

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

MARICOPA COUNTY, ARIZONA

2020



Prepared for:
Maricopa Urban County
and the
Maricopa HOME Consortium

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Section I. Executive Summary

Overview

Title VIII of the 1968 Civil Rights Act, also known as the Fair Housing Act, protects people from discrimination based on race, color, national origin, religion, sex, familial status, and disability when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing related activities. The Act, and subsequent laws reaffirming its principles, seeks to overcome the legacy of segregation, unequal treatment, and historic lack of access to housing opportunity. There are several statutes, regulations, and executive orders that apply to fair housing, including the Fair Housing Act, the Housing Amendments Act, and the Americans with Disabilities Act.¹

It is unlawful under the Fair Housing Act to discriminate against a person in a protected class by: Refusing to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, familial status, or national origin; discriminating against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities based on a protected class; representing that a dwelling is not available for inspection, sale, or rental when it is, in fact, available; publishing an advertisement indicating any preference, limitation, or discrimination against a protected class; or refusing to allow a person with a disability to make a reasonable modification to the unit at the renter's own expense.

Lead Agency and Service Area

Maricopa County, led by the Human Services Department, is the lead agency for HOME funding and is undertaking this Analysis of Impediments to Fair Housing Choice along with the Maricopa HOME Consortium.

The Maricopa County HOME Consortium includes Avondale, Chandler, Gilbert, Glendale, Peoria, Scottsdale, Surprise, and Tempe, as well as the Maricopa Urban County. This includes Buckeye, El Mirage, Fountain Hills, Gila Bend, Goodyear, Guadalupe, Litchfield Park, Tolleson, Wickenburg, Youngtown, Unincorporated areas in County. Most of the data presented in this report will be the entirety of Maricopa County except the HUD entitlements of Phoenix and Mesa. In these instances, this service area will be called the Maricopa County HOME Consortium. In any instances when the County as a whole is used, it will be referenced as Maricopa County.

Assessing Fair Housing

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. These provisions come from Section 808(e)(5) of the Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.²

Affirmatively furthering fair housing is defined in the Fair Housing Act as taking "meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster

¹ https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_and_related_law

² 42 U.S.C.3601 et seq.

inclusive communities free from barriers that restrict access to opportunity based on protected characteristics”.³ Specifically, affirmatively furthering fair housing requires that recipients of federal housing and urban development funds take meaningful actions to address housing disparities, and fostering and maintaining compliance with civil rights and fair housing laws.⁴ Furthering fair housing can involve developing affordable housing, removing barriers to affordable housing development in high opportunity areas, investing in neighborhood revitalization, preserving and rehabilitating existing affordable housing units, improving housing access in areas of concentrated poverty, and improving community assets.

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH).

In July of 2015, HUD released a new AFFH rule which provided a format, a review process, and content requirements for the newly named “Assessment of Fair Housing,” or AFH.⁵ The assessment would now include an evaluation of equity, the distribution of community assets, and access to opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places within communities that provide things one needs to thrive, including quality employment, high performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

The AFH includes measures of segregation and integration, while also providing some historical context about how such concentrations became part of the community’s legacy. Together, these considerations were intended to better inform public investment decisions that would lead to amelioration or elimination of segregation, enhance access to opportunity, promote equity, and hence, housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using an online Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020.⁶ Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the online Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

³ § 5.152 Affirmatively Furthering Fair Housing

⁴ § 5.152 Affirmatively Furthering Fair Housing

⁵ 80 FR 42271. <https://www.federalregister.gov/documents/2015/07/16/2015-17032/affirmatively-furthering-fair-housing>

⁶ 83 FR 683 (January 5, 2018)

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty, and access to opportunity. The development of an AI also includes public input, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues and impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, Maricopa County certifies that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice and maintaining records that reflect the analysis and actions taken in this regard.

Socio-Economic Context

While the population in the Maricopa County HOME Consortium is growing, the racial and ethnic makeup of the area is not changing significantly. There are areas in the HOME Consortium, however, that do see high concentrations of Hispanic residents, particularly in the more urban areas. An estimated 4% of the HOME Consortium residents speak Spanish at home, followed by 0.4% speaking Chinese. In 2017, some 22.6% of the population had a high school diploma or equivalent, another 35.8% have some college, 20.8% have a Bachelor's Degree, and 11.6% of the population had a graduate or professional degree.

In 2018, unemployment in the Maricopa County HOME Consortium was at 4.1%, compared to 4.8% for the State of Arizona. This is representative of a total labor force of 1,136,431 people and 1,090,334 people employed. Real per capita income in Maricopa County has remained higher than the state rate in recent years. However, poverty has grown to 11.8%, representing 243,767 persons living in poverty in the HOME Consortium.

The HOME Consortium experienced a drop-off in housing production during the recent recession, which has begun to recover. In 2018, there were 16,543 total units produced in the Consortium, with 12,679 of these being multi-family units. Single family unit production declined beginning in 2008 and has increased slightly since that time. The value of single-family permits, however, has continued to rise, reaching \$289,795 in 2017. Since 2010, the Consortium has seen a slight decline in the proportion of vacant units, but has experienced a rise in the proportion of vacant units that are for Seasonal, Recreational, or Occasional Use.

Overview of Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the HOME Consortium has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

Table I.1, on the following page, provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice.
2. Medium: Factors that have a less direct impact on fair housing choice, or that Maricopa County or the HOME Consortium has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that Maricopa County or the HOME Consortium has limited capacity to address.

ADDITIONAL FINDINGS

The Code and Zoning Review found that certain jurisdiction may have limiting definitions of the word “family,” when limiting the number of persons. This includes Maricopa County, Avondale, Scottsdale, and Tempe. Most definitions in the codes reviewed had a definition of “disabled” or “disability” consistent with the Americans with Disabilities Act (ADA). Those jurisdictions without definitions may consider adding a definition or reference to the ADA. Group homes were permitted in most residentially zoned areas in the HOME Consortium. The County’s Comprehensive Plan: Vision 2030 identified a lack of incentives for Affordable Housing development, as well as limitation in the County’s Zoning Ordinances that limits affordable housing development, including strict land use regulations and limitations on accessory dwelling units.

Table I.1 Contributing Factors Maricopa County HOME Consortium		
Contributing Factors	Priority	Justification
Insufficient affordable housing in a range of unit sizes	High	Some 29.4% of households have cost burdens. This is more significant for renter households, of which 43.4% have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population.
Black or African American, Hispanic, and Native Hawaiian/Pacific Islander households with disproportionate rates of housing problems	High	The average rate of housing problems, according to CHAS data is 30.9% for all households in the Maricopa County HOME Consortium. Black or African American households face housing problems at rate of 44.1%, Native Hawaiian/Pacific Islander households at a rate of 41.2%, and Hispanic households at a rate of 42.4%.
Insufficient accessible affordable housing	High	The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 46.5% of persons aged 75 and older have at least one form of disability. Input from local service providers asserts that these estimates may be lower than the actual rate of disability in the HOME Consortium.
Failure to Make Reasonable Accommodations	High	Disability was the number one fair housing basis for complaints with cause between 2008 and 2017. Failure to make reasonable accommodations accounted for the largest number of issues for fair housing complaints during this time period.
Lack of fair housing infrastructure	High	The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing.
Insufficient fair housing education	High	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education.
Insufficient understanding of credit	High	The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages.
Access to high opportunity areas Concentrations of poverty	Med	Low poverty index is markedly lower for Black or African American, Native American, and Hispanic populations than white populations, indicating inequitable access to low poverty areas. In addition, there are concentrations of poverty in the HOME Consortium, particularly in areas around, Chandler, and Avondale, as well as in the southern rural parts of the County.
Moderate to high levels of segregation	Med	Native American, Native Hawaiian/Pacific Islander, and “other” racial households have moderate to high levels of segregation when considered on the whole of the Maricopa County HOME Consortium. However, there are geographic areas with concentrations of minority households resulting in R/ECAPs, which tended to be found in the more urban parts of the County, particularly in areas around Glendale and Surprise.
Discriminatory patterns in Lending	Med	The mortgage denial rates for Black or African American, Native American, and Hispanic households are higher than the jurisdiction average according to 2008-2017 HMDA data. However, the disparities in denial rates have been steadily declining since 2008.
Access to labor market engagement	Med	Black or African American, Native American, and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the County and the HOME Consortium has little control over impacting labor market engagement on a large scale.
Access to School Proficiency	Med	Black or African American, Native American, and Hispanic households have lower levels of access to proficient schools in the HOME Consortium. However, the County has little control over impacting access on a large scale.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

Table I.2, summarizes the fair housing issues/impediments and contributing factors, including metrics, milestones, and a timeframe for achievements.

Fair Housing Goal	Impediments to Fair Housing Choice/ Contributing Factors	Fair Housing Issue	Recommended Actions	Responsible Agency
Review zoning and municipal codes for barriers to housing choice	Moderate to high levels of segregation	Segregation	Review zoning for areas with restrictions to housing development, including minimum lot requirements; make appropriate amendments every year for the next five (5) years. Record activities annually.	Maricopa County HOME Consortium
	Access to high opportunity areas	R/ECAPs		
	Concentrations of poverty	Disproportionate Housing Need	Review Zoning and Municipal Code for the definition of the word "family." Record activities annually.	
	Discriminatory patterns in Lending			
Discussion: The Code and Zoning Review found that certain jurisdiction may have limiting definitions of the word "family," when limiting the number of persons. This includes Maricopa County, Avondale, Scottsdale, and Tempe. The County's Comprehensive Plan: Vision 2030 identified a lack of incentives for Affordable Housing development, as well as limitation in the County's Zoning Ordinances that limits affordable housing development, including strict land use regulations and limitations on accessory dwelling units.				
Fair Housing Goal	Impediments to Fair Housing Choice/ Contributing Factors	Fair Housing Issue	Recommended Actions	Responsible Agency
Increase availability of accessible housing	Insufficient accessible affordable housing	Disability and Access	Review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments over the next five (5) years. Record activities annually.	Maricopa County HOME Consortium
	Failure to Make Reasonable Accommodations			
Discussion: The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 46.5% of persons aged 75 and older have at least one form of disability. Input from local service providers asserts that these estimates may be lower than the actual rate of disability in the HOME Consortium. Disability was the number one fair housing basis for complaints with cause between 2008 and 2017. Failure to make reasonable accommodations accounted for the largest number of issues for fair housing complaints during this time period.				

Fair Housing Goal	Impediments to Fair Housing Choice/ Contributing Factors	Fair Housing Issue	Recommended Actions	Responsible Agency
<p>Promote homeownership and rental opportunities in high opportunity areas and outside of R/ECAPs</p>	<p>Insufficient affordable housing in a range of unit sizes</p> <p>Black or African American, Hispanic, and Native Hawaiian/Pacific Islander households with disproportionate rates of housing problems</p> <p>Discriminatory patterns in Lending</p> <p>Access to high opportunity areas</p> <p>Concentrations of poverty</p> <p>Access to labor market engagement</p> <p>Access to School Proficiency</p>	<p>Disparities in Access to Opportunity</p> <p>Disproportionate Housing Needs</p>	<p>Partner with community agencies to provide financial literacy classes for prospective homebuyers. Record activities annually.</p> <p>Review opportunities annually to increase funding sources for additional low-income housing in high opportunity areas. Record activities annually.</p> <p>Continue to promote homeownership opportunities in high opportunity areas with financial assistance to homebuyers using HOME funds: 70 households over five (5) years.</p> <p>Continue to use CDBG and HOME funds to fund housing rehabilitation for homeowner and rental housing:150 residential housing units over five (5) years.</p>	<p>Maricopa County HOME Consortium</p>
<p>Discussion: Some 29.4 percent% of households have cost burdens. This is more significant for renter households, of which 43.4 percent% have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population. In addition, racial and ethnic minorities face a disproportionate share of housing problems. The average rate of housing problems, according to CHAS data is 30.9 percent% for all households in the Maricopa County HOME Consortium. Black or African American households face housing problems at rate of 44.1 percent%, Native Hawaiian/Pacific Islander households at a rate of 41.2 percent%, and Hispanic households at a rate of 42.4 percent%. The mortgage denial rates for Black or African American, Native American, and Hispanic households are higher than the jurisdiction average according to 2008-2017 HMDA data. However, the disparities in denial rates have been steadily declining since 2008.</p>				

Fair Housing Goal	Impediments to Fair Housing Choice/ Contributing Factors	Fair Housing Issue	Recommended Actions	Responsible Agency
<p>Enhance community services in R/ECAPs</p>	<p>Access to high opportunity areas</p> <p>Concentrations of poverty</p> <p>Access to labor market engagement</p> <p>Access to School Proficiency</p>	<p>Disparities in Access to Opportunity</p>	<p>Encourage increased public services and public investment in R/ECAPs and high poverty areas in the HOME Consortium. Work within the HOME Consortium to educate members to fund vital community investments in these areas. Record activities annually.</p>	<p>Maricopa County HOME Consortium</p>
<p>Discussion: Black or African American, Native American, and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the County and the HOME Consortium has little control over impacting labor market engagement on a large scale.</p> <p>Black or African American, Native American, and Hispanic households have lower levels of access to proficient schools in the HOME Consortium. However, the County has little control over impacting access on a large scale.</p> <p>Public input also suggested a lack of transportation leads to inequitable access to housing and service options.</p>				
Fair Housing Goal	Impediments to Fair Housing Choice/ Contributing Factors	Fair Housing Issue	Recommended Actions	Responsible Agency
<p>Promote community and service provider knowledge of fair housing and ADA laws</p>	<p>Insufficient fair housing education</p> <p>Insufficient understanding of credit</p> <p>Insufficient fair housing infrastructure</p> <p>Discriminatory patterns in lending</p> <p>Failure to Make Reasonable Accommodations</p>	<p>Fair Housing Enforcement and Outreach</p>	<p>Continue to promote fair housing education through workshops. Record activities annually.</p> <p>Promote outreach and education related to credit for prospective homebuyers. Record activities annually.</p> <p>Partner with community agencies to provide financial literacy classes for prospective homebuyers. Record activities annually.</p>	<p>Maricopa County HOME Consortium</p>
<p>Discussion: The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing, a lack of knowledge about fair housing and a need for education, and an insufficient understanding of credit needed to access mortgages. In addition, as demonstrated above, racial and ethnic groups have unequal access to mortgages. Failure to make reasonable accommodations was the number one fair housing complaint in the HOME Consortium.</p>				

Section II. Community Participation Process

The following section describes the community participation process undertaken for the 2020 Maricopa County HOME Consortium Analysis of Impediments to Fair Housing Choice.

A. OVERVIEW

The outreach process included the 2019 Fair Housing Survey, a Fair Housing Forum, and a public review meeting.

The Fair Housing Survey was distributed as an internet outreach survey, as well as being made available as a printed version. As of the date of this document, 129 responses have been received. The survey was available in both English and Spanish.

The Fair Housing Forum was held on August 29, 2020 in order to gather feedback and input from members of the public.

The Draft for Public Review AI was made available on February 14, 2020 and a 30-day public input period was initiated.

A public hearing will be held on February 20, 2020, during the public review period in order to gather feedback and input on the draft Analysis of Impediments. After the close of the public review period and inspection of comments received, the final draft was made available to the public in May 2020.

B. THE 2019 FAIR HOUSING SURVEY

The purpose of the survey, a relatively qualitative component of the AI, was to gather insight into knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing as well as to gauge the ability of informed and interested parties to understand and affirmatively further fair housing. Many individuals and organizations throughout the Maricopa County HOME Consortium were invited to participate. At the date of this document, some 129 responses were received. A complete set of survey responses can be found in **Section IV.I Fair Housing Survey Results**.

C. FAIR HOUSING FORUM

A Fair Housing Forum was held on August 29, 2019. A summary of the comments received during this meeting is included below. The complete transcript from this meeting is included in the Appendix.

- Need for more Housing Choice Voucher and working with landlords to accept vouchers
- Need for incentives for accessibility improvements
- Need for increased visitability standards
- Credit scores and past evictions are barriers to accessing housing

In addition to the fair housing forum, three additional community meetings were held on August 27, 28, and 29 that discussed housing-related issues. A summary of housing-related comments received during these meetings is included below. A complete set of transcripts is included in the Appendix.

- Not In My Back Yard mentality (NIMBYism) is a primary barrier to producing affordable housing
- A large number of households lack access to housing that is affordable to them
- Transportation is a limiting factor in accessing housing and services
- Lack of affordable housing is the number one concern for many households

D. THE FINAL PUBLIC REVIEW PROCESS

A 30-day public review process was held February 14, 2020 through March 16, 2020. It included a public review meeting being held during this time. Comments from this meeting will be summarized below.

Section III. Assessment of Past Goals and Actions

An Analysis of Impediments to Fair Housing Choice for Maricopa County was last completed in 2015. The conclusions drawn from this report are outlined in the following narrative.

A. PAST IMPEDIMENTS AND ACTIONS

A summary of the 2015 Analysis of Impediments are included below:

2015 IMPEDIMENTS TO FAIR HOUSING CHOICE AND SUGGESTED ACTIONS

2015 Impediment #1: Lack of Accessible Housing/ Housing Discrimination against Persons with Disabilities

Recommendations:

Specific strategies for the County include:

- Review taxation codes and implement tax exemptions for making adaptations to make a home more accessible for persons with disabilities.
- Implement codes regulating that all new construction of multi-family (4 units or more), co-ops, and conversions must meet Section 504 of the American Disabilities Act (ADA).
- Conduct an assessment of accessible housing units and buildings in the region for the purpose of developing an inventory of accessible housing and providing that information to the public.
- Refer people to the Arizona Statewide Independent Living Council, the Arizona Bridge to Independent Living, and the Arizona Department of Economic Security for educational information and brochures.
- Enforce current taxation codes allowing for tax relief and abatements for the elderly and disabled.
- Work with local housing organizations to provide a wide variety of housing services, including services to the disabled.
- Meet with design specialists to require and encourage housing designs that consider the needs of the disabled.
- Provide builders and developers with information about the advantages of providing housing for this market.

2015 Impediment# 2: Lack of Awareness of Fair Housing Laws

Recommendations:

The County should consider reserving a portion of its CDBG public service funds to be awarded as a competitive Fair Housing Grant to an organization that will carry out a focused fair housing education programs in the area. As a component of the Fair Housing Grant, the successful applicant should collaborate with local housing organizations including Community Legal Services, Southwest Fair Housing Council, The Arizona Fair Housing Partnership, and the Arizona Fair Housing Center to develop fair housing training curriculum and to coordinate and provide educational outreach and fair housing training.

2015 Impediment #3: Cost of Affordable Housing Limits Housing Choice**Recommendation:**

County collaborations should focus on the following goals:

- Encourage private developers to construct affordable housing.
- Determine locations for the development of affordable housing and work with local non-profits to acquire land for affordable units.
- Continue Homeownership Programs throughout the region, providing homeownership opportunities to low-and moderate- income persons.
- Implement an inclusionary zoning policy aiding in the development of affordable housing.
- Continue the use of Community Development Block Grant Funds (CDBG) and HOME Investment Partnership Funds (HOME) for housing rehabilitation activities to maintain the regions affordable housing stock.
- Work with housing organizations to continue efforts and collaborations on affordable housing and other fair housing needs.

2015 Impediment #4: Poor Financial History of Potential Homebuyers.**Recommendations**

The County should partner with local non-profit and community organizations to implement financial management programs and identify resources for financial counseling, financial literacy counseling, and training for residents to learn financial planning skills including what issues impact credit, finding financial resources, education about fair and non-predatory lending practices, and making good financial choices. The County should also partner with and encourage local bank and lending institutions to do outreach and education regarding budgeting, financial literacy, financial products, and fair lending in areas with heavy racial and ethnic minority and low-income and poverty concentrations throughout the County. The County should continue to implement Homeownership Programs and Family Self-Sufficiency programs to assist families with homeownership opportunities and education and help in obtaining employment allowing low-and moderate – income persons to become self-sufficient.

2015 Impediment #5 Lack of Transportation Options in Rural Unincorporated Maricopa County.**Recommendations**

The County should utilize Community Development Block Grant funds or other local resources to provide subsidies for a public transportation voucher program, gas voucher program, or taxi voucher program for unincorporated Maricopa County residents. The County should coordinate with non-profit organizations providing program related transportation services to encourage community outreach and to provide informational services and resources regarding transportation options in unincorporated Maricopa County.

2015 Impediment# 6: Distribution of Resources**Recommendations:**

Maricopa County should focus on improving the distribution of resources to adequately cover all areas of the County. In the future, the County's strategy for the development of new affordable

housing, including identifying target areas where the number of subsidized housing units could be increased, should focus on areas that beyond RCAP/ECAP areas with limited access to opportunity. This strategy should be communicated to developers and nonprofit partners, and give funding priority to projects that align with this goal.

The County should encourage the de-concentration of high area of poverty by expanding where housing vouchers can be used. To promote this expansion, the County should encourage landlord acceptance of vouchers by providing information about the program and, potentially, incentives for participating. The County should also make housing choice voucher holders aware of the availability of units in other areas of the County, and partner with local nonprofit organizations to provide additional information or assistance to households who wish to move.

The County should work to ensure that public transit in low-income neighborhoods has routes and hours that allow access to major business centers, areas with high performing schools, and areas with accessible park and recreational activities. Public transit hours should be centered around typical work hours. The County should collaborate with local non-profits to provide services, such as after school and recreational programming, targeted at youth.

2017-18 FAIR HOUSING ACTIVITIES

The following actions have been described in the 2017-18 Consolidated Annual Performance and Evaluation Report (CAPER):

2017-18 Maricopa County Fair Housing Accomplishments

- Engaged in landlord outreach to local private affordable housing providers during the implementation of the County's Tenant Based Rental Assistance program in an effort to assist individuals experiencing homelessness and are justice engaged with finding safe and affordable homes;
- Representatives from Maricopa County Human Services Department, Maricopa County Correctional Health Services (CHS), Justice Systems Planning & Information (JSPI), Housing Authority of Maricopa County (HAMC), and Mercy Maricopa Integrated Care (MMIC), continued a partnership to reduce recidivism, and connect people experiencing homelessness, and are justice engaged, to appropriate housing and supportive services. The partnership's mission is to work hand in hand with supportive services, housing providers, physical and mental health services, jails, and policy makers to serve justice-involved homeless individuals and families by connecting them with necessary supports and housing;
- Reviewed existing Spanish language fair housing advertisements for updates, and added additional Spanish language translations to public notices;
- Completed affirmative marketing and fair housing related monitoring for three cities, two nonprofit organizations, and 9 multi-family rental projects in the period of affordability;
- Participated in Fair Housing Month and staff attended the AFHP's annual event on April 27, 2018 called: 'Fair Housing Opportunities: 50 Years and Counting!';
- Disseminated fair housing brochures in HSD lobby;
- Displayed fair housing posters and notices in HSD lobby;
- HSD maintained a referral webpage on the updated Maricopa.gov website that includes information for citizens seeking to file a housing discrimination complaint, and provides information about housing discrimination, and how to learn more about their rights under the Arizona Residential Landlord and Tenant Act;

- HSD provided referrals and information to persons who believe they have been discriminated as needed;
- Arizona Fair Housing Partnership (AFHP) membership; and
- Convened regional fair housing planning group for the purposes of implementing fair housing requirements and engaged in extensive planning prior to the delay of the requirements;
- Staff attended NACCED Conference and attended fair housing training; and
- Staff participated NACCED online fair housing case study training.

Maricopa Urban County Responses can be found in the County's CAPER.

Section IV. Fair Housing Analysis

This section presents demographic, economic, and housing information that is drawn from the 2010 Census and American Community Survey (ACS) estimates unless otherwise noted. This analysis uses ACS Data to analyze a broad range of socio-economic characteristics, including population growth, race, ethnicity, disability, employment, poverty, and housing trends; these data are also available by Census tract, and are shown in geographic maps. Ultimately, the information presented in this section illustrates the underlying conditions that shape housing market behavior and housing choice in the Maricopa County HOME Consortium.

Lead Agency and Service Area

Maricopa County, led by the Human Services Department, is the lead agency undertaking this Analysis of Impediments to Fair Housing Choice.

The Maricopa County HOME Consortium includes Avondale, Chandler, Gilbert, Glendale, Peoria, Scottsdale, Surprise, and Tempe, as well as the Maricopa Urban County. This includes Buckeye, El Mirage, Fountain Hills, Gila Bend, Goodyear, Guadalupe, Litchfield Park, Tolleson, Wickenburg, Youngtown, Unincorporated areas in County. Most of the data presented in this report will be the entirety of Maricopa County except the entitlements of Phoenix and Mesa. In these instances, this service area will be called the Maricopa County HOME Consortium. In any instances when the County as a whole is used, it will be referenced as Maricopa County.

A. SOCIO-ECONOMIC OVERVIEW

Demographics

Population Estimates

The Census Bureau's current census estimates indicate that Maricopa County's population increased from 3,817,117 in 2010 to 4,307,033 in 2017, or by 12.8%. This compares to a statewide population change of 9.8% over the period. The number of people from 25 to 34 years of age increased by 15.3%, and the number of people from 55 to 64 years of age increased by 24.2%. The white population increased by 9.9%, while the Black or African or American population increased by 28.5%. The Hispanic population increased from 1,128,741 to 1,339,574 people between 2010 and 2017 or by 18.7%. These data are presented in Table IV.1.

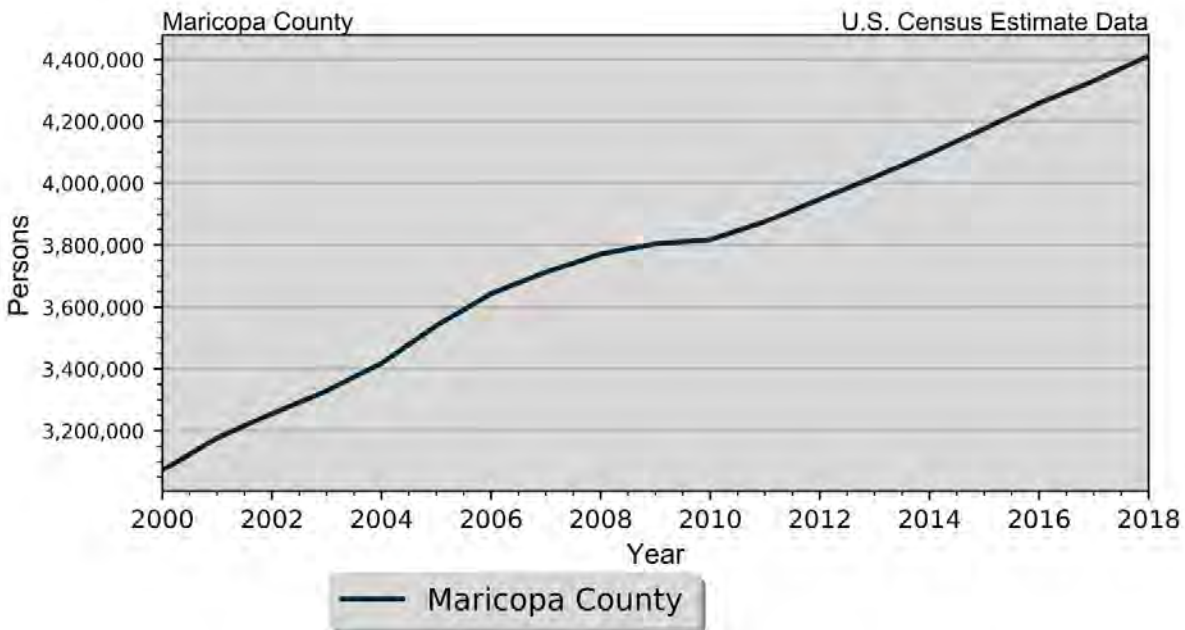
Maricopa County is one of the fastest growing areas in the country. In fact, it was the fastest growing county in the country for the last three years.⁷ With this continued growth, Maricopa County will be faced with a variety of challenges, such as housing for the growing population. The demographic makeup of the County is changing as well. The following narrative will describe the changes that Maricopa County, and the Maricopa County HOME Consortium in particular, is seeing.

⁷ <https://www.azcentral.com/story/news/local/phoenix/2019/04/18/maricopa-county-fastest-growing-us-census-growth/3506291002/>

Table IV.1 Profile of Population Characteristics Maricopa County vs. State of Arizona 2010 Census and 2017 Current Census Estimates						
Subject	Maricopa County			Arizona		
	2010 Census	Jul-17	% Change	2010 Census	Jul-17	% Change
Population	3,817,117	4,307,033	12.8%	6,392,017	7,016,270	9.8%
Age						
Under 14 years	842,707	866,823	2.9%	1,358,059	1,354,324	-0.3%
15 to 24 years	543,771	575,181	5.8%	904,166	951,609	5.2%
25 to 34 years	541,126	623,763	15.3%	856,693	955,894	11.6%
35 to 44 years	524,598	560,423	6.8%	822,494	858,680	4.4%
45 to 54 years	503,965	547,997	8.7%	842,546	847,764	0.6%
55 to 64 years	398,309	494,530	24.2%	726,228	846,253	16.5%
65 and Over	462,641	638,316	38%	881,831	1,201,746	36.3%
Race						
White	3,268,366	3,593,462	9.9%	5,418,483	5,827,866	7.6%
Black/African American	205,732	264,416	28.5%	280,905	349,944	24.6%
American Indian and Alaskan Native	99,663	120,742	21.2%	335,278	373,532	11.4%
Asian	140,285	189,415	35%	188,456	247,790	31.5%
Native Hawaiian or Pacific Islander	10,115	12,224	20.9%	16,112	19,091	18.5%
Two or more races	92,956	126,774	36.4%	152,783	198,047	29.6%
Ethnicity (of any race)						
Hispanic or Latino	1,128,741	1,339,574	18.7%	1,895,149	2,202,172	16.2%

The population in the Maricopa County is illustrated below. While the County population increased to over 4.4 million, the HOME Consortium population increased from 1,932,444 in 2010 to 2,101,763 in 2017, an estimated 8.8% growth during that time.

Diagram IV.1
Population
 Maricopa County



Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one- or three-year sample estimates.

Population Estimates

Population by race and ethnicity through 2017 is shown in Table IV.2. The White population represented 81.3% of the population in 2017, compared with the Black or African American population accounting for 4.6% of the population. The Hispanic population represented 22.5% of the population in 2017. The HOME Consortium has seen a growth in the proportion of the White and Black or African American population, although not a significant shift.

Race	2010 Census		2017 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	1,496,232	77.4%	1,708,179	81.3%
Black/African American	81,622	4.2%	95,967	4.6%
American Indian	35,586	1.8%	36,110	1.7%
Asian	78,135	4%	97,166	4.6%
Native Hawaiian/ Pacific Islander	3,563	0.2%	3,701	0.2%
Other	172,913	8.9%	89,146	4.2%
Two or More Races	64,393	3.3%	71,494	3.4%
Total	1,932,444	100.0%	2,101,763	100.0%
Non-Hispanic	1,509,333	78.1%	1,629,841	77.5%
Hispanic	423,111	21.9%	471,922	22.5%

The change in race and ethnicity between 2010 and 2017 is shown in Table IV.3. During this time, the total non-Hispanic population was 1,629,841 persons in 2017. The Hispanic population was 471,922.

Table IV.3 Population by Race and Ethnicity				
Maricopa County HOME Consortium 2010 Census & 2017 Five-Year ACS				
Race	2010 Census		2017 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	1,284,977	85.1%	1,357,545	83.3%
Black/African American	76,601	5.1%	90,859	5.6%
American Indian/Alaska Native	27,566	1.8%	29,553	1.8%
Asian	76,233	5.1%	95,709	5.9%
Native Hawaiian/ Pacific Islander	3,136	0.2%	3,220	0.2%
Other	2,711	0.2%	3,398	0.2%
Two or More Races	38,109	2.5%	49,557	3%
Total Non-Hispanic	1,509,333	100.0%	1,629,841	100.0%
Hispanic				
White	211,255	49.9%	350,634	74.3%
Black/African American	5,021	1.2%	5,108	1.1%
American Indian/Alaska Native	8,020	1.9%	6,557	1.4%
Asian	1,902	0.4%	1,457	0.3%
Native Hawaiian/ Pacific Islander	427	0.1%	481	0.1%
Other	170,202	40.2%	85,748	18.2%
Two or More Races	26,284	6.2%	21,937	4.6%
Total Hispanic	423,111	100.0	471,922	100.0%
Total Population	1,932,444	100.0%	2,101,763	100.0%

The following maps show the distribution of the population by race and ethnicity. These maps will be used to describe any areas with a disproportionate share of any one racial or ethnic group. A disproportionate share is defined as having at least ten percentage points higher than the jurisdiction average. For example, if American Indian households account for 1.0% of the total population, there would be a disproportionate share if one area saw a rate of 11.0% or more.

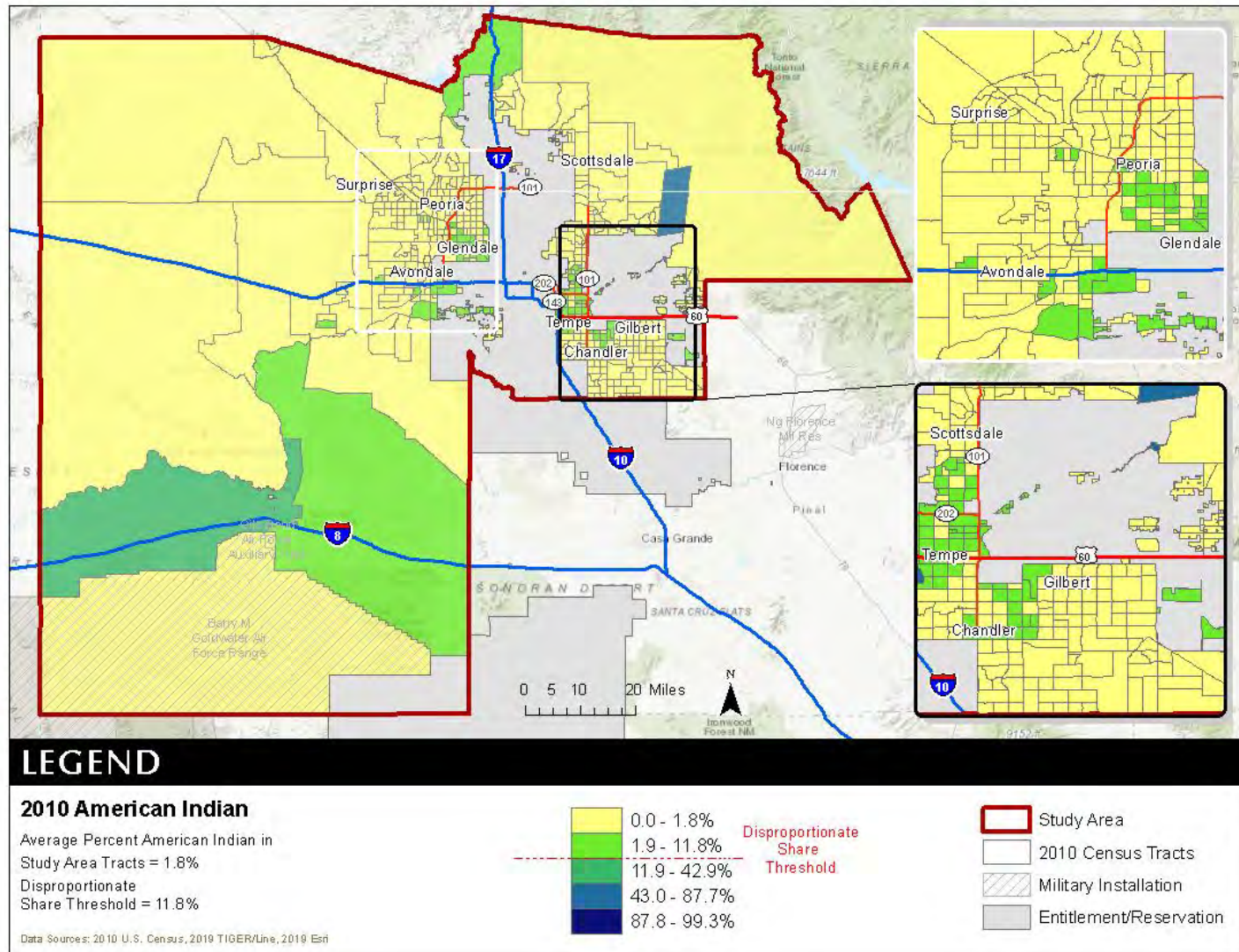
As seen in Maps IV.1 and IV.2, the American Indian population, which accounted for 1.8% of the Maricopa County HOME Consortium population in 2017, saw a disproportionate share of the population in several locations. These areas tended to be adjacent to the Gila River Indian Reservation and the Salt River Pima Maricopa Indian Reservation.

Asian households accounted for 4.6% of the population in 2017. There were several areas with a disproportionate share of Asian households in both 2010 and 2017, which remained in the same areas both years. This was seen primarily in and around the City of Chandler.

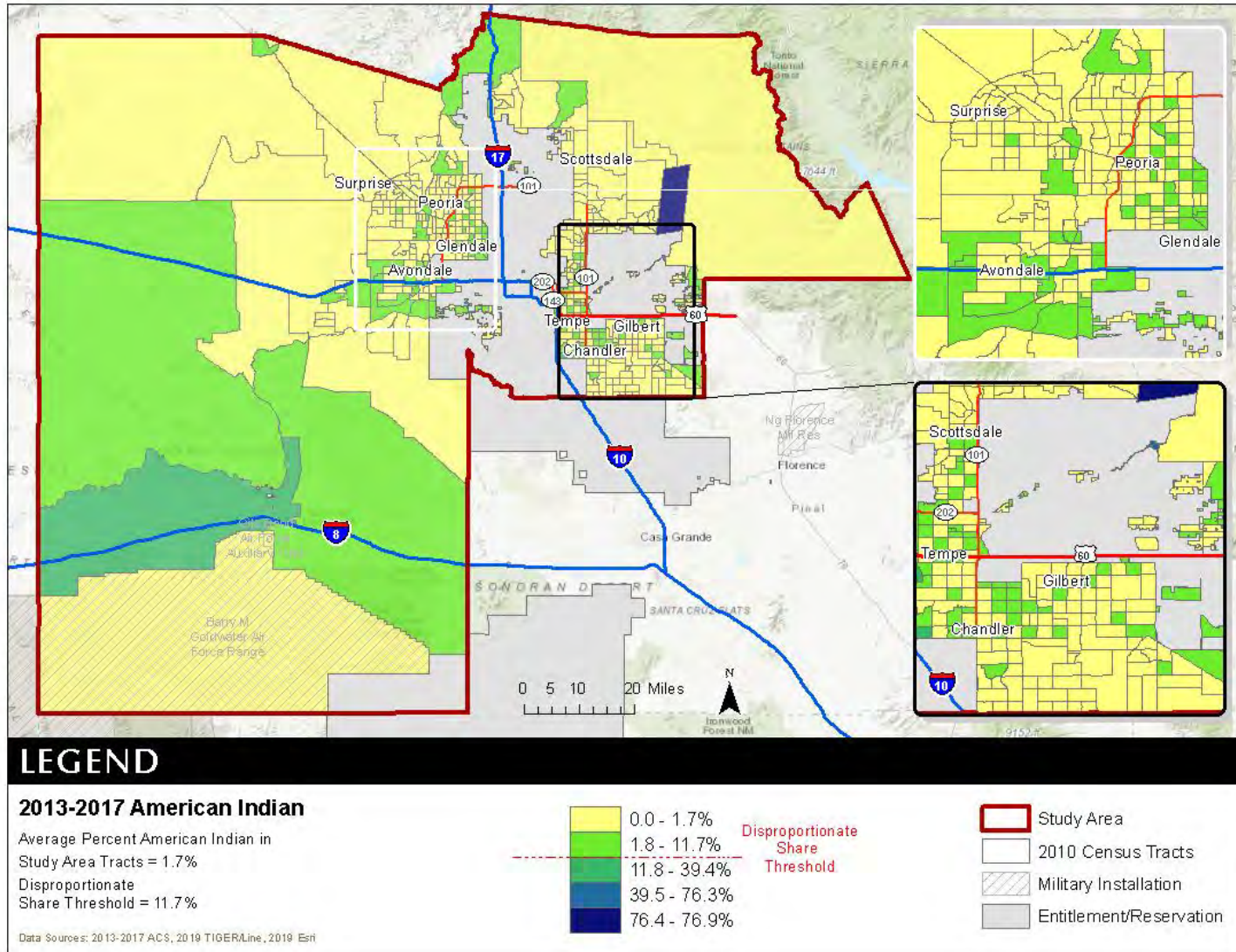
Black or African American households accounted for 4.6% of the population in the Maricopa County HOME Consortium in 2017. As seen in Maps IV.5 and IV.6, there were some areas within the County with a disproportionate share of Black or African American households.

Hispanic households are shown in Maps IV.7 and IV.8 for 2010 and 2017. In both years, there were several areas with a disproportionate share of Hispanic households. These areas tended to be in urban areas to the west of Phoenix, including the in the City of Glendale, as well as in the western section of the County adjacent to the Barry M. Goldwater Air Force Range.

