



RESOURCES TO HELP YOU STAY IN YOUR COMMUNITY

A COLLABORATIVE PRODUCTION OF THE PIMA COUNTY COMMUNITY LAND TRUST WITH A SPECIAL THANK YOU TO OUR PARTNERS, BARRIO NEIGHBORHOOD COALITION, THE CITY OF TUCSON, THE COMMUNITY FOOD BANK , CASA MARIA AND ALY HIGGINS.



THE BARRIO
NEIGHBORHOOD
COALITION



This **guide** offers resources to support community members in Tucson, particularly the westside and southside communities currently facing housing instability, displacement, and gentrification. We hope this guide can provide information and support to help Tucson residents stay in their homes and communities, as we continue to celebrate and protect the people, businesses, and cultures that shape our barrios and neighborhoods.

Disclaimer: This guide is intended to provide information and resources, but should not be considered a substitute for legal advice on any of these issues.

Resource Topics

Predatory Practices

Property Taxes

Evictions

Home Repairs and Utility Assistance

Title and Estate Issues

Affordable Housing

Local Business and Job Support

COVID 19 Resources

Urgent Resources

General Resources

PREDATORY PRACTICES

Predatory Home Purchases Can include "We buy ugly houses", I-buyers, cash buyers, and others who may not pay market value for your home. Buyers may pressure homeowners into accepting low cash offers for their homes, and then resell the property to make a profit.

Payday Lending/Title Loans/Quick Cash use both legal and illegal methods to drive borrowers into debt and put them at risk for loss of their home and assets. Predatory loans usually have **excessive or hidden fees, inflated rates, and other terms** that frequently result in an inability to make loan payments on time.

Housing Discrimination Can include Fair Housing Violations, cultural incompetence of landlords/managers, colonization/ privilege issues

Telemarketing Scams Many unscrupulous businesses use telemarketing to swindle consumers. The Arizona Attorney General's website has links to sign up for the Do Not Call List, information on Robocalls, and Arizona State Law at azag.gov/consumer/robocalls

Mobile Home/Trailer Park Issues Because these homes are subject to different rules and regulations than site-built houses, it can be very difficult to get a loan from a trustworthy financial institutions, making manufactured home owners especially vulnerable to predatory lenders and buyers.

RESOURCES

Southwest Fair Housing Council

- To report predatory lending or housing discrimination, call (520) 798-1568 or visit <http://swfhc.com>

Arizona Attorney General

- **Consumer fraud** - to report, you can call (520) 628-6648 or complete an online form at <https://consumer-complaint.azag.gov>
- **Telemarketing** - For resources see: <https://www.azag.gov/consumer/robocalls>
- **Predatory Lending** - <https://www.azag.gov/consumer/predatory-lending>

Arizona Association of Manufactured Home and RV Owners (AAMHO)

- Know your rights! AAMHO provides education and lobbies on behalf of manufactured home residents in Arizona. To contact them or for more resources, visit: <http://aamho.org/>

Websites:

Information and services to help with finding and keeping a home at usa.gov/housing-scams

PROPERTY TAXES

Local governments use **property taxes** to fund important public services, such as schools, parks, and roads. Homeowners are required to pay property taxes to help put money back into the community. However, property taxes are based on the price of your property, not your income or what you are able to pay. Therefore, as property values start to rise in neighborhoods facing gentrification, the **appraised value** of your home, or what your home is worth, may also rise, causing an increase in your property taxes.

When do I receive information about my property taxes?

Each year by September, Pima County will mail your tax bill to you, which will describe what you owe and any increases in your property taxes. If you fall behind on paying your property taxes for 5 years or more, you will receive a **lien** on your property, which could put you at risk of losing your home.

Are there any property tax exemptions?

Historical Property tax exemption Owner occupied historical properties can get as much as a 45% break from property taxes. Learn more at <https://azstateparks.com/state-historic-property-tax-reclassification-spt-for-owneroccupied-homes>

Widow/Widower exemption

Exemption applications for persons who are widows and widowers, may be filed through the Assessor's office.

