bought the tracks, opening a general store and platinum section of land. (Coconino, 2)

They hoped to make it a predominantly white town, and an influx of residents of color caused the growth of the city to slow. (Coconino, 2)

In 1892, as the town continued to grow, a new channel for the Rio de Flig was created, which put a flood barrier onto the south side of Flagstaff, affecting the black and Mexican residents living there while diverting the river away from the north side. (Coconino, 9)

Right: 1895 Sandburg Fire Insurance Map of Flagstaff (Library of Congress) over modern day landscape.
What challenges and opportunities exist for affordable housing policy in Arizona?
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