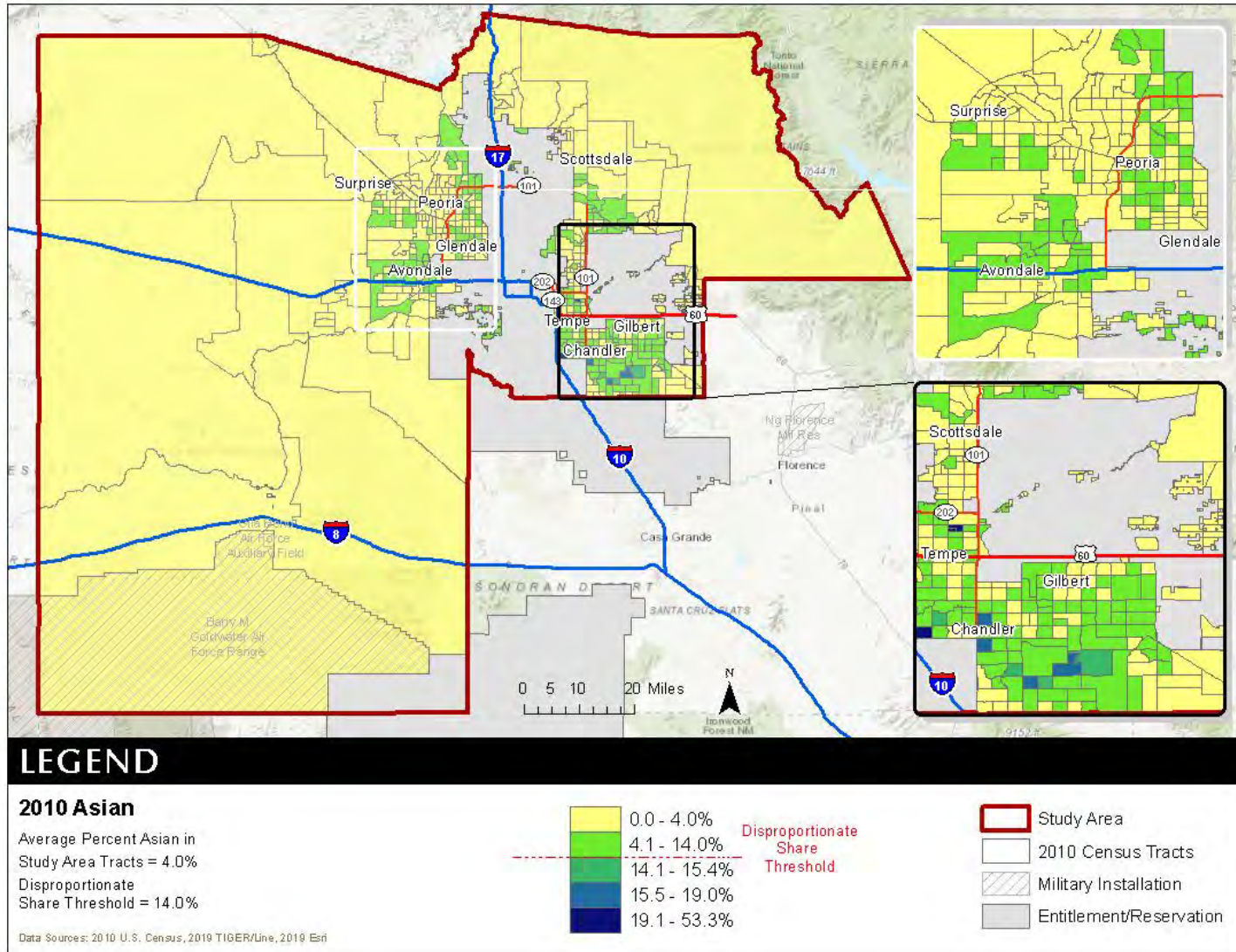
Map IV.1
2010 Disproportionate Share - American Indian Households
 Maricopa County HOME Consortium
 2010 Census, Tigerline



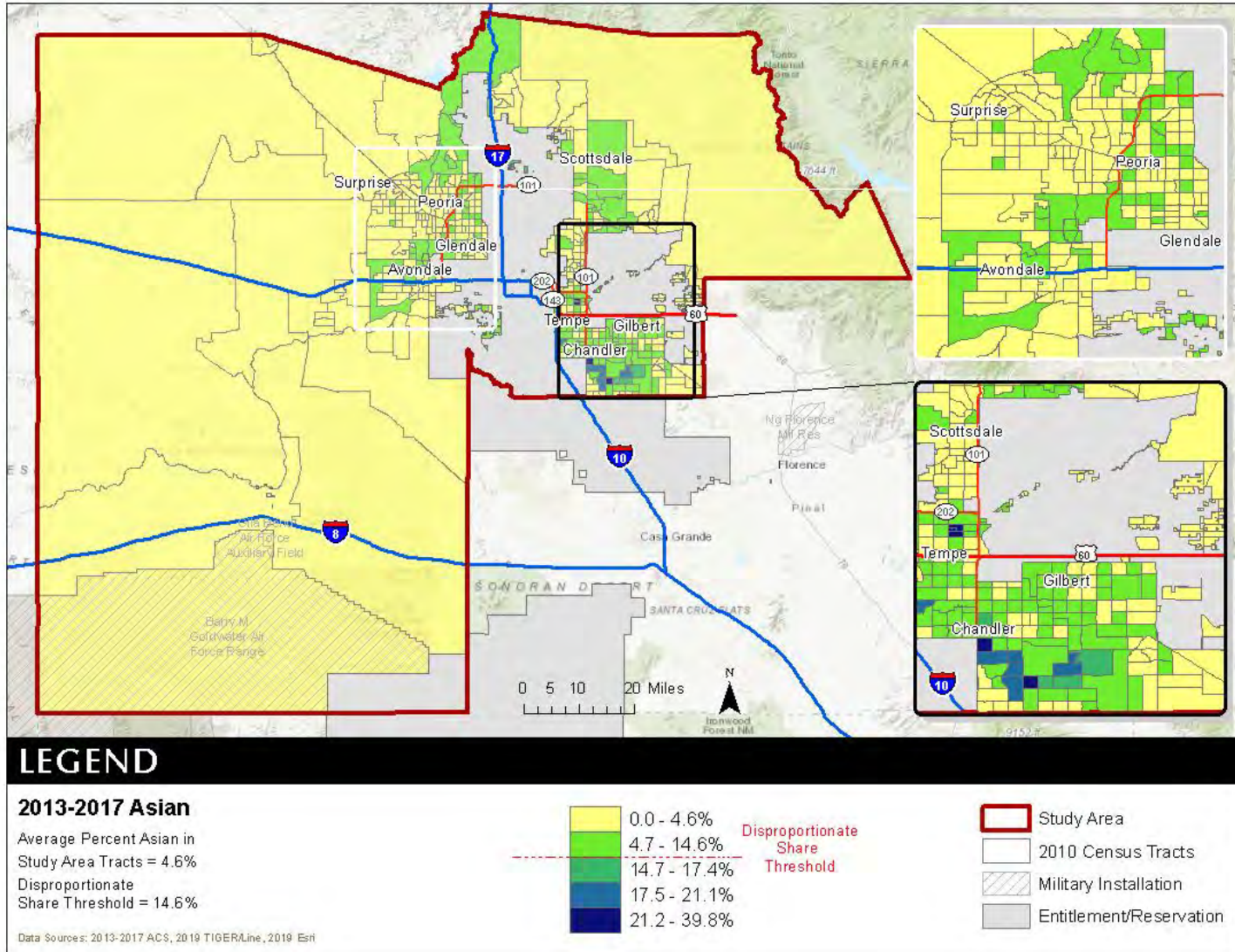
Map IV.2
2017 Disproportionate Share - American Indian Households
 Maricopa County HOME Consortium
 2017 ACS, Tigerline



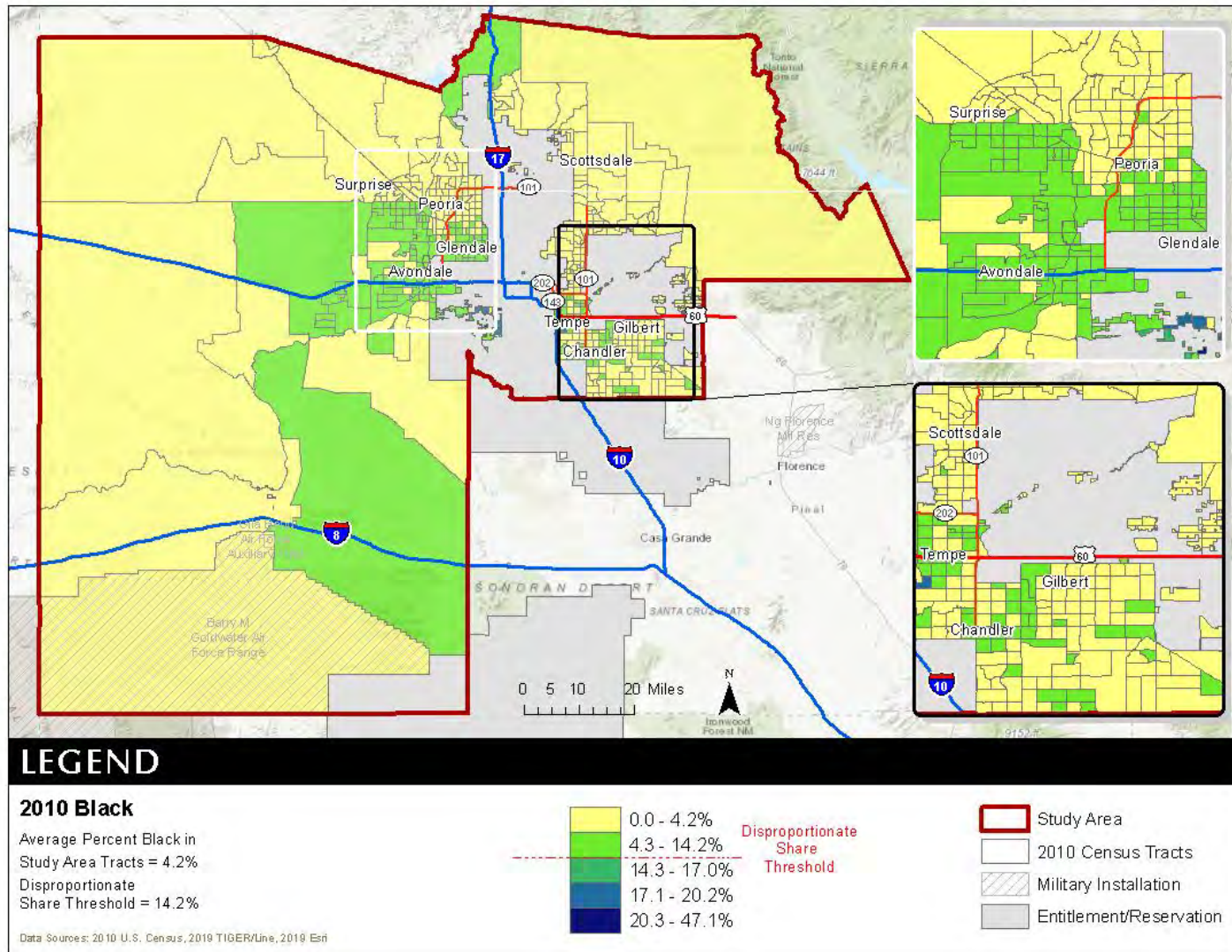
Map IV.3
2010 Disproportionate Share - Asian Households
 Maricopa County HOME Consortium
 2010 Census, Tigerline



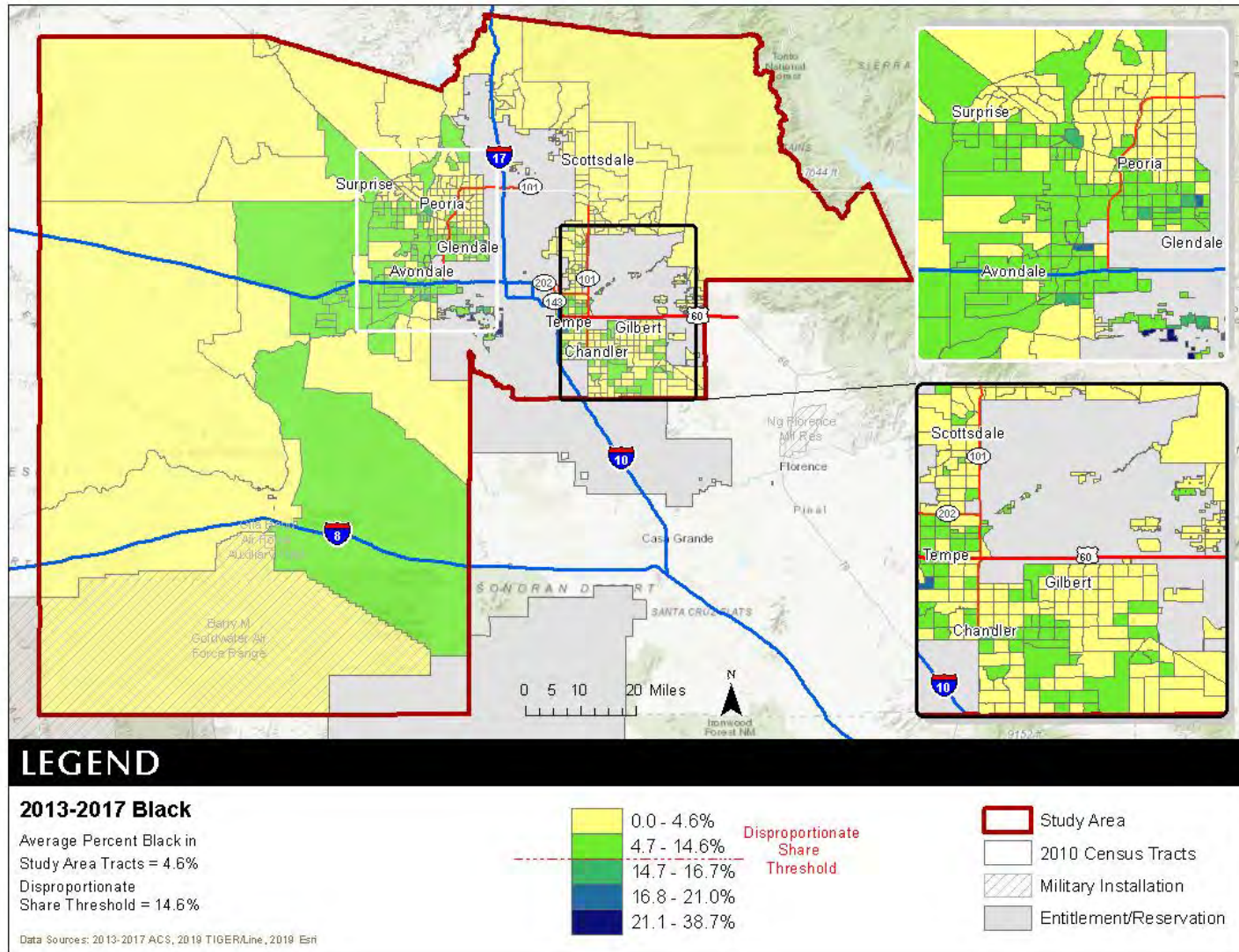
Map IV.4
2017 Disproportionate Share - Asian Households
 Maricopa County HOME Consortium
 2017 ACS, Tigerline



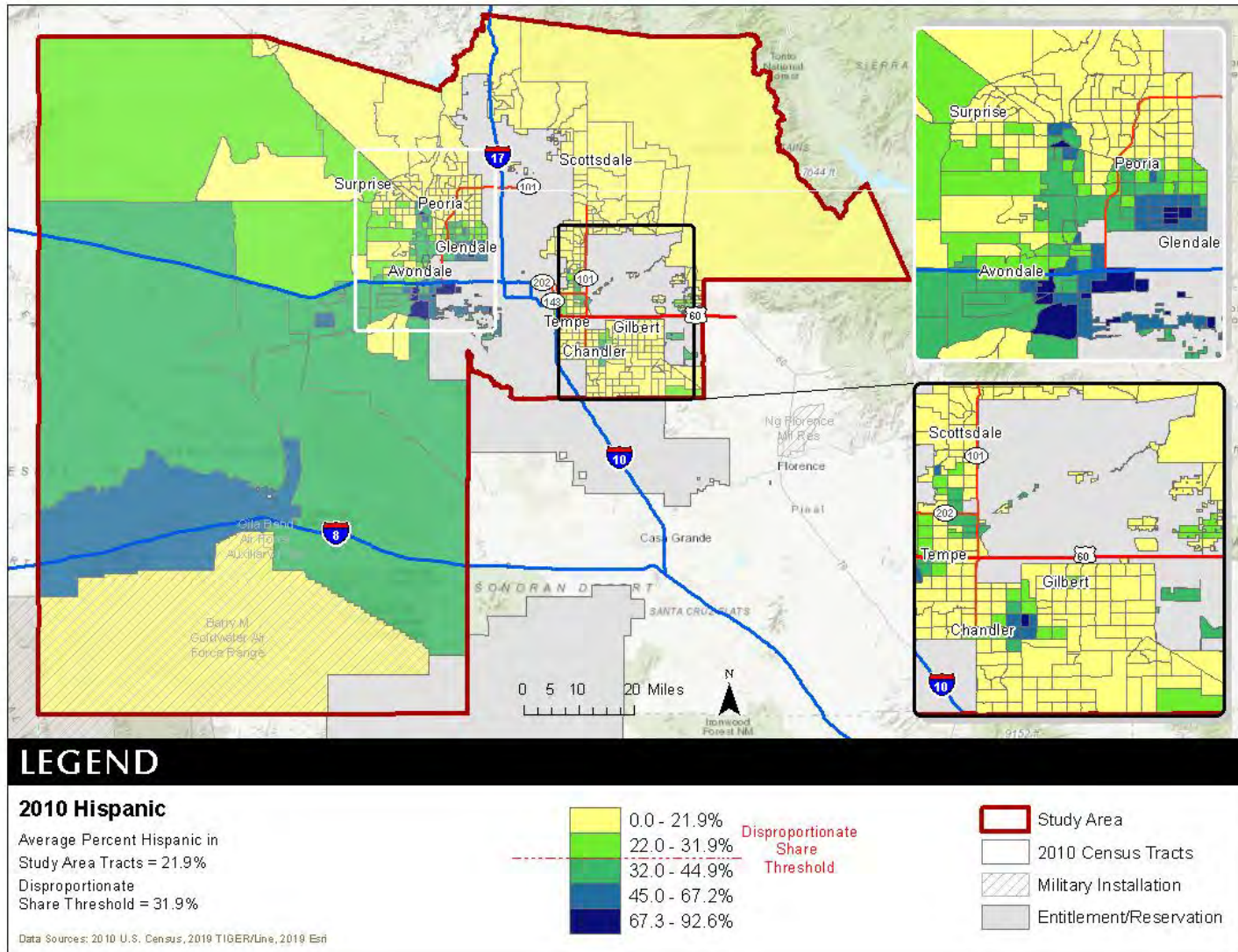
Map IV.5
2010 Disproportionate Share - Black Households
 Maricopa County HOME Consortium
 2010 Census, Tigerline



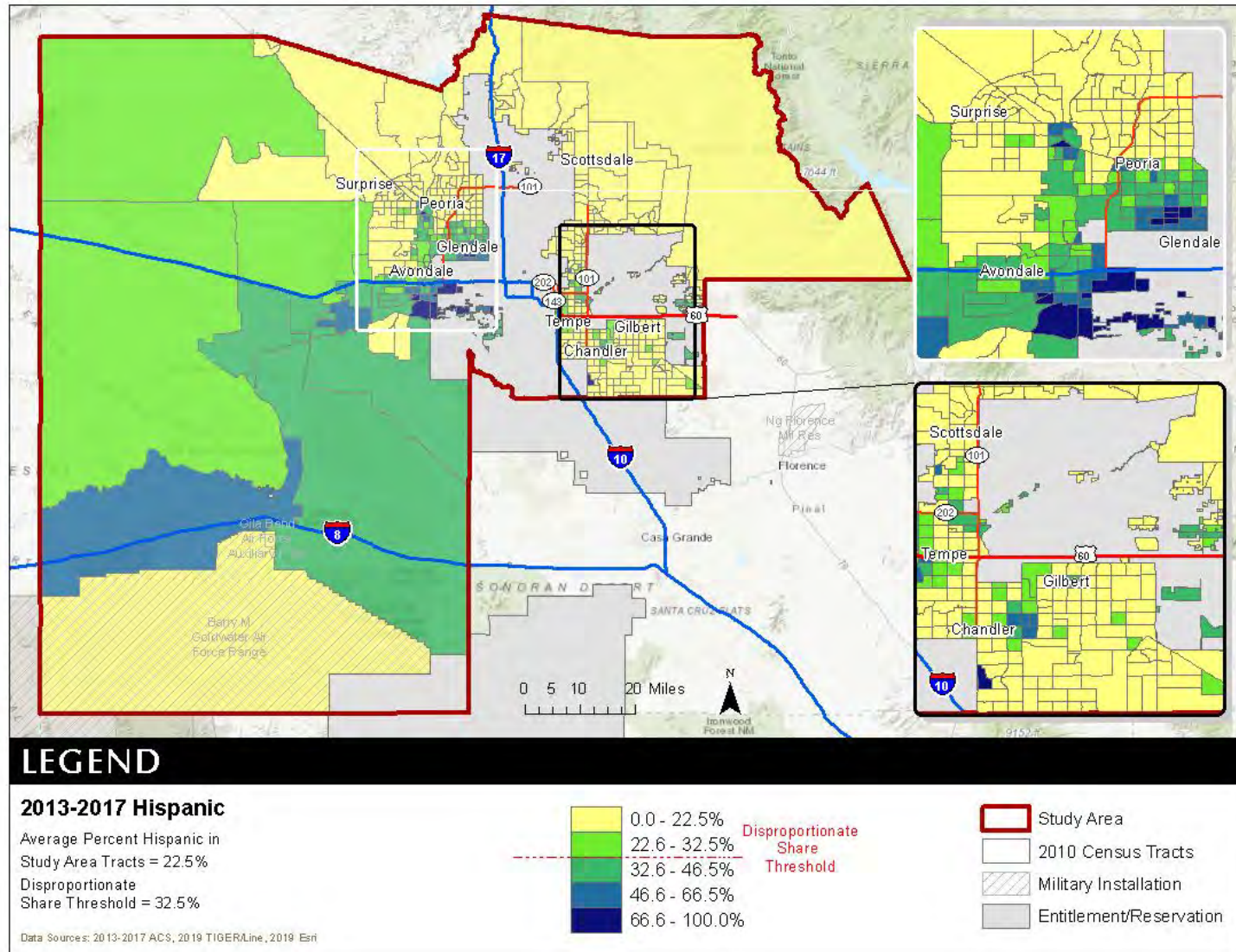
Map IV.6
2017 Disproportionate Share - Black Households
 Maricopa County HOME Consortium
 2017 ACS, Tigerline



Map IV.7
2010 Disproportionate Share - Hispanic Households
 Maricopa County HOME Consortium
 2010 Census, Tigerline



Map IV.8
2017 Disproportionate Share - Hispanic Households
 Maricopa County HOME Consortium
 2017 ACS, Tigerline



Foreign Born Population and Limited English Proficiency

Under Title VI of the Civil Rights Act of 1964 and in accordance with Supreme Court precedent in *Lau v. Nichols*, recipients of federal financial assistance are required to take reasonable steps to ensure meaningful access to their programs and activities by limited English proficient (LEP) persons.⁸ In the context of HUD's assessment of access to housing, LEP refers to a person's limited ability to read, write, speak, or understand English.⁹

The number of foreign born persons are shown in Table IV.4. An estimated 4.3% of the population was born in Mexico, 0.9% were born in India, and another 0.7% were born in Canada.

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	89,670	4.3%
#2 country of origin	India	18,645	0.9%
#3 country of origin	Canada	15,591	0.7%
#4 country of origin	Philippines	12,095	0.6%
#5 country of origin	China excluding Hong Kong and Taiwan	10,124	0.5%
#6 country of origin	Vietnam	9,304	0.4%
#7 country of origin	Korea	4,865	0.2%
#8 country of origin	Germany	4,742	0.2%
#9 country of origin	Iraq	4,561	0.2%
#10 country of origin	England	3,251	0.2%

The languages spoken at home are shown in Table IV.5. An estimated 4% of the population speaks Spanish at home, followed by 0.4% speaking Chinese.

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	78,608	4%
#2 LEP Language	Chinese	7,575	0.4%
#3 LEP Language	Other Indo-European languages	5,928	0.3%
#4 LEP Language	Vietnamese	5,886	0.3%
#5 LEP Language	Arabic	4,440	0.2%
#6 LEP Language	Other Asian and Pacific Island languages	4,399	0.2%
#7 LEP Language	Other and unspecified languages	3,530	0.2%
#8 LEP Language	Tagalog	2,778	0.1%
#9 LEP Language	Russian, Polish, or other Slavic languages	2,386	0.1%
#10 LEP Language	Korean	2,201	0.1%

⁸ https://www.hud.gov/program_offices/fair_housing_equal_opportunity/limited_english_proficiency_0

⁹ <https://www.hud.gov/sites/documents/LEPMEMO091516.PDF>

Education and Employment

Education and employment data, as estimated by the 2017 ACS, is presented in Tables IV.6 and 7. In 2017, some 968,789 persons were employed and 55,822 were unemployed. This totaled a labor force of 1,024,611 persons. The unemployment rate for Maricopa County HOME Consortium was estimated to be 5.4% in 2017.

Table IV.6	
Employment, Labor Force and Unemployment	
Maricopa County HOME Consortium 2017 Five-Year ACS Data	
Employment Status	2017 Five-Year ACS
Employed	968,789
Unemployed	55,822
Labor Force	1,024,611
Unemployment Rate	5.4%

In 2017, 93.4% of households in Maricopa County HOME Consortium had a high school education or greater.

Table IV.7	
High School or Greater Education	
Maricopa County HOME Consortium 2017 Five-Year ACS Data	
Education Level	Households
High School or Greater	719,609
Total Households	770,843
Percent High School or Above	93.4%

As seen in Table IV.8, some 22.6% of the population had a high school diploma or equivalent, another 35.8% have some college, 20.8% have a Bachelor's Degree, and 11.6% of the population had a graduate or professional degree.

Table IV.8		
Educational Attainment		
Maricopa County HOME Consortium 2017 Five-Year ACS Data		
Education Level	2017 5-year ACS	Percent
Less Than High School	150,057	9.3%
High School or Equivalent	363,397	22.6%
Some College or Associates Degree	576,177	35.8%
Bachelor's Degree	334,291	20.8%
Graduate or Professional Degree	186,166	11.6%
Total Population Above 18 years	1,610,088	100.0%

Summary

While the population in the Maricopa County HOME Consortium is growing, the racial and ethnic makeup of the area is not changing significantly. There are areas in the HOME Consortium, however, that do see high concentrations of Hispanic residents, particularly in the more urban areas. An estimated 4% of the population speaks Spanish at home, followed by 0.4% speaking Chinese. In 2017, 22.6% of the population had a high school diploma or equivalent, another 35.8% have some college, 20.8% have a Bachelor's Degree, and 11.6% of the population had a graduate or professional degree.

ECONOMICS

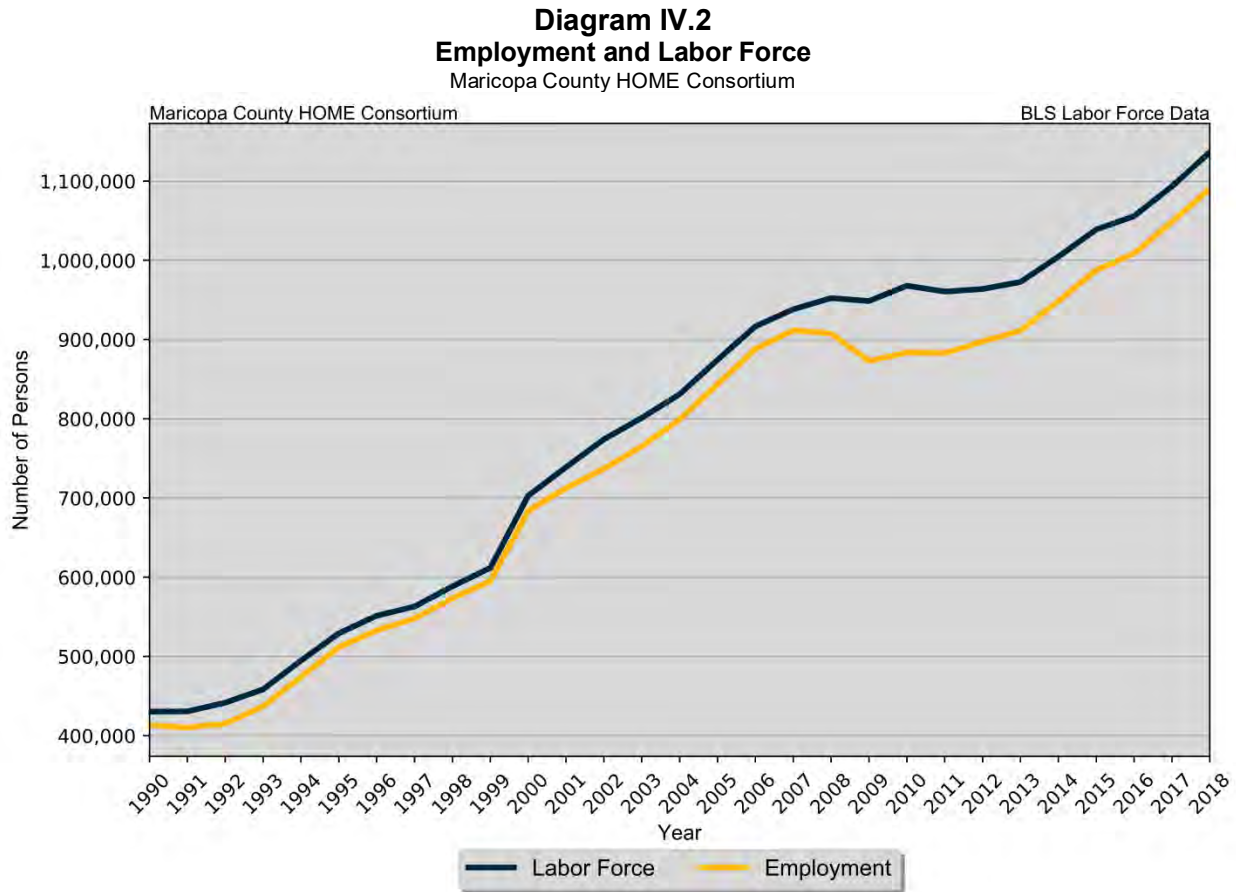
The following section describes the economic context for the Maricopa County HOME Consortium. The data presented here is from the Bureau of Economic Analysis (BEA) and the Bureau of Labor Statistics (BLS). The data from the BEA is only available at the County level and shows the entirety of Maricopa County. The BLS data presented below is specified for the Maricopa County HOME Consortium.

Labor Force

Table IV.9, shows labor force statistics for Maricopa County HOME Consortium between 1990 and 2018. The unemployment rate in Maricopa County HOME Consortium was 4.1% in 2018, with 46,097 unemployed persons and 1,136,431 in the labor force. The statewide unemployment rate in 2018 was 4.8%.

Year	Maricopa County HOME Consortium			Unemployment Rate	Statewide Unemployment Rate
	Unemployment	Employment	Labor Force		
1990	17,081	413,130	430,211	4%	5.3%
1991	20,442	410,165	430,607	4.7%	5.9%
1992	26,255	415,273	441,528	5.9%	7.5%
1993	21,433	436,928	458,361	4.7%	6.4%
1994	20,686	474,000	494,686	4.2%	6.1%
1995	17,536	511,596	529,132	3.3%	5.3%
1996	18,694	532,618	551,312	3.4%	5.6%
1997	15,149	547,823	562,972	2.7%	4.6%
1998	15,016	573,402	588,418	2.6%	4.3%
1999	16,841	594,895	611,736	2.8%	4.4%
2000	19,215	683,579	702,794	2.7%	4%
2001	26,457	712,384	738,841	3.6%	4.8%
2002	37,219	736,811	774,030	4.8%	6.1%
2003	35,836	765,260	801,096	4.5%	5.7%
2004	31,887	799,052	830,939	3.8%	5%
2005	30,620	843,646	874,266	3.5%	4.7%
2006	28,495	888,047	916,542	3.1%	4.2%
2007	26,557	911,566	938,123	2.8%	3.9%
2008	44,712	907,548	952,260	4.7%	6.2%
2009	75,794	872,749	948,543	8%	9.9%
2010	84,322	883,591	967,913	8.7%	10.4%
2011	77,744	882,751	960,495	8.1%	9.5%
2012	66,339	897,411	963,750	6.9%	8.3%
2013	61,524	911,104	972,628	6.3%	7.7%
2014	56,135	948,386	1,004,521	5.6%	6.8%
2015	51,367	987,473	1,038,840	4.9%	6.1%
2016	47,160	1,008,598	1,055,758	4.5%	5.4%
2017	44,787	1,048,522	1,093,309	4.1%	4.9%
2018	46,097	1,090,334	1,136,431	4.1%	4.8%

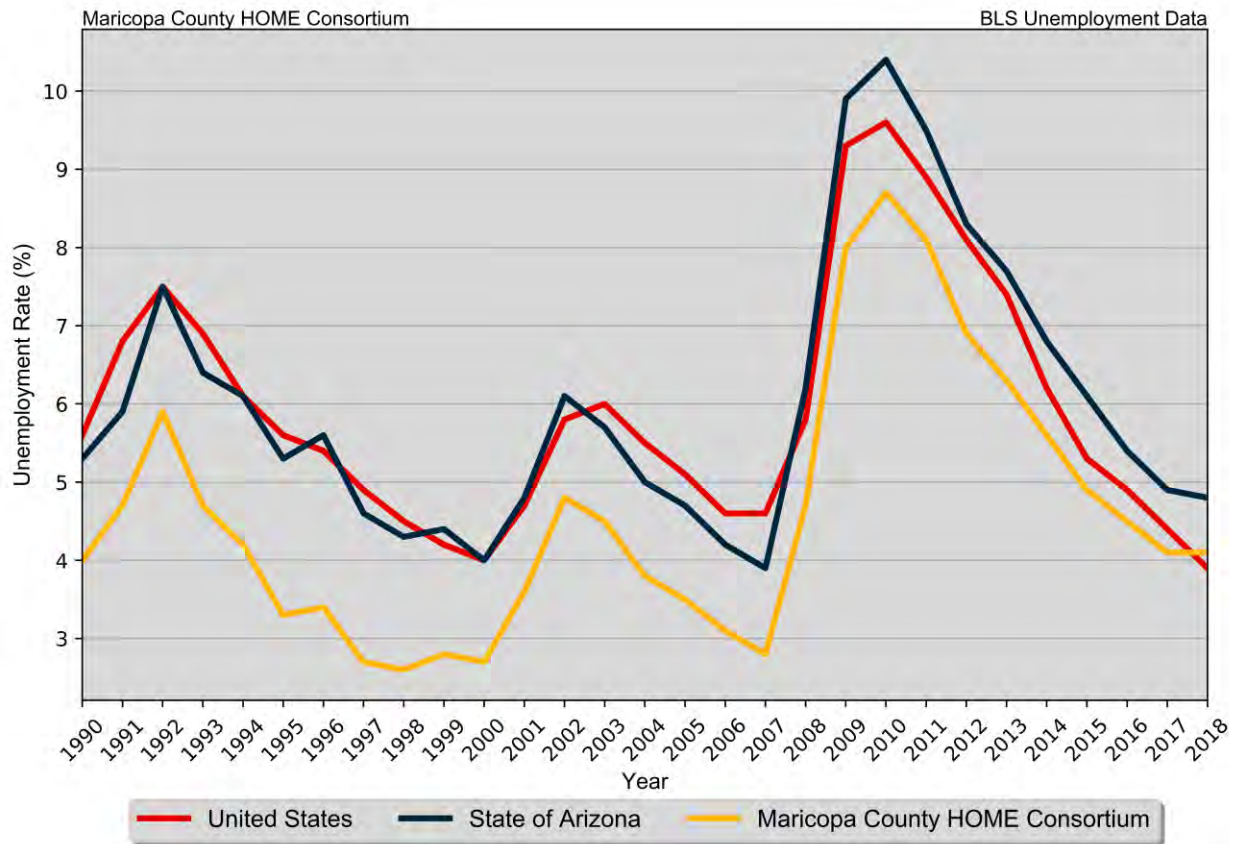
Diagram IV.2 shows the employment and labor force for Maricopa County HOME Consortium. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 1,090,334 persons, with the labor force reaching 1,136,431, indicating there were a total of 46,097 unemployed persons



Unemployment

Diagram IV.3 shows the unemployment rate for both the State and Maricopa County HOME Consortium. During the 1990’s the average rate for Maricopa County HOME Consortium was 3.7%, which compared to 5.5% statewide. Between 2000 and 2010 the unemployment rate had an average of 4.2%, which compared to 5.5% statewide. Since 2010, the average unemployment rate was 5.8%. Over the course of the entire period the Maricopa County HOME Consortium had an average unemployment rate that lower than the State, 4.7% for Maricopa County HOME Consortium, versus 6.1% statewide.

Diagram IV.3
Annual Unemployment Rate
 Maricopa County HOME Consortium
 1990 – 2018 BLS Data



The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Table IV.10 shows total real earnings by industry for Maricopa County. In the most recent 2017 estimate, the health care and social assistance industry had the largest total real earnings, with total real earnings reaching \$18,626,658,000. Between 2016 and 2017 the farm industry saw the largest percentage increase, rising by 34% to \$506,523,000.

Table IV.10
Real Earnings by Industry
 Maricopa County
 BEA Table CA-5N Data (1,000's of 2017 Dollars)

NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	% Change 16-17
Farm earnings	225,776	336,734	328,063	378,769	392,431	361,608	377,941	506,523	34
Forestry, fishing, related activities, and other	53,867	61,812	66,110	63,657	58,490	67,529	64,407	61,919	-3.9
Mining	270,477	273,912	368,066	392,008	522,186	530,749	551,396	602,212	9.2
Utilities	1,256,139	1,274,975	1,209,964	1,234,180	1,227,215	1,280,312	1,379,246	1,383,599	0.3
Construction	6,810,550	6,488,944	6,775,482	7,311,721	7,337,378	7,867,495	8,595,409	9,890,934	15.1
Manufacturing	10,088,407	10,456,651	10,841,468	10,678,046	10,902,925	11,210,495	11,146,055	11,297,663	1.4
Wholesale trade	7,537,961	7,692,025	8,119,564	7,760,830	7,746,049	7,994,076	8,132,086	8,422,470	3.6
Retail trade	8,752,377	9,506,057	9,756,072	9,498,903	10,261,574	10,440,230	10,361,610	10,472,665	1.1
Transportation and warehousing	3,860,149	3,851,422	4,037,307	3,921,875	4,036,923	4,428,303	4,711,777	5,235,914	11.1
Information	2,512,322	2,518,080	2,744,378	3,177,649	3,635,017	3,717,251	3,877,906	3,659,683	-5.6
Finance and insurance	9,251,677	9,833,069	10,494,558	11,265,865	11,595,894	12,453,641	13,488,745	14,571,635	8
Real estate and rental and leasing	1,279,485	1,638,963	2,154,716	3,260,087	3,808,734	4,360,624	4,780,393	4,825,130	0.9
Professional and technical services	10,464,780	10,929,592	11,173,552	11,317,514	11,598,593	12,295,708	12,763,350	13,158,678	3.1
Management of companies and enterprises	2,319,863	2,373,789	2,633,064	2,949,907	3,154,060	3,170,264	3,225,832	3,392,543	5.2
Administrative and waste services	8,124,827	8,269,796	8,490,886	9,073,691	9,459,920	9,862,255	10,096,273	10,521,118	4.2
Educational services	2,464,306	2,573,669	2,632,837	2,534,116	2,623,838	2,712,505	2,726,664	2,672,359	-2
Health care and social assistance	14,742,954	15,168,007	15,358,172	15,670,814	15,999,493	16,758,160	17,627,958	18,626,658	5.7
Arts, entertainment, and recreation	1,324,854	1,330,404	1,711,347	1,945,992	2,204,376	2,130,603	2,322,943	2,553,912	9.9
Accommodation and food services	4,361,358	4,562,295	4,834,234	4,995,921	4,847,844	5,080,198	5,236,436	5,770,580	10.2
Other services, except public administration	4,136,082	4,276,491	4,577,209	4,556,594	4,847,624	4,959,785	5,052,042	5,257,157	4.1
Government and government enterprises	17,171,369	16,612,973	16,379,269	16,688,646	16,634,477	17,026,174	17,240,026	17,524,915	1.7
Total	117,009,581	120,029,658	124,686,319	128,676,781	132,895,039	138,707,963	143,758,493	150,408,267	4.6

Table IV.11 shows the total employment by industry for the Maricopa County. The most recent estimates show the health care and social assistance industry was the largest employer in Maricopa County, with employment reaching 285,335 jobs in 2017. Between 2016 and 2017 the construction industry saw the largest percentage increase, rising by 6.6% to 147,553 jobs.