Disability exemption

Applicant must be medically certified as 100% totally and permanently disabled

Eldery Exemption

Visit <https://azdor.gov/forms/property-tax-forms/senior-property-valuation-protection-option>

or <https://www.asr.pima.gov/>

ValuationRelief/SeniorProtection

RESOURCES

Pima County Assessor's Office

- To see if you are eligible for exemptions or to learn how you can appeal your increases in your property taxes contact: (520) 724-8630 or www.asr.pima.gov

Pima County Treasurer's Office

- To join a tax payment plan or check the status of your property taxes contact: (520) 724-8341 or visit <https://www.to.pima.gov/>
 - The Pima County Treasurer's Office can accept partial payments for the current year's taxes. Payments must be greater than 10% of the amount due.
- To see if you have a lien on your property or are at risk of losing your home due to unpaid property taxes contact: Pima County Treasurer's Office, (520) 724-8341 or visit <https://www.to.pima.gov/>

Pima County Housing Center

- To get help with managing your property taxes or avoiding foreclosure contact: (520) 724-2460 or email HousingCenter@pima.gov

Tucson Jewish Free Loan

- If you cannot pay the amount owed, 0% interest, no fee loans are available to those who qualify: (520) 297-5360 <https://www.thefree loan.org> or

EVICCTIONS

An **eviction** is the forcible removal of a tenant from their residence. A landlord can file an eviction for missing rent payments, a breach of lease, committing a crime, or misrepresenting information to the landlord. As rents and property values rise, Tucson community members may be increasingly vulnerable to eviction.

What are my rights as a tenant facing eviction?

- It is illegal for a landlord to change the locks on the rental unit or turn off the utilities in order to force a tenant to move out of the rental unit. Landlords must give notice to the tenant before filing an eviction. The notice can be delivered in person or via mail. A notice is considered “received” on the date it is hand delivered or 5 days after the mailing date.
- The landlord must give the tenant an opportunity to fix a lease violation, if possible, before proceeding with an eviction lawsuit.
- It is illegal for a landlord to send letters asking residents to leave their homes if there is not an eviction proceeding scheduled.
- The federal Fair Housing Act makes it illegal for a landlord to discriminate against a tenant based on race, religion, gender, national origin, familial status (including children under the age of 18 and pregnant women), and disability.

How can I communicate with my landlord?

Tenants should document all interactions with their landlord and seek legal assistance as soon as possible upon receiving an eviction notice.

Arizona Residential Landlord Tenants Act:
<https://bit.ly/ResLandlordTenantAct>

RESOURCES

Pima County's Emergency Eviction Legal Services (EELS)

- Free legal counsel is available to qualifying tenants. Please call (520) 724-3357

Southern Arizona Legal Aid

- Southern Arizona Legal Aid, Inc (SALA) assists tenants with evictions, lockouts, and utility shut offs. Call (520) 623-946 or visit www.sazlegalaid.org

Tucson Tenants Union

- The Tucson Tenants Union is a tenant-led organization that offers legal and financial assistance. Visit www.tucson tenants union.org or 738 N. 5th Avenue, Suite 208, Tucson, AZ.

Step Up to Justice

- Step Up to Justice is a free civil legal center for low-income individuals and families in Pima County. Visit www.stepuptojustice.org/

Pima County Justice Court

- For information about the eviction filing process or how to appeal an eviction notice, call (520) 724-3171 or visit <https://www.jp.pima.gov/>

Primavera Foundation

- The Primavera Foundation offers limited rent assistance for Pima County residents. Call (520) 395-6420 or visit www.primavera.org/

Interfaith Community Services

- Interfaith Community Services provides rent and mortgage assistance for those in emergency situations. Call (520) 297-6049.

Support for Immigrant Residents

If you are facing eviction and have concerns about your immigration status:
<https://www.keeptucsontogether.org>
<https://www.alientoaz.org/c19>
<https://www.rapidresponsetucson.com>

HOME REPAIRS & UTILITY ASSISTANCE

When living costs, such as rent or property taxes go up, paying for home repairs and utilities can be an additional financial burden. Home repairs are important because they help maintain the value and safety of your home. When homes are in serious disrepair, they are vulnerable to demolition which can be a loss of neighborhood history and identity.