Table IV.11
Employment by Industry
 Maricopa County
 BEA Table CA25 Data

NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	% Change 16-17
Farm earnings	6,325	6,210	6,630	6,898	6,621	7,193	7,658	6,856	-10.5
Forestry, fishing, related activities, and other	2,538	2,571	2,607	2,578	2,716	2,787	2,793	2,655	-4.9
Mining	6,350	5,775	8,249	8,168	7,785	8,059	8,319	8,688	4.4
Utilities	8,191	8,032	8,083	7,945	7,869	8,055	8,525	8,787	3.1
Construction	109,587	111,017	117,433	123,362	125,323	129,080	138,363	147,553	6.6
Manufacturing	112,512	115,157	119,528	120,849	121,743	123,669	124,997	128,557	2.8
Wholesale trade	87,969	88,762	89,233	89,772	89,952	90,357	86,597	87,655	1.2
Retail trade	236,686	239,618	241,515	243,400	256,830	266,428	270,138	274,023	1.4
Transportation and warehousing	64,324	67,828	70,823	71,886	75,352	85,409	97,365	101,602	4.4
Information	34,552	34,991	36,443	40,360	42,534	43,034	43,375	43,093	-0.7
Finance and insurance	156,637	169,057	170,820	177,359	177,294	186,890	197,245	208,932	5.9
Real estate and rental and leasing	140,165	144,203	141,900	143,449	147,475	150,088	153,578	157,950	2.8
Professional and technical services	147,914	149,206	150,249	155,781	159,770	166,665	173,861	178,610	2.7
Management of companies and enterprises	25,173	25,196	26,772	29,045	30,650	33,054	36,879	37,093	0.6
Administrative and waste services	188,442	193,957	199,619	212,434	217,994	223,834	232,544	234,475	0.8
Educational services	51,118	52,665	54,086	53,783	56,084	59,358	59,742	60,455	1.2
Health care and social assistance	221,117	228,897	236,434	242,939	249,923	262,824	273,735	285,335	4.2
Arts, entertainment, and recreation	45,043	45,842	47,743	48,967	52,827	53,544	55,516	57,962	4.4
Accommodation and food services	153,423	158,612	162,123	169,643	176,428	183,883	190,031	196,341	3.3
Other services, except public administration	104,807	111,370	114,135	116,830	121,754	127,497	127,840	128,737	0.7
Government and government enterprises	226,010	222,445	221,881	223,755	225,523	227,453	228,431	230,948	1.1
Total	2,128,883	2,181,411	2,226,306	2,289,203	2,352,447	2,439,161	2,517,532	2,586,307	2.7

Table IV.12 shows the real average earnings per job by industry for Maricopa County. These figures are calculated by dividing the total real earning displayed in Tables IV.10 and IV.11, by industry. In 2017, the utilities industry had the highest average earnings reaching \$157,460. Between 2016 and 2017 the farm industry saw the largest percentage increase, rising by 49.7% to \$73,880.

NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	% Change 16-17
Farm earnings	35,696	54,225	49,482	54,910	59,271	50,272	49,352	73,880	49.7
Forestry, fishing, related activities, and other	21,224	24,042	25,359	24,692	21,535	24,230	23,060	23,322	1.1
Mining	42,595	47,431	44,619	47,993	67,076	65,858	66,282	69,315	4.6
Utilities	153,356	158,737	149,692	155,340	155,956	158,946	161,788	157,460	-2.7
Construction	62,147	58,450	57,697	59,270	58,548	60,951	62,122	67,033	7.9
Manufacturing	89,665	90,803	90,702	88,359	89,557	90,649	89,171	87,881	-1.4
Wholesale trade	85,689	86,659	90,993	86,450	86,113	88,472	93,907	96,087	2.3
Retail trade	36,979	39,672	40,395	39,026	39,955	39,186	38,357	38,218	-0.4
Transportation and warehousing	60,011	56,782	57,006	54,557	53,574	51,848	48,393	51,534	6.5
Information	72,711	71,964	75,306	78,733	85,461	86,379	89,404	84,925	-5
Finance and insurance	59,064	58,164	61,436	63,520	65,405	66,636	68,386	69,743	2
Real estate and rental and leasing	9,128	11,366	15,185	22,726	25,826	29,054	31,127	30,548	-1.9
Professional and technical services	70,749	73,252	74,367	72,650	72,596	73,775	73,411	73,673	0.4
Management of companies and enterprises	92,157	94,213	98,351	101,563	102,906	95,912	87,471	91,460	4.6
Administrative and waste services	43,116	42,637	42,535	42,713	43,395	44,061	43,417	44,871	3.3
Educational services	48,208	48,869	48,679	47,117	46,784	45,697	45,641	44,204	-3.1
Health care and social assistance	66,675	66,266	64,958	64,505	64,018	63,762	64,398	65,280	1.4
Arts, entertainment, and recreation	29,413	29,022	35,845	39,741	41,728	39,792	41,843	44,062	5.3
Accommodation and food services	28,427	28,764	29,818	29,450	27,478	27,627	27,556	29,391	6.7
Other services, except public administration	39,464	38,399	40,103	39,002	39,815	38,901	39,518	40,836	3.3
Government and government enterprises	75,976	74,684	73,820	74,584	73,760	74,856	75,471	75,883	0.5
Total	54,963	55,024	56,006	56,210	56,492	56,867	57,103	58,156	1.8

Table IV.13 shows total employment and real personal income for the years of 1969 to 2017. As can be seen in total real personal income in 2017, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was \$200,722,151,000, a 3.8% change between 2016 and 2017.

Diagram IV.4 shows real average earnings per job for Maricopa County from 1990 to 2017. Over this period the average earning per job for Maricopa County was \$53,059, which was higher than the statewide average of \$50,297 over the same period.

Diagram IV.5 shows real per capita income for the Maricopa County from 1990 to 2017, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Maricopa County was \$40,598, which was higher than the statewide average of \$37,089 over the same period.

Table IV.13
Total Employment and Real Personal Income
 Maricopa County
 BEA Data 1969 Through 2017

Year	1,000s of 2017 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	15,702,831	1,045,930	-22,193	3,649,013	1,426,086	19,709,807	20,836	409,651	38,332
1970	16,714,063	1,108,019	-20,300	4,137,144	1,614,022	21,336,909	21,772	430,590	38,819
1971	17,964,804	1,245,579	15	4,469,069	1,831,474	23,019,782	22,429	451,549	39,787
1972	19,979,243	1,474,594	21,616	4,811,338	2,018,867	25,356,470	23,321	493,167	40,511
1973	22,060,894	1,872,360	35,790	5,283,280	2,327,103	27,834,707	24,064	543,094	40,621
1974	22,391,018	1,934,881	18,513	5,688,008	2,629,010	28,791,669	23,648	559,503	40,020
1975	20,758,587	1,798,894	20,399	5,823,136	3,469,863	28,273,092	22,548	541,909	38,306
1976	22,439,106	1,942,054	1,325	6,013,624	3,516,243	30,028,244	23,460	571,481	39,264
1977	24,509,875	2,158,673	-5,663	6,407,960	3,502,224	32,255,723	24,254	623,552	39,307
1978	27,740,348	2,516,284	-15,769	7,157,169	3,648,498	36,013,962	25,930	698,014	39,741
1979	30,853,306	2,917,546	-25,498	7,820,242	3,844,564	39,575,068	27,164	760,016	40,595
1980	32,073,846	3,054,313	-62,950	8,902,940	4,254,112	42,113,634	27,692	788,917	40,655
1981	32,619,373	3,353,738	-31,102	10,183,538	4,592,290	44,010,360	28,104	809,950	40,274
1982	32,308,899	3,377,237	-25,381	10,527,980	4,798,057	44,232,319	27,441	816,619	39,564
1983	34,581,743	3,670,556	-37,942	11,384,502	5,034,672	47,292,419	28,422	864,336	40,009
1984	38,650,305	4,193,072	-47,696	12,589,399	5,243,710	52,242,646	30,077	956,622	40,403
1985	42,412,508	4,683,641	-62,627	13,706,756	5,553,560	56,926,555	31,129	1,040,734	40,752
1986	45,890,752	5,100,545	-44,416	14,624,335	6,036,772	61,406,897	32,227	1,093,882	41,951
1987	48,577,334	5,350,192	-13,555	15,332,862	6,428,634	64,975,083	32,628	1,136,180	42,755
1988	51,057,750	5,787,404	7,303	15,567,107	6,813,434	67,658,189	33,030	1,183,972	43,123
1989	51,174,822	5,948,020	45,270	17,175,340	7,542,076	69,989,487	33,300	1,205,555	42,450
1990	51,964,140	6,214,067	54,532	16,853,150	7,993,857	70,651,612	33,135	1,224,916	42,422
1991	53,010,089	6,369,024	67,317	15,913,383	8,600,766	71,222,531	32,400	1,221,145	43,409
1992	55,802,797	6,644,312	95,327	15,425,204	9,523,881	74,202,897	32,651	1,229,229	45,396
1993	58,781,939	7,005,203	81,610	15,881,968	9,995,522	77,735,836	32,940	1,284,670	45,756
1994	63,719,575	7,606,771	63,048	17,628,913	10,419,788	84,224,554	34,029	1,369,257	46,536
1995	68,761,359	7,884,108	10,198	19,057,544	10,927,573	90,872,566	34,976	1,458,313	47,151
1996	75,074,207	8,770,116	-22,920	20,044,267	11,397,098	97,722,535	36,152	1,562,087	48,060
1997	81,047,601	9,342,976	-168,452	22,168,697	11,675,913	105,380,783	37,568	1,649,120	49,146
1998	89,984,472	10,185,106	-383,711	23,394,833	11,884,315	114,694,804	39,427	1,740,169	51,710
1999	95,618,533	10,801,318	-524,992	23,418,669	12,454,465	120,165,356	39,988	1,806,890	52,919
2000	103,596,335	11,650,271	-810,566	24,983,300	12,925,416	129,044,215	41,732	1,879,111	55,131
2001	103,348,319	11,848,527	-729,830	24,008,105	14,313,278	129,091,346	40,646	1,898,173	54,446
2002	104,499,527	11,969,375	-687,831	24,012,190	15,710,181	131,564,693	40,414	1,909,461	54,727
2003	107,366,057	12,134,749	-682,101	25,114,892	16,816,074	136,480,174	41,004	1,958,673	54,816
2004	115,937,468	12,886,526	-915,653	26,148,237	18,025,132	146,308,658	42,807	2,044,219	56,715
2005	125,088,532	13,776,562	-1,383,872	29,261,568	19,343,389	158,533,054	44,797	2,176,754	57,466
2006	135,700,761	14,719,104	-2,028,665	32,578,614	20,469,311	172,000,917	47,215	2,291,199	59,227
2007	137,010,198	15,066,754	-2,109,541	34,162,972	21,598,111	175,594,986	47,305	2,344,210	58,446
2008	130,257,041	14,740,951	-2,678,144	32,022,017	24,890,604	169,750,567	45,014	2,295,284	56,750
2009	118,210,077	13,784,198	-2,289,209	27,660,527	27,677,882	157,475,080	41,400	2,165,288	54,593
2010	117,009,581	13,749,087	-2,316,983	27,102,354	30,179,574	158,225,439	41,370	2,128,883	54,963
2011	120,029,658	12,508,738	-2,285,314	28,694,094	29,553,961	163,483,661	42,248	2,181,411	55,024
2012	124,686,319	12,784,561	-2,268,586	31,523,102	28,991,667	170,147,940	43,187	2,226,306	56,006
2013	128,676,781	14,805,066	-2,369,935	30,517,507	29,443,637	171,462,925	42,798	2,289,203	56,211
2014	132,895,039	15,124,577	-2,363,708	33,399,969	30,529,848	179,336,571	43,990	2,352,447	56,492
2015	138,707,963	15,884,908	-2,566,004	36,369,966	31,374,068	188,001,085	45,257	2,439,161	56,867
2016	143,758,493	16,437,683	-2,787,484	37,155,860	31,718,795	193,407,983	45,686	2,517,532	57,103
2017	150,408,267	17,145,220	-3,127,153	38,207,610	32,378,647	200,722,151	46,603	2,586,307	58,155

Diagram IV.4
Real Average Earnings
Maricopa County
BEA Data 1990 - 2017

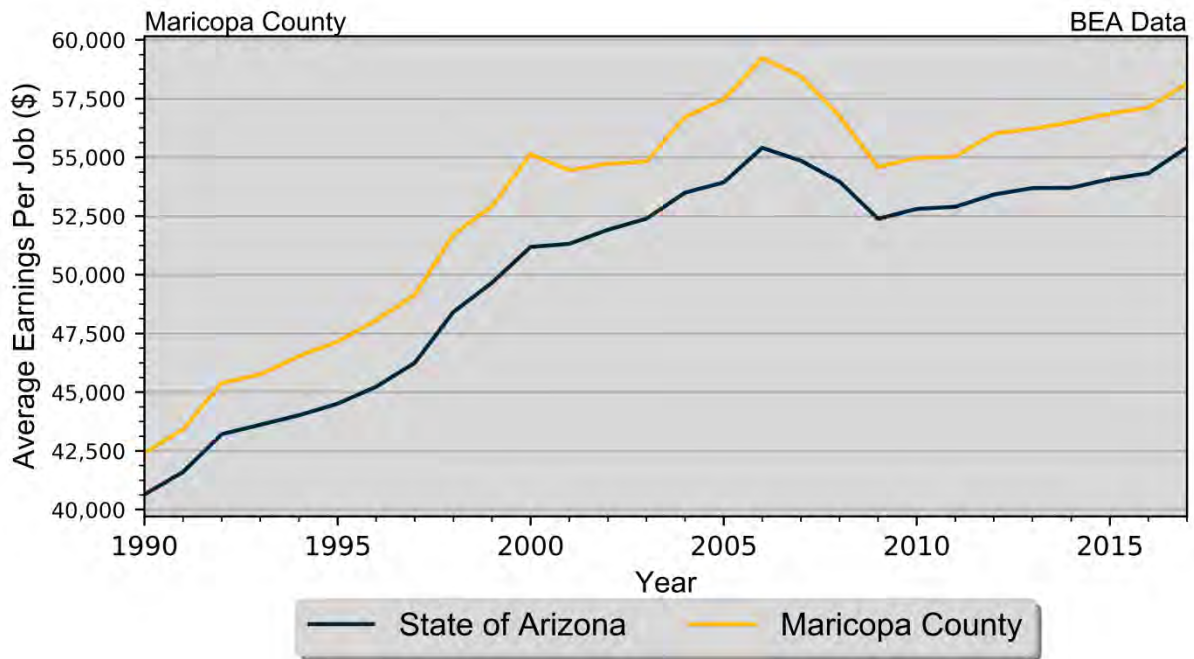
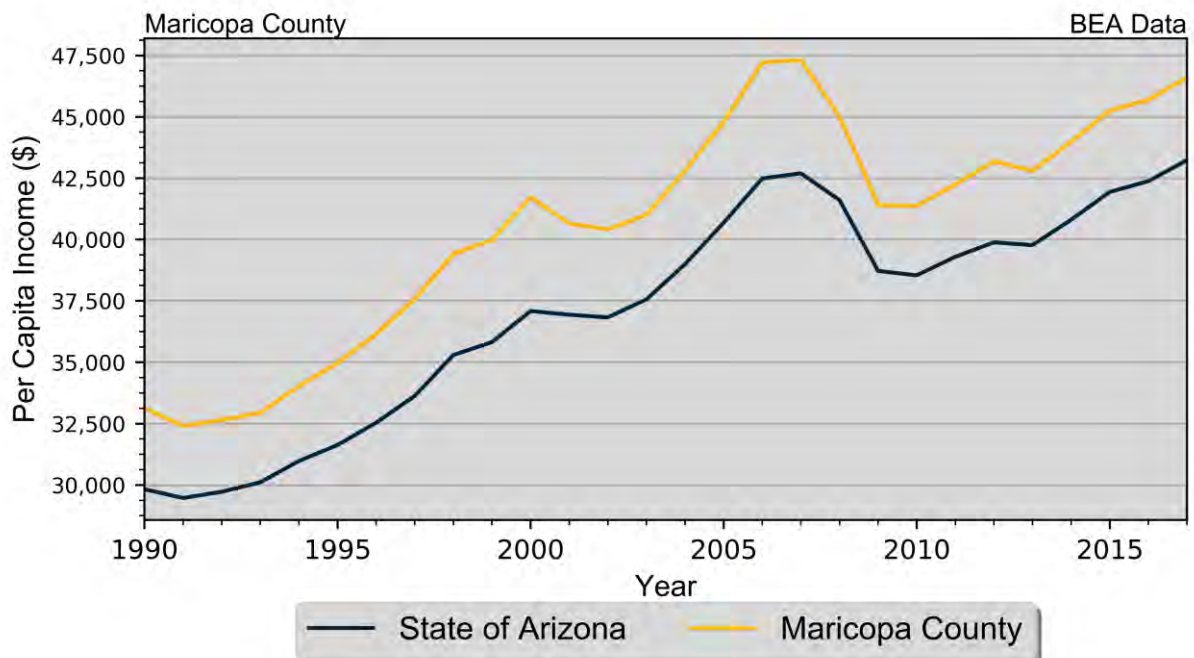


Diagram IV.5
Real per Capita Income
Maricopa County
BEA Data 1990 - 2017



Quarterly Census of Employment and Wages

The BLS produces the Quarterly Census of Employment and Wages (QCEW), which reports monthly data on employment and quarterly data on wages and number of business establishments. QCEW employment data represent only filled jobs, whether full or part-time, temporary or permanent, by place of work during the pay period. If data do not meet BLS or State agency disclosure standards they are displayed as (ND) and not disclosed. Data from this series are from the period of January 2010 through December 2017 and are presented in Table IV.14. Between 2016 and 2017, total annual employment increased from 1,871,953 persons in 2016 to 1,927,372 in 2017, a change of 3%.

Period	2010	2011	2012	2013	2014	2015	2016	2017
Jan	1,591,307	1,602,646	1,643,448	1,684,487	1,732,448	1,783,681	1,842,968	1,893,254
Feb	1,598,838	1,613,327	1,655,920	1,700,870	1,744,031	1,799,497	1,860,905	1,909,372
Mar	1,609,077	1,623,087	1,667,721	1,710,345	1,751,077	1,805,024	1,866,801	1,917,845
Apr	1,618,741	1,635,098	1,668,028	1,714,839	1,756,366	1,814,282	1,874,858	1,927,571
May	1,622,543	1,633,939	1,667,612	1,714,733	1,750,108	1,812,398	1,868,139	1,923,147
Jun	1,567,575	1,593,347	1,636,794	1,680,045	1,717,894	1,777,360	1,830,806	1,893,820
Jul	1,536,268	1,565,296	1,597,133	1,647,285	1,686,812	1,753,699	1,809,040	1,859,721
Aug	1,587,108	1,615,729	1,659,825	1,709,351	1,746,872	1,811,232	1,867,466	1,920,230
Sep	1,597,531	1,637,377	1,675,365	1,721,630	1,757,992	1,825,516	1,887,707	1,939,490
Oct	1,621,019	1,650,892	1,692,264	1,742,325	1,785,306	1,857,202	1,904,107	1,963,983
Nov	1,638,325	1,671,245	1,714,975	1,767,750	1,810,497	1,880,796	1,923,067	1,987,211
Dec	1,644,592	1,677,772	1,722,654	1,774,241	1,823,103	1,884,247	1,927,570	1,992,822
Average	1,602,744	1,626,646	1,666,812	1,713,992	1,755,209	1,817,078	1,871,953	1,927,372
% Change	-1.60%	1.50%	2.50%	2.80%	2.40%	3.50%	3%	3%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$982 in 2016. In 2017, average weekly wages saw an increase of 3.0% over the prior year, rising to \$1,011, or by \$29. These data are shown in Table IV.15.

Table IV.15 Average Weekly Wages Maricopa County BLS QCEW Data, 2001–2018(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	684	678	671	712	686	
2002	691	690	676	728	696	1.5%
2003	697	708	698	757	715	2.7%
2004	734	731	731	801	750	4.9%
2005	744	760	788	818	778	3.7%
2006	821	795	791	857	816	4.9%
2007	855	828	821	874	845	3.6%
2008	865	845	835	893	859	1.7%
2009	854	846	838	927	866	0.8%
2010	846	858	859	937	875	1%
2011	892	882	905	932	903	3.2%
2012	944	905	886	964	925	2.4%
2013	946	919	898	952	929	0.4%
2014	977	931	915	974	950	2.3%
2015	986	948	929	1,016	970	2.1%
2016	971	969	996	993	982	1.2%
2017	1,049	986	987	1,023	1,011	3.0%

Total business establishments reported by the QCEW are displayed in Table IV.16. Between 2016 and 2017, the total number of business establishments in Arizona increased by 2.6%, from 93,915 to 96,333 establishments. The most recent 2017 estimates show there were 98,333 business establishments in the fourth quarter of 2017.

Table IV.16 Number of Business Establishments Maricopa County BLS QCEW Data, 2001–2018(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	73,803	74,701	75,726	77,234	75,366	
2002	75,500	76,103	77,139	78,226	76,742	1.8%
2003	79,120	79,767	80,604	81,413	80,226	4.5%
2004	81,627	80,340	80,599	81,482	81,012	1%
2005	82,935	84,066	85,348	87,994	85,086	5%
2006	89,491	91,083	92,675	94,872	92,030	8.2%
2007	95,781	97,875	98,848	100,725	98,307	6.8%
2008	99,427	100,485	101,627	103,227	101,192	2.9%
2009	94,076	94,047	93,945	94,868	94,234	-6.9%
2010	92,623	92,440	93,378	94,639	93,270	-1%
2011	92,510	93,371	94,675	96,180	94,184	1%
2012	94,712	95,055	95,411	94,914	95,023	0.9%
2013	90,950	91,285	91,467	92,988	91,673	-3.5%
2014	92,517	92,840	93,552	94,881	93,448	1.9%
2015	91,674	93,063	94,048	94,941	93,432	0.0%
2016	92,654	93,427	94,210	95,369	93,915	0.5%
2017	94,404	95,638	96,677	98,612	96,333	2.6%

Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau's Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 625,090 in 2010 to 570,402 in 2017, with the poverty rate reaching 13.5% in 2017. This compared to a state poverty rate of 14.9% and a national rate of 13.4% in 2017. Table IV.17, at right, presents poverty data for the county.

The rate of poverty for Maricopa County HOME Consortium is shown in Table IV.18. In 2017, there were an estimated 243,767 people (11.8%) living in poverty, compared to 8.6% living in poverty in 2000. In 2017, some 10.6% of those in poverty were under age 6 and 10.3% were 65 or older.

Year	Persons in Poverty	Poverty Rate
2000	322,120	10.2%
2001	362,057	11.1%
2002	400,631	11.9%
2003	441,835	12.8%
2004	479,545	13.3%
2005	450,439	12.6%
2006	464,168	12.5%
2007	495,505	12.9%
2008	521,208	13.4%
2009	599,393	15.1%
2010	625,090	16.6%
2011	665,193	17.4%
2012	675,704	17.4%
2013	696,086	17.6%
2014	687,643	17.1%
2015	667,637	16.3%
2016	624,923	15%
2017	570,402	13.5%

Age	2000 Census		2017 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	13,732	11.9%	25,804	10.6%
6 to 17	22,855	19.8%	49,235	20.2%
18 to 64	67,312	58.4%	143,676	58.9%
65 or Older	11,418	9.9%	25,052	10.3%
Total	115,317	100.0%	243,767	100.0%
Poverty Rate	8.6%	.	11.8%	.

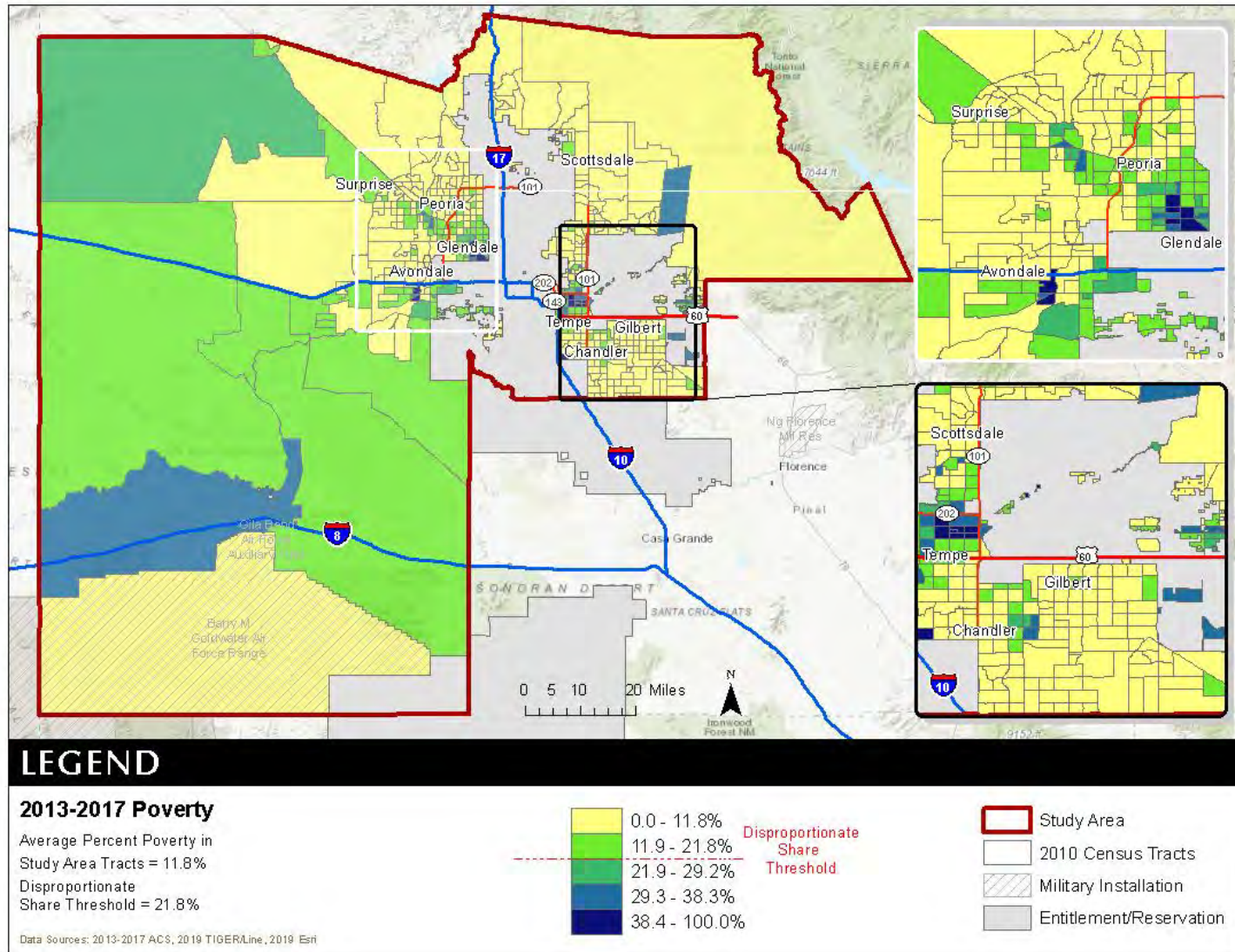
The concentration of poverty is shown in Map IV.9. The highest rates of poverty in the Maricopa County HOME Consortium are seen in the areas adjacent to the Gila River Indian Reservation and the Salt River Reservation, as well as in the City of Glendale, and the western rural parts of the County. Some of these census tracts saw areas with poverty rates that exceeded 38.4%, compared to a study area poverty rate of 11.8%.

Elderly poverty is shown in Map IV.10. The location of elderly poverty does not correspond with the location of poverty as a whole. The highest rates of elderly poverty are seen in Tempe, Scottsdale, Surprise, and the northeastern portion of the rural County.

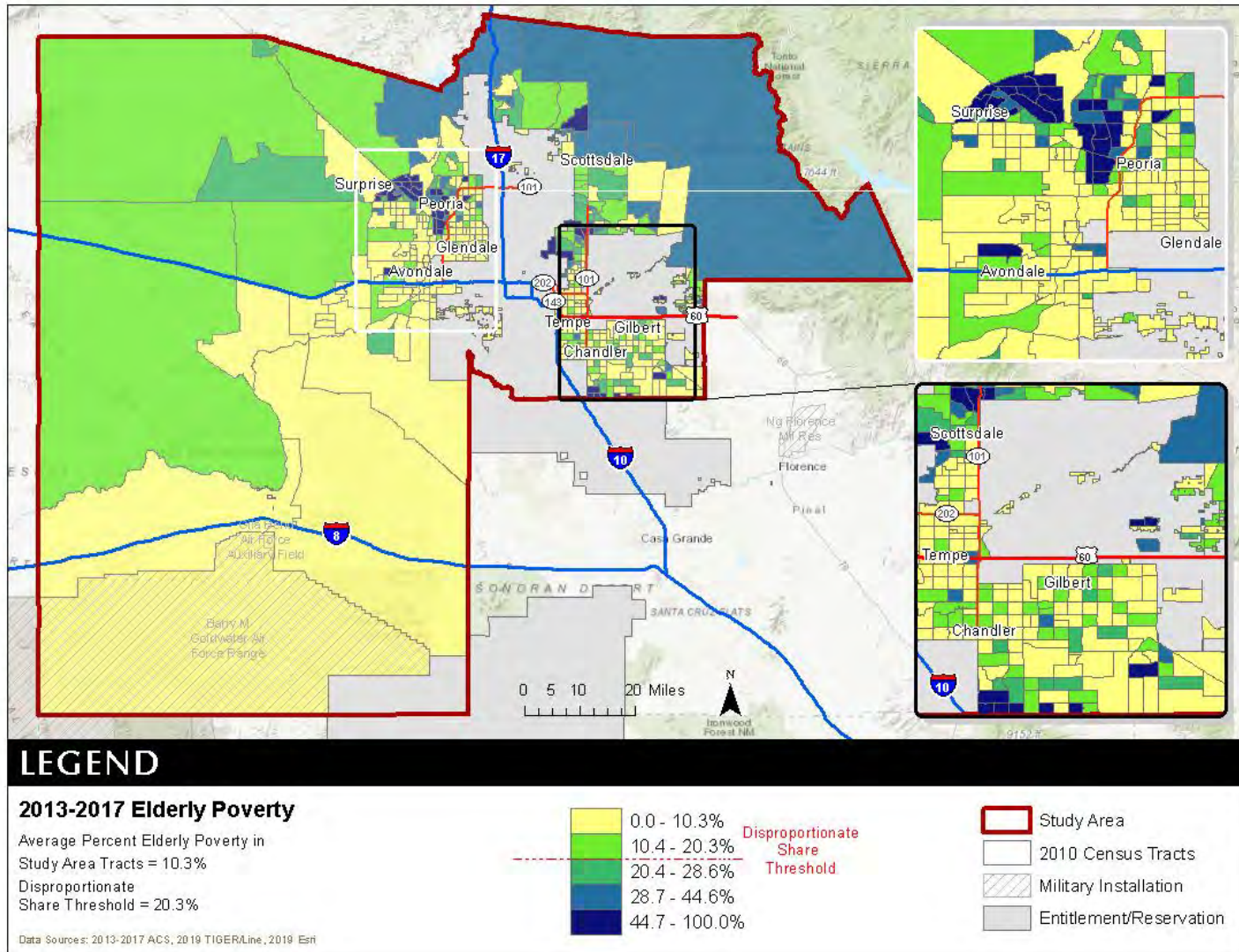
Summary

In 2018, unemployment in the Maricopa County HOME Consortium was at 4.1%, compared to 4.8% for the State of Arizona. This is representative of a labor force of 1,136,431 people and 1,090,334 people employed. Real per capita income in Maricopa County has remained higher than the state rate in recent years. However, poverty has grown to 11.8%, representing 243,767 persons living in poverty in the HOME Consortium.

Map IV.9
2017 Poverty
 Maricopa County HOME Consortium
 2017 ACS, Tigerline



Map IV.10
2017 Elderly Poverty
 Maricopa County HOME Consortium
 2017 ACS, Tigerline



HOUSING

The Census Bureau estimates that the total number of housing units increased by 6.1% in Maricopa County HOME Consortium between 2010 and 2017, from 1,639,279 to 1,739,085. This compared to an estimated 5.5% increase statewide, as shown in Table IV.19.

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family building permit authorizations in Maricopa County HOME Consortium increased from 11,813 authorizations in 2017 to 12,679 in 2018.

The real value of single-family building permits increased from \$270,406 in 2017 to \$289,795 in 2018. This compares to an increase in permit value statewide, with values rising from \$259,218 in 2017 to \$259,708 in 2018. Additional details are given in Table IV.20 as well as in Diagram IV.6 and Diagram IV.7. As seen below, while single family unit production decreased beginning in the recession, the value of single-family permits has continued to rise.

Subject	Arizona	% Growth Since Census	Maricopa County HOME Consortium	% Growth Since Census
2000 Census Base	2,188,939	.	1,250,368	.
2010 Census	2,844,526	29.9%	1,639,279	31.1%
July 2011 Estimate	2,860,024	0.5%	1,647,237	0.5%
July 2012 Estimate	2,872,724	1%	1,654,666	0.9%
July 2013 Estimate	2,891,278	1.6%	1,666,239	1.6%
July 2014 Estimate	2,914,141	2.4%	1,681,345	2.6%
July 2015 Estimate	2,937,060	3.3%	1,695,415	3.4%
July 2016 Estimate	2,966,587	4.3%	1,716,195	4.7%
July 2017 Estimate	3,000,043	5.5%	1,739,085	6.1%

**Diagram IV.6
Single-Family Permits**

Maricopa County HOME Consortium
Census Bureau Data, 1980–2017

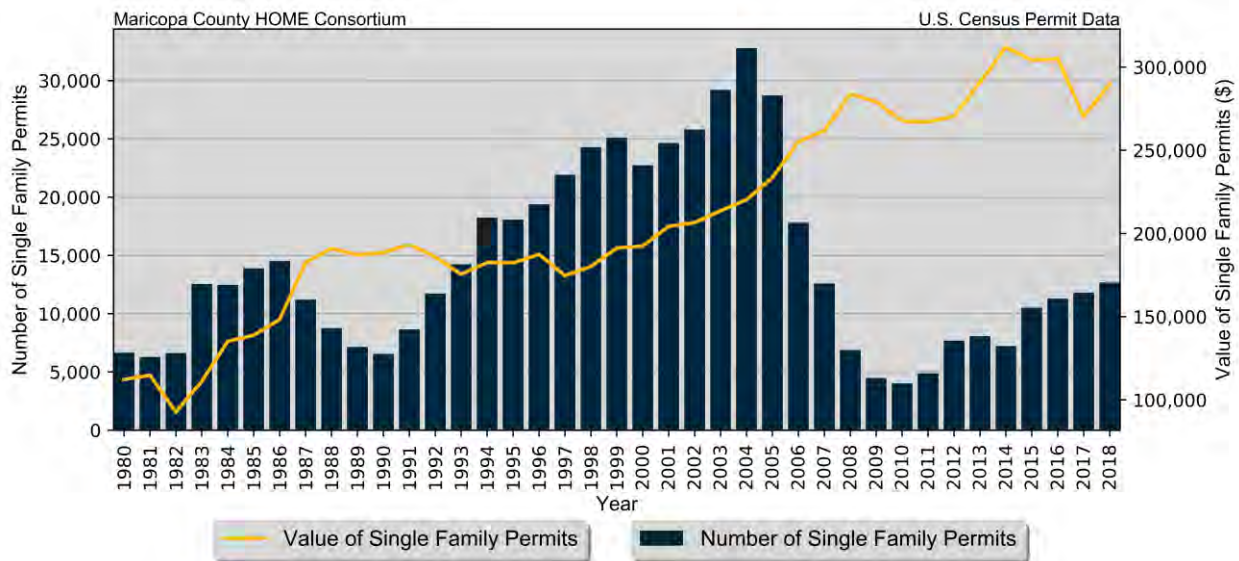
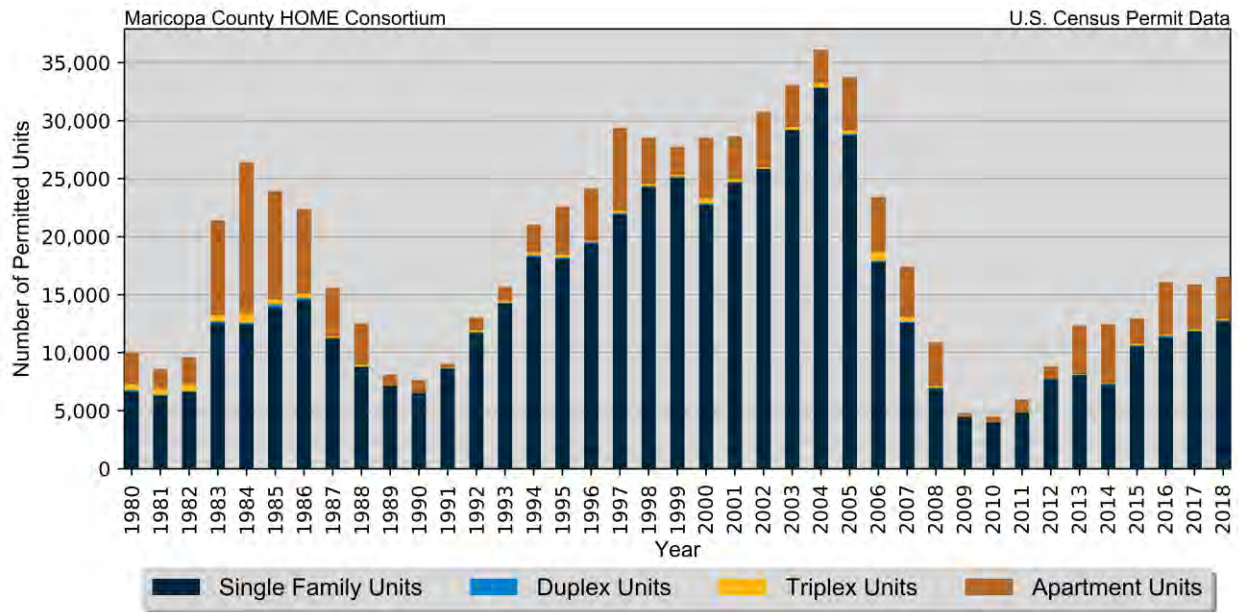


Table IV.20
Building Permits and Valuation
 Maricopa County HOME Consortium
 Census Bureau Data, 1980–2018

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2017\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	6,653	112	520	2,732	10,017	112,220	53,262
1981	6,282	90	512	1,717	8,601	114,800	43,787
1982	6,618	64	531	2,395	9,608	92,727	60,090
1983	12,542	148	567	8,167	21,424	111,151	54,352
1984	12,471	134	837	12,971	26,413	135,141	59,861
1985	13,884	290	429	9,343	23,946	138,863	65,716
1986	14,511	196	388	7,281	22,376	148,327	60,509
1987	11,202	54	144	4,184	15,584	182,423	104,389
1988	8,757	50	139	3,573	12,519	191,096	108,756
1989	7,153	4	40	902	8,099	187,059	91,826
1990	6,547	6	32	1,071	7,656	188,544	79,289
1991	8,649	6	56	330	9,041	193,555	128,255
1992	11,718	22	174	1,113	13,027	185,817	98,784
1993	14,244	72	163	1,208	15,687	175,495	92,787
1994	18,238	150	270	2,357	21,015	182,486	95,957
1995	18,075	128	253	4,157	22,613	182,318	88,413
1996	19,385	142	138	4,485	24,150	187,405	87,935
1997	21,927	108	202	7,144	29,381	174,632	79,066
1998	24,293	62	179	4,013	28,547	180,150	71,304
1999	25,094	52	166	2,443	27,755	191,217	90,263
2000	22,736	124	438	5,250	28,548	192,433	85,887
2001	24,643	74	240	3,702	28,659	204,258	93,658
2002	25,804	34	155	4,784	30,777	206,491	85,002
2003	29,209	2	263	3,606	33,080	213,647	90,624
2004	32,796	72	380	2,864	36,112	220,276	94,036
2005	28,729	144	264	4,624	33,761	233,624	97,224
2006	17,805	118	771	4,735	23,429	255,067	146,236
2007	12,584	78	420	4,319	17,401	261,760	119,261
2008	6,883	88	135	3,783	10,889	283,858	115,327
2009	4,476	0	4	300	4,780	279,106	183,131
2010	4,017	4	0	500	4,521	267,513	192,695
2011	4,868	16	47	1,041	5,972	266,948	100,631
2012	7,678	78	7	1,071	8,834	270,499	124,904
2013	8,065	58	49	4,159	12,331	290,805	144,074
2014	7,222	108	62	5,057	12,449	311,899	120,757
2015	10,523	102	124	2,198	12,947	304,179	150,836
2016	11,298	158	99	4,518	16,073	304,947	123,734
2017	11,813	84	108	3,880	15,885	270,406	147,803
2018	12,679	98	114	3,652	16,543	289,795	159,271

Diagram IV.7
Total Permits by Unit Type
 Maricopa County HOME Consortium
 Census Bureau Data, 1980–2017



Housing Characteristics

Households by type and tenure are shown in Table IV.21. Family households represented 66.9% of households, while non-family households accounted for 33.1%. These changed from 67.4 and 32.6%, respectively.

Household Type	2010 Census		2017 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	493,184	67.4%	515,964	66.9%
Married-Couple Family	378,689	76.8%	399,196	77.4%
Owner-Occupied	311,291	82.2%	316,314	79.2%
Renter-Occupied	67,398	17.8%	82,882	20.8%
Other Family	114,495	23.2%	116,768	22.2%
Male Householder, No Spouse Present	36,379	31.8%	36,370	31.2%
Owner-Occupied	20,353	55.9%	18,793	51.7%
Renter-Occupied	16,026	44.1%	17,577	48.3%
Female Householder, No Spouse Present	78,116	68.2%	80,398	66.9%
Owner-Occupied	40,583	52%	38,509	47.9%
Renter-Occupied	37,533	48%	41,889	52.1%
Non-Family Households	238,219	32.6%	254,879	33.1%
Owner-Occupied	136,792	57.4%	138,912	54.5%
Renter-Occupied	101,427	42.6%	115,967	45.5%
Total	731,403	100.0%	770,843	100.0%

Table IV.22, below, shows housing units by type in 2010 and 2017. In 2010, there were 808,960 housing units, compared with 884,838 in 2017. Single-family units accounted for 75.6% of units

in 2017, compared to 75.6 in 2010. Apartment units accounted for 16.3% in 2017, compared to 15.6% in 2010.

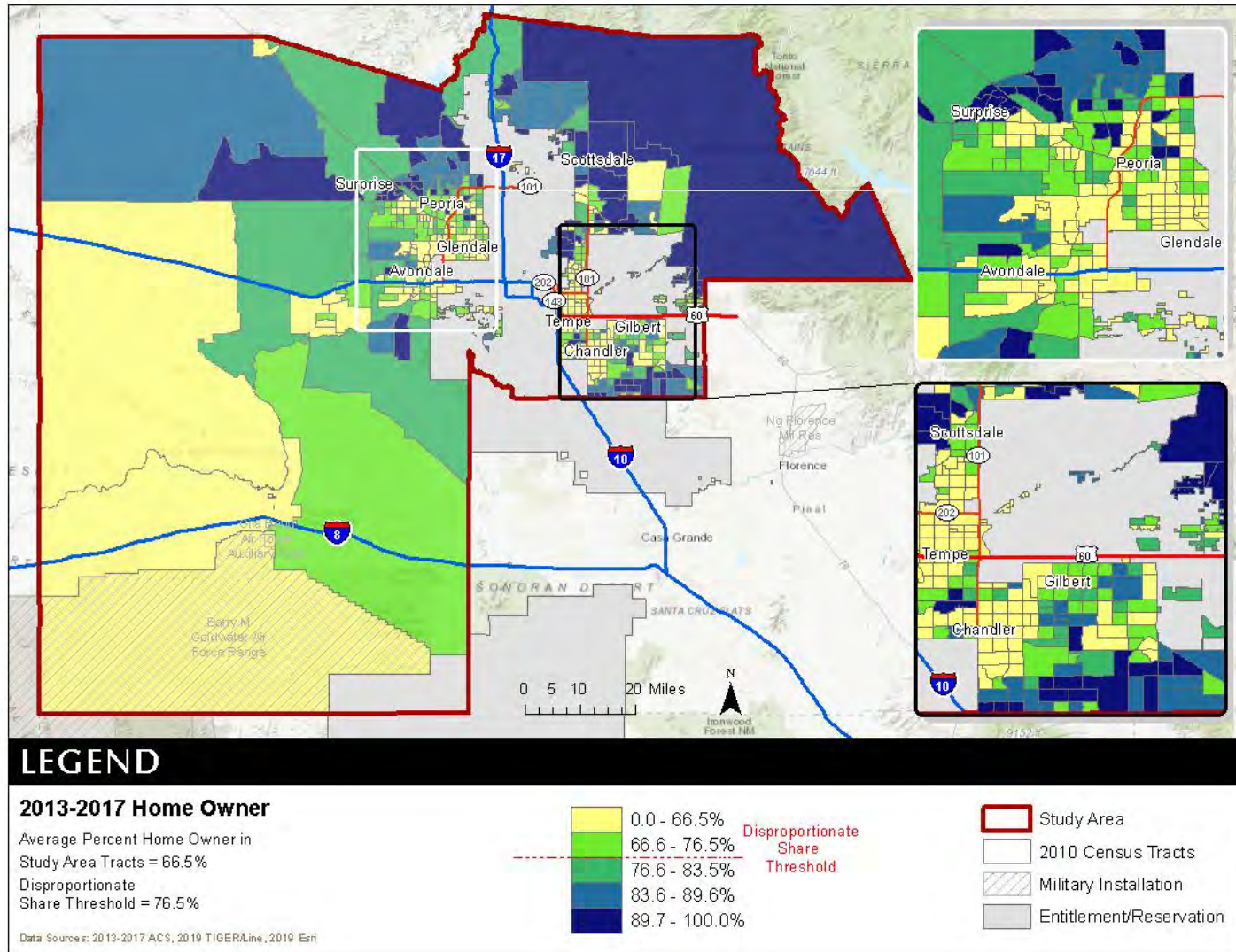
Table IV.22				
Housing Units by Type				
Maricopa County HOME Consortium 2010 & 2017 Five-Year ACS Data				
Unit Type	2010 Five-Year ACS		2017 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	611,853	75.6%		75.6%
Duplex	6,657	0.8%	5,953	0.7%
Tri- or Four-Plex	24,594	3%	25,286	2.9%
Apartment	126,110	15.6%	144,502	16.3%
Mobile Home	38,297	4.7%	39,036	4.4%
Boat, RV, Van, Etc.	1,449	0.2%	1,287	0.1%
Total	808,960	100.0%	884,838	100.0%

Table IV.23 shows housing units by tenure from 2010 to 2017. By 2017, there were 884,838 housing units. An estimated 66.5% were owner-occupied, and 12.9% were vacant.

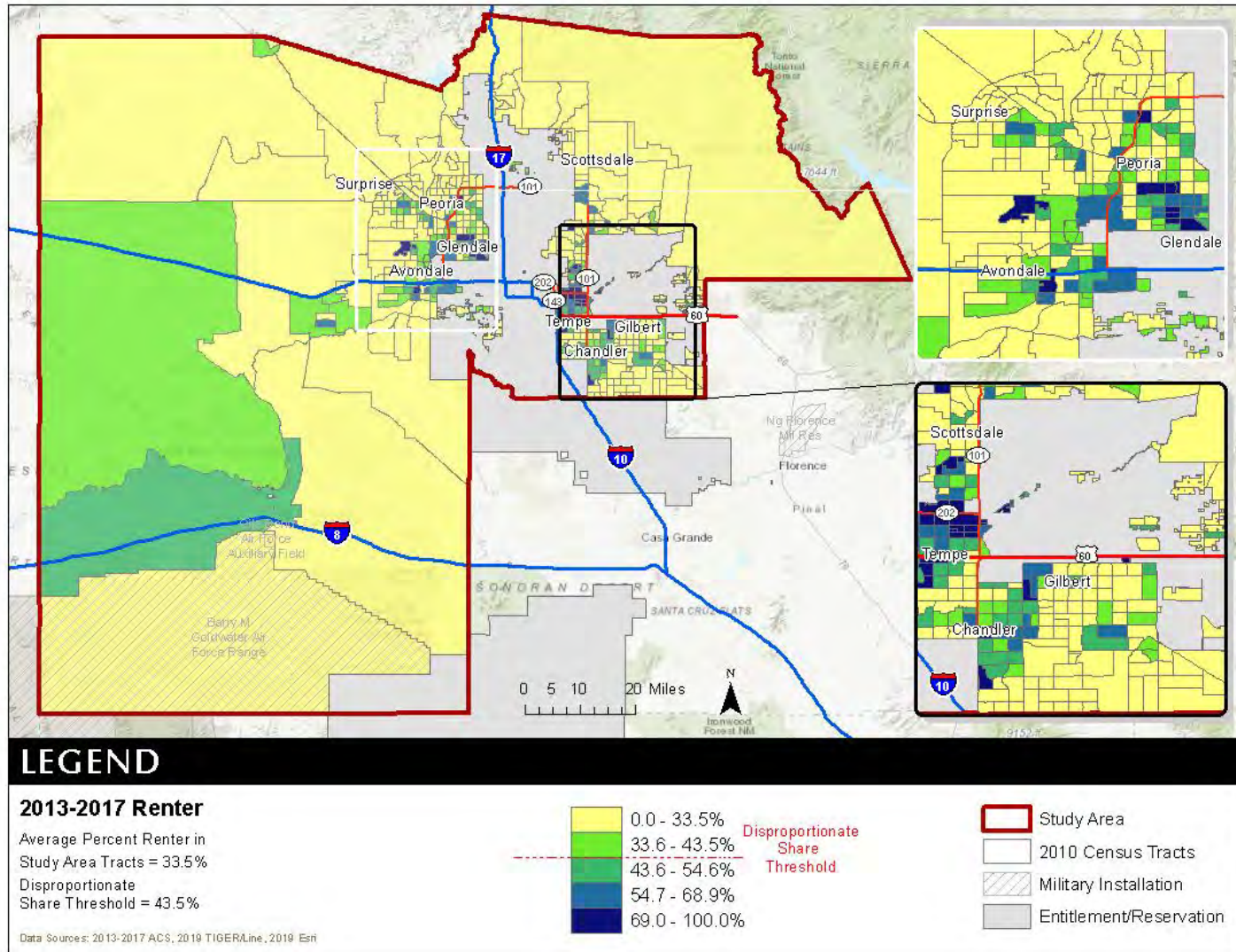
Table IV.23				
Housing Units by Tenure				
Maricopa County HOME Consortium 2010 Census & 2017 Five-Year ACS Data				
Tenure	2010 Census		2017 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	731,403	86.3%	770,843	87.1%
Owner-Occupied	509,019	69.6%	512,528	66.5%
Renter-Occupied	222,384	30.4%	258,315	33.5%
Vacant Housing Units	116,554	13.7%	113,995	12.9%
Total Housing Units	847,957	100.0%	884,838	100.0%

The concentration of homeowner households are shown in Map IV.11. The highest rates of homeownership were seen in the more rural parts of the County, with some areas exceeding 89.2% homeownership rates. In the more urban parts of the County, homeownership rates were lower than 69.7%. Renter concentrations were, conversely, higher in more urban areas of the County, primarily in areas adjacent to the Cities of Phoenix and Mesa. This is shown in Map IV.12.

Map IV.11
2017 Homeowner Households
 Maricopa County HOME Consortium
 2017 ACS, Tigerline



Map IV.12
2017 Renter Households
 Maricopa County HOME Consortium
 2017 ACS, Tigerline



Households by income for the 2010 and 2017 5-year ACS are shown in Table IV.24. Households earning more than \$100,000 per year represented 30.2% of households in 2017, compared to 26% in 2010. Meanwhile, households earning less than \$15,000 accounted for 8.9% of households in 2017, compared to 8.6% in 2010.

Table IV.24				
Households by Income				
Maricopa County HOME Consortium 2010 & 2017 Five-Year ACS Data				
Income	2010 Five-Year ACS		2017 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	60,210	8.6%	68,439	8.9%
\$15,000 to \$19,999	27,925	4%	27,792	3.6%
\$20,000 to \$24,999	30,129	4.3%	31,927	4.1%
\$25,000 to \$34,999	64,695	9.2%	65,668	8.5%
\$35,000 to \$49,999	97,127	13.9%	98,372	12.8%
\$50,000 to \$74,999	139,141	19.9%	141,611	18.4%
\$75,000 to \$99,999	99,038	14.1%	104,136	13.5%
\$100,000 or More	182,126	26%	232,898	30.2%
Total	700,391	100.0%	770,843	100.0%

Table IV.25 shows households by year home built for the 2010 and 2017 5-year ACS data. Housing units built between 2000 and 2009, account for 29.4% of households in 2010 and 30.7% of households in 2017. Housing units built in 1939 or earlier represented 0.4% of households in 2017 and 0.4% of households in 2010.

Table IV.25				
Households by Year Home Built				
Maricopa County HOME Consortium 2010 & 2017 Five-Year ACS Data				
Year Built	2010 Five-Year ACS		2017 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,718	0.4%	3,152	0.4%
1940 to 1949	4,517	0.6%	4,185	0.5%
1950 to 1959	21,265	3%	20,502	2.7%
1960 to 1969	42,299	6%	43,489	5.6%
1970 to 1979	109,055	15.6%	111,653	14.5%
1980 to 1989	129,539	18.5%	127,500	16.5%
1990 to 1999	185,158	26.4%	186,079	24.1%
2000 to 2009	205,840	29.4%	236,593	30.7%
2010 or Later	-	-	37,690	4.9%
Total	700,391	100.0%	770,843	100.0%

The distribution of unit types by race are shown in Table IV.26. An estimated 78.7% of white households occupy single-family homes, while 58.8% of Black or African American households do. Some 14% of White households occupied apartments, while 32.7% of Black or African American households do. An estimated 73.4% of Asian, and 66.1% of American Indian households occupy single-family homes.

Unit Type	White	Black/African American	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	78.7%	58.8%	66.1%	73.4%	67%	68.2%	71.3%
Duplex	0.6%	1.3%	1.6%	0.6%	0.3%	0.7%	1.3%
Tri- or Four-Plex	2.5%	5.6%	3.4%	3.8%	2.2%	4.3%	3.4%
Apartment	14%	32.7%	24%	21.3%	24.5%	21.5%	20.9%
Mobile Home	4%	1.6%	4.8%	0.9%	6%	5.2%	2.6%
Boat, RV, Van, Etc.	0.2%	0%	0.2%	0%	0%	0%	0.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant units between 2010 and 2017 are shown in Table IV.27. An estimated 26.7% of vacant units were for rent in 2010. In addition, some 18.7% of vacant units were for sale. "Other" vacant units represented 15.5% of vacant units in 2010. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

By 2017, for rent units accounted for 17.4% of vacant units, while for sale units accounted for 10.7%. "Other" vacant units accounted for 15.1% of vacant units, representing a total of 17,268 "other" vacant units.

Disposition	2010 Census		2017 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	31,138	26.7%	19,827	17.4%
For Sale	21,772	18.7%	12,171	10.7%
Rented Not Occupied	1,468	1.3%	3,922	3.4%
Sold Not Occupied	3,620	3.1%	6,306	5.5%
For Seasonal, Recreational, or Occasional Use	40,414	34.7%	54,392	47.7%
For Migrant Workers	76	0.1%	109	0.1%
Other Vacant	18,066	15.5%	17,268	15.1%
Total	116,554	100.0%	113,995	100.0%

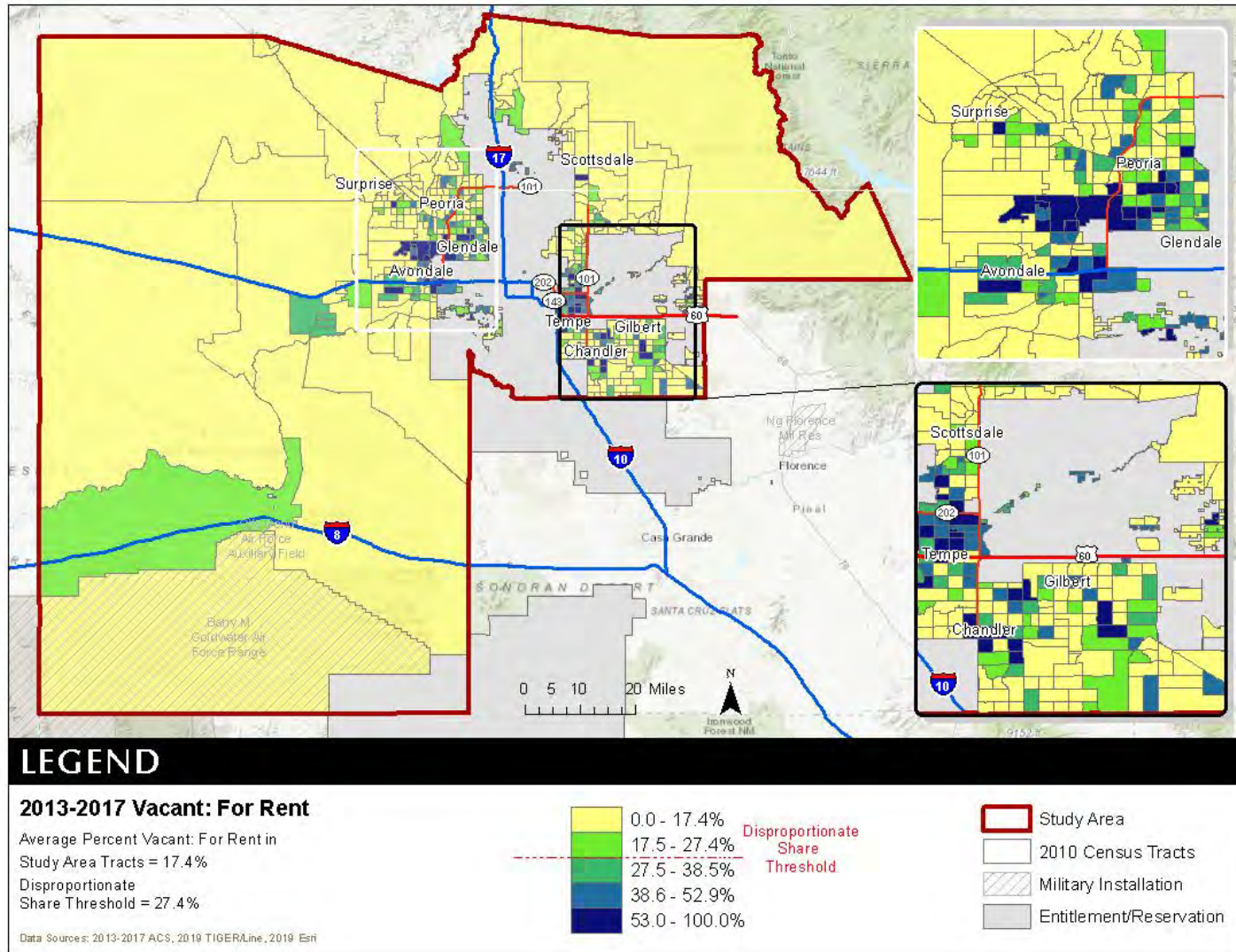
Vacant for rent units tended to be highest in the central parts of the County, as seen in Map IV.13. This was similar to vacant for sale housing, as seen in Map IV.14. "Other" vacant housing is shown for both 2010 and 2017, as seen in Maps IV.15 and IV.16. There was not much shift in the concentration of "other" vacant housing during that time. "Other" vacant housing units are units that are not for rent or for sale, and are not otherwise available to the marketplace. This can be problematic when units are concentrated in one area as they may create a "blighting" effect. This can also offer an opportunity for the county to concentrate investments for redevelopment. The areas with the highest "other" vacant units were in some areas of the urban County, as well as in the western part of the rural County.

Table IV.28, below, shows the number of households in the county by number of bedrooms and tenure. There were 13,351 rental households with no bedrooms, otherwise known as studio

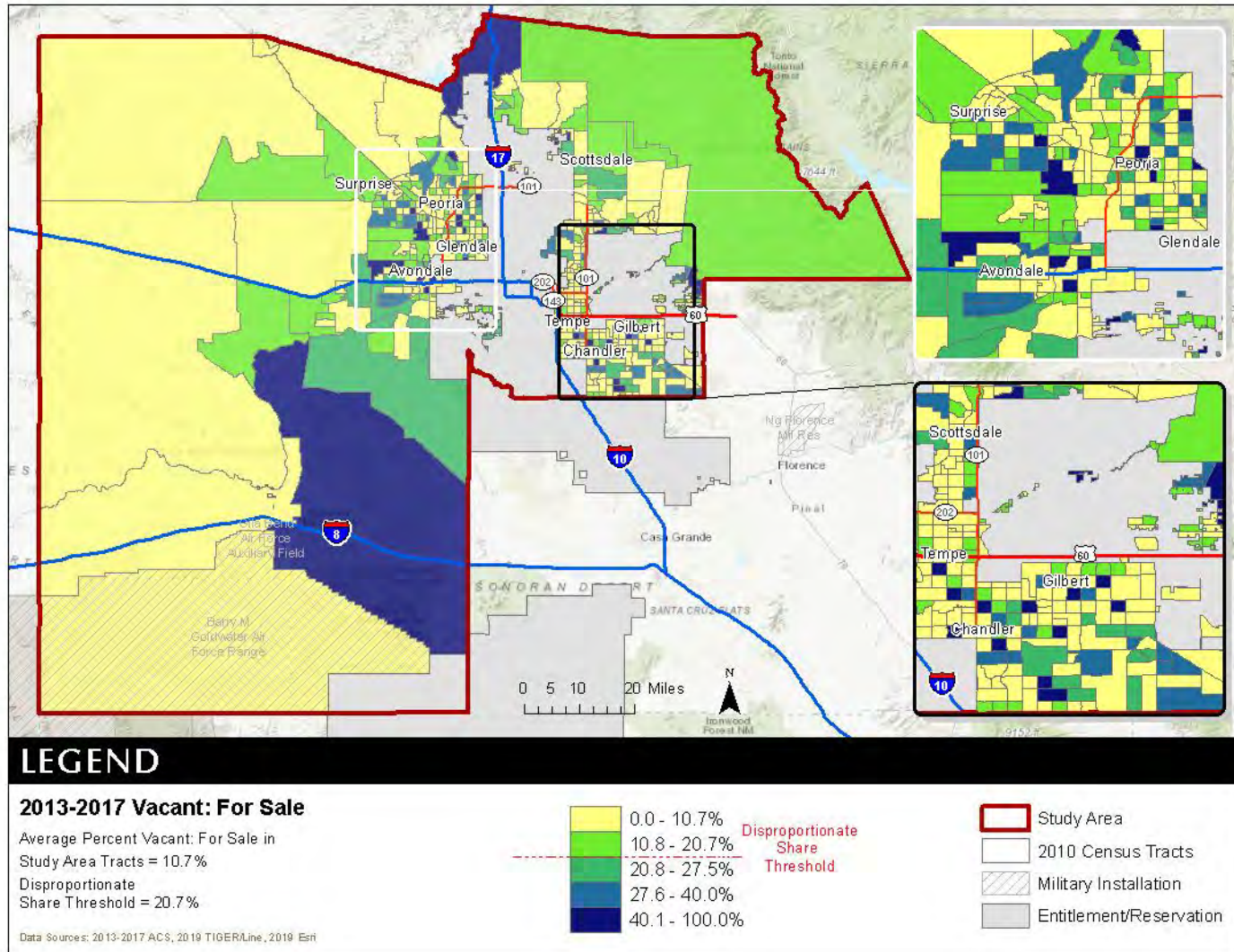
apartments. Two-bedroom households accounted for 8% of total households in Maricopa County HOME Consortium. In Maricopa County HOME Consortium, the 308,801 households with three bedrooms accounted for 26.3% of all households, and there were only 56,679 five-bedroom or more households, which accounted for 22.2% of all households.

Table IV.28				
Households by Number of Bedrooms				
Maricopa County HOME Consortium				
2017 5-Year ACS Data				
Number of Bedrooms	Tenure			% of Total
	Own	Rent	Total	
None	1,269	13,351	18,730	100
One	9,682	48,314	71,056	2.1
Two	102,314	86,273	232,937	8
Three	203,599	72,137	308,801	26.3
Four	148,853	32,656	196,635	34.9
Five or more	46,811	5,584	56,679	22.2
Total	770,843	258,315	884,838	100.0

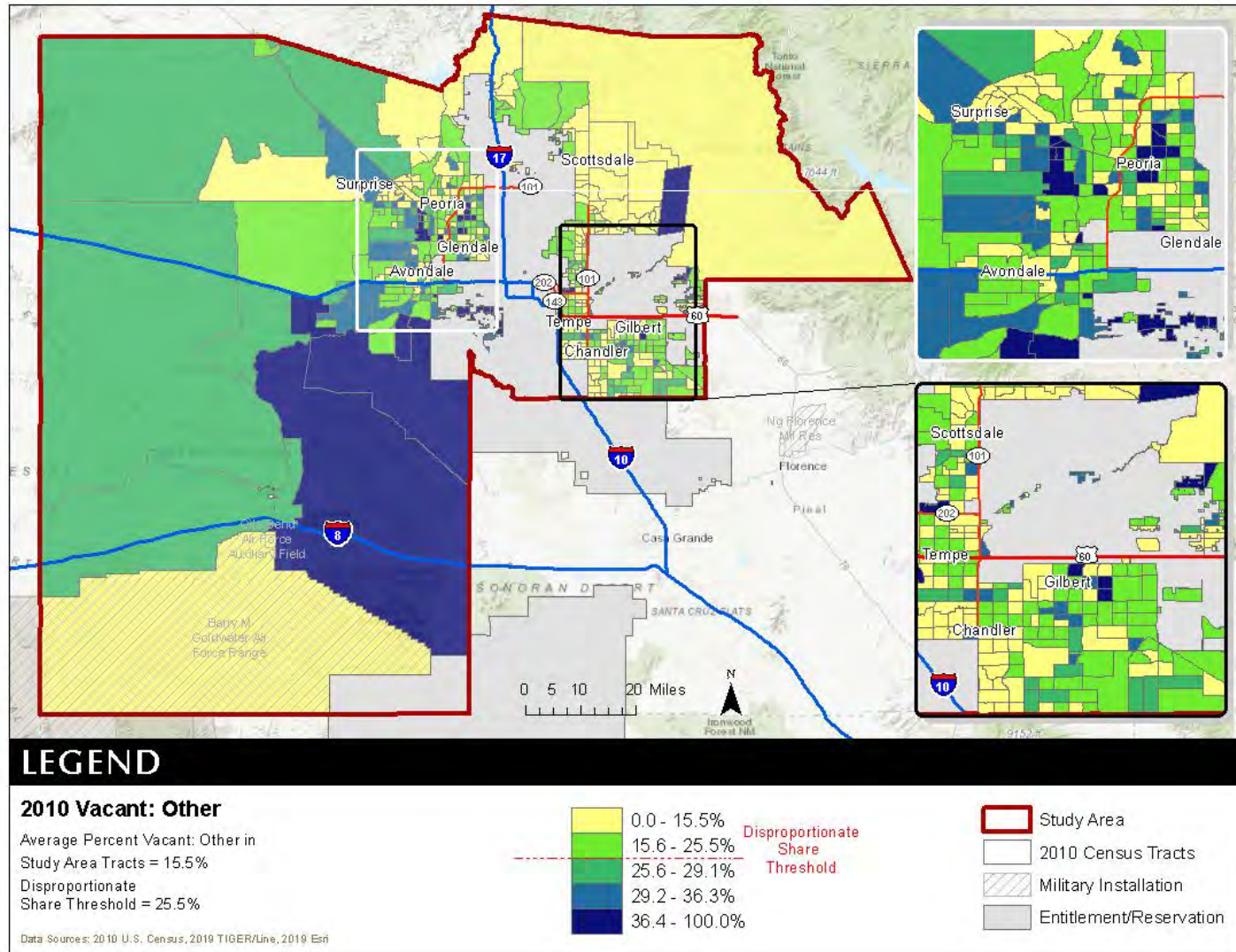
Map IV.13
2017 Vacant for Rent
 Maricopa County HOME Consortium
 2017 ACS, Tigerline



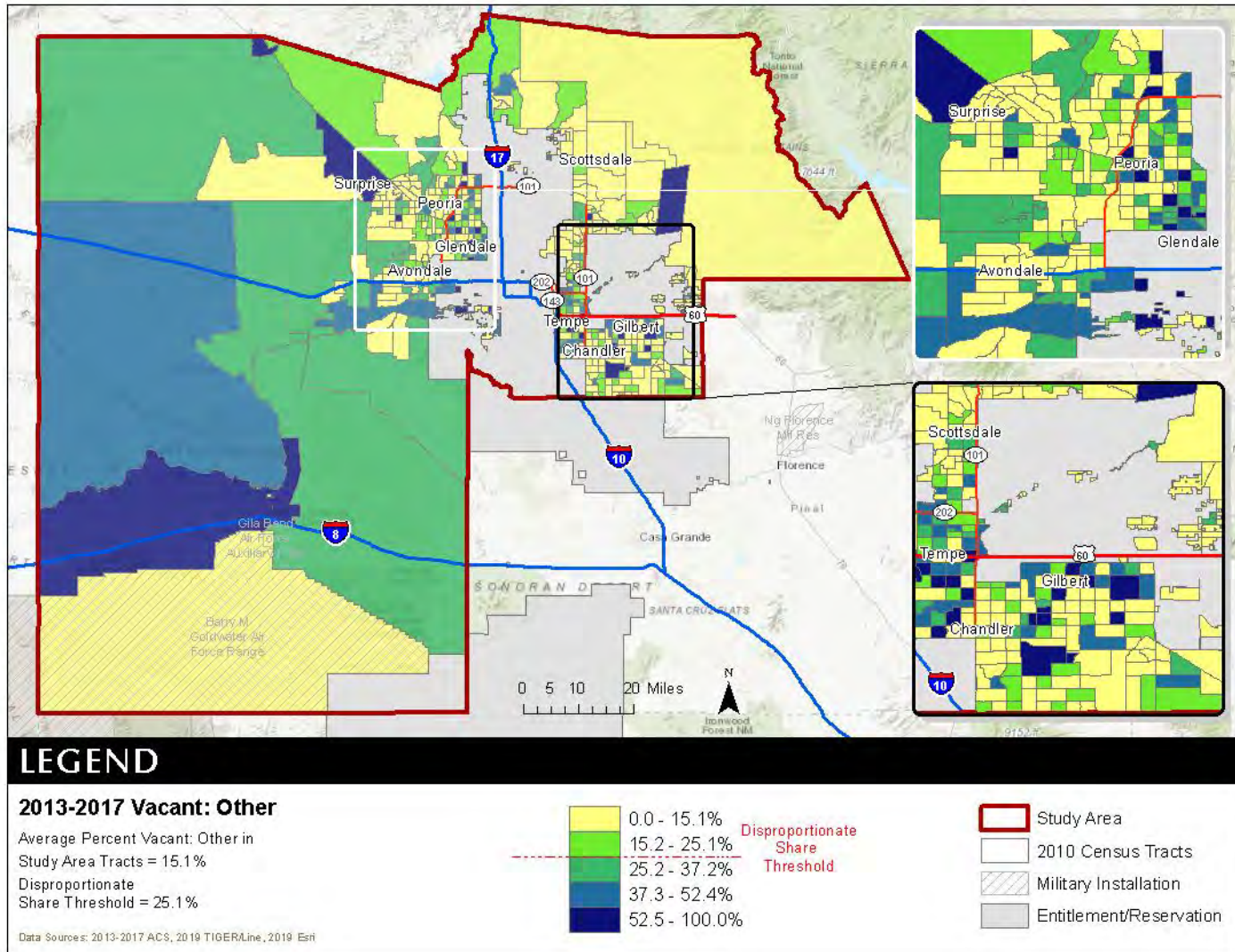
Map IV.14
2017 Vacant for Sale
 Maricopa County HOME Consortium
 2017 ACS, Tigerline



Map IV.15
2010 “Other” Vacant
 Maricopa County HOME Consortium
 2010 Census, Tigerline



Map IV.16
2017 “Other” Vacant
 Maricopa County HOME Consortium
 2017 ACS, Tigerline



Household mortgage status is reported in Table IV.29. In Maricopa County HOME Consortium households with a mortgage accounted for 69.3% of all households or 355,360 housing units, and the remaining 60.1% or 307,951 units had no mortgage. Of those units with a mortgage, 45,531 had either a second mortgage or home equity loan, 1,878 had both a second mortgage and home equity loan, and 307,951 or 60.1% had no second mortgage or no home equity loan.

Mortgage Status	Maricopa County HOME Consortium	
	Households	% of Households
Housing units with a mortgage, contract to purchase, or similar debt	355,360	69.3
With either a second mortgage or home equity loan, but not both	45,531	8.9
Second mortgage only	9,850	1.9
Home equity loan only	35,681	7
Both second mortgage and home equity loan	1,878	0.4
No second mortgage and no home equity loan	307,951	60.1
Housing units without a mortgage	157,168	30.7
Total	512,528	100.0%

Home Mortgage Loans

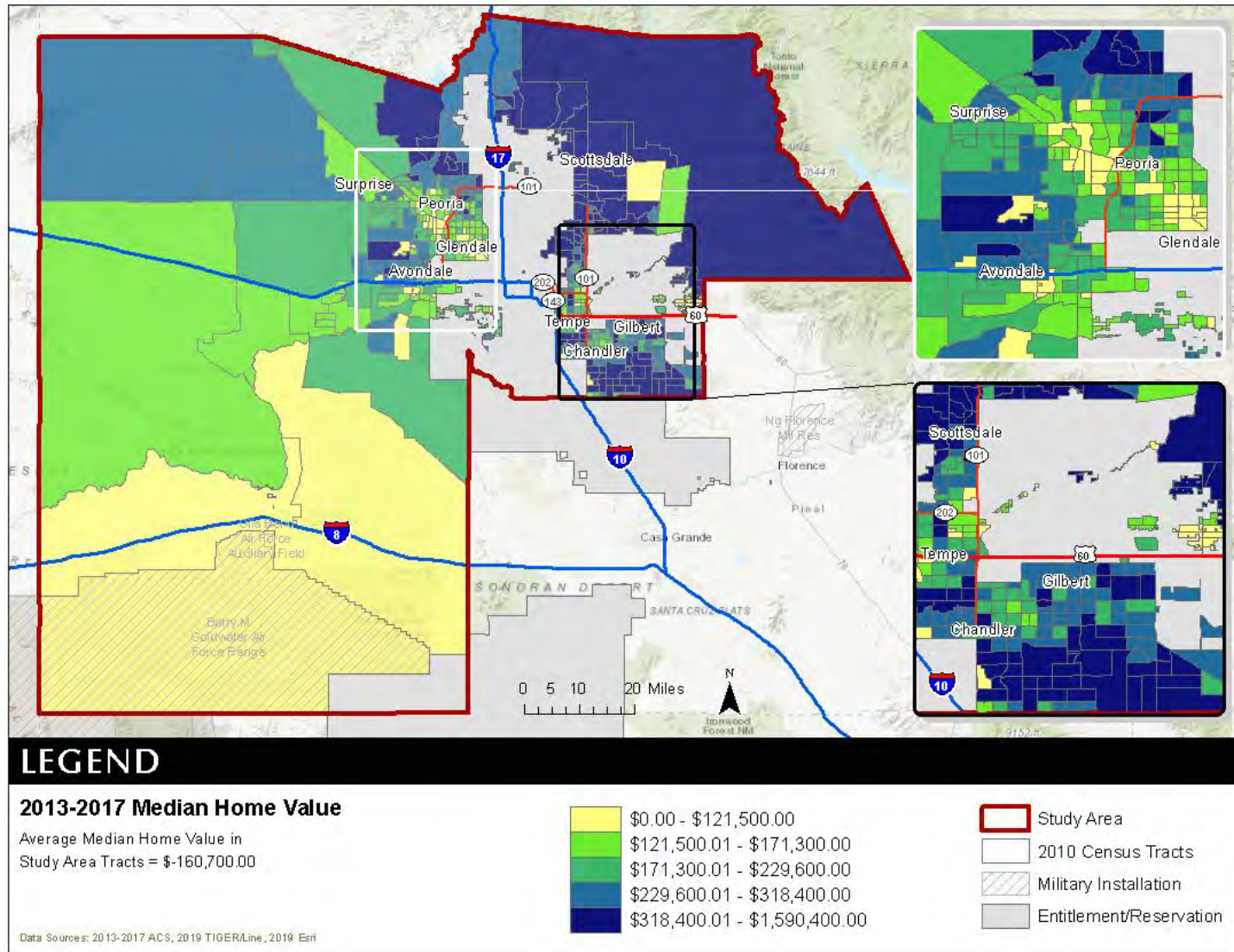
The FFEIC The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis only owner-occupied originated loans for single-family units were considered. As can be seen in Table IV.30, of the 126,673 loans in 2017, 73,848 loans were for Home Purchases, 6,210 were for Home Improvement and 46,615 were for refinancing.

Year	Home Purchase	Home Improvement	Refinancing	Total
2008	42,075	3,904	41,028	87,007
2009	44,567	1,375	57,653	103,595
2010	40,862	894	45,749	87,505
2011	38,996	1,094	35,840	75,930
2012	39,843	1,526	95,045	136,414
2013	45,852	2,956	74,906	123,714
2014	49,994	3,656	35,243	88,893
2015	59,586	4,523	55,905	120,014
2016	69,147	5,301	70,162	144,610
2017	73,848	6,210	46,615	126,673

Housing Costs

Median home values and median contract rents were both highest in the central and northern portions of the study area. The median home value exceeded \$318,400 in much of the northern and eastern parts of the County, and in the more urban areas. They were lowest, below \$121,500, in the southern and western parts of the County. A similar pattern was true for median contract rents. The highest rents exceeded \$1,191. The lowest rents were below \$702.

Map IV.17
2017 Median Home Value
 Maricopa County HOME Consortium
 2017 ACS, Tigerline



Map IV.18
2017 Median Contract Rent
 Maricopa County HOME Consortium
 2017 ACS, Tigerline

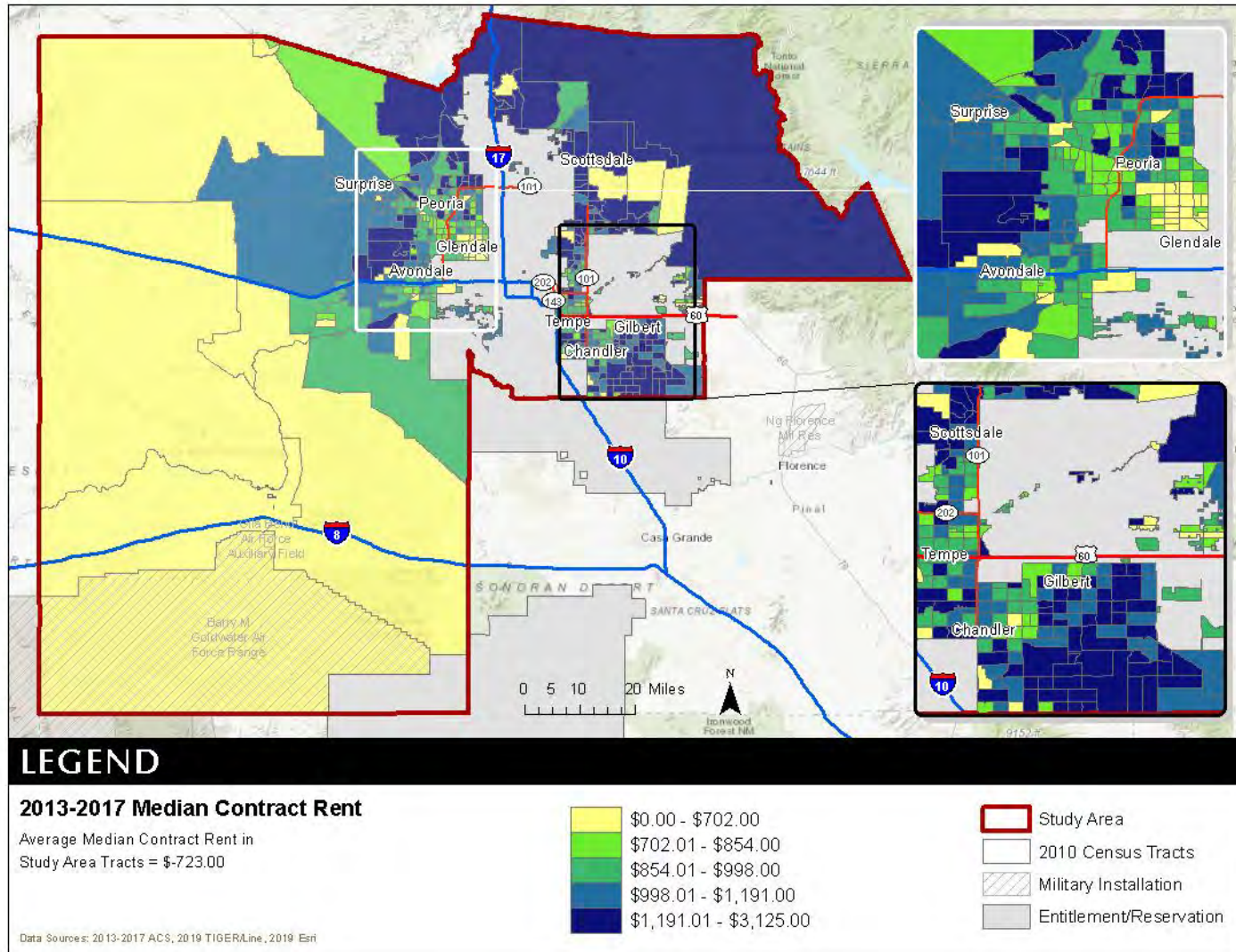


Table IV.31 shows the average loan value by loan type. In 2008, average home purchase loans was \$207,393 in 2012 and \$263,112 in 2017. Overall, average loans were \$227,323 in 2008 and \$245,131 in 2017.

Table IV.31				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Maricopa County 2008 – 2017 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$229,744	\$107,305	\$236,259	\$227,323
2009	\$178,888	\$132,376	\$217,294	\$199,644
2010	\$178,469	\$116,960	\$212,358	\$195,558
2011	\$176,250	\$86,490	\$208,030	\$189,957
2012	\$207,393	\$108,494	\$209,537	\$207,781
2013	\$232,890	\$106,552	\$202,115	\$211,238
2014	\$231,558	\$102,040	\$213,125	\$218,923
2015	\$241,683	\$127,666	\$223,055	\$228,709
2016	\$253,169	\$139,948	\$234,479	\$239,950
2017	\$263,112	\$140,139	\$230,631	\$245,131

Table IV.32 shows the total volume of owner-occupied single-family loans. In 2008, the total volume of home purchase loans was \$8,263,175,000 in 2012 and \$19,430,320,000 in 2017. Overall, the total volume of loans was \$19,778,652,000 in 2008 and \$31,051,467,000 in 2017.

Table IV.32				
Total Volume of Owner-Occupied Single-Family Loans				
Maricopa County 2008 – 2017 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$9,666,488,000	\$418,918,000	\$9,693,246,000	\$19,778,652,000
2009	\$7,972,492,000	\$182,017,000	\$12,527,636,000	\$20,682,145,000
2010	\$7,292,602,000	\$104,562,000	\$9,715,159,000	\$17,112,323,000
2011	\$6,873,026,000	\$94,620,000	\$7,455,805,000	\$14,423,451,000
2012	\$8,263,175,000	\$165,562,000	\$19,915,452,000	\$28,344,189,000
2013	\$10,678,450,000	\$314,967,000	\$15,139,628,000	\$26,133,045,000
2014	\$11,576,517,000	\$373,059,000	\$7,511,176,000	\$19,460,752,000
2015	\$14,400,930,000	\$577,435,000	\$12,469,878,000	\$27,448,243,000
2016	\$17,505,879,000	\$741,863,000	\$16,451,491,000	\$34,699,233,000
2017	\$19,430,320,000	\$870,261,000	\$10,750,886,000	\$31,051,467,000

COMMUTING PATTERNS

Table IV.33 shows the place of work by county of residence. In 2010 97.4% of residents worked within the county they reside with 1.2% working outside their home county. This compares to 97.5% of residents in 2017 who worked within Maricopa County and 1.2% of residents worked outside Maricopa County but still within the state.