Landlords who are negligent in taking care of their properties can also harm renters who reside in those properties, as renters may be living in **unsafe living conditions** with little support from their landlord. The lack of investment in improving the property can result in the deterioration of the building and justify demolition or redevelopment that can displace residents.

RESOURCES

Pima County Safe Homes

- Families living in Pima County can apply to receive funding for home repairs. For more information, call (520) 724-2461 or visit

<https://bit.ly/SafeHomesHealthyKids>

City of Tucson Comprehensive Rehab Services

- Homeowners can apply for financial assistance for urgent home repairs. Visit

<https://bit.ly/ComprehensiveRehab>

Mobile Home Repair Program

- Manufactured home owners have access to home repair services through the City of Tucson's Comprehensive Rehabilitation Services. For more information, visit the program's website at <https://bit.ly/MobileHomeRepair>

RESOURCES

Community Home Repairs of AZ - CHRPA

- Provides emergency home repairs as well as adaptive and safety modifications for people with disabilities. (520) 745-2055 or visit www.chrpaz.org

City of Tucson Low Income Assistance Program

- Tucson residents may be eligible for water payment discounts. Call (520) 791-5443 or Visit

<https://bit.ly/LowIncomeAssist>

Sewer Outreach Subsidy Program

- Pima County residents may qualify for fee reduction. Visit <https://bit.ly/SewerOutreach> or call (520) 791-5443.

Pima County Community Action Agency

- Utility payment assistance. Call (520) 724-2667.

Tucson Urban League

- Utility payment assistance. Call (520) 791-9522.

TEP Payment Assistance Programs

- assistance for customers having trouble paying their electric bill. Visit <https://www.tep.com/payment-assistance/>

Interfaith Community Services

- Offers utility payment assistance. For more information, visit <https://www.icstucson.org/how-to-get-help/> or call 520-297-6049.

Portable Practical Educational Preparation

- Offers utility assistance. For more information, visit <https://www.ppep.org/programs/human-services> or call (520) 622-3553.

TITLE AND ESTATE ISSUES

Estate planning is a legal method to plan the control and distribution of your property during life and after death. "Estate" means property, no matter how much you own. While this can be a hard topic to talk about with loved ones, it is important to have the conversation and to **plan ahead**. Homes and property can be lost because a conversation may take place among family members, but then no steps are taken to formalize the arrangements. Anything you own that is not with rights of survivorship or designated for distribution on death may be subject to Probate. To avoid the state controlling your decisions, you should consider creating a will.

Transfer of Real Property

Beneficiary, Joint Tenancy and Quit Claim Forms are available at the Pima County Recorder's Office. Documents evidencing a transfer of title of real property must be accompanied by an "Affidavit of Property Value," as set forth in A.R.S. 11-1133.

Life Care Planning is an important task for all of us, whether young or old, healthy or facing challenges. Through increased awareness and access to information, Arizonans of all ages can make their choices known about who will manage their medical affairs in the event of an emergency. The Attorney General offers the forms, at no cost to you.

RESOURCES

Arizona Attorney General

- Lifecare Planning, Power of Attorney, Living Will Online forms in English and Spanish.

<https://www.azag.gov/seniors/life-care-planning>

Community Outreach and Education
call (602) 542-2123 or email

CommunityServices@azag.gov

Pima County Recorders Office

- 240 N Stone Ave. Document Recording, Voter Registration. Beneficiary, Joint Tenancy and Quit Claim Forms. Call (520) 724-4350 or visit

<https://www.recorder.pima.gov/>

Five Wishes

- Five Wishes is a complete approach to discussing and documenting your care choices. Visit <https://fivewishes.org/>

Wills for Heroes

- Free estate planning services for first responders. Visit

<https://willsforheroesaz.org/>

Southern Arizona Legal Aid

- Free legal services for individuals and families with limited financial means.