Table IV.33				
Place of Work				
Maricopa County HOME Consortium 2010 and 2017 5 year ACS data				
Place of work	2010 5-year ACS	% of Total	2017 5-year ACS	% of Total
Worked in county of residence	822,191	97.4%	931,308	97.5%
Worked outside county of residence	10,471	1.2%	11,250	1.2%
Worked outside state of residence	11,909	1.4%	12,456	1.3%
Total	844,571	100.0%	955,014	100.0%

Table IV.34 shows the means of transportation to work. In 2017, 77.8% of commuters drove alone in a car, truck, or van. Only 9.6% carpooled, with an additional 1.4% taking public transportation. Also, there were 69,747 persons or 7.3% who worked from home.

Table IV.34				
Means of Transportation to Work				
Maricopa County HOME Consortium 2010 & 2017 5 year ACS data				
Means	2010 5-year ACS	% of Total	2017 5-year ACS	% of Total
Car, truck, or van: Drove alone	654,061	77.4%	743,445	77.8%
Car, truck, or van: Carpooled:	94,056	11.1%	91,632	9.6%
Public transportation (excluding taxicab):	12,938	1.5%	13,376	1.4%
Taxicab	533	0.1%	1,143	0.1%
Motorcycle	3,609	0.4%	4,273	0.4%
Bicycle	7,102	0.8%	8,798	0.9%
Walked	13,500	1.6%	13,443	1.4%
Other means	9,140	1.1%	9,157	1%
Worked at home	49,632	5.9%	69,747	7.3%
Total	844,571	100.0%	955,014	100.0%

Table IV.35 shows the breakdown of the means of transportation by housing type. In 2017, 51.2% of commuters owned their home and commuted alone by car, which compares to 56.5% in 2010. There were also 255,718 renters who drove alone in 2017 and accounted for 26.9% of the total commuter population. Commuters who owned their own home and took public transportation represented 0.5% of the population, which compares to 8,649 renters, or 0.9% taking public transportation.

Table IV.35				
Means Of Transportation To Work By Tenure				
Maricopa County HOME Consortium				
2010 & 2017 5 year ACS data				
Tenure	2010 5-year ACS	% of Total	2017 5-year ACS	% of Total
Car, truck, or van - drove alone:				
Owner	475,462	56.5%	486,460	51.2%
Renter	177,163	21.1%	255,718	26.9%
Car, truck, or van - carpooled:				
Owner	63,032	7.5%	54,869	5.8%
Renter	30,672	3.6%	36,582	3.9%
Public transportation (excluding taxicab):				
Owner	5,155	0.6%	4,349	0.5%
Renter	7,231	0.9%	8,649	0.9%
Walked:				
Owner	5,268	0.6%	4,945	0.5%
Renter	7,371	0.9%	6,759	0.7%
Taxicab, motorcycle, bicycle, or other means:				
Owner	11,904	1.4%	12,207	1.3%
Renter	8,233	1%	10,495	1.1%
Worked at home:				
Owner	40,499	4.8%	51,807	5.5%
Renter	8,834	1.1%	16,824	1.8%
Total:	840,824	100.0%	949,664	100.0%

Summary

The Maricopa County HOME Consortium experienced a drop-off in housing production during the recent recession, which has begun to recover. In 2018, there were 16,543 total units produced in the Consortium, with 12,679 of these being multi-family units. Single-family unit production declined beginning in 2008 and has increased slightly since that time. The value of single-family permits, however, has continued to rise, reaching \$289,795 in 2017. Since 2010, the Consortium has seen a slight decline in the proportion of vacant units, but has experienced a rise in the proportion of vacant units that are for Seasonal, Recreational, or Occasional Use.

B. SEGREGATION AND INTEGRATION

The “dissimilarity index” provides a quantitative measure of segregation in an area, based on the demographic composition of smaller geographic units within that area. One way of understanding the index is that it indicates how evenly two demographic groups are distributed throughout an area: if the composition of both groups in each geographic unit (e.g., Census tract) is the same as in the area as a whole (e.g., city), then the dissimilarity index score for that city will be 0. By contrast; and again, using Census tracts as an example; if one population is clustered entirely within one Census tract, the dissimilarity index score for the city will be 1. The higher the dissimilarity index value, the higher the level of segregation in an area.

A Technical Note on the Dissimilarity Index Methodology

The dissimilarity indices included in this study were calculated from data provided by the Census Bureau according to the following formula:

$$D_j^{WB} = 100 * \frac{1}{2} \sum_{i=1}^N \left| \frac{W_i}{W_j} - \frac{B_i}{B_j} \right|$$

Where i indexes a geographic unit, j is the j th jurisdiction, W is group one and B is group two, and N is the number of geographic units, starting with i , in jurisdiction j .¹⁰

This is the formula that HUD uses to calculate dissimilarity index values. In most respects (including the use of tract-level data available through the Brown Longitudinal Tract Database), the methodology employed in this study exactly duplicates HUD’s methodology for calculating the index of dissimilarity.

The principle exception was the decision to use Census tract-level data to calculate dissimilarity index values through 2010. While HUD uses tract-level data in 1990 and 2000, HUD uses block group-level data in 2010. The decision to use tract-level data in all years included in this study was motivated by the fact that the dissimilarity index is sensitive to the geographic base unit from which it is calculated. Concretely, use of smaller geographic units produces dissimilarity index values that tend to be higher than those calculated from larger geographic units.¹¹

As a general rule, HUD considers the thresholds appearing in the table below to indicate low, moderate, and high levels of segregation:

Interpreting the dissimilarity index		
Measure	Values	Description
Dissimilarity Index [range 0-100]	<40	Low Segregation
	40-54	Moderate Segregation
	>55	High Segregation

Segregation Levels

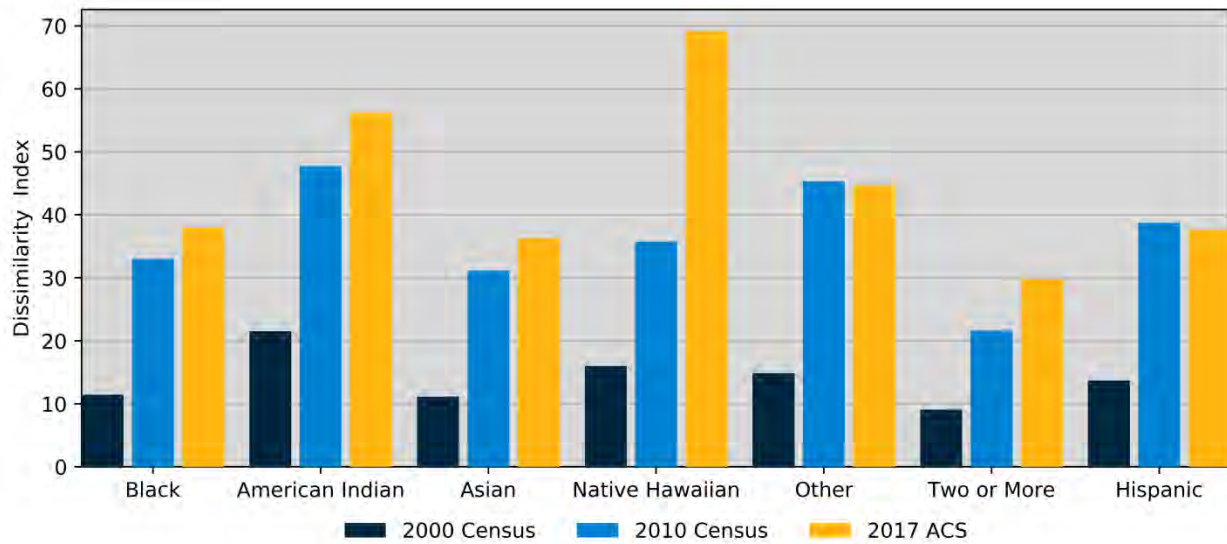
Diagram IV.8 shows the rate of segregation by race and ethnicity for 2000, 2010, and 2017. During this time period, Black or African American households have had an increasing level of

¹⁰ Affirmatively Furthering Fair Housing Data Documentation. HUD. December 2015.

¹¹ Wong, David S. “Spatial Decomposition of Segregation Indices: A Framework Toward Measuring Segregation at Multiple Levels.” Geographical Analyses, 35:3. The Ohio State University. July 2003. P. 179.

segregation, but it has remained low. American Indian households had a high level of segregation in 2017, which has grown from a low level in 2000. The level of segregation for Asian households has also increased from 2000 to 2017 but remains a low level of segregation. Native Hawaiian households increased significantly in terms of segregation, according to the dissimilarity index, resulting in a high level of segregation in 2017. “Other” race households had a moderate level of segregation in both 2010 and 2017, seeing a slight decrease in the dissimilarity index between 2010 and 2017. Two or more race households are also seeing a rate of increase in the dissimilarity index but remain at a low level of segregation.

Diagram IV.8
Dissimilarity Index
Maricopa County HOME Consortium



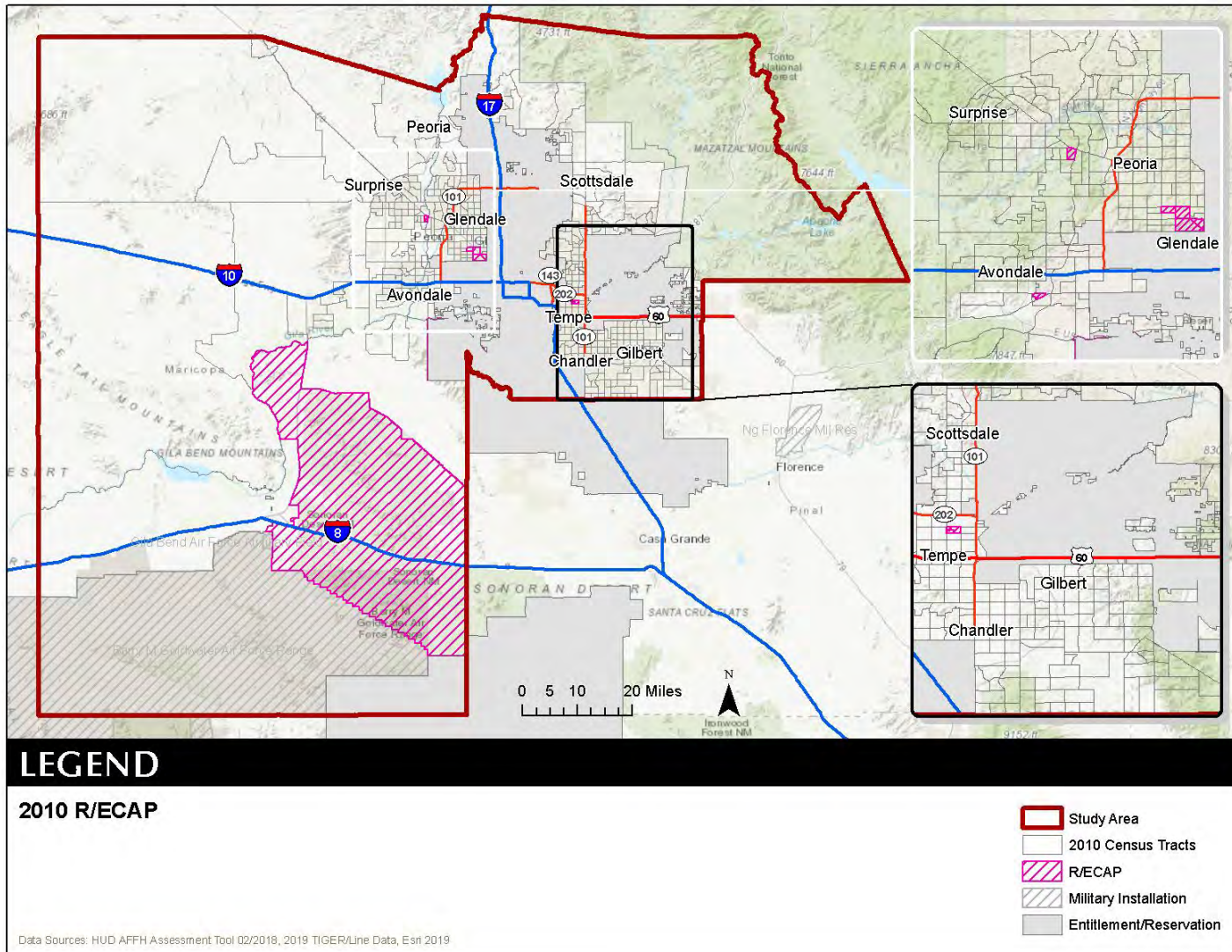
C. RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents living in poverty. Formally, an area is designated an R/ECAP if two conditions are satisfied: first, the non-white population, whether Hispanic or non-Hispanic, must account for at least 50% of the Census tract population. Second, the poverty rate in that Census must exceed a certain threshold, at 40%.

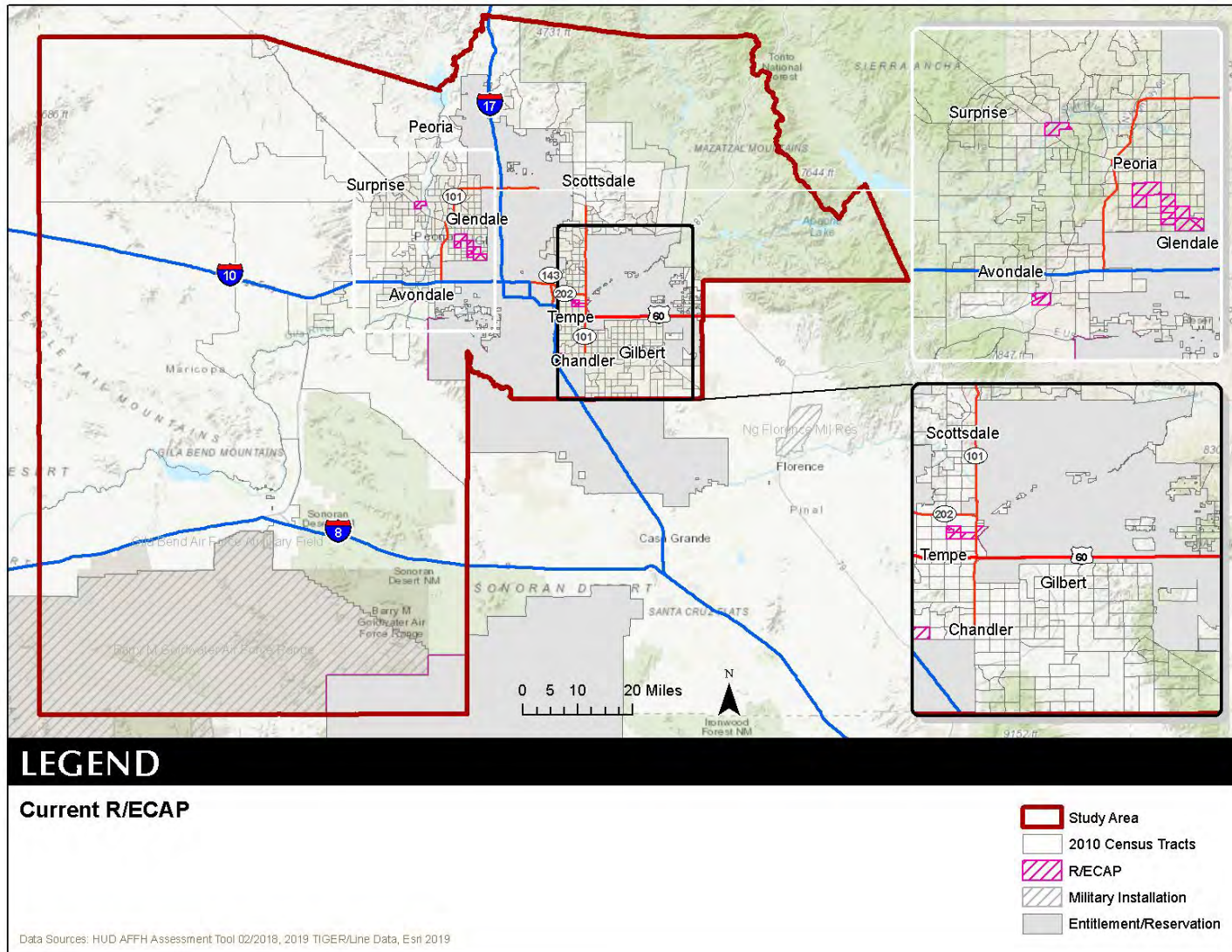
R/ECAPs over Time

The R/ECAPS in the Maricopa County HOME Consortium are illustrated in the maps on the following pages. The number of R/ECAPs increased from 2010 to 2017. R/ECAPs tended to be found in the more urban parts of the County, particularly in areas around Glendale and Surprise.

Map IV.19
2010 R/ECAPs
 Maricopa County HOME Consortium
 HUD AFFH Database, 2017 ACS



Map IV.20
2017 R/ECAPs
Maricopa County HOME Consortium
HUD AFFH Database, 2017 ACS



D. DISPARITIES IN ACCESS TO OPPORTUNITY

The following section describes the HUD defined terms of Access to Opportunity. These measures, as outlined below, describe a set of conditions that may or may not accurately reflect the actual conditions in the study area. These data are supplemented by local data when available and ultimately provide only a piece of the total understanding of access to the various opportunities in the community. They are used as measured to compare geographic trends and levels of access within the community.

Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes. Disparities in access to opportunity allow comparisons by race and ethnicity if any one group has lower or higher levels of access to these community assets. HUD expresses several of these community assets through the use of an index value, with 100 representing total access by all members of the community, and zero representing no access.

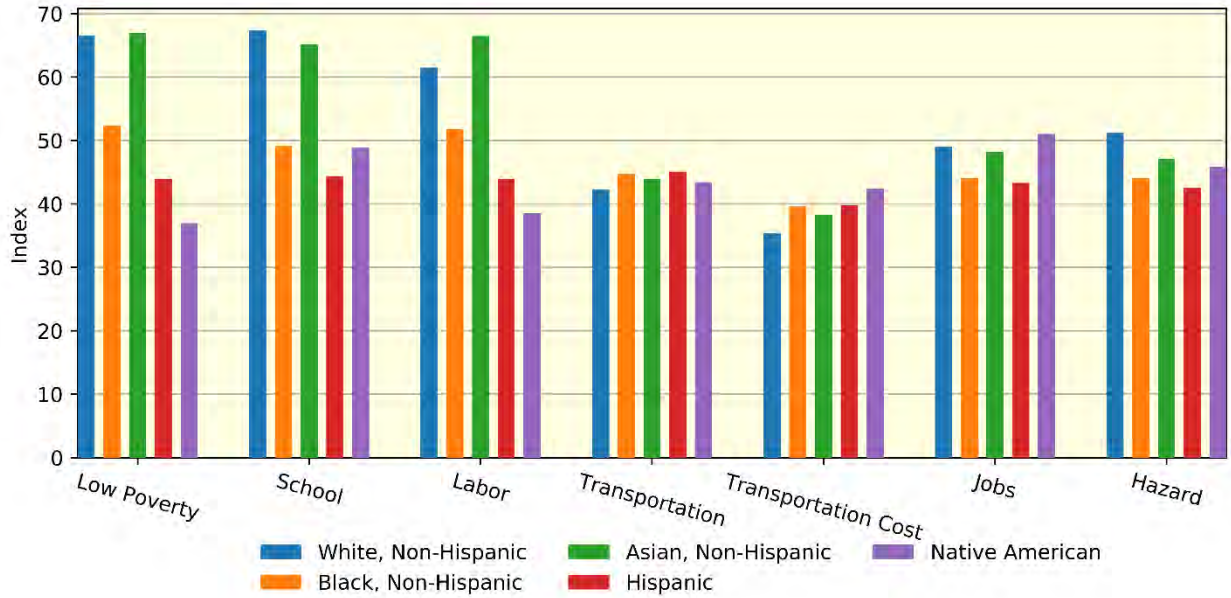
The HUD opportunity indices are access to Low Poverty areas; access to School Proficiency; characterization of the Labor Market Engagement; residence in relation to Jobs Proximity; Low Transportation Costs; Transit Trips Index; and a characterization of where you live by an Environmental Health indicator. For each of these a more formal definition is as follows:

- Low Poverty – A measure of the degree of poverty in a neighborhood, at the Census tract level.
- School Proficiency - School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.
- Jobs Proximity - Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA).
- Labor Market Engagement - Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood
- Low Transportation Cost – Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region
- Transit Trips - Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters
- Environmental Health - Summarizes potential exposure to harmful toxins at a neighborhood level

Diagram IV.9 shows the level of access to opportunities by race and ethnicity. Black or African American, Hispanic and Native American households have lower access to Low Poverty areas, compared to other races and ethnicities in the Maricopa HOME Consortium. Black or African American, Hispanic, and Native American households also have markedly lower access to school proficiency. Black or African American, Hispanic, and Native American households have lower access to labor market engagement. There is little variance by race for access to transportation trips

and transportation cost. There is little variance by race or ethnicity to job proximity and environmental health.

Diagram IV.9
Access to Opportunity
 Maricopa County HOME Consortium

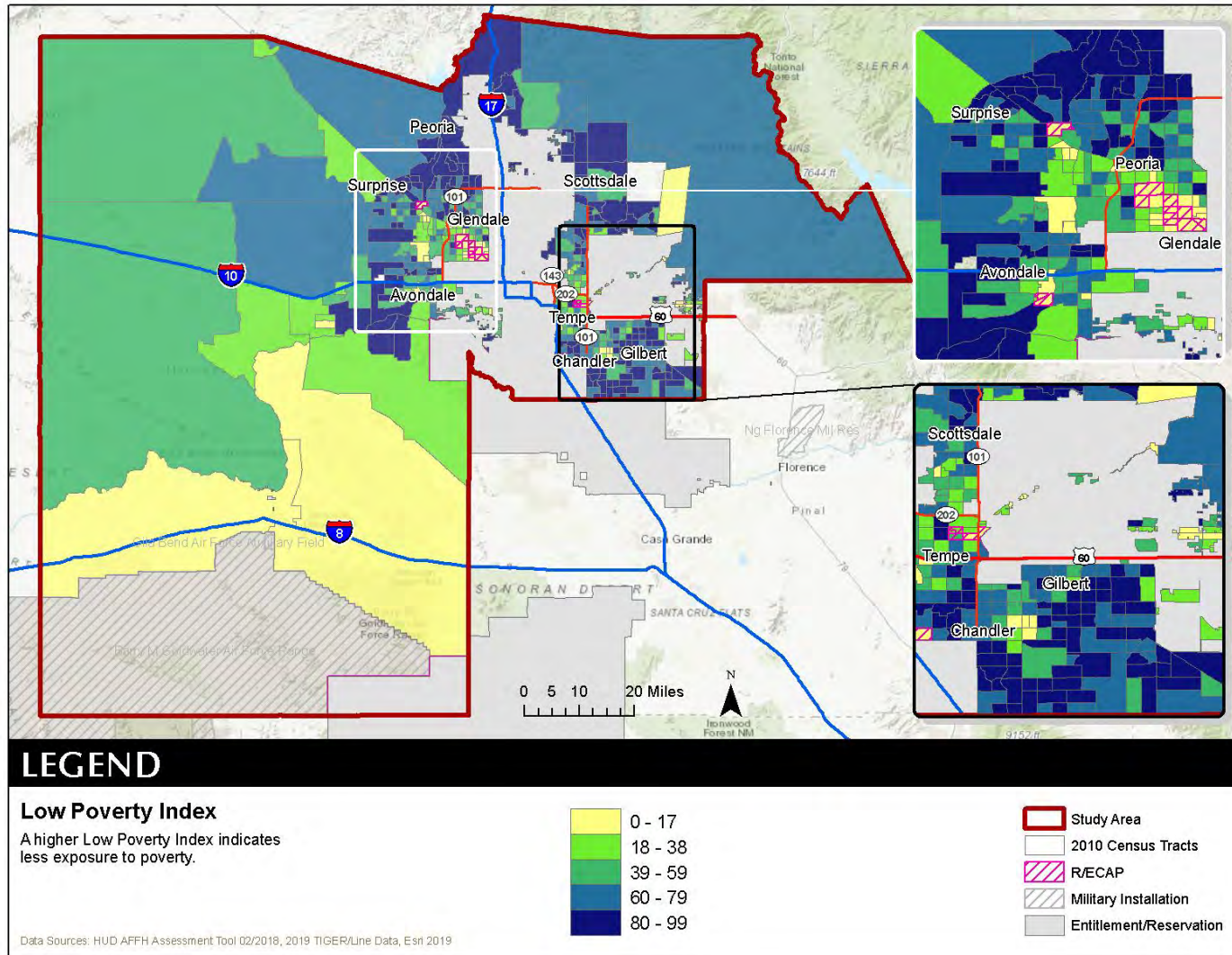


LOW POVERTY INDEX

The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score is more desirable, generally indicating less exposure to poverty at the neighborhood level.

The lowest scores were found in the more urban areas of the County, in areas around Avondale and Chandler, as well as in the southern rural parts of the County.

Map IV.21
Low Poverty
 Maricopa County HOME Consortium
 HUD AFFH Database



SCHOOL PROFICIENCY INDEX

The School Proficiency Index measures the proficiency of elementary schools in the attendance area (where this information is available) of individuals sharing a protected characteristic or the proficiency of elementary schools within 1.5 miles of individuals with a protected characteristic where attendance boundary data are not available. The values for the School Proficiency Index are determined by the performance of 4th grade students on state exams.

School Proficiency indices are highest in the northern rural areas of the County, as well as in areas around Gilbert, Scottsdale, and Surprise. School proficiency ratings were lowest in and around Avondale and Tempe.

JOBS PROXIMITY INDEX

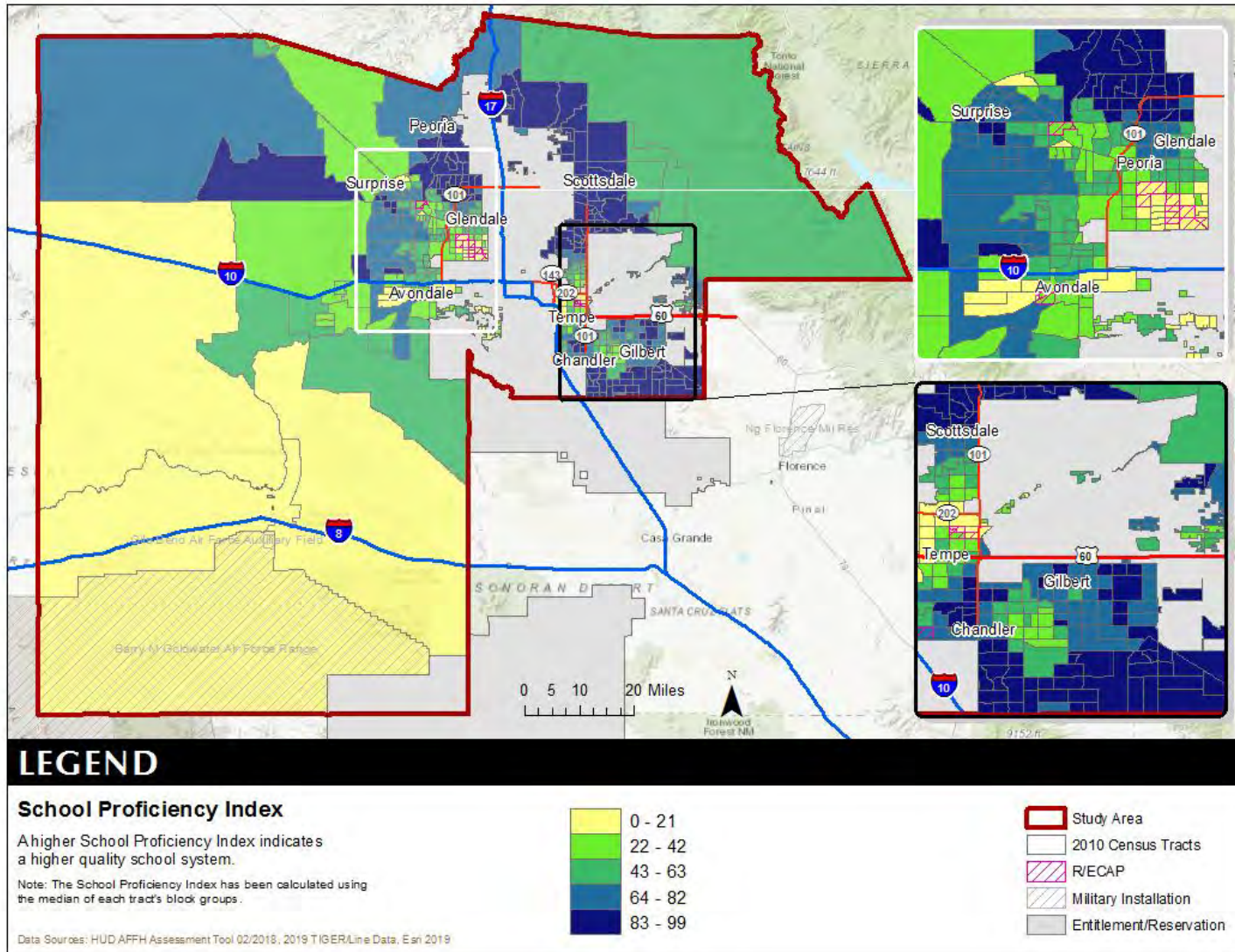
The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity and is shown in Map IV.23. Job proximity varied widely across the County. As one would expect, the areas closest to the city centers had the highest job proximity index ratings. Job Proximity varied widely across the HOME Consortium.

LABOR MARKET ENGAGEMENT INDEX

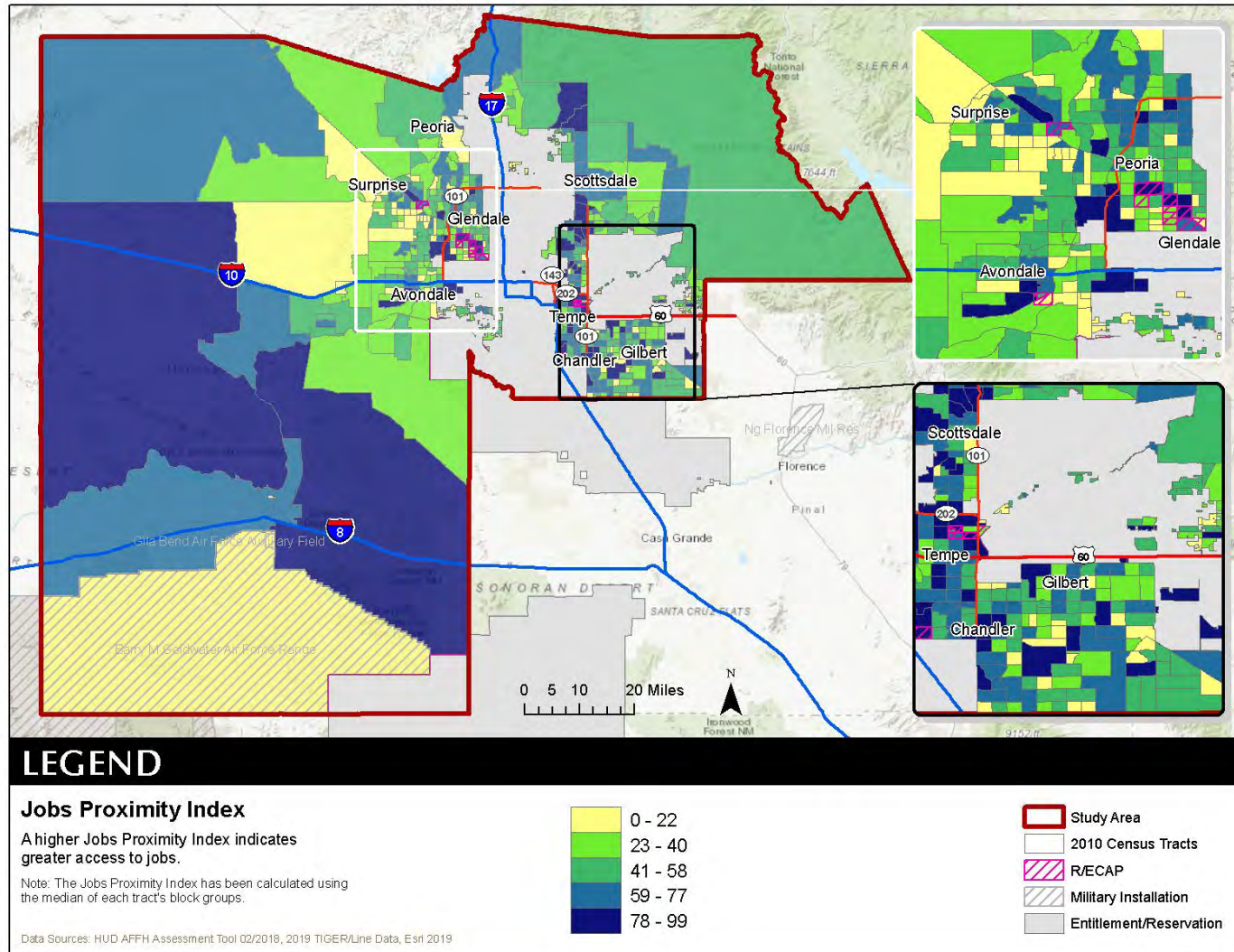
The Labor Market Engagement Index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood Map IV.8 shows the labor market engagement for the study area. Areas around Gilbert, Chandler, Scottsdale, and Tempe had the highest rate of labor market engagement, above 79 index ratings. Areas in Avondale and Surprise had the lowest labor market engagement index ratings, as well as some of the more rural parts of the County, with index ratings below 19.

Geographic location did seem to correspond with greater access to jobs and labor market engagement, with parts of the County having a higher level of labor market engagement than other areas. In addition, Black or African American, Hispanic, and Native American households have lower access to labor market engagement in the HOME Consortium. This data does include data from the Native American reservations in the County.

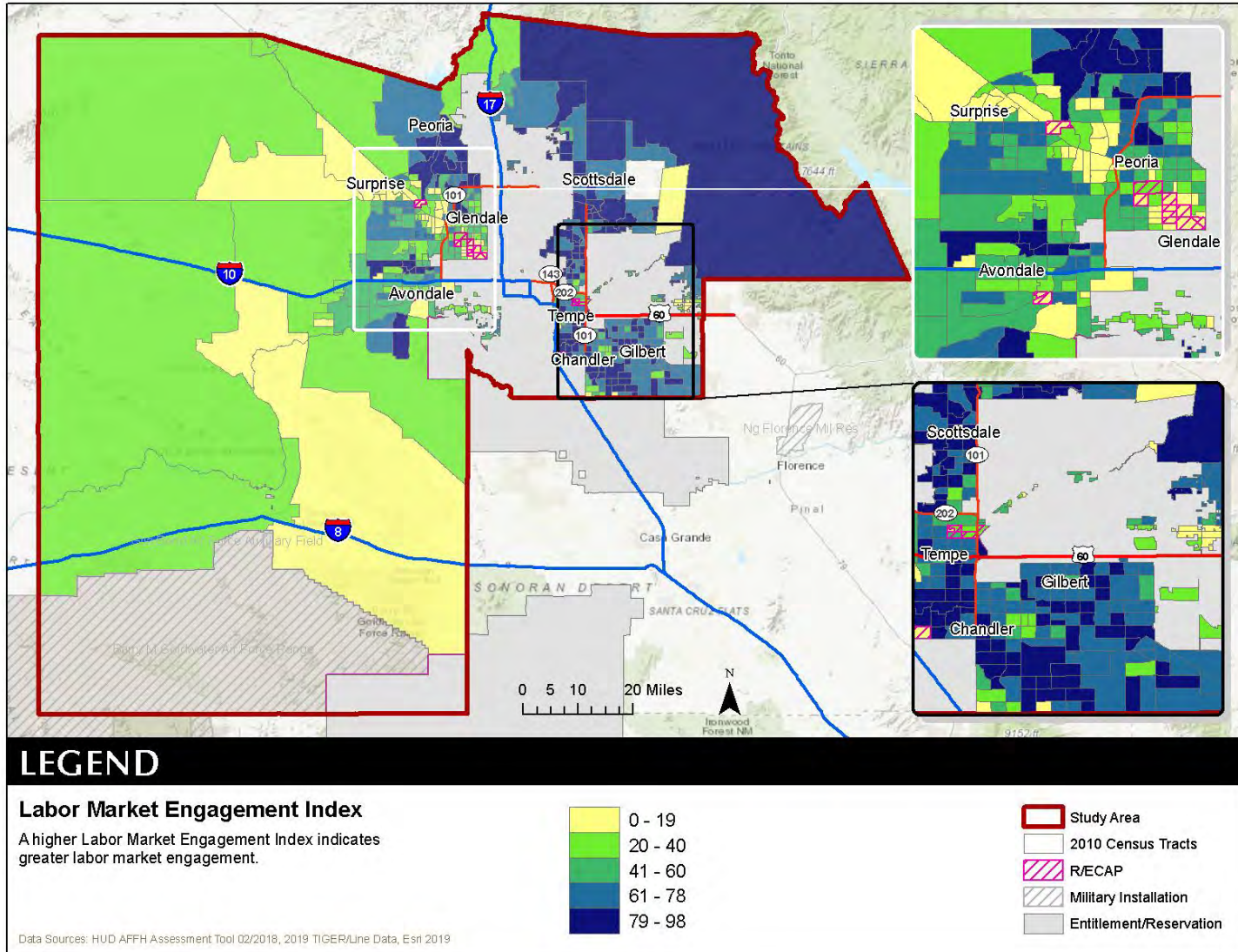
Map IV.22
School Proficiency
 Maricopa County HOME Consortium
 HUD AFFH Database



Map IV.23
Job Proximity
 Maricopa County HOME Consortium
 HUD AFFH Database



Map IV.24
Labor Market Engagement
 Maricopa County HOME Consortium
 HUD AFFH Database



TRANSPORTATION TRIP INDEX

The Transportation Trip Index measures proximity to public transportation by neighborhood. There was little difference in index rating across racial and ethnic groups. The Transportation Trip Index measures proximity to public transportation by neighborhood. The Transit Trips Index measures how often low-income families in a neighborhood use public transportation. The highest rate of transit trips were in the more urban parts of the HOME Consortium, while the lowest ratings were in the more rural parts of the County.

LOW TRANSPORTATION COST INDEX

The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. Transportation Costs saw a similar pattern as with Transit Trips; the highest transportation cost index ratings were in the more urban parts of the HOME Consortium, while lower index ratings were in the rural parts of the study area.

ENVIRONMENTAL HEALTH INDEX

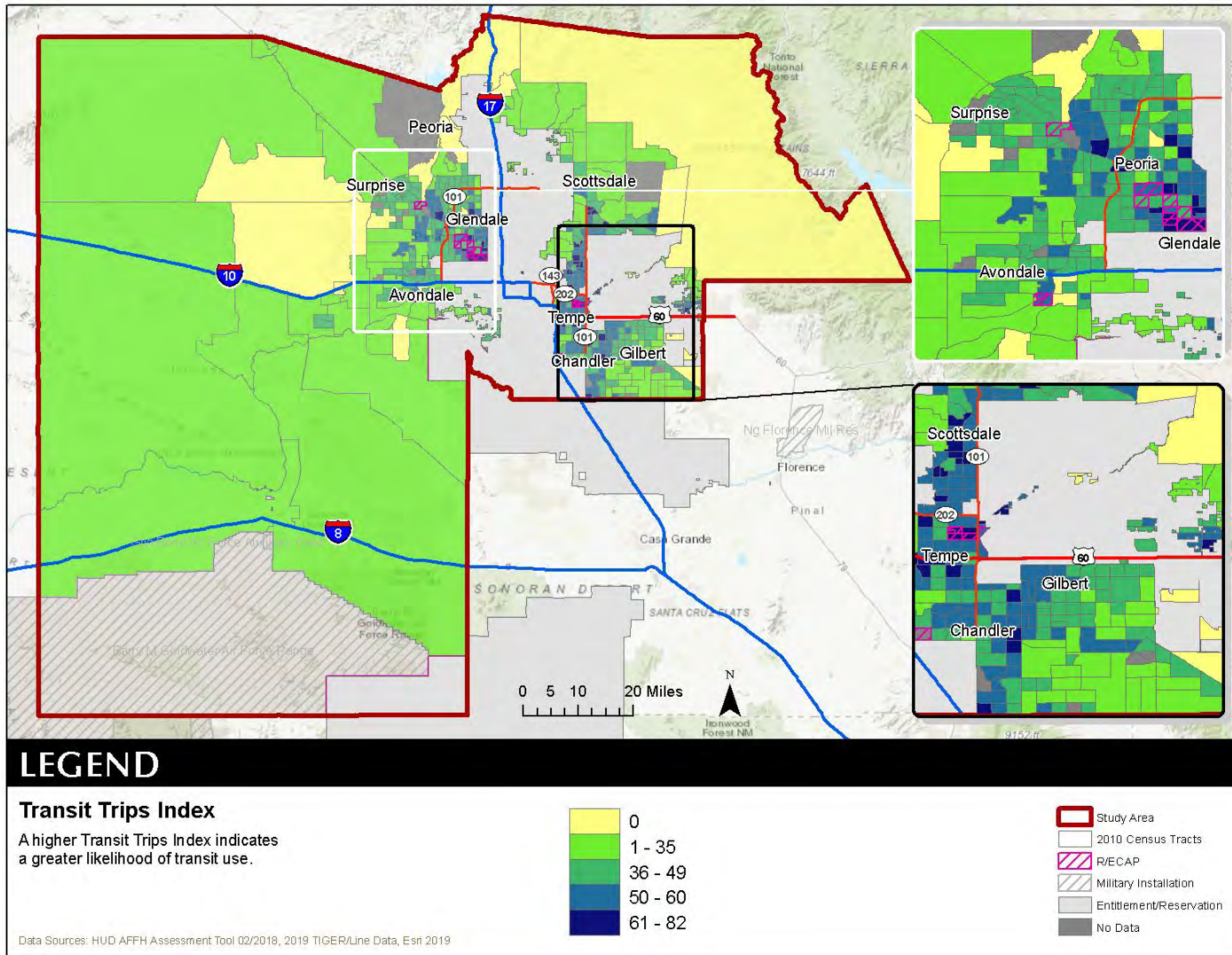
The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood.

The outer areas, or more rural parts, of the Maricopa County HOME Consortium, had the highest environmental health index ratings. Areas closer to the city centers had lower index ratings.

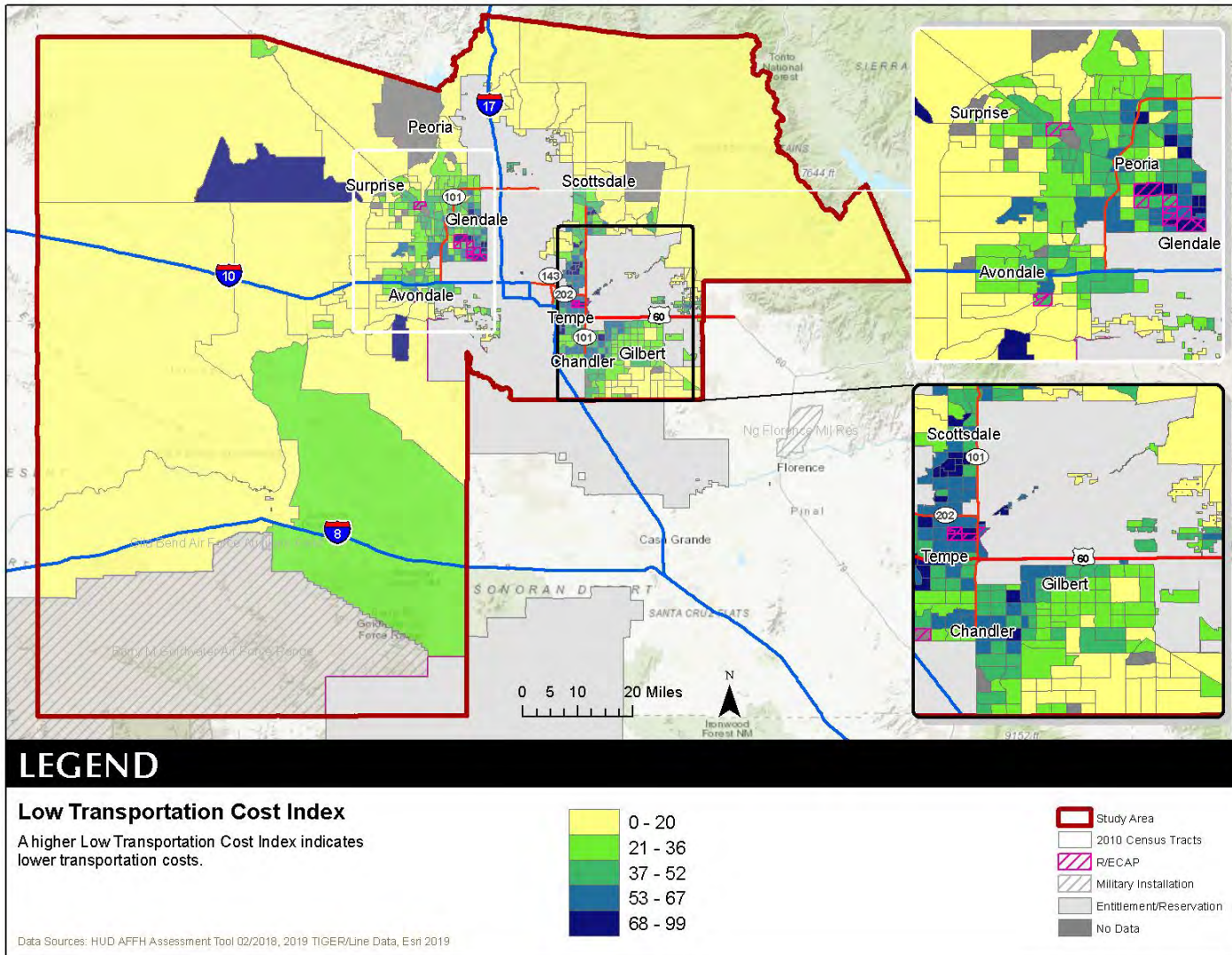
PATTERNS IN DISPARITIES IN ACCESS TO OPPORTUNITY

The degree to which residents had access to low poverty areas, school proficiency, and labor market engagement differed depending on their race or ethnicity, particularly resulting in lower index ratings for Black or African American, Native American, and Hispanic households in the Maricopa County HOME Consortium. Other measures of opportunity (school proficiency, use of public transit, transportation costs, and environmental quality) did not differ dramatically by race or ethnicity.

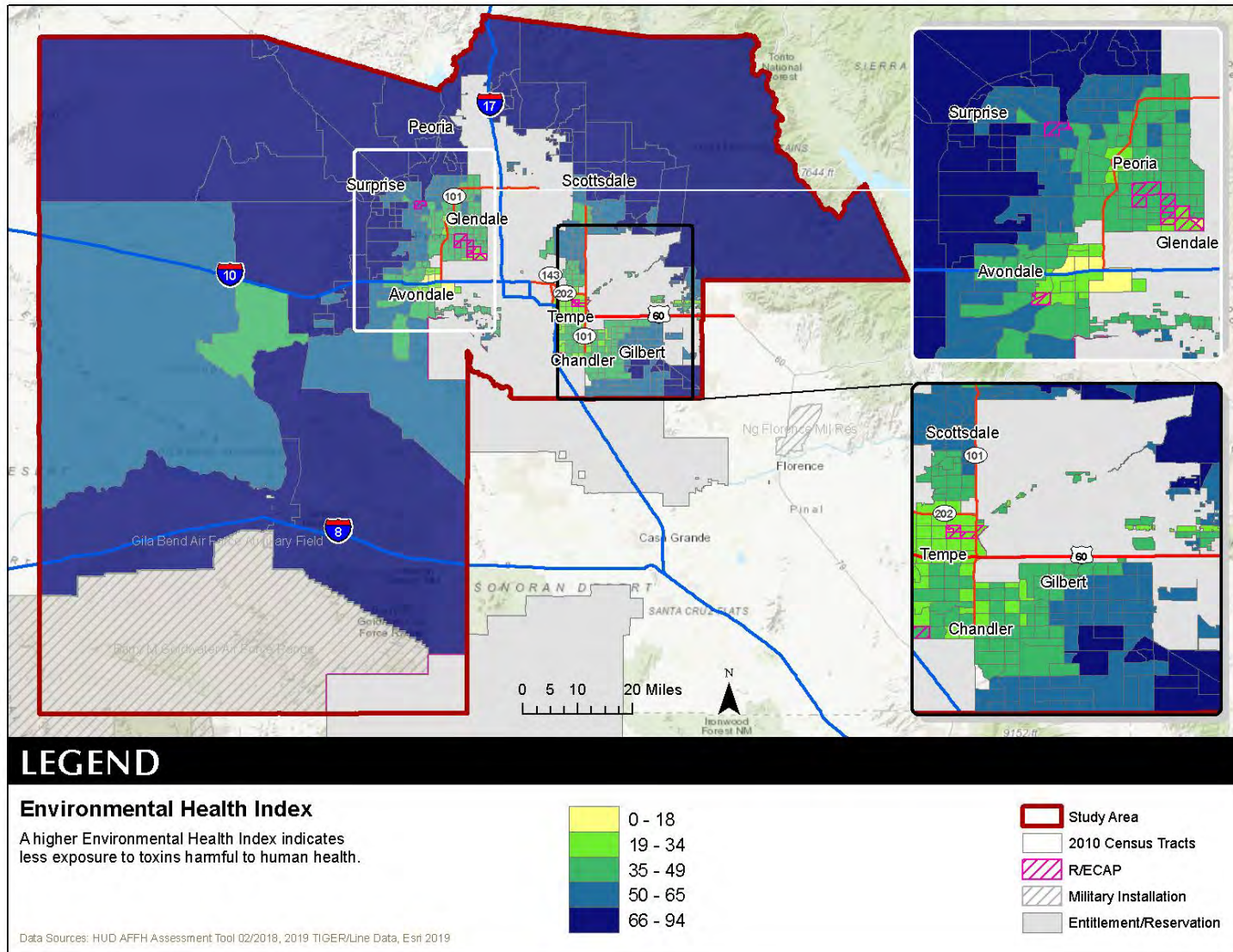
Map IV.25
Transit Trips
 Maricopa County HOME Consortium
 HUD AFFH Database



Map IV.26
Transportation Cost
 Maricopa County HOME Consortium
 HUD AFFH Database



Map IV.27
Environmental Health
 Maricopa County HOME Consortium
 HUD AFFH Database



E. DISPROPORTIONATE HOUSING NEEDS

The Census Bureau collects data on several topics that HUD has identified as “housing problems.” For the purposes of this report, housing problems include overcrowding, incomplete plumbing or kitchen facilities, and cost-burden.

Overcrowding

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table IV.38. In 2017, an estimated 2% of households were overcrowded, and an additional 1.0% were severely overcrowded.

Table IV.38
Overcrowding and Severe Overcrowding

Maricopa County HOME Consortium
2010 & 2017 Five-Year ACS Data

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	493,115	98.6%	5,614	1.1%	1,454	0.3%	500,183
2017 Five-Year ACS	505,255	98.6%	5,678	1.1%	1,595	0.3%	512,528
Renter							
2010 Five-Year ACS	190,015	94.9%	7,325	3.7%	2,868	1.4%	200,208
2017 Five-Year ACS	242,841	94%	9,557	3.7%	5,917	2.3%	258,315
Total							
2010 Five-Year ACS	683,130	97.5%	12,939	1.8%	4,322	0.6%	700,391
2017 Five-Year ACS	748,096	97%	15,235	2%	7,512	1.0%	770,843

Insufficient Kitchen and Plumbing Facilities

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 1,980 households with incomplete plumbing facilities in 2017, representing 0.3% of households in the Maricopa County HOME Consortium. This is compared to 0.3% of households lacking complete plumbing facilities in 2010.

Table IV.39
Households with Incomplete Plumbing Facilities

Maricopa County HOME Consortium
2010 and 2017 Five-Year ACS Data

Households	2010 Five-Year ACS	2017 Five-Year ACS
With Complete Plumbing Facilities	698,519	768,863
Lacking Complete Plumbing Facilities	1,872	1,980
Total Households	700,391	770,843
Percent Lacking	0.3%	0.3%

There were 4,073 households lacking complete kitchen facilities in 2017, compared to 3,432 households in 2010. There was no significant change from 0.5% of households in 2010 to 0.5% in 2017.

Households	2010 Five-Year ACS	2017 Five-Year ACS
With Complete Kitchen Facilities	696,959	766,770
Lacking Complete Kitchen Facilities	3,432	4,073
Total Households	700,391	770,843
Percent Lacking	0.5%	0.5%

Cost Burdens

Cost burden is defined as gross housing costs that range from 30.0 to 50.0% of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0% of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

As seen in Table IV.41, in Maricopa County HOME Consortium 16.3% of households had a cost burden and 13.1% had a severe cost burden. Some 22.4% of renters were cost burdened, and 21.0% were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.2% and a severe cost burden rate of 5.2%. Owner-occupied households with a mortgage had a cost burden rate of 16.3%, and severe cost burden rate at 10.9%.

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2010 Five-Year ACS	229,716	60.7%	90,390	23.9%	56,560	14.9%	1,796	0.5%	378,462
2017 Five-Year ACS	255,567	71.9%	57,840	16.3%	38,662	10.9%	3,291	0.9%	355,360
Owner Without a Mortgage									
2010 Five-Year ACS	106,320	87.3%	8,449	6.9%	5,692	4.7%	1,260	1.0%	121,721
2017 Five-Year ACS	136,450	86.8%	9,703	6.2%	8,179	5.2%	2,836	1.8%	157,168
Renter									
2010 Five-Year ACS	93,422	46.7%	49,258	24.6%	45,373	22.7%	12,155	6.1%	200,208
2017 Five-Year ACS	129,213	50.0%	57,917	22.4%	54,275	21.0%	16,910	6.5%	258,315
Total									
2010 Five-Year ACS	429,458	61.3%	148,097	21.1%	107,625	15.4%	15,211	2.2%	700,391
2017 Five-Year ACS	521,230	67.6%	125,460	16.3%	101,116	13.1%	23,037	3.0%	770,843

Housing Problems by Income

The HUD estimated Median Family Income (MFI) for Maricopa County was \$69,100 in 2018. This compared to Arizona’s MFI of \$64,300. Diagram IV.10, illustrates the estimated MFI for 2000 through 2018.

As seen in Table IV.43, the most common housing problem tends to be housing cost burdens. More than 113,605 households have a cost burden and 92,220 have a severe cost burden. Some 50,980 renter households are impacted by cost burdens, and 48,325 are impacted by severe cost burdens. On the other hand, some 62,625 owner-occupied households have cost burdens, and 43,895 have severe cost burdens. There are a total of 62,625 owner-occupied and 50,980 renter-occupied households with a cost burden of greater than 30% and less than 50%. An additional 43,895 owner-occupied 48,325 renter-occupied households had a cost burden greater than 50% of income.

Table IV.42 Median Family Income Maricopa County 2000–2018 HUD MFI		
Year	MFI	State of Arizona MFI
2000	53,100	47,800
2001	54,900	49,700
2002	57,900	51,900
2003	58,300	52,700
2004	58,600	53,300
2005	58,600	53,300
2006	60,100	54,900
2007	59,100	54,400
2008	64,200	58,500
2009	65,900	60,400
2010	66,600	61,500
2011	65,500	60,800
2012	66,400	61,600
2013	62,200	58,800
2014	61,900	57,500
2015	64,000	59,800
2016	62,900	58,700
2017	66,200	61,600
2018	69,100	64,300

Diagram IV.10
Estimated Median Family Income
Maricopa County vs. Arizona
HUD Data: 2000 - 2019

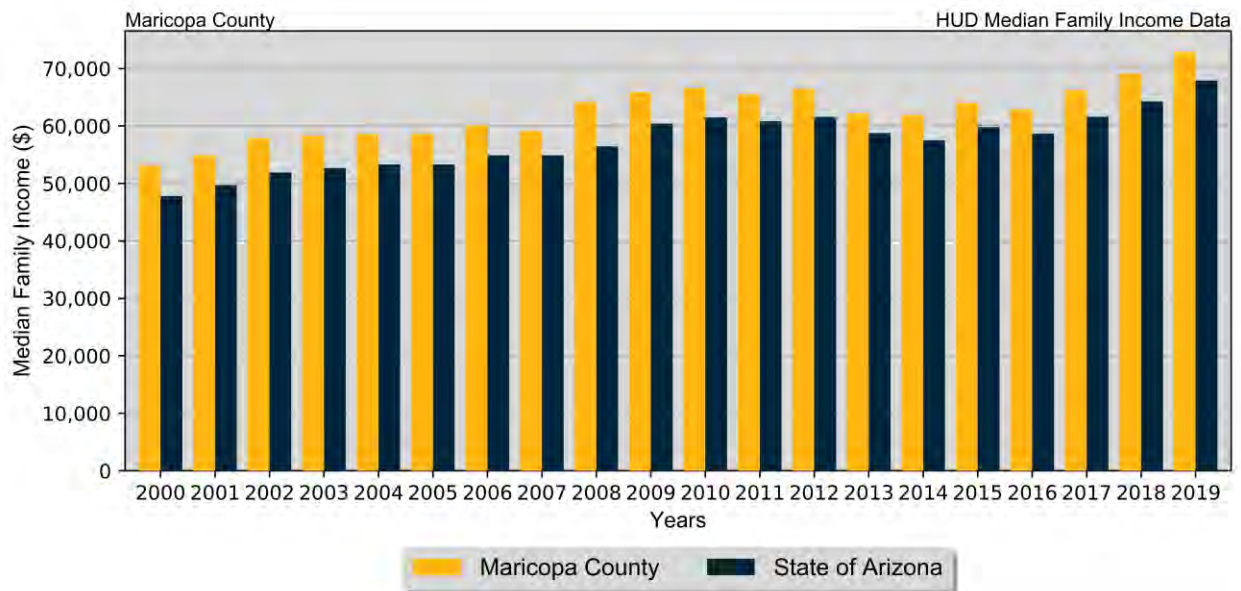


Table IV.43
Housing Problems by Income and Tenure

Maricopa County HOME Consortium
2012–2016 HUD CHAS Data

Housing Problem	\$0 to \$21,870	\$21,871 to \$36,450	\$36,451 to \$58,320	\$58,321 to \$72,900	Above \$72,900	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	315	195	285	130	785	1,710
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	265	290	455	225	445	1,680
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	695	720	1,100	760	2,115	5,390
Housing cost burden greater than 50% of income (and none of the above problems)	16,470	11,485	10,020	2,625	3,295	43,895
Housing cost burden greater than 30% of income (and none of the above problems)	3,700	8,360	18,130	10,800	21,635	62,625
Zero/negative income (and none of the above problems)	5,755	0	0	0	0	5,755
has none of the 4 housing problems	3,420	14,460	37,850	31,435	288,980	376,145
Total	30,620	35,510	67,840	45,975	317,255	497,200
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	940	655	875	300	480	3,250
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	1,750	955	1,355	520	820	5,400
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	2,545	1,920	2,065	945	2,040	9,515
Housing cost burden greater than 50% of income (and none of the above problems)	25,740	14,895	6,475	490	725	48,325
Housing cost burden greater than 30% of income (and none of the above problems)	2,055	11,795	24,535	7,175	5,420	50,980
Zero/negative income (and none of the above problems)	6,440	0	0	0	0	6,440
has none of the 4 housing problems	3,820	3,895	16,605	19,725	89,125	133,170
Total	43,290	34,115	51,910	29,155	98,610	257,080
Total						
Lacking complete plumbing or kitchen facilities	1,255	850	1,160	430	1,265	4,960
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	2,015	1,245	1,810	745	1,265	7,080
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	3,240	2,640	3,165	1,705	4,155	14,905
Housing cost burden greater than 50% of income (and none of the above problems)	42,210	26,380	16,495	3,115	4,020	92,220
Housing cost burden greater than 30% of income (and none of the above problems)	5,755	20,155	42,665	17,975	27,055	113,605
Zero/negative income (and none of the above problems)	12,195	0	0	0	0	12,195
has none of the 4 housing problems	7,240	18,355	54,455	51,160	378,105	509,315
Total	73,910	69,625	119,750	75,130	415,865	754,280

Housing Problems by Race and Ethnicity

The following section shows households with housing problems by race/ethnicity. These tables can be used to determine if there is a disproportionate housing need for any racial or ethnic groups. If any racial/ethnic group faces housing problems at a rate of ten percentage points or high than the jurisdiction average, then they have a disproportionate share of housing problems. Housing problems are defined as any household that has overcrowding, inadequate kitchen or plumbing facilities, or are cost burdened (pay more than 30% of their income on housing).

The following diagrams illustrate the percentage of households with housing problems by race. Overall, Black or African American, Hispanic, and Pacific Islander households face a disproportionate share of housing problems.

Diagram IV.11
Renter Housing Problems by Race

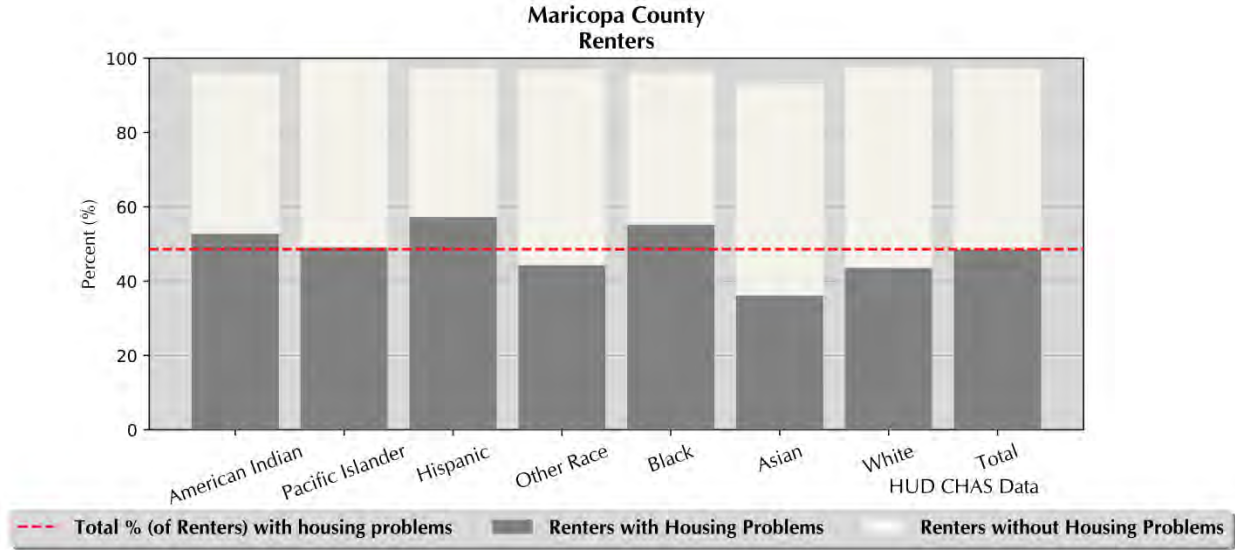
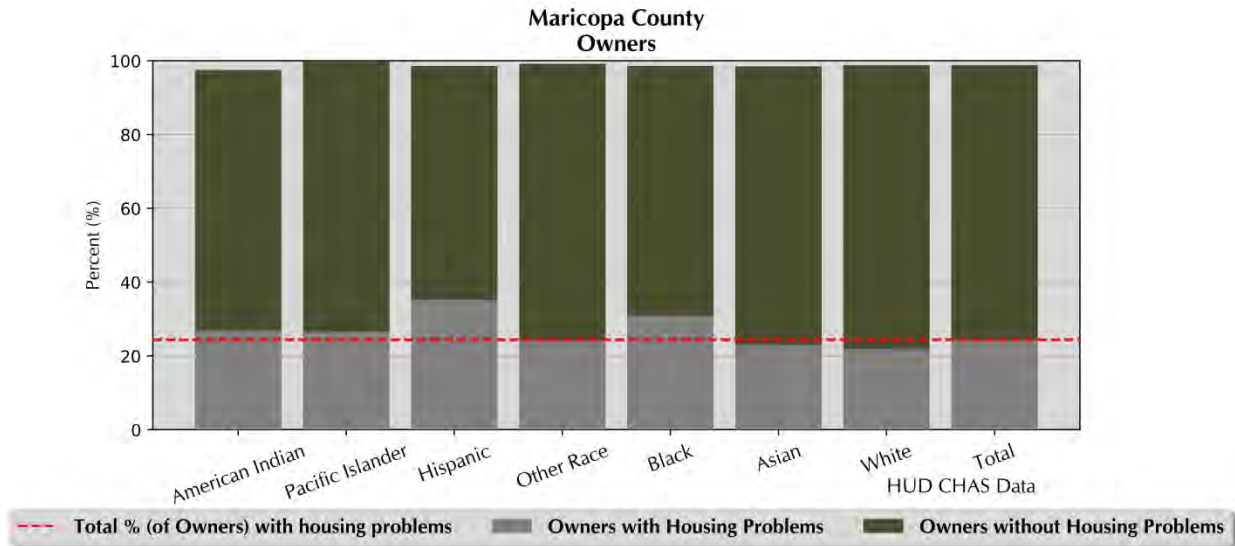
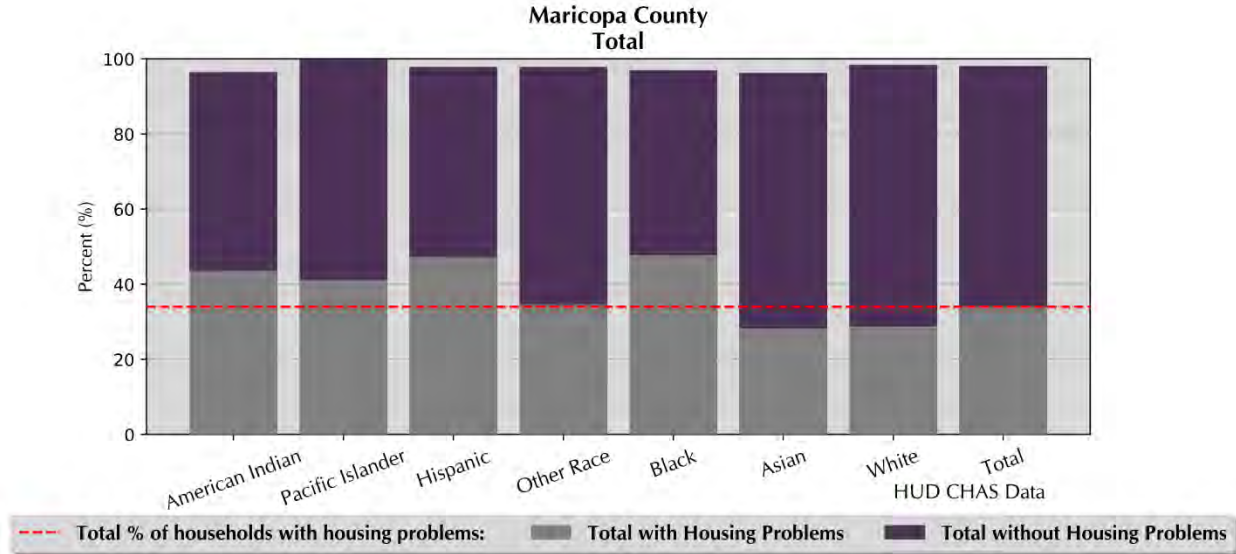


Diagram IV.12
Owner Housing Problems by Race



**Diagram IV.13
Total Housing Problems by Race**



In Maricopa County HOME Consortium, 3,145 Black or African American homeowner households face housing problems, 3,965 Asian households, and 19,185 Hispanic homeowner households face housing problems.

**Table IV.44
Percent of Homeowner Households with Housing Problems by Income and Race**

Maricopa County HOME Consortium
2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black/ African American	Asian	American Indian/ Alaska Native	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,870	67.9%	82.4%	72.7%	53.9%	80.0%	77.6%	78.6%	70.0%
\$21,871 to \$36,450	56.2%	74.5%	71.7%	40.0%	100.0%	80.3%	69.7%	59.3%
\$36,451 to \$58,320	42.0%	62.2%	46.1%	32.7%	85.7%	49.3%	51.7%	44.2%
\$58,321 to \$72,900	31.0%	29.5%	37.6%	17.5%	25.0%	22.7%	35.0%	31.6%
Above \$72,900	8.9%	11.5%	7.7%	8.4%	7.4%	9.4%	9.2%	8.9%
Total	21.8%	28.1%	21.3%	22.3%	33.0%	23.9%	31.5%	23.2%
Without Housing Problems								
\$0 to \$21,870	11.3%	2.2%	5.1%	30.0%	20.0%	8.6%	11.4%	11.2%
\$21,871 to \$36,450	43.8%	25.5%	28.3%	60.0%	0.0%	19.7%	30.3%	40.7%
\$36,451 to \$58,320	58.0%	37.8%	53.9%	67.3%	14.3%	50.7%	48.3%	55.8%
\$58,321 to \$72,900	69.0%	70.5%	62.4%	82.5%	75.0%	77.3%	65.0%	68.4%
Above \$72,900	91.1%	88.5%	92.3%	91.6%	92.6%	90.6%	90.8%	91.1%
Total	76.9%	71.3%	77.3%	75.9%	67.0%	75.1%	67.6%	75.7%

Table IV.45
Homeowner Households with Housing Problems by Income and Race
 Maricopa County HOME Consortium
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black/ African American	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,870	15,630	375	855	235	16	315	4,015	21,441
\$21,871 to \$36,450	15,215	395	825	200	16	305	4,085	21,041
\$36,451 to \$58,320	21,785	1,170	705	245	60	330	5,710	30,005
\$58,321 to \$72,900	10,975	410	560	50	5	100	2,440	14,540
Above \$72,900	22,945	795	1,020	175	16	385	2,935	28,271
Total	86,550	3,145	3,965	905	113	1,435	19,185	115,298
Total								
\$0 to \$21,870	23,010	455	1,176	436	20	406	5,110	30,613
\$21,871 to \$36,450	27,050	530	1,150	500	16	380	5,865	35,491
\$36,451 to \$58,320	51,915	1,880	1,530	750	70	670	11,055	67,870
\$58,321 to \$72,900	35,370	1,390	1,490	285	20	440	6,975	45,970
Above \$72,900	258,810	6,940	13,265	2,080	216	4,100	31,850	317,261
Total	396,155	11,195	18,611	4,051	342	5,996	60,855	497,205

In total, 117,477 households face housing problems in the Maricopa County HOME Consortium. Of these, some 10,480 Black or African American households, 3,640 Asian households, and 30,730 Hispanic renter households face housing problems.

Table IV.46
Renter Households with Housing Problems by Income and Race
 Maricopa County HOME Consortium
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black/ African American	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,870	16,935	3,140	1,135	910	140	770	9,990	33,020
\$21,871 to \$36,450	16,250	3,080	795	460	31	620	8,990	30,226
\$36,451 to \$58,320	21,595	2,860	1,015	775	60	585	8,410	35,300
\$58,321 to \$72,900	6,220	820	285	21	50	130	1,915	9,441
Above \$72,900	6,820	580	410	160	0	95	1,425	9,490
Total	67,820	10,480	3,640	2,326	281	2,200	30,730	117,477
Total								
\$0 to \$21,870	22,875	3,970	2,235	1,271	144	1,050	11,740	43,285
\$21,871 to \$36,450	18,485	3,400	860	630	56	655	10,050	34,136
\$36,451 to \$58,320	31,525	3,835	1,520	1,025	80	845	13,080	51,910
\$58,321 to \$72,900	17,780	2,395	860	621	115	615	6,775	29,161
Above \$72,900	69,465	6,095	4,655	1,035	220	1,795	15,345	98,610
Total	160,130	19,695	10,130	4,582	615	4,960	56,990	257,102

Table IV.47								
Percent of Renter Households with Housing Problems by Income and Race								
Maricopa County HOME Consortium 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black/African American	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,870	74.0%	79.1%	50.8%	71.6%	97.2%	73.3%	85.1%	76.3%
\$21,871 to \$36,450	87.9%	90.6%	92.4%	73.0%	55.4%	94.7%	89.5%	88.5%
\$36,451 to \$58,320	68.5%	74.6%	66.8%	75.6%	75.0%	69.2%	64.3%	68.0%
\$58,321 to \$72,900	35.0%	34.2%	33.1%	3.4%	43.5%	21.1%	28.3%	32.4%
Above \$72,900	9.8%	9.5%	8.8%	15.5%	0.0%	5.3%	9.3%	9.6%
Total	42.4%	53.2%	35.9%	50.8%	45.7%	44.4%	53.9%	45.7%
Without Housing Problems								
\$0 to \$21,870	10.6%	7.6%	6.5%	9.5%	0.0%	7.6%	6.5%	8.8%
\$21,871 to \$36,450	12.1%	9.4%	7.6%	27.0%	44.6%	5.3%	10.5%	11.5%
\$36,451 to \$58,320	31.5%	25.4%	33.2%	24.4%	25.0%	30.8%	35.7%	32.0%
\$58,321 to \$72,900	65.0%	65.8%	66.9%	96.6%	56.5%	78.9%	71.7%	67.6%
Above \$72,900	90.2%	90.5%	91.2%	84.5%	100.0%	94.7%	90.7%	90.4%
Total	55.4%	44.1%	54.6%	44.0%	53.7%	51.6%	44.3%	51.8%

Overall, there are 232,775 households with housing problems in Maricopa County HOME Consortium. This includes 13,625 Black or African American households, 7,605 Asian households, 3,231 American Indian, 394 Pacific Islander, and 3,635 “other” race households with housing problems. As for ethnicity, there are 49,915 Hispanic households with housing problems. This is shown in Table IV.48.

Table IV.48								
Percent of Total Households with Housing Problems by Income and Race								
Maricopa County HOME Consortium 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black/African American	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,870	71.0%	79.4%	58.3%	67.1%	95.1%	74.5%	83.1%	73.7%
\$21,871 to \$36,450	69.1%	88.4%	80.6%	58.4%	65.3%	89.4%	82.2%	73.6%
\$36,451 to \$58,320	52.0%	70.5%	56.4%	57.5%	80.0%	60.4%	58.5%	54.5%
\$58,321 to \$72,900	32.4%	32.5%	36.0%	7.8%	40.7%	21.8%	31.7%	31.9%
Above \$72,900	9.1%	10.5%	8.0%	10.8%	3.7%	8.1%	9.2%	9.1%
Total	27.8%	44.1%	26.5%	37.4%	41.2%	33.2%	42.4%	30.9%
Without Housing Problems								
\$0 to \$21,870	10.9%	7.0%	6.0%	14.8%	2.4%	7.9%	8.0%	9.8%
\$21,871 to \$36,450	30.9%	11.6%	19.4%	41.6%	34.7%	10.6%	17.8%	26.4%
\$36,451 to \$58,320	48.0%	29.5%	43.6%	42.5%	20.0%	39.6%	41.5%	45.5%
\$58,321 to \$72,900	67.6%	67.5%	64.0%	92.2%	59.3%	78.2%	68.3%	68.1%
Above \$72,900	90.9%	89.5%	92.0%	89.2%	96.3%	91.9%	90.8%	90.9%
Total	70.8%	53.9%	69.3%	59.0%	58.4%	64.5%	56.4%	67.5%

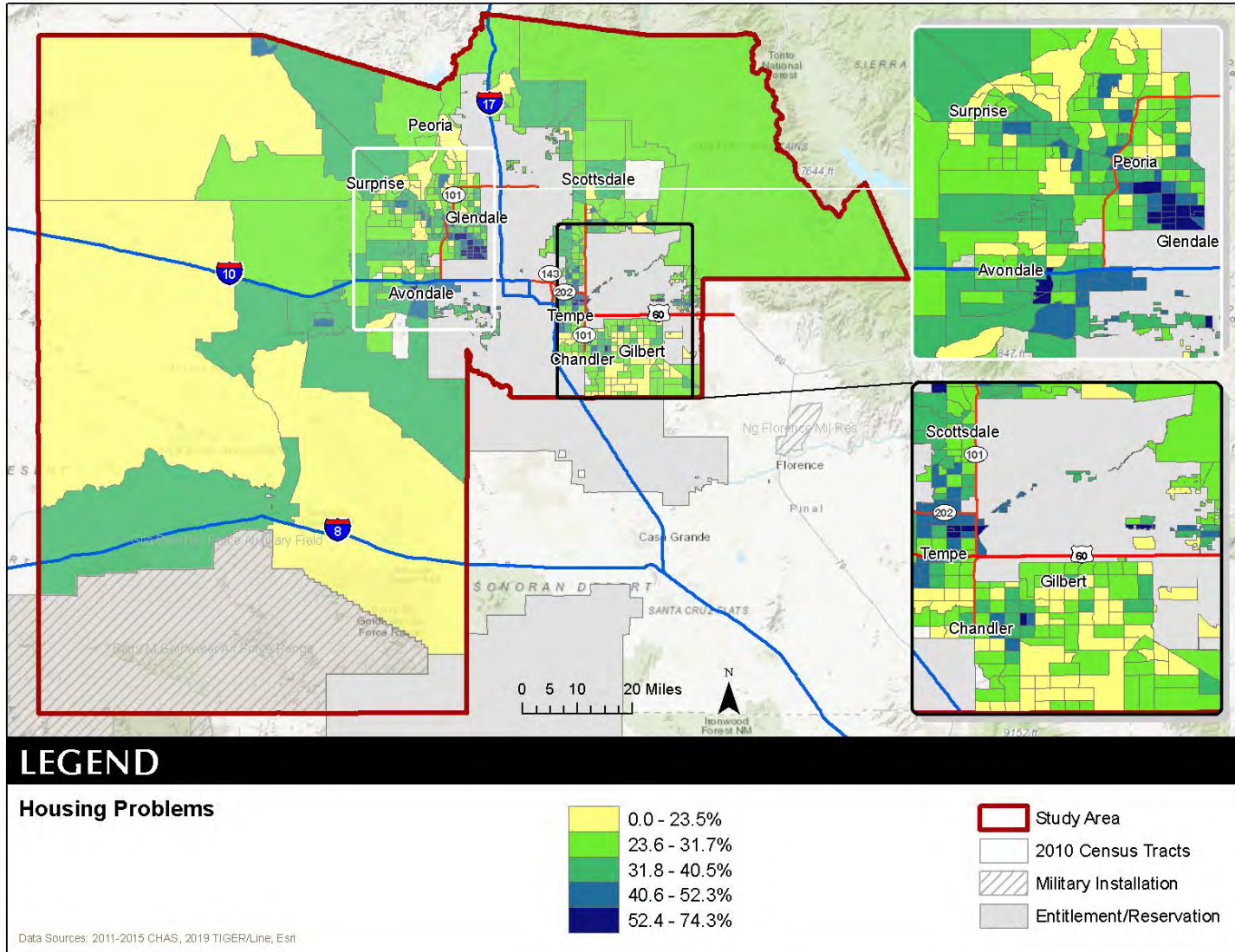
Table IV.49
Total Households with Housing Problems by Income and Race

Maricopa County HOME Consortium
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black/African American	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,870	32,565	3,515	1,990	1,145	156	1,085	14,005	54,461
\$21,871 to \$36,450	31,465	3,475	1,620	660	47	925	13,075	51,267
\$36,451 to \$58,320	43,380	4,030	1,720	1,020	120	915	14,120	65,305
\$58,321 to \$72,900	17,195	1,230	845	71	55	230	4,355	23,981
Above \$72,900	29,765	1,375	1,430	335	16	480	4,360	37,761
Total	154,370	13,625	7,605	3,231	394	3,635	49,915	232,775
Total								
\$0 to \$21,870	45,885	4,425	3,411	1,707	164	1,456	16,850	73,898
\$21,871 to \$36,450	45,535	3,930	2,010	1,130	72	1,035	15,915	69,627
\$36,451 to \$58,320	83,440	5,715	3,050	1,775	150	1,515	24,135	119,780
\$58,321 to \$72,900	53,150	3,785	2,350	906	135	1,055	13,750	75,131
Above \$72,900	328,275	13,035	17,920	3,115	436	5,895	47,195	415,871
Total	556,285	30,890	28,741	8,633	957	10,956	117,845	754,307

The geographic distribution of housing problems is shown in Map IV.28, on the following page. As Housing problems tend to be concentrated in the more urban areas of the HOME Consortium, particularly in areas around Avondale and Tempe. These areas have housing problems at a rate between 52.4 and 74.3%, compared to areas with rates below 23.4% in other parts of the HOME Consortium. In this map, the definition of “concentration” is any area that sees a disproportionate share of housing problems, counted as any area that experiences housing problems at a rate at least ten (10) percentage higher than the area average.

Map IV.28
Housing Problems
 Maricopa County HOME Consortium
 HUD AFFH Database



ACCESS TO MORTGAGE FINANCE SERVICES

Congress enacted the Home Mortgage Disclosure Act in 1975, permanently authorizing the law in 1988¹². The Act requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans. Under the HMDA, financial institutions are required to report the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Institutions must meet a set of reporting criteria. For depository institutions, these are as follows:

1. The institution must be a bank, credit union, or savings association;
2. The total assets must exceed the coverage threshold;¹³
3. The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA);
4. The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling;
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, the reporting criteria are:

1. The institution must be a for-profit organization;
2. The institution's home purchase loan originations must equal or exceed 10% of the institution's total loan originations, or more than \$25 million;
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing on property located in an MSA in the preceding calendar year; and
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans.

For the purposes of this analysis, these flagged originations will be termed predatory, or at least predatory in nature. Overall, the data contained within the HMDA reporting guidelines represent the best and most complete set of information on home loan applications. This report includes HMDA data from 2008 through 2017, the most recent year for which these data are available.

¹² Prior to that year, Congress had to periodically reauthorize the law.

¹³ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

Table IV.50 shows the purpose of loan by year for the Maricopa County HOME Consortium from 2008 to 2017. As seen therein, there were over 1,251,500 loans during this time period, of these 556,706 were for home purchases. In 2017, there were 159,866 loans, of which 87,703 were for home purchases.

Purpose	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Home Purchase	10,982	11,853	11,866	12,923	60,644	63,737	62,274	70,378	164,346	87,703	556,706
Home Improvement	1,850	762	496	473	2,508	4,734	6,034	6,391	14,052	8,294	45,594
Refinancing	18,526	19,252	13,843	10,872	115,537	96,146	49,137	73,126	188,892	63,869	649,200
Total	31,358	31,867	26,205	24,268	178,689	164,617	117,445	149,895	367,290	159,866	1,251,500

Table IV.51 shows the occupancy status for loan applicants. A vast majority of applicants were in owner-occupied units, accounting for 87.8% between 2008 and 2017, and for 90.2% in 2017 alone.