Visit <https://www.sazlegalaid.org/>

Pima County Bar Association

- QUILT Program – Reduced fee legal services. Visit

<https://www.pimacountybar.org/qualified-income-legal-team-program>

AFFORDABLE HOUSING

Affordable housing is defined by HUD (Housing and Urban Development) as housing that makes up no more than 30% of the monthly income for households who make at or below 80% of the average income of the area. However, with stagnant wages, rising living costs, and other financial commitments, spending 30% or less of your income on housing may not be possible for many low income and working class residents.

HUD Approved Housing Counseling Agencies

HUD sponsors housing counseling agencies throughout the country that can provide advice on buying a home, renting, defaults, foreclosures, and credit issues. These agencies offer educational workshops and one-on-one counseling. The Pima County Community Land Trust is one of these agencies located here in Tucson.

The City of Tucson and Pima County offer affordable housing resources including Affordable Rental Housing, Affordable Owner Housing, Homelessness, and Human Services through HCD offices, the Pima County Housing Center and on their websites. See information at right.

Non-profit Affordable housing providers and developers include: The Pima County Community Land Trust, Habitat for Humanity, SALT, Primavera, Old Pueblo Community Services and others.

RESOURCES

HUD Approved Housing Counseling Agencies

- Pima County Community Land Trust (520) 603-0587
- Administration of Resources & Choices (520) 623-9383
- Chicanos Por La Causa - (520) 882-0018
- Family Housing Resources (520) 318-0993
- Pio Decimo - (520) 622-2801
- Primavera Foundation - (520) 882-5383

City of Tucson Housing and Community Development Dept.

Rental Assistance, homeowner Programs, Homeless Assistance. 310 N. Commerce Park Loop. Call (520) 791-4171 or visit

<https://www.tucsonaz.gov/housing-and-community-development>

Pima County Housing Center:

- For access to housing resources, call (520) 724-2460 or email HousingCenter@pima.gov

Southwest Fair Housing - Landlord Tenant Resource Center

- Visit <http://swfhc.com/landlord-tenant-resource-center-find-housing>

Pima County Community Land Trust

- For information about affordable housing and financial planning, call (520) 603-0587 or visit www.pcclt.org.

PimaCountyHousingSearch.org

- A free online service lists affordable housing options. If you do not have access to the Internet, you can call and talk to someone who will search the website for you at 1-877-428-8844.

JOB AND SMALL BUSINESS SUPPORT

RESOURCES

ARIZONA@WORK Pima County One-Stop Career Centers

- The Pima County One-Stop workforce development system connects workers and job seekers – youth, adults, veterans, and dislocated workers – to ARIZONA@WORK, a statewide network of employment, training, and educational programs. Visit 2797 E. Ajo Way. Call (520) 724-7700 or visit arizonaatwork.com

Local First Arizona has information on where to get small business loans, as well as other resources.

- <https://www.localfirstaz.com/covidresources>

Arizona Together offers assistance in applying for unemployment benefits and finding job openings.

- Dial 2-1-1 or visit <https://arizonatogether.org/>

Workers' Rights Clinic offers assistance for workers facing wage theft, discrimination, and safety violations.

- Call (520) 621-7331 or email at workersrights@email.arizona.edu

Pima County Employment Resources

- Resources to help you apply for employment or access job training. Call (520) 724-5735 or visit <https://webcms.pima.gov/cms/One.aspx?portalId=169&pageId=18397>.