Status	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Owner-Occupied	27,026	28,618	22,560	19,820	147,706	137,875	103,020	134,385	333,384	144,256	1,098,650
Not Owner-Occupied	4,301	3,200	3,627	4,440	30,784	25,982	14,393	15,383	33,476	15,379	150,965
Not Applicable	31	49	18	8	199	760	32	127	430	231	1,885
Total	31,358	31,867	26,205	24,268	178,689	164,617	117,445	149,895	367,290	159,866	1,251,500

Owner-occupied home purchase loan applications by loan types are shown in Table IV.52. Between 2008 and 2017, some 52.9% of home loan purchases were conventional loans, 34.1% were FHA insured, and 12.0% were VA Guaranteed.

Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Conventional	4,828	3,740	3,162	3,765	21,529	26,642	27,149	31,266	83,590	50,299	255,970
FHA - Insured	3,601	5,854	5,965	5,538	20,054	19,418	18,765	22,700	44,906	18,309	165,110
VA - Guaranteed	368	532	624	739	5,651	6,711	7,661	8,056	18,136	9,618	58,096
Rural Housing Service or Farm Service Agency	11	28	21	27	1,004	1,075	1,042	382	604	217	4,411
Total	8,808	10,154	9,772	10,069	48,238	53,846	54,617	62,404	147,236	147,236	483,587

Denial Rates

After the owner-occupied home purchase loan application is submitted, the applicant receives one of the following status designations:

- “Originated,” which indicates that the loan was made by the lending institution;
- “Approved but not accepted,” which notes loans approved by the lender but not accepted by the applicant;

- “Application denied by financial institution,” which defines a situation wherein the loan application failed;
- “Application withdrawn by applicant,” which means that the applicant closed the application process;
- “File closed for incompleteness,” which indicates the loan application process was closed by the institution due to incomplete information; or
- “Loan purchased by the institution,” which means that the previously originated loan was purchased on the secondary market.

As shown in Table IV.53, just over 258,775 home purchase loan applications were originated over the 2008-2017 period, and 32,138 were denied.

Table IV.53											
Loan Applications by Action Taken											
Maricopa County HOME Consortium 2008–2017 HMDA Data											
Action	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Loan Originated	4,185	4,359	4,467	4,614	23,917	27,699	29,600	35,022	81,716	43,196	258,775
Application Approved but not Accepted	477	344	250	277	1,013	1,086	891	1,029	2,220	1,331	8,918
Application Denied	1,085	850	846	737	3,762	4,093	3,507	4,107	8,838	4,313	32,138
Application Withdrawn by Applicant	597	523	638	664	3,806	4,247	4,791	5,709	13,732	8,158	42,865
File Closed for Incompleteness	158	115	117	137	505	826	1,211	811	2,330	1,106	7,316
Loan Purchased by the Institution	2,305	3,943	3,454	3,639	15,232	15,891	14,612	15,718	38,398	20,331	133,523
Preapproval Request Denied	0	20	0	1	3	4	5	2	2	8	45
Preapproval Approved but not Accepted	1	0	0	0	0	0	0	6	0	0	7
Total	8,808	10,154	9,772	10,069	48,238	53,846	54,617	62,404	147,236	78,443	483,587

The most common reason cited in the decision to deny one of these loan applications is related to the debt-to-income ratio of the prospective homeowner, as shown in Table IV.54. Credit history and collateral were also commonly given as reasons to deny home purchase loans.

Table IV.54											
Loan Applications by Reason for Denial											
Maricopa County HOME Consortium 2008–2017 HMDA Data											
Denial Reason	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Debt-to-Income Ratio	212	158	142	135	714	848	681	838	1,812	881	6,421
Employment History	25	26	24	23	104	110	104	114	260	123	913
Credit History	131	125	108	102	596	692	649	581	1,222	495	4,701
Collateral	185	186	199	143	560	523	327	463	992	552	4,130
Insufficient Cash	37	29	16	21	107	162	92	111	320	162	1,057
Unverifiable Information	67	34	49	20	166	170	122	150	428	274	1,480
Credit Application Incomplete	82	59	105	96	361	493	393	579	982	374	3,524
Mortgage Insurance Denied	9	13	4	3	4	7	3	5	16	4	68
Other	149	102	102	66	292	305	237	245	612	250	2,360
Missing	188	118	97	128	858	783	899	1,021	2,194	1,198	7,484
Total	1,085	850	846	737	3,762	4,093	3,507	4,107	8,838	4,313	32,138

Denial rates were observed to differ by race and ethnicity, as shown in Table IV.55. While white applicants had a denial rate of 10.3 over the period from 2008 through 2017, Black or African American applicants had a denial rate of 15.9%. American Indian applicants also had a denial rate

higher than the average, at 14.0% versus 11.0% for the whole HOME Consortium. As for ethnicity, Hispanic applicants had a higher denial rate than non-Hispanic applicants, at 13.4% versus 10.1%. However, the disparities between racial and ethnic groups has been steadily decreasing since 2008.

Table IV.55
Denial Rates by Race/Ethnicity of Applicant

Maricopa County HOME Consortium
2004–2017 HMDA Data

Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	25.5%	22.9%	25.5%	8.1%	20.4%	19.3%	12.3%	10.5%	14.7%	7.1%	14.0%
Asian	21.3%	23.7%	21%	16.4%	14.4%	15.6%	11.8%	11.1%	9.3%	8.3%	11.7%
Black/African American	30.7%	27%	23.7%	20%	22.4%	17.7%	13.7%	15.4%	14.6%	13.6%	15.9%
Pacific Islander	8%	10.5%	26.3%	31.6%	11.6%	11.9%	14.1%	14.9%	9.2%	11.5%	12%
White	19.4%	15.1%	14.6%	13.3%	12.7%	11.9%	9.9%	9.8%	9.2%	8.4%	10.3%
Not Available	28.2%	20.7%	23%	16%	18.1%	19.2%	16%	15.7%	13.7%	13.6%	15.9%
Not Applicable	0%	%	0%	0%	20%	0%	9.1%	18.2%	0%	0%	4.4%
Average	20.6%	16.3%	15.9%	13.8%	13.6%	12.9%	10.6%	10.5%	9.8%	9.1%	11.0%
Hispanic	30%	19%	19.1%	19.1%	17.9%	15.9%	12.6%	12%	12.3%	11%	13.4%
Non-Hispanic	18.3%	15.3%	14.6%	12.6%	12.4%	11.8%	9.7%	9.7%	8.9%	8.1%	10.1%

As shown in Table IV.56, the denial rate for prospective female homeowners was 11.1%, a half a percentage point higher than the denial rate for male applicants at 10.6%. Denial rates for male and female applicants differed considerably by year.

Table IV.56
Denial Rates by Gender of Applicant

Maricopa County HOME Consortium
2008–2017 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2008	20.6%	19.6%	27.9%	0%	20.6%
2009	16.6%	15.6%	18.4%	%	16.3%
2010	15.9%	14.8%	24.6%	0%	15.9%
2011	13.7%	13.5%	16.8%	0%	13.8%
2012	13.2%	13.5%	19.7%	20%	13.6%
2013	12.3%	12.8%	22.3%	0%	12.9%
2014	10.2%	10.5%	18.2%	9.1%	10.6%
2015	10.3%	10.2%	16.6%	10%	10.5%
2016	9.4%	10%	13.7%	7.7%	9.8%
2017	8.5%	9.3%	15.3%	0%	9.1%
Average	10.6%	11.1%	16.8%	5.7%	11%

Predatory Lending

In addition to modifications implemented in 2004 to correctly document loan applicants' race and ethnicity, the HMDA reporting requirements were changed in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high annual percentage rate (APR) loans (HALs), defined as more than three percentage points higher than comparable treasury rates for home purchase loans, or five percentage points higher for refinance loans.

Home loans are designated as “high-annual percentage rate” loans (HALs) where the annual percentage rate on the loan exceeds that of a comparable treasury instruments by at least three percentage points. As shown in Table IV.57, 1,509 loans between 2008 and 2017 were HALs, accounting for 0.6%. The highest rate of HAL loans was seen in 2008, at 5.9%, which fell to 0.1% in 2010.

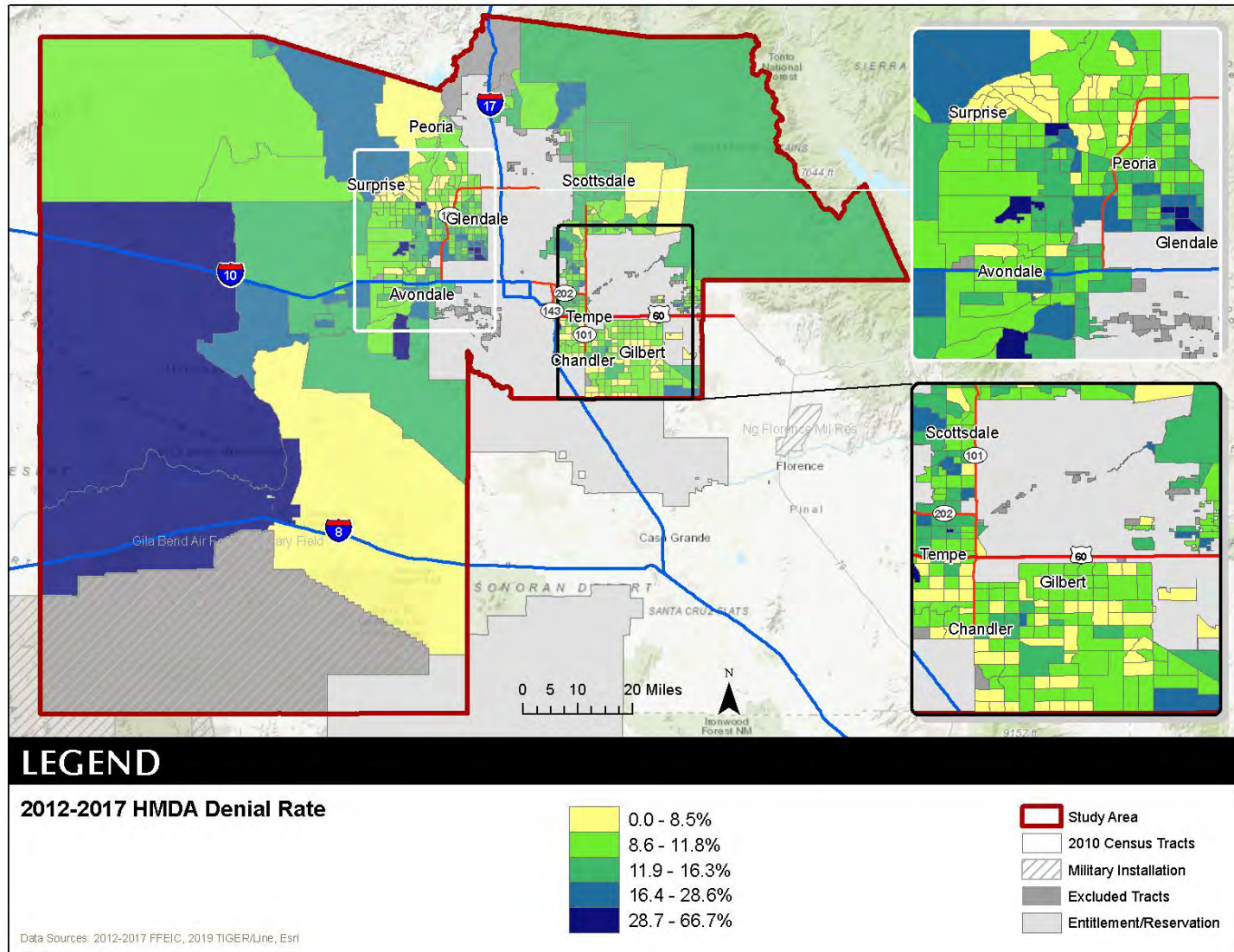
Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
HAL	247	151	4	15	71	104	250	178	330	159	1,509
Other	3,938	4,208	4,463	4,599	23,846	27,595	29,350	34,844	81,386	43,037	257,266
Total	4,185	4,359	4,467	4,614	23,917	27,699	29,600	35,022	81,716	43,196	258,775
Percent HAL	5.9%	3.5%	0.1%	0.3%	0.3%	0.4%	0.8%	0.5%	0.4%	0.4%	0.6%

Geographic Distribution of Mortgage Denials

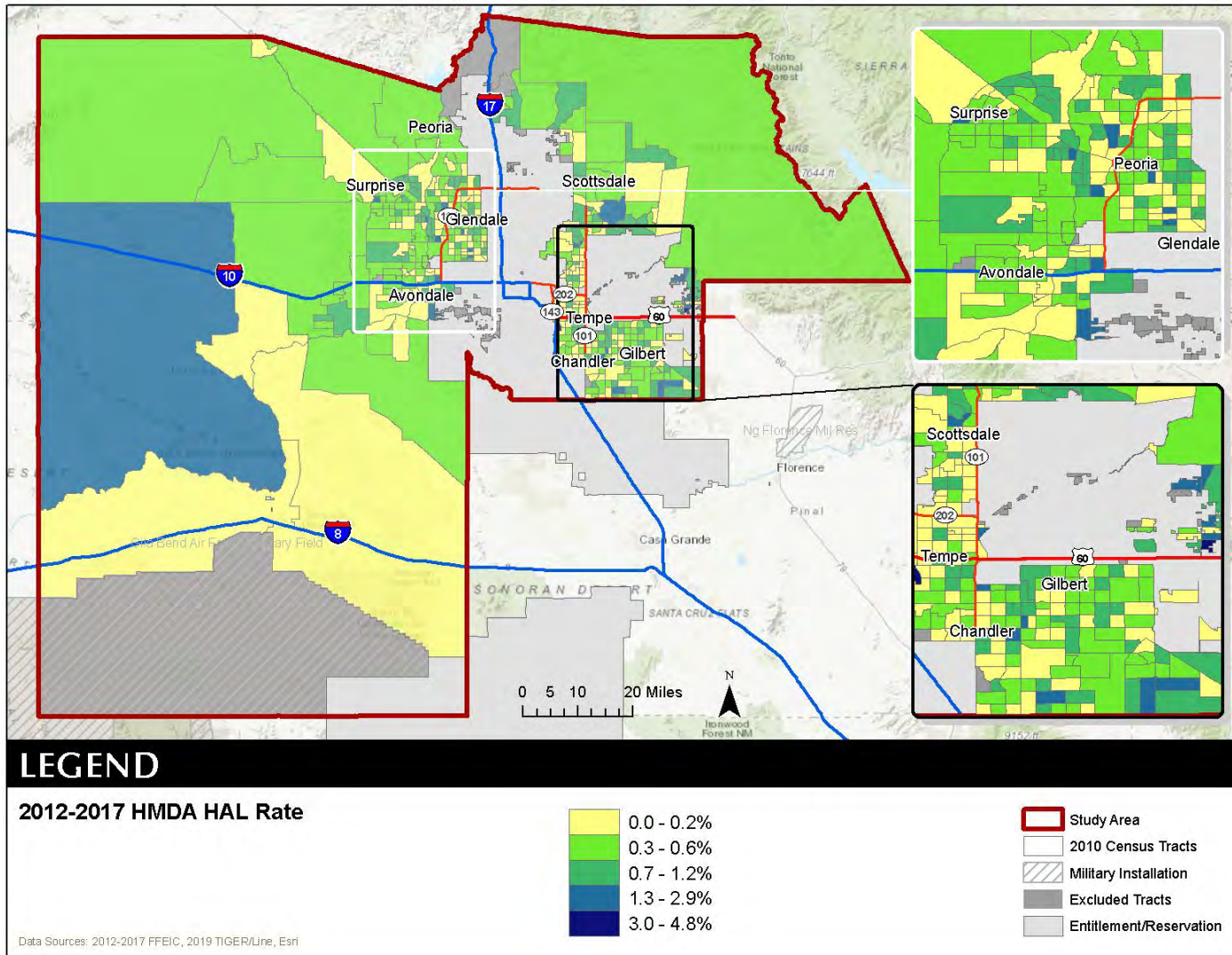
Map IV.28, on the following page, shows mortgage denial rates from 2012 through 2017. There are some areas in the HOME Consortium where these denial rates are more heavily concentrated. These include some of the more urban parts of the County, including around Avondale, as well as in the western rural parts of the County.

Map IV.29 shows HAL rates for 2012 through 2017. While HAL rates were typically low during this time period, there was a higher rate of HALs in western rural County, as well as some areas in the more urban part of the County.

Map IV.27
HMDA Mortgage Denials
 Maricopa County HOME Consortium
 2012-2017 HMDA Data



Map IV.28
HMDA HAL Rates
 Maricopa County HOME Consortium
 2012-2017 HMDA Data



F. PUBLICLY SUPPORTED HOUSING ANALYSIS

There are a variety of types and locations of public housing units within the Maricopa County HOME Consortium. According to HUD's AFFH data, there are 7,852 total publicly supported units in the Maricopa County HOME Consortium. Of these, 3,734 are public housing units, 1,493 are Project Based Section 8, and 1,531 are other HUD Multifamily.

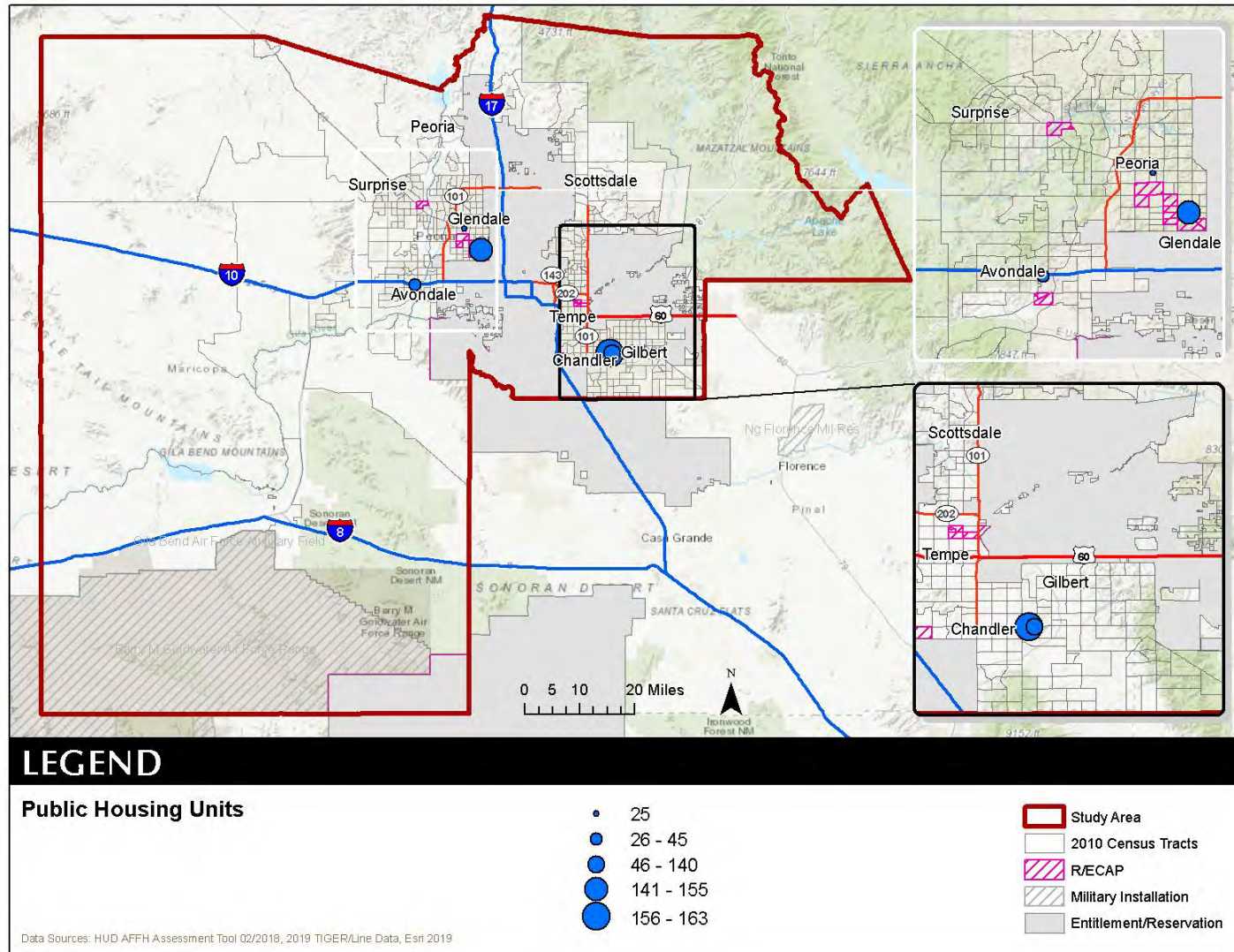
Program	Total Units	Total Disabled Units
Public Housing	868	137
Project Based Section 8	1,493	261
Other HUD Multifamily	568	71
Housing Choice Vouchers	4,923	1,207
Total	7,852	1,676

Map IV.30 shows public housing units in the Maricopa County HOME Consortium as of 2018. Map IV.31 shows Housing Choice Vouchers. Low Income Housing Tax Credit (LIHTC) units are shown in Map IV.32 and Map IV.33 shows other assisted multi-family housing units in the Consortium.

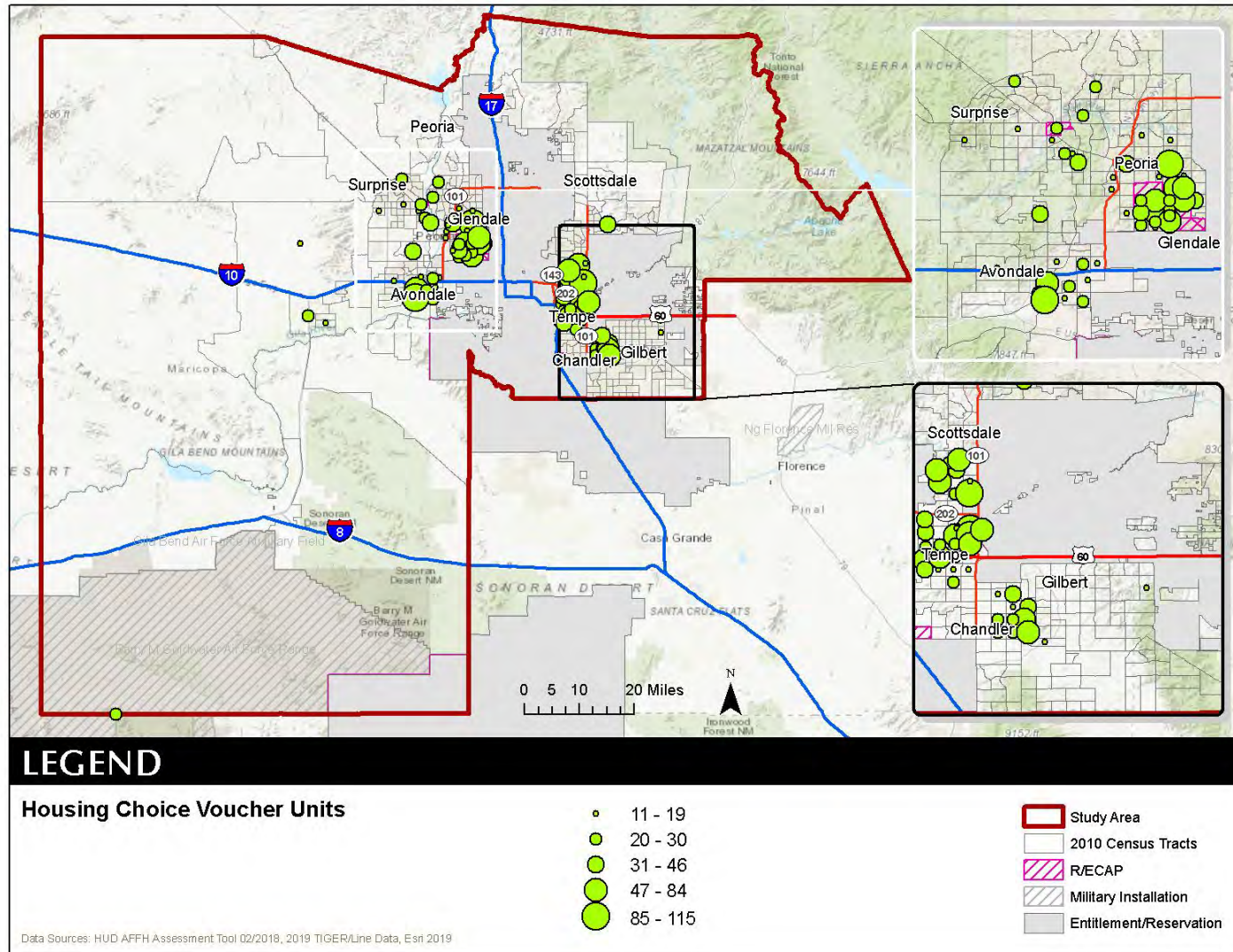
Disparities in Access to Opportunity

The locations of publicly supported housing units are in areas with both high and low access to opportunity. While publicly supported housing units tended to be located in areas with higher access to transportation and job proximity, they also tended to be located in areas with lower school proficiency and with lower access to low poverty areas, as seen in Maps IV.21 and IV.22. However, the Maricopa County HOME Consortium has no control over the location of publicly supported housing units in the County.

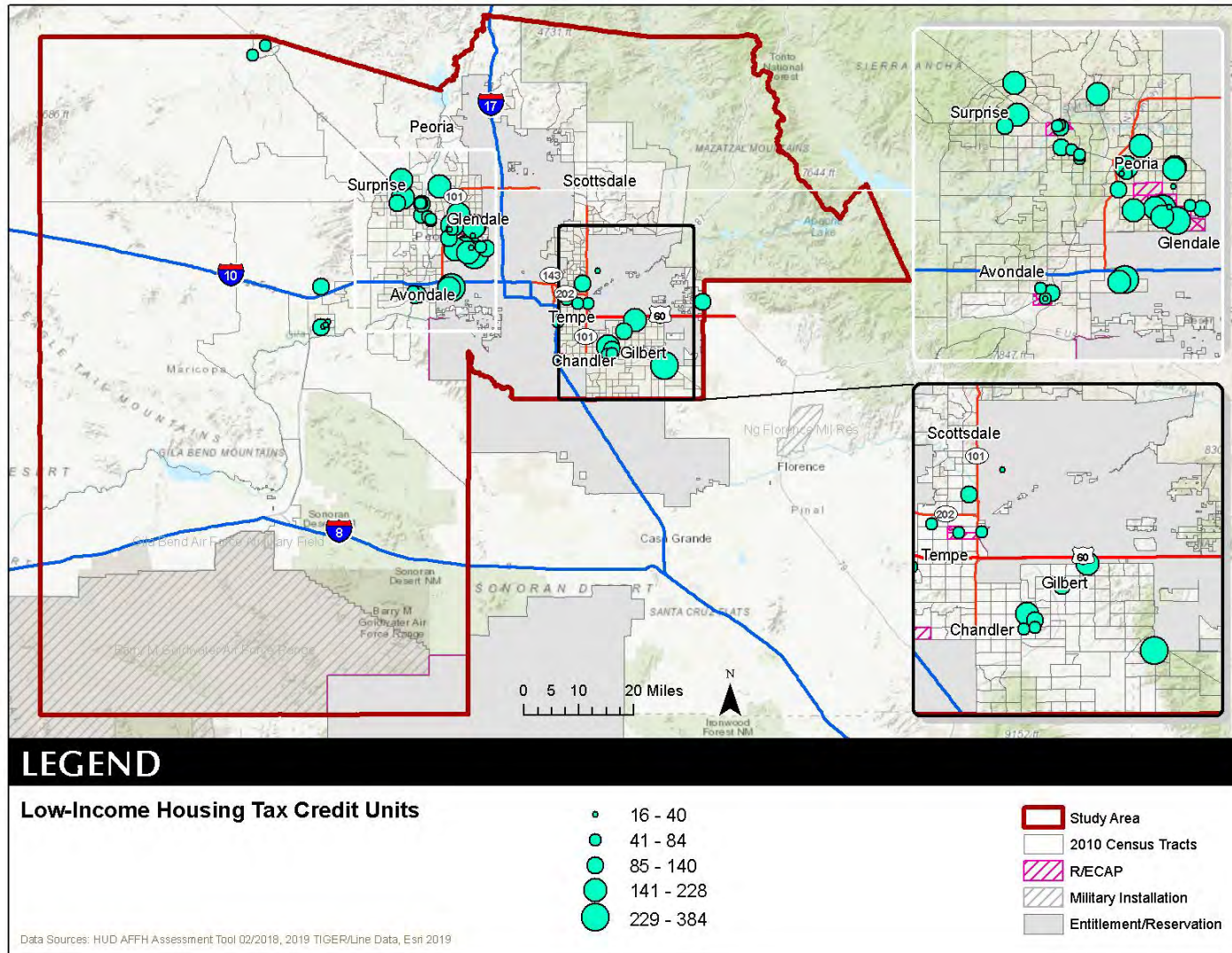
Map IV.30
Public Housing Units
 Maricopa County HOME Consortium
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



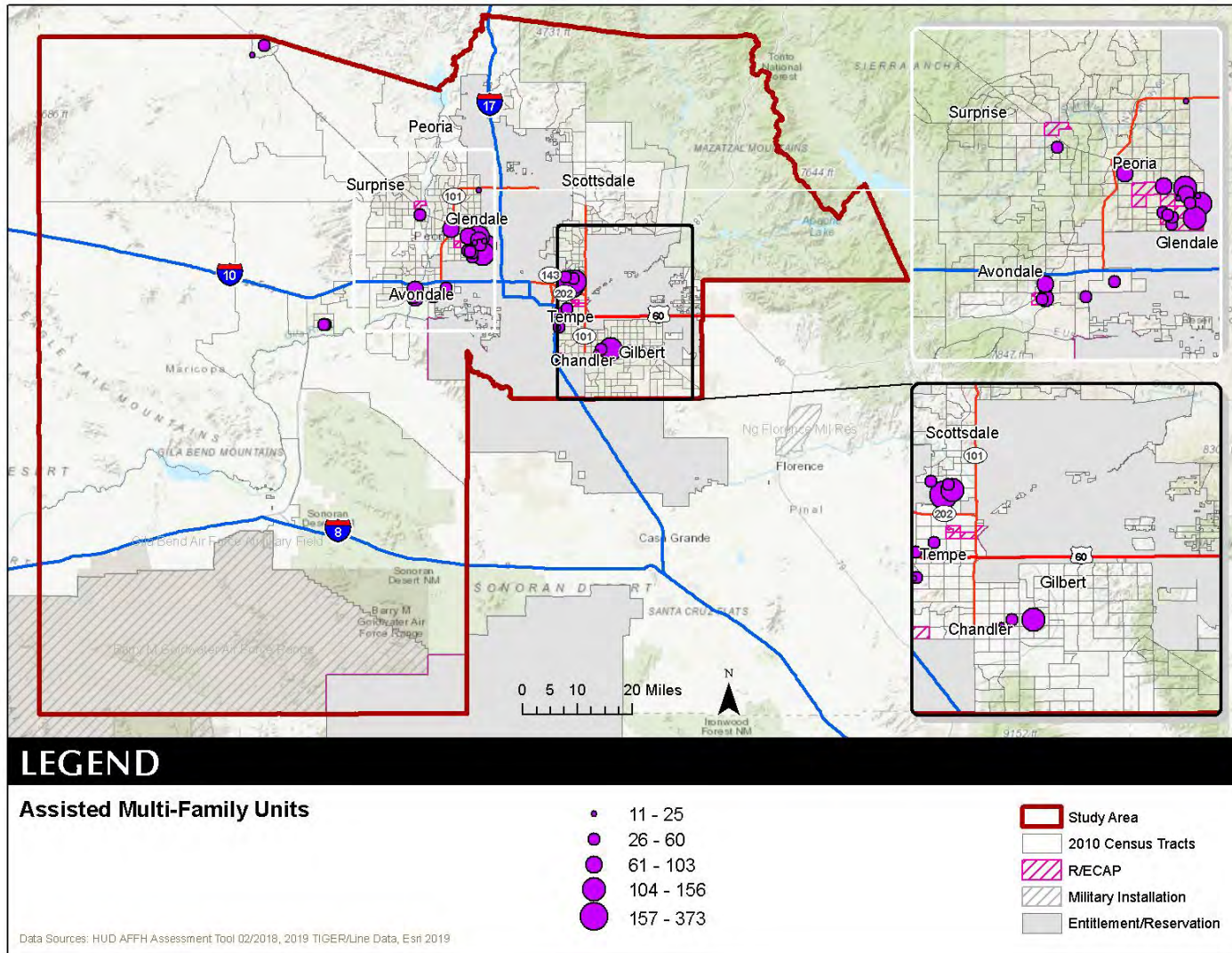
Map IV.31
Housing Choice Voucher Units
 Maricopa County HOME Consortium
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.32
Low Income Housing Tax Credit (LIHTC) Units
 Maricopa County HOME Consortium
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.33
Other HUD Multi-Family Units
 Maricopa County HOME Consortium
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



G. DISABILITY AND ACCESS ANALYSIS

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any program or activity receiving federal assistance.¹⁴ Title II of the Americans with Disabilities Act of 1990 prohibits discrimination based on disability by public entities. HUD enforces the housing-related activities of public entities, including public housing, housing assistance, and housing referrals.¹⁵

Persons with Disabilities

Disability by age, as estimated by the 2017 ACS, is shown in Table IV.59, below. The disability rate for females was 11.3%, compared to 11.3% for males. The disability rate grew precipitously higher with age, with 46.5% of those over 75 experiencing a disability.

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	500	0.8%	368	0.6%	868	0.7%
5 to 17	9,615	5.2%	5,696	3.2%	15,311	4.2%
18 to 34	14,007	6%	9,902	4.4%	23,909	5.2%
35 to 64	39,027	10.3%	43,122	10.7%	82,149	10.5%
65 to 74	22,184	23.6%	22,390	20.5%	44,574	21.9%
75 or Older	29,928	45.8%	38,411	47.1%	68,339	46.5%
Total	115,261	11.3%	119,889	11.3%	235,150	11.3%

The number of disabilities by type, as estimated by the 2017 ACS, is shown in Table IV.60. Some 6.2% have an ambulatory disability, 4.8% have an independent living disability, and 2.2% have a self-care disability. The total in the table below may be greater than the table in Table IV.59 because persons may have more than one disability.

Disability Type	Population with Disability	Percent with Disability
Hearing disability	77,064	3.7%
Vision disability	44,053	2.1%
Cognitive disability	80,319	4.1%
Ambulatory disability	121,716	6.2%
Self-Care disability	43,308	2.2%
Independent living difficulty	76,075	4.8%

¹⁴ 29 U.S.C. §§794

¹⁵ 42 U.S.C. §§ 12131 – 12165

Housing Accessibility

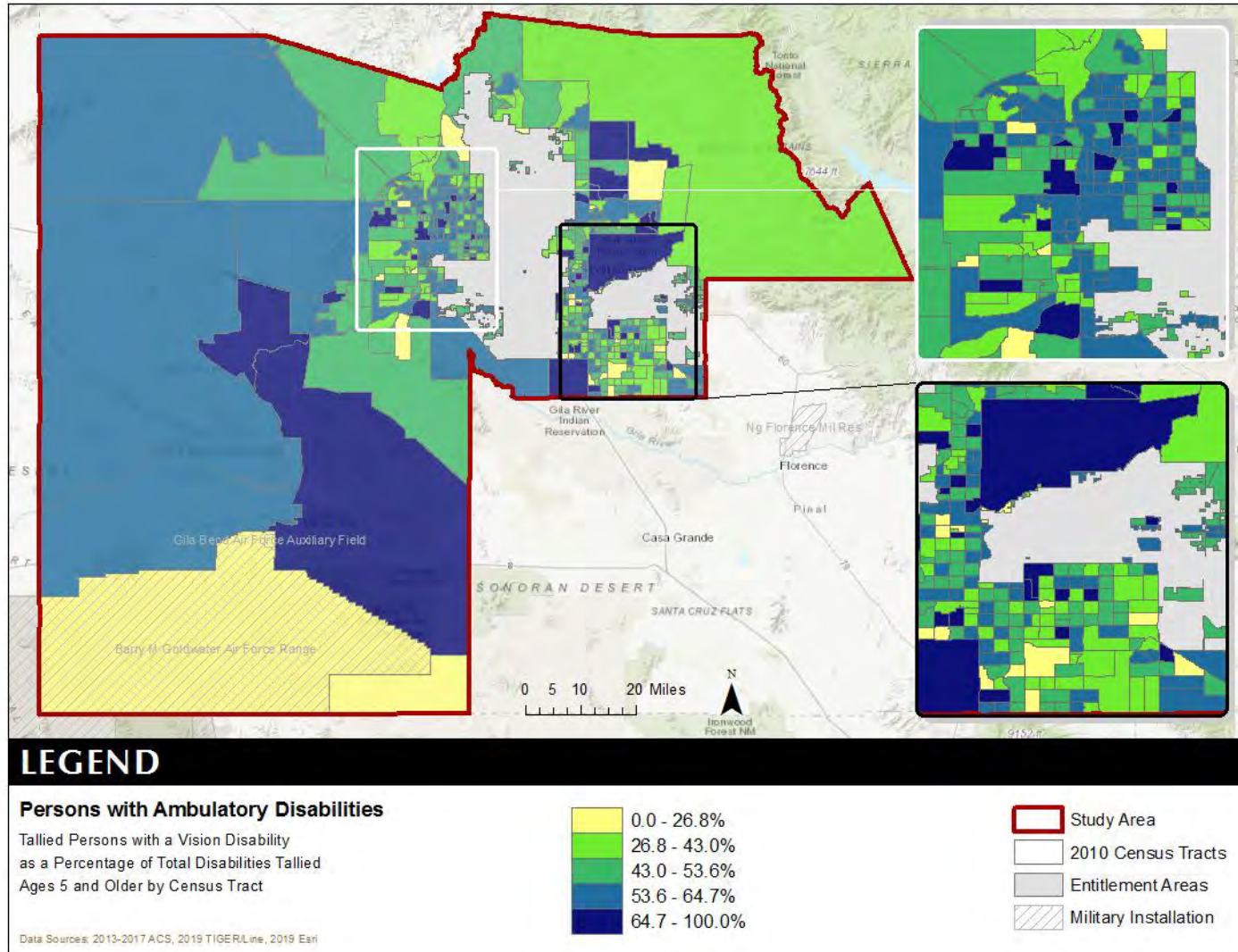
Accessible housing units are located throughout the County. However, many newer housing units are located outside city center areas. These newer housing units are more likely to have the mandatory minimum accessibility features.

According to HUD's AFFH database, 21.3% of publicly supported housing units are accessible. This exceeds the rate of disability for the general population in the HOME Consortium.

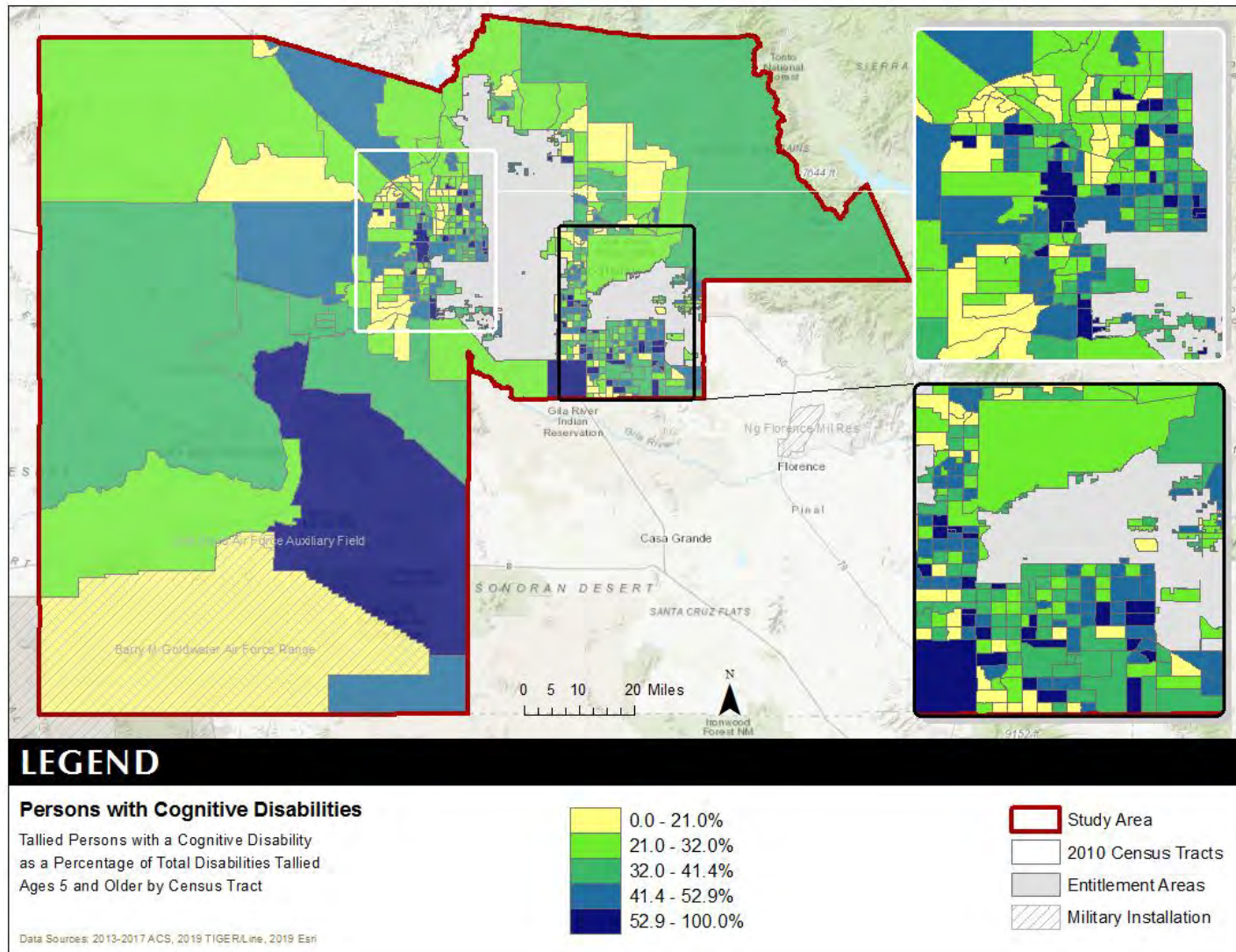
Table IV.61 Residents with Disabilities by Subsidized Housing Type Maricopa County HOME Consortium HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Public Housing	868	137
Project Based Section 8	1,493	261
Other HUD Multifamily	568	71
Housing Choice Vouchers	4,923	1,207
Total	7,852	1,676

The maps on the following pages show the distribution of households with various disabilities. There does not appear to be a concentration of households by disability type in any one area of the Consortium.