Pipeline AZ

- Free career coaches at <https://covid19.pipelineaz.com/>

RESOURCES

Southside Workers Center

Southside Workers Center supports the employment and organizing of worker-leaders by employing workers and fighting for fair and safe working conditions. Workers can work on a variety of projects, such as landscaping, housekeeping, and construction. For additional information on working with the Southside Workers Center, you can call (520) 955-8165 or visit www.southsidecentro.org

Primavera Works: Primavera Works is a job training and employment program for individuals who are unemployed, underemployed, and may be facing barriers to employment. Primavera Works can help individuals find temporary work, pursue temp to hire opportunities, and search for jobs. Call (520) 882-9668 or visit <https://www.primavera.org/works>

Pima JTED

The Pima JTED Career and Technical Education District offers tuition-free career and technical training programs to high school students from public, private, and charter schools and students who are homeschooled. Call (520) 352-5833 or visit <https://pimajted.org>

Chicanos Por La Causa is offering free webinars on how to apply for Small Business Disaster Recovery Loans, along with other info for small business owners. Get times/dates for webinars at www.prestamosloans.org/events/ (these appear to be in English only for now)

COVID-19 RESOURCES

Tucson and Pima County Eviction Prevention Program

- Helps renters in Pima County with rental assistance and utility assistance.

Phone: 520-447-4423 or apply at

<https://www.tucsonpimaep.com>

Arizona Rental Eviction Prevention Assistance Program

- Financial aid for tenants struggling to pay rent

visit <https://www.saveourhomeaz.gov/ra/>

Arizona Foreclosure Assistance Program

- Arizona homeowners who are unemployed or underemployed may be eligible for financial assistance through this program. To apply for assistance, visit:

<https://www.saveourhomeaz.gov/self-assessment/>

Federal Mortgage Assistance

- Homeowners whose mortgages are federally owned or backed by a government agency may be eligible for mortgage relief during the pandemic. For more information, visit <https://bit.ly/FedMortgageAssistance>

Federal Small Business Paycheck Protection Program

- The Small Business Administration's Paycheck Protection Program provides a way for you to keep your employees on payroll through the issuance of Economic Injury Disaster Loans (EIDL). For more information, visit

<https://bit.ly/PaycheckProtectionP>

Arizona Food Bank Network

- To find your local food bank, visit:

<http://www.azfoodbanks.org/>

Puente Community Resource List

- This list is updated every day with resources for housing and food support for Tucson community members. Access the list at

<https://tinyurl.com/yb8f9sz7>

Community Food Bank of Southern Arizona

- Hunger relief, health promotion and gardening, fresh produce. 3003 S Country Club Rd. Call (520) 622-0525

Casa Maria Soup Kitchen

- Hospitality for the homeless, exiled, hungry, and forsaken. Also provides lunches to individuals and family food bags. Open daily from 8:30 - 11:00am. Visit 352 East 26th Street or call

casamariatucson.org

Tucson Food Share

- Free food and meals. Visit 600 N 4th Ave, Mondays and Thursdays 6-8pm. Call (520) 222-9242 or visit

tucsonfoodshare.org

The Salvation Army

Offers rent and utility assistance. To set an appointment call (520) 792-1111 on Mondays from 8:30-12:00pm and 1:00-4:00pm.

Banking/Mortgage Resources

- Many banks are offering some form of assistance, allowing delayed payments, etc. In many cases, they are not reporting missed payments to credit reporting companies, so delaying or deferring your payment won't affect your credit score. But you have to inform them ahead of time. If you can't pay your loan or mortgage, call your bank or lender ASAP.

URGENT RESOURCES

Emergency Shelters

Gospel Rescue Mission General Office

- Provides 50 emergency shelter beds for men and 24 emergency beds for women and children. Call (520) 740-1501 or visit 4550 S Palo Verde Rd., Tucson, AZ 85714

Hospitality House, Salvation Army

- 91 bed shelter for men, women and children. (520) 622-5411 or visit 1002 N Main Ave, Tucson, AZ 85705

Primavera Foundation

- (520) 623-5111 or visit 702 South 6th Avenue, Tucson, AZ 85713

Resources for Domestic Violence

Survivors

Emerge! Center for Domestic Violence

- Provides crisis intervention and housing support, and advocacy services to anyone experiencing domestic abuse. Call (520) 795-4266 or visit

<https://www.emergecenter.org/>

Brewster Center

- Provides shelter, counseling, and transitional housing. Call (520) 881-7201 or visit 2711 East Broadway Tucson, AZ

Resources for Immigrant Residents

Keep Tucson Together

- Legal services. Call (520) 623-4084 or visit <https://www.keeptucsontogether.org>

Justice for Our Neighbors Legal Clinic

- Provides free legal services for immigrants. Email azjfon@gmail.com or call (520) 488- 3201

The Informed Immigrant Resource List informedimmigrant.com/guides/coronavirus

Resources for LGBTQIA+ Residents

Our Family Services

- Provides support and resources for housing insecure LGBTQIA+ residents. Call (520) 323-1708 or visit

www.ourfamilyservices.org

Southwest Fair Housing Council

- To report housing discrimination or receive legal support, call (520) 798-1568 or visit <http://swfhc.com/>

ARC

- Provides emergency, temporary shelter for adults over the age of 60 and late-life domestic violence services for those living in abusive situations. Call 623-9383 or

<https://arc-az.org/>

The Anchor Project

- Provides access to housing and support services for LGBTQIA+ residents. Call (520) 909 0754 or visit

<https://sirow.arizona.edu/ANCHOR>

Southern Arizona Aids Foundation

- Provides housing services for those living with HIV/AIDS. Call (520) 628-7223 or visit

www.saaf.org/care-services/housing-services/

Food Banks and Mutual Aid

Community Food Bank

- Call (520) 622-0525 or visit 3003 S Country Club Rd, Tucson, AZ 85713

Tucson Mutual Aid Network

- A list of mutual aid organizations that are providing food and support to the community. Email

mutualaidtucson@gmail.com or visit

<https://www.mutualaidtucson.com/>

Tucson Reparations

- Provides financial support to Black Tucson residents. Email reptucsoninfo@gmail.com

ADDITIONAL RESOURCES

Ward Offices

Ward 1, Lane Santa Cruz

940 W. Alameda Street, (520) 791-4040

Ward 2, Paul Cunningham

7575 East Speedway, (520) 791-4687

Ward 3, Kevin Dahl

1510 E. Grant Road, (520) 791-4711

Ward 4, Nikki Lee

8123 E. Poinciana, (520) 791-3199

Ward 5, Richard Fimbres

4300 S. Park Avenue, (520) 791-4231

Ward 6, Steve Kozachik

3202 East 1st Street, (520) 791-4601

Cultural and Community Groups

Barrio Neighborhood Coalition

- A group of community members dedicated to preventing displacement in Tucson's neighborhoods and barrios. Email bnctucson1@gmail.com or visit

www.bnctucson.org

Global Justice Center

- Provides office space for local grassroots organizations and event/meeting space for both community and private usage. Call (202) 540-8336 or visit

<https://afgj.org/global-justice-center>

Regeneración

- A grassroots organization that promotes the ideals of equality, justice, and self-determination. Visit Instagram [@barrio_campesinxs](https://www.instagram.com/barrio_campesinxs) and Facebook "Regeneración"

[Facebook.com/barriosustainability](https://www.facebook.com/barriosustainability)

Flowers and Bullets

- Reclaim and amplify our cultural roots through sustainability, art, and rebellion to liberate, heal and empower our community. Midtown Farm. Call (520) 261-7355 or

<https://>

www.flowersandbullets.com/

YWCA

- Women's Business Center, Latina Leadership, Economic Empowerment. Call (520) 884-7810, email info@ywcatucson.org, or visit 525 N. Bonita Avenue

Community Farms

Milpitas Community Farm

- Provides materials and support for local residents to grow food for themselves. Call (520) 622-0525 or visit 2405 S Cottonwood Ln, Tucson, AZ 85713

La Siembra Midtown Farm

- A neighborhood farm to feed, educate, employ and empower local residents toward a more resilient, sustainable and hopeful future. Call (520) 261.-7355, email flowers.bullets@gmail.com, or visit 3538 E Ellington Place

Trees for Tucson, Tucson Clean and Beautiful

- Trees for communities. Call (520) 791-3109, visit <https://tucsoncleanandbeautiful.org/trees-for-tucson/> or email tcb@tucsoncleanandbeautiful.org