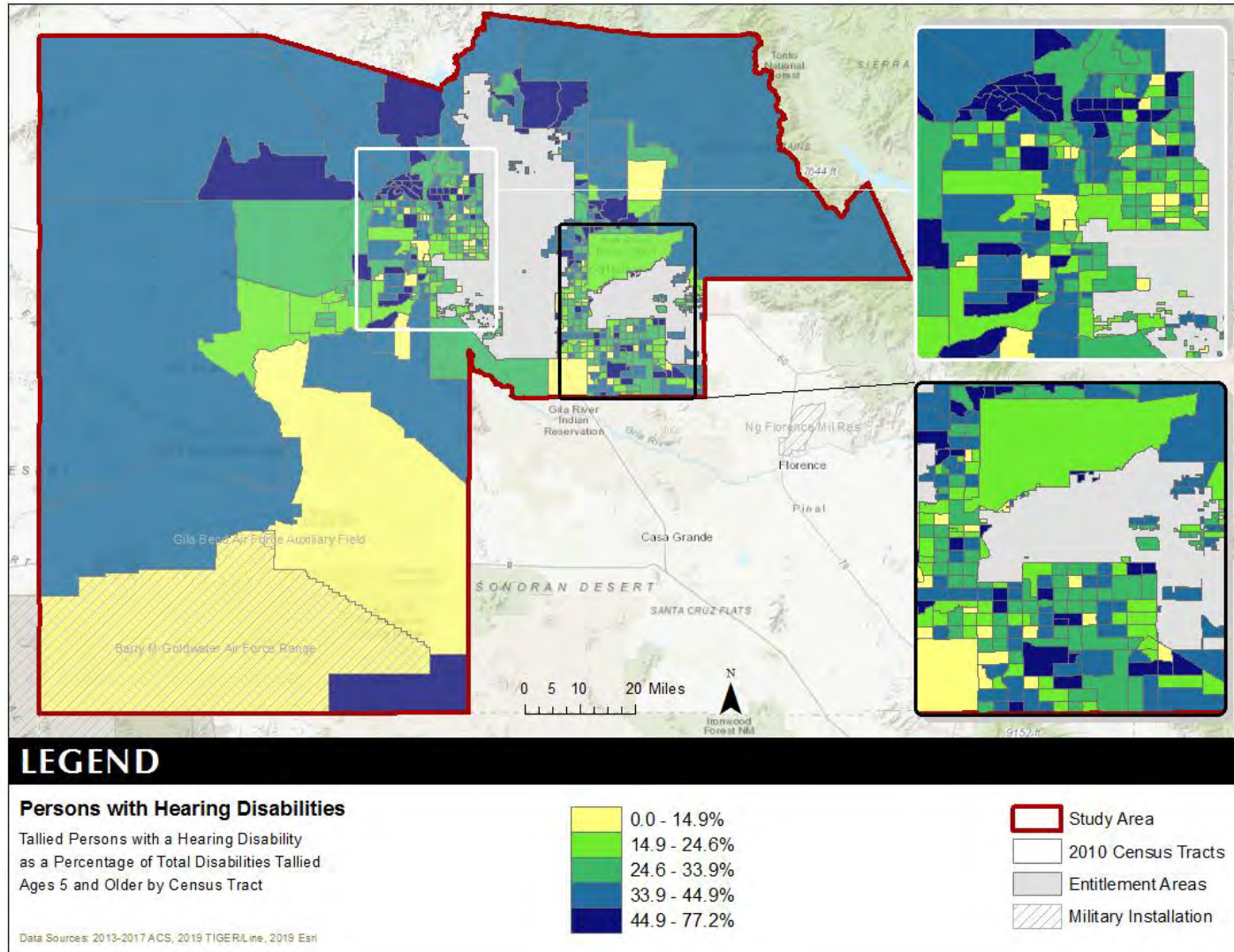
Map IV.34
Persons with Ambulatory Disabilities
 Maricopa County HOME Consortium
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



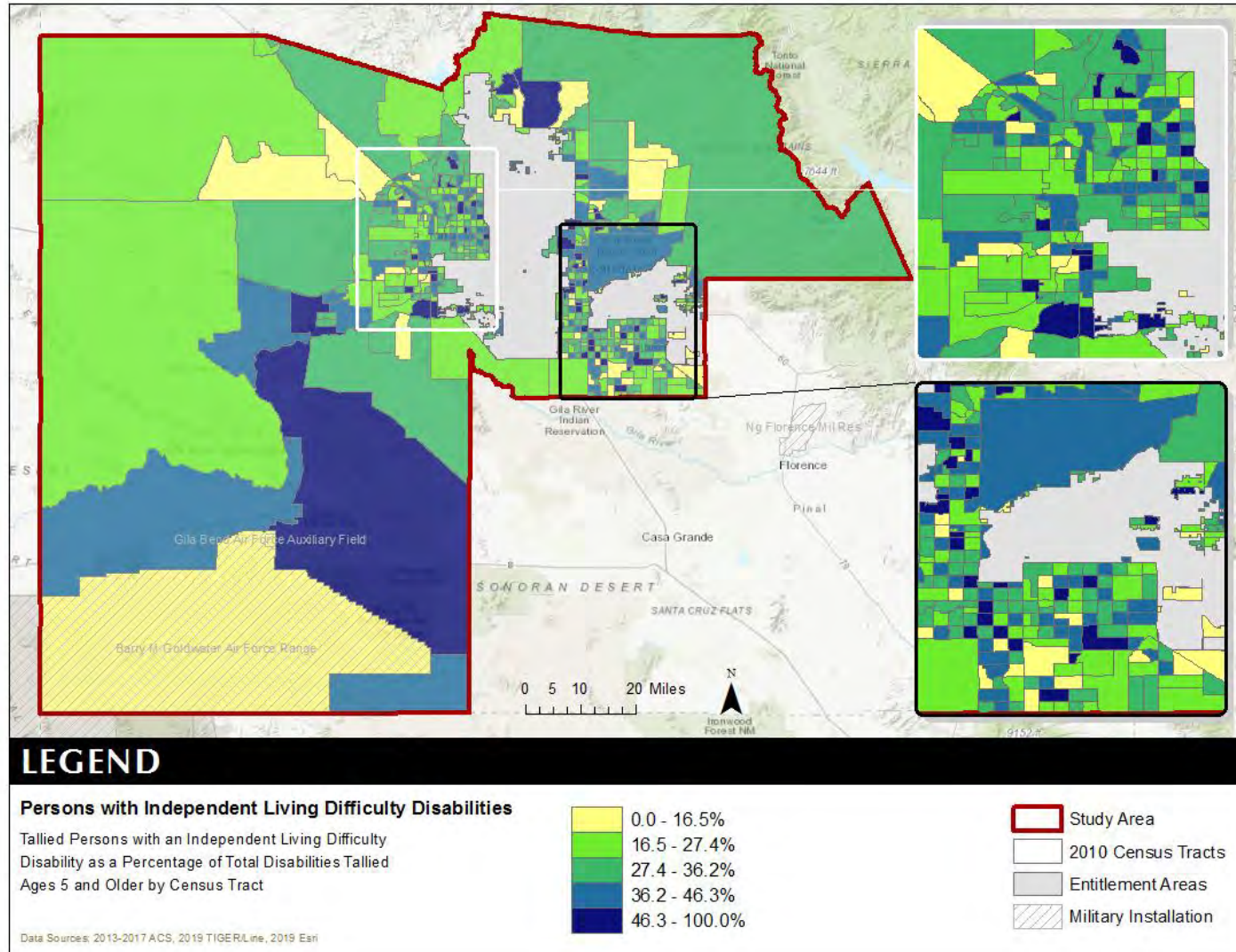
Map IV.35
Persons with Cognitive Disabilities
 Maricopa County HOME Consortium
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



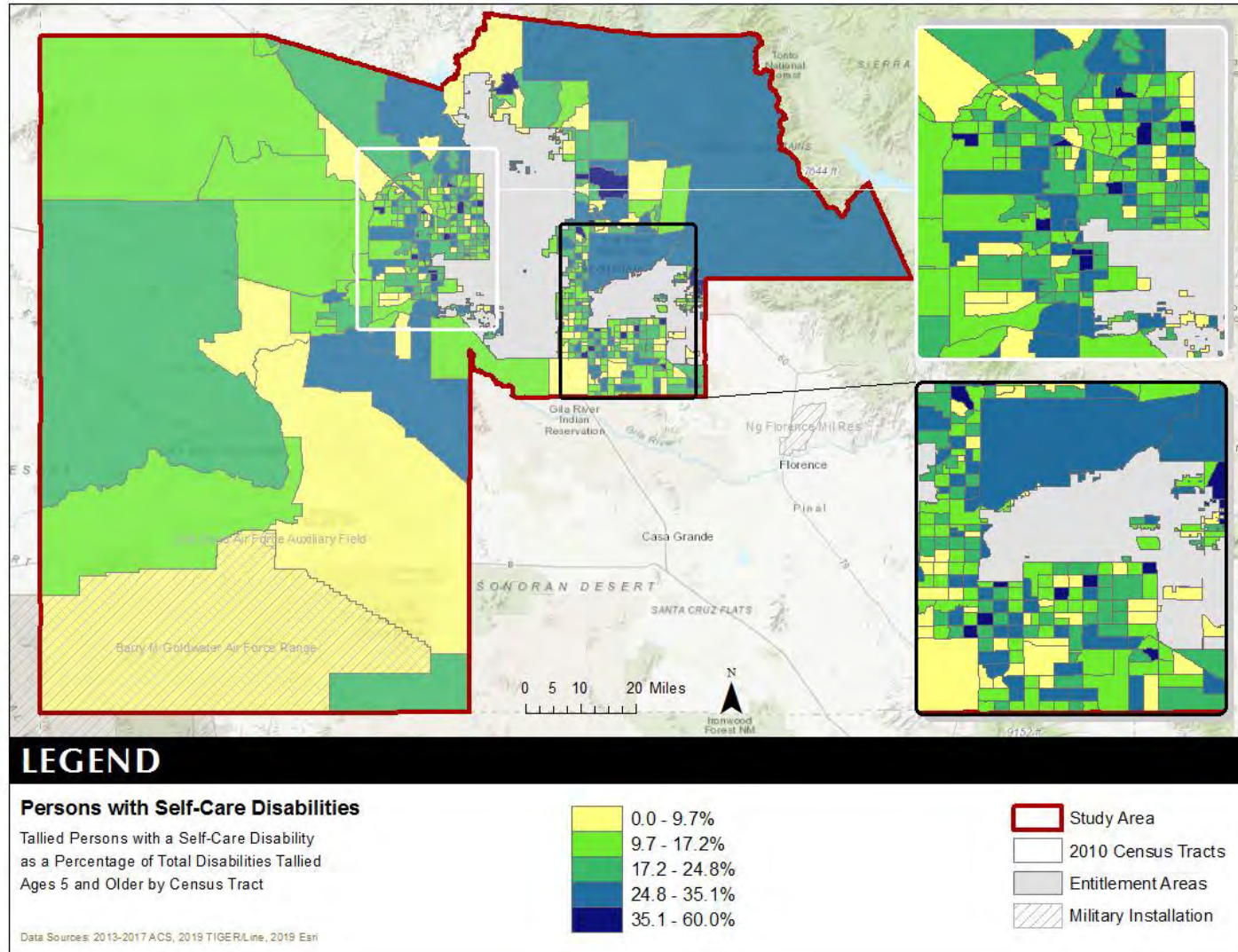
Map IV.36
Persons with Hearing Disabilities
 Maricopa County HOME Consortium
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



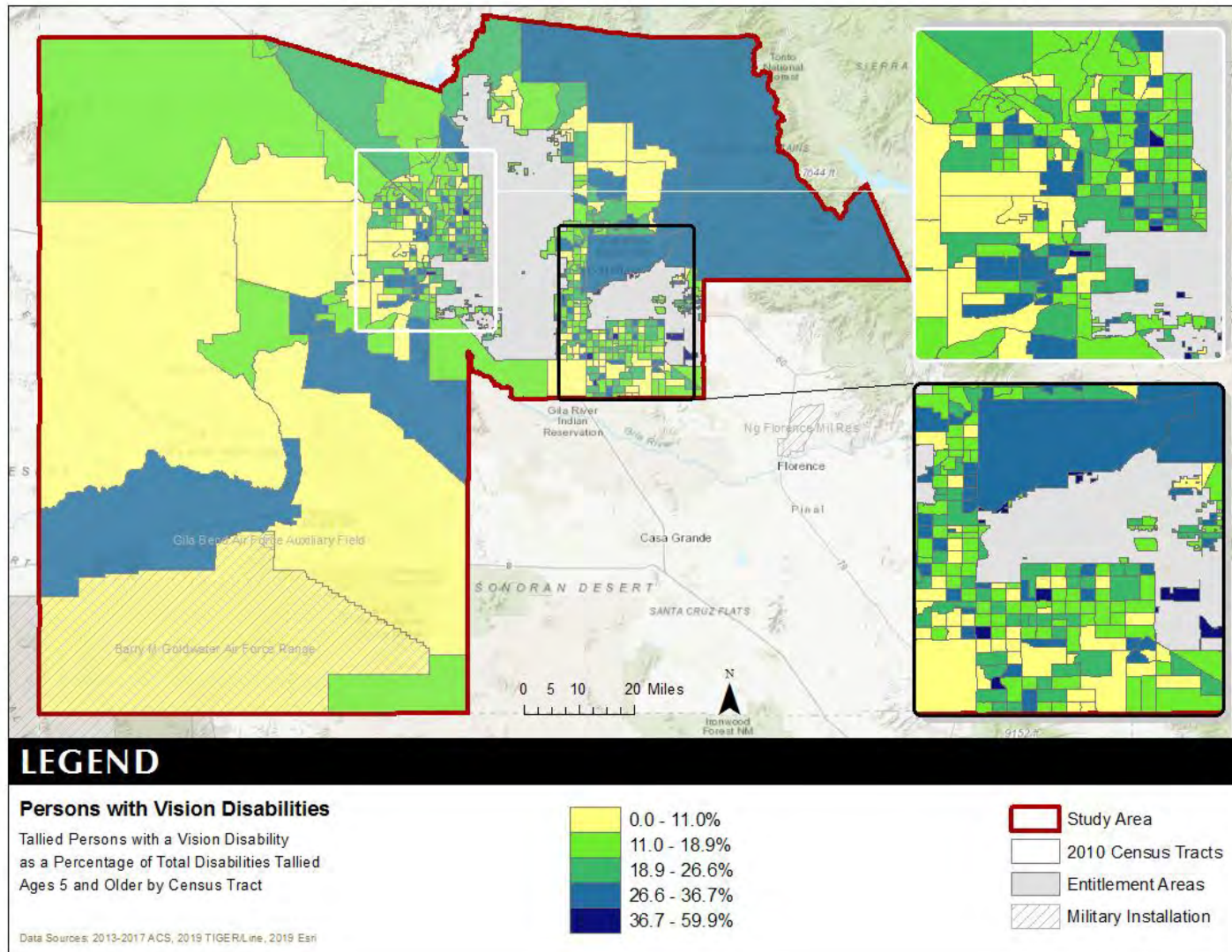
Map IV.37
Persons with Independent Living Disabilities
 Maricopa County HOME Consortium
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.38
Persons with Self Care Disabilities
 Maricopa County HOME Consortium
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.39
Persons with Vision Disabilities
 Maricopa County HOME Consortium
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



H. FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY, & RESOURCES

FEDERAL FAIR HOUSING LAWS

Federal laws provide the backbone for U.S. fair housing regulations. The following federal and state rules, regulations, and executive orders inform municipalities and developers of their fair housing obligations and the rights of protected classes. Many of these statutes were successful in generating specialized resources, such as data, to aid organizations, government entities, and individuals in affirmatively furthering fair housing. While some laws have been previously discussed in this report, a list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)¹⁶

The Fair Housing Act prohibits discrimination in the sale, rental, financing, and insuring of housing on the basis of race, color, religion, sex, and national origin. In 1988, the act was amended to include family status and disability as protected classes, which includes children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18. Jurisdictions may add protected classes but are not allowed to subtract from the seven federally protected classes.¹⁷ The Act also contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.¹⁸ On April 30, 2013, HUD and the Department of Justice released a Joint Statement that provides guidance regarding the persons, entities, and types of housing and related facilities that are subject to the accessible design and construction requirements of the Act.

It is unlawful under the Act to discriminate against a person in a protected class by: Refusing to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, familial status, or national origin; discriminating against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities based on a protected class; representing that a dwelling is not available for inspection, sale, or rental when it is, in fact, available; publishing an advertisement indicating any preference, limitation, or discrimination against a protected class; or refusing to allow a person with a disability to make a reasonable modification to the unit at the renter's own expense.

There are several exceptions to the law. It is legal for developments or buildings for the elderly to exclude families with children. In addition, single-family homes being sold by the owner of an owner-occupied 2 family home may be exempt, unless a real estate agency is involved, if they have advertised in a discriminatory way, or if they have made discriminatory statements. There are no exemptions for race discrimination because race is covered by other civil rights laws.

The following are examples of Fair Housing Act violations:

1. Making any representation, directly or implicitly, that the presence of anyone in a protected class in a neighborhood or apartment complex may or will have the effect of lowering

¹⁶ 42 U.S.C. 3601, et. Seq., as amended in 1988

¹⁷ "HUD Fair Housing Laws and Presidential Executive Orders."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws

¹⁸ "Title VIII: Fair Housing and Equal Opportunity."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8

property taxes, reduce safety, make the neighborhood and/or schools worse, change the character of the neighborhood, or change the ability to sell a home.

2. Providing inconsistent, lesser, or unequal service to customers or clients who are members of a protected class, such as failing to return calls from a buyer agent to avoid presenting a contract to your seller, avoiding or delaying an appointment for a showing a listing, making keys unavailable, failing to keep appointments, or refusing maintenance or repairs to an apartment.
3. Requiring higher standards for a member of a protected class, including asking for more references or demanding a higher credit rating.
4. Requiring employers to make distinctions on applications, or in the application process, among protected class members, including marking applications to indicate race, sex, etc. of applicant or misrepresenting availability for particular protected classes.
5. Advertising in a manner that indicates a preference for a particular class and thereby excluding protected class members.

Title VI of the Civil Rights Act of 1964

Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance, including denying assistance, offering unequal aid, benefits, or services, aiding or perpetuating discrimination by funding agencies that discriminate, denying planning or advisory board participation, using discriminatory selection or screening criteria, or perpetuating the discrimination of another recipient based on race, color, or national origin.

Section 504 of the Rehabilitation Act of 1973

The Act prohibits discrimination based on disability in any program or activity receiving federal financial assistance. The concept of “reasonable accommodations” and “reasonable modifications” was clarified in memos dated May 17, 2004 and March 5, 2008. Reasonable accommodations are changes in rules, policies, practices, or services so that a person with a disability can participate as fully in housing activities as someone without a disability. Reasonable modifications are structural changes made to existing premises, occupied or to be occupied by a person with a disability so they can fully enjoy the premises.

Section 109 of the Housing and Community Development Act of 1974

Section 109 prohibits discrimination on the basis of race, color, national origin, sex, or religion in programs or activities funded from HUD’s Community Development Block Grant Program.

Title II of the Americans with Disabilities Act of 1990

Title II applies to state and local government entities and protects people with disabilities from discrimination on the basis of disability in services, programs, and activities. HUD enforces Title II when it relates to state and local public housing, housing assistance, and housing referrals.

Architectural Barriers Act of 1968

The Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and useable by persons with disabilities. The

ABA specifies accessibility standards for ramps, parking, doors, elevators, restrooms, assistive listening systems, fire alarms, signs, and other accessible building elements and are enforced through the Department of Defense, HUD, the General Services Administration, and the U.S. Postal Services.

Age Discrimination Act of 1975

The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance, applies to all ages, and may be enforced by the head of any Federal department or agency by terminating grant funding for those with an express finding on the record who fail to comply with the Act after reasonable notice. HUD established regulations for implementation of the Age Discrimination Act for HUD programs.

Title IX of the Education Amendments Act of 1972

Title IX prohibits discrimination on the basis of sex or blindness in education programs or activities that receive federal financial assistance.¹⁹

Violence Against Women Act

VAWA provide housing protections for victims of domestic violence, dating violence, sexual assault, and stalking in many of HUD's housing programs. VAWA also requires the establishment of emergency transfer plans for facilitating the emergency relocation of certain tenants who are victims of domestic violence, dating violence, sexual assault, or stalking.²⁰

The Home Mortgage Disclosure Act (HMDA) of 1975

HMDA requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans, including the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Depository institutions that meet the following criteria are required to report:

- Bank, credit union, or savings association
- Total assets must exceed the coverage threshold²¹
- The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA)
- The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling
- The institution must be federally insured or regulated
- The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac

For other institutions, including non-depository institutions, the reporting criteria are:

1. The institution must be a for-profit organization
2. The institution's home purchase loan originations must equal or exceed 10% of the institution's total loan originations, or more than \$25 million

¹⁹ "HUD Fair Housing Laws and Presidential Executive Orders."

²⁰ https://www.hud.gov/program_offices/fair_housing_equal_opportunity/fair_housing_and_related_law#executive%20orders

²¹ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing on property located in an MSA in the preceding calendar year
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans)
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans

EXECUTIVE ORDERS

Executive Order 11063 Equal Opportunity in Housing

Signed by President Kennedy on November 20, 1962, the Order prohibits discrimination based on race, color, religion, creed, sex, or national origin in the sale, leasing, rental, or other disposition of properties and facilities owned, operated, or funded by the federal government. The Order also prohibits discrimination in lending practices that involve loans insured or guaranteed by the federal government.

Executive Order 12892 Leadership and Coordination of Fair Housing in Federal Programs: Affirmatively Furthering Fair Housing

Signed by President Clinton on January 11, 1994, the Order required federal agencies to affirmatively further fair housing in the programs and activities with the Secretary of HUD coordinating the effort, and established the President's Fair Housing Council, which is chaired by the Secretary of HUD.

Executive Order 12898 Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations

Signed by President Clinton on February 11, 1994, the order requires federal agencies to practice environmental justice in its programs, policies, and activities. Specifically, developers and municipalities using federal funds must evaluate whether or not a project is located in a neighborhood with a concentration of minority and low-income residents or a neighborhood with disproportionate adverse environmental effects on minority and low-income populations. If those conditions are met, viable mitigation measures or alternative project sites must be considered.

Executive Order 13166 Improving Access to Services for Persons with Limited English Proficiency

Signed by President Clinton on August 11, 2000, the Order eliminates limited English proficiency as a barrier to full and meaningful participation in federal programs by requiring federal agencies to examine the services they provide, identify the need for LEP services, then develop and implement

a system to provide those services. The Department of Justice issued policy guidance which set forth compliance standards to ensure accessibility to persons with LEP.

Executive Order 13217 Community Based Alternatives for Individuals with Disabilities

Signed by President Bush on June 18, 2001, the Order requires federal agencies to evaluate their policies and programs to determine if they need to be revised to improve the availability of community-based living arrangements for persons with disabilities, noting that isolating or segregating people with disabilities in institutions is a form of disability-based discrimination prohibited by Title II of the ADA.

Equal Access Rule

In 2016, the U.S. Department of Housing and Urban Development published a final rule in the Federal Register entitled “Equal Access in Accordance with an Individual’s Gender Identity in Community Planning and Development Programs” that ensures equal access to persons in accordance with their gender identity for all Office of Community Planning and Development Programs.

STATE FAIR HOUSING LAWS AND RESOURCES

Arizona law protects your right to have a place to live and makes it unlawful for any person to discriminate in connection with housing because of an individual’s race, color, religion, sex, national origin, familial status, or physical or mental disability.

Civil Rights Division of the Arizona Attorney General’s Office

The mission of the Civil Rights Division of the Arizona Attorney General’s Office is to enforce civil rights laws, increase public awareness of civil rights, provide dispute resolution services, and offer community services throughout the State.²²

The Division’s major duty is to enforce state statutes that prohibit discrimination in employment, voting, public accommodations, disability and housing by investigating and litigating civil rights complaints. In addition, the Division provides conflict resolution services and mediation programs statewide, including many court and agency programs.

Phoenix Civil Rights Division

2005 N Central Ave
Phoenix, AZ 85004-2926 (602) 542-5263
TTY (602) 542-5002
(877) 491-5742
TTY (877) 624-8090
Fax: (602) 542-8885
CivilRightsInfo@azag.gov
<https://www.azag.gov/civil-rights/fair-housing>

Southwest Fair Housing Council

The Southwest Fair Housing Council’s mission is to provide comprehensive services to achieve and preserve equal access to housing for all people.²³ The Southwest Fair Housing Council is a non-

²² <https://www.azag.gov/civil-rights>

profit, tax-exempt fair housing organization established in 1986. SWFHC is based in Tucson, Arizona and provides services throughout Arizona.

177 N Church Ave, Suite 1104
 Tucson, AZ 85701
 1-888-624-4611
 (520) 798-1568
 TTY: (520) 670-0233
<http://swfhc.com/>

FAIR HOUSING COMPLAINTS

Federal Fair Housing Law prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability. An individual may file a complaint if they feel their rights have been violated. HUD maintains records of complaints that represent potential and actual violations of federal housing law.

Fair Housing and Equal Opportunity (FHEO) begins its complaint investigation process shortly after receiving a complaint. A complaint must be filed within one year of the last date of the alleged discrimination under the Fair Housing Act. Other civil rights authorities allow for complaints to be filed after one year for good cause, but FHEO recommends filing as soon as possible. Generally, FHEO will either investigate the complaint or refer the complaint to another agency to investigate. Throughout the investigation, FHEO will make efforts to help the parties reach an agreement. If the complaint cannot be resolved voluntarily by an agreement, FHEO may issue findings from the investigation. If the investigation shows that the law has been violated, HUD or the Department of Justice may take legal action to enforce the law.

Table IV.62 shows Fair Housing Complaints by basis for the period between 2008 through June, 2019. During this period, there were a total of 778 complaints. The most common complaint was on the basis of disability, accounting for 342 complaints, or 44% of all complaints. This was following by race, accounting for 144 complaints, or 18.5% of all complaints.

Table IV.62
Fair Housing Complaints by Basis
 Maricopa County HOME Consortium
 HUD Fair Housing Complaints

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Disability	30	25	32	34	26	28	22	34	36	32	28	15	342
Race	17	13	11	13	10	9	11	10	13	11	16	10	144
National Origin	19	8	5	7	10	5	7	7	5	4	7	2	86
Familial Status	22	6	6	5	7	2	3	4	7	8	4	2	76
Retaliation	5	4	4	3	7	5	5	9	4	10	9	5	70
Sex	4	2	3	0	6	2	2	2	4	6	3	2	36
Religion	3	0	2	0	2	1	2	1	1	2	2	1	17
Color	0	0	0	1	1	0	0	4	0	0	0	1	7
Total Basis	100	58	63	63	69	52	52	71	70	73	69	38	778
Total Complaints	87	51	48	55	51	45	43	52	58	58	49	27	624

²³ <http://swfhc.com/swfhc>

Table IV.63 shows Fair Housing complaints by closure during this time period. In 403 of these complaints, there were no cause determination. In 99 of these complaints, there was successful settlement/conciliation.

Table IV.63
Fair Housing Complaints by Closure
Maricopa County HOME Consortium
HUD Fair Housing Complaints

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
No cause determination	68	30	35	29	37	36	28	39	37	31	29	6	405
Conciliation/settlement successful	6	4	6	12	6	6	6	10	14	17	11	1	99
Complaint withdrawn by complainant after resolution	6	6	4	5	6	2	6	2	2	3	4	0	46
Complainant failed to cooperate	1	3	2	5	1	1	1	1	3	3	2	1	24
Complaint withdrawn by complainant without resolution	3	3	1	1	1	0	1	0	1	2	0	0	13
Dismissed for lack of jurisdiction	1	3	0	1	0	0	0	0	1	1	0	1	8
Unable to locate complainant	1	1	0	1	0	0	0	0	0	0	0	0	3
Fair Housing Assistance Program (FHAP) judicial consent order	0	1	0	0	0	0	0	0	0	0	0	0	1
Election made to go to court	1	0	0	0	0	0	0	0	0	0	0	0	1
Litigation ended - no discrimination found	0	0	0	1	0	0	0	0	0	0	0	0	1
FHAP judicial dismissal	0	0	0	0	0	0	0	0	0	0	0	0	0
Unable to locate respondent	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Closures	87	51	48	55	51	45	42	52	58	57	46	9	601
Total Complaints	87	51	48	55	51	45	43	52	58	58	49	27	624

Table IV.64 below shows Fair Housing complaints by issue. Each fair housing complaint may have more than one issue associated with it. Therefore, the total number of issues may exceed the total number of complaints. The most common issue, accounting for 238 issues, was failure to make reasonable accommodation. This was followed by discriminatory terms, conditions, privileges, or services and facilities, accounting for 161 complaints; which was followed by discrimination in terms/conditions/privileges relating to rental, accounting for 151 complaints.

Table IV.64
Fair Housing Complaints by Issue

Maricopa County HOME Consortium
HUD Fair Housing Complaints

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Failure to make reasonable accommodation	19	17	16	2	12	22	18	25	26	27	22	10	238
Discriminatory terms, conditions, privileges, or services and facilities	12	16	14	15	14	17	13	10	18	11	11	10	161
Discrimination in terms/conditions/privileges relating to rental	16	6	10	8	6	10	11	12	23	17	20	12	151
Discriminatory refusal to rent	8	7	10	7	13	8	4	6	4	10	12	4	93
Discriminatory acts under Section 818 (coercion, Etc.)	8	7	6	10	11	7	3	7	2	7	13	6	87
Discriminatory advertising, statements and notices	17	3	2	2	3	2	2	1	2	5	3	1	43
Discriminatory refusal to rent and negotiate for rental	5	4	10	4	3	1	3	2	2	3	1	0	38
Otherwise deny or make housing unavailable	1	0	0	2	0	0	1	0	2	2	11	6	25
Other discriminatory acts	6	4	6	0	0	0	0	1	1	1	0	2	21
Discrimination in terms/conditions/privileges relating to sale	3	1	3	0	6	2	0	2	0	2	1	0	20
Failure to permit reasonable modification	3	2	1	2	1	1	2	2	1	1	2	0	18
Discriminatory financing (includes real estate transactions)	1	0	3	1	6	1	0	0	0	0	0	0	12
Discriminatory refusal to negotiate for rental	0	0	0	0	0	0	0	1	4	0	5	0	11
Discriminatory advertisement - rental	11	0	0	0	0	0	0	0	0	0	0	0	11
Discriminatory advertisement - sale	11	0	0	0	0	0	0	0	0	0	0	0	11
Discriminatory refusal to sell	3	0	0	0	3	1	0	0	1	0	1	0	9
False denial or representation of availability - rental	3	0	2	0	2	0	1	0	0	0	0	0	8
Discrimination in services and facilities relating to rental	1	0	2	1	0	1	0	2	1	0	0	0	8
Discrimination in terms and conditions of membership	1	0	0	0	0	0	0	1	2	0	2	1	7
Discrimination in the making of loans	0	0	1	3	2	0	0	0	0	0	0	0	6
Discriminatory refusal to negotiate for sale	1	0	0	0	1	0	0	1	0	0	1	0	4
Discriminatory refusal to sell and negotiate for sale	2	0	1	0	0	0	0	0	0	0	0	0	3
Discrimination in the terms/conditions for making loans	0	0	0	0	2	0	0	0	0	1	0	0	3
Discrimination in the purchasing of loans	1	0	0	0	0	0	0	0	0	0	0	1	2
Steering	1	0	0	0	0	0	0	0	0	0	1	0	2
Discrimination in the selling of residential real property	0	0	1	0	0	0	0	0	0	1	0	0	2
Failure to provide accessible and usable public and common user areas	0	0	1	0	0	0	0	0	0	0	1	0	2
False denial or representation of availability - sale	2	0	0	0	0	0	0	0	0	0	0	0	2
Non-compliance with design and construction requirements (handicap)	1	0	0	0	0	0	0	0	0	0	0	0	1
Discrimination in services and facilities relating to sale	0	0	1	0	0	0	0	0	0	0	0	0	1
Discriminatory acts under Section 901 (criminal)	0	1	0	0	0	0	0	0	0	0	0	0	1
Failure to provide usable kitchens and bathrooms	0	0	1	0	0	0	0	0	0	0	0	0	1
False denial or representation of availability	0	0	0	0	0	0	0	0	1	0	0	0	1
Other non-compliance with design and construction requirements	1	0	0	0	0	0	0	0	0	0	0	0	1
Redlining	0	0	1	0	0	0	0	0	0	0	0	0	1
Refusing to provide municipal services or property	0	0	0	0	0	0	0	0	0	0	1	0	1
Restriction of choices relative to a rental	0	0	0	0	0	0	0	0	0	0	0	1	1
Using ordinances to discriminate in zoning and land use	0	0	0	0	0	0	1	0	0	0	0	0	1
Total Issues	138	68	91	79	86	73	59	73	90	88	108	54	1,007
Total Complaints	87	51	48	55	51	45	43	52	58	58	49	27	624

HUD COMPLAINTS WITH CAUSE

Complaints with cause by basis is shown in Table IV.65. The most common complaint with cause was for disability, accounting for 93 of the 146 total complaints with cause.

Table IV.65 Fair Housing Complaints Found with Cause by Basis Maricopa County HOME Consortium HUD Fair Housing Complaints													
Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Disability	5	8	7	10	8	7	7	10	8	12	11	0	93
National Origin	2	2	1	2	3	0	2	3	2	2	3	0	22
Race	0	2	0	5	2	0	2	0	3	4	2	1	21
Familial Status	4	0	2	1	0	1	1	1	3	3	2	0	18
Retaliation	0	1	1	1	2	0	1	1	1	4	3	0	15
Sex	1	0	1	0	1	0	0	0	2	2	0	0	7
Religion	0	0	0	0	0	0	0	0	0	0	1	0	1
Color	0	0	0	0	1	0	0	0	0	0	0	0	1
Total Basis	12	13	12	19	17	8	13	15	19	27	22	1	178
Total Complaints with Cause	12	11	10	17	12	8	12	12	16	20	15	1	146

Fair Housing complaints with cause by issue are shown in Table IV.66. The most issue with complaints with cause was failure to make reasonable accommodation, accounting for 73 issues. This was followed by discriminatory terms, conditions, privileges, or services and facilities, accounting for 34 issues.

Table IV.66 Fair Housing Complaints Found with Cause by Issue Maricopa County HOME Consortium HUD Fair Housing Complaints													
Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Failure to make reasonable accommodation	3	6	4	0	5	7	6	9	6	11	10	0	73
Discriminatory terms, conditions, privileges, or services and facilities	1	1	2	6	3	3	4	1	5	4	4	0	34
Discrimination in terms/conditions/privileges relating to rental	3	0	1	0	0	1	3	2	4	4	6	1	25
Discriminatory refusal to rent	2	1	2	2	4	1	1	1	1	4	4	0	23
Discriminatory acts under Section 818 (coercion, Etc.)	1	0	2	2	2	2	0	0	0	5	5	0	19
Discriminatory advertising, statements and notices	2	0	0	0	0	1	0	1	0	4	2	0	10
Discriminatory refusal to rent and negotiate for rental	0	1	0	1	0	1	0	0	0	3	0	0	6
Discriminatory financing (includes real estate transactions)	1	0	3	1	1	0	0	0	0	0	0	0	6
Failure to permit reasonable modification	0	1	1	0	1	0	0	0	0	1	1	0	5
Discriminatory refusal to negotiate for rental	0	0	0	0	0	0	0	0	1	0	3	0	4
Discrimination in the making of loans	0	0	0	3	1	0	0	0	0	0	0	0	4
Discrimination in terms/conditions/privileges relating to sale	0	0	2	0	1	0	0	0	0	0	0	0	3
Other discriminatory acts	0	1	0	0	0	0	0	1	1	0	0	0	3
Discrimination in terms and conditions of membership	0	0	0	0	0	0	0	0	2	0	0	0	2
Otherwise deny or make housing unavailable	0	0	0	0	0	0	0	0	0	1	1	0	2
Discrimination in services and facilities relating to rental	0	0	0	0	0	0	0	1	1	0	0	0	2
Discrimination in the purchasing of loans	1	0	0	0	0	0	0	0	0	0	0	0	1
Discriminatory refusal to negotiate for sale	0	0	0	0	0	0	0	1	0	0	0	0	1
Discriminatory advertisement - rental	1	0	0	0	0	0	0	0	0	0	0	0	1
Discriminatory advertisement - sale	1	0	0	0	0	0	0	0	0	0	0	0	1
Failure to provide accessible and usable public and common user areas	0	0	0	0	0	0	0	0	0	0	1	0	1
Total Issues	16	11	17	21	18	16	14	17	21	37	37	1	226
Total Complaints	12	11	10	17	12	8	12	12	16	20	15	1	146

I. FAIR HOUSING SURVEY RESULTS

The Fair Housing survey has a total of 129 responses. The majority of survey respondents are homeowners, representing 85 respondents.

Table IV.67 Which of the following describes your current housing situation? Maricopa County Fair Housing Survey	
Housing	Total
Homeowner	85
Renter	34
Other	0
Missing	3
Total	129

As seen in Table IV.68, most respondents are either from local or state government, a homeowner's association, or property management. Many of those that selected "other," 29 out of 38 respondents, indicated that their role was renter, homeowner, resident, citizen, or none.

Table IV.68 Role of Respondent Maricopa County 2019 Fair Housing Survey Data	
Primary Role	Total
Appraisal	0
Construction/Development	3
Insurance	3
Law/Legal services	3
Lending/Mortgage industry	1
Local/State government	18
Property management	10
Real Estate Sales/Brokerage	4
Service Provider	7
Landlord	8
Public Housing Authority	1
Homeowners Association	14
Other (please specify)	38
Missing	19
Total	129

When asked how familiar they are with fair housing laws, most respondents indicated they were at least somewhat familiar.

Table IV.69 How familiar are you with Fair Housing Laws? Maricopa County 2019 Fair Housing Survey Data	
Familiarity	Total
Not Familiar	22
Somewhat Familiar	65
Very Familiar	31
Other	0
Missing	11
Total	129

Most respondents also believed that fair housing laws are useful, accounting for 89 total responses.

Table IV.70 Do you think fair housing laws serve a useful purpose? Maricopa County 2019 Fair Housing Survey Data	
Response	Total
Yes	89
No	9
Don't know	20
Other	0
Missing	11
Total	129

Some 36 respondents, or 27.9%, felt that fair housing laws are difficult to understand, while 55 respondents did not.

Table IV.71 Do you think fair housing laws are difficult to understand or follow? Maricopa County 2019 Fair Housing Survey Data	
Response	Total
Yes	36
No	55
Don't know	27
Other	0
Missing	11
Total	129

Some 68 respondents, or 52.7%, would know where to file a complaint if they felt their fair housing rights had been violated, and 50 respondents did not.

Table IV.72 Do you know where you would file a complaint if you felt that your fair housing rights had been violated? Maricopa County 2019 Fair Housing Survey Data	
Response	Total
Yes	68
No	50
Missing	11
Total	129

Less than half of respondents were aware of any educational activities or training opportunities, and only 15 were aware of fair housing testing in their community. Some 43 respondents have participated in fair housing activities or training.

Table IV.73				
Fair Housing Activities				
Maricopa County				
2019 Fair Housing Survey Data				
Question	Yes	No	Missing	Total
Are you aware of any educational activities or training opportunities available to you to learn about fair housing laws?	42	65	22	129
Have you participated in fair housing activities or training?	43	67	19	129
Are you aware of any fair housing testing of any sort in your community?	15	95	19	129

Of those that have participated in fair housing training, they were most likely to receive that training through a seminar with a company or organization, or as a discussion at a meeting.

Table IV.74	
If you have received fair housing training, where or how did you receive training?	
Maricopa County	
2019 Fair Housing Survey Data	
Training	Total
Through legal consult	10
Online program or webinar	12
Seminar with company or organization	19
Discussion topic at meeting	17

Respondents were most likely to be aware of impediments to fair housing choice in the private sector in the rental housing market, followed by the real estate industry. However, the majority of respondents were not aware of impediments in any of these areas.

Table IV.75					
Barriers to Fair Housing in the Private Sector					
Maricopa County					
2019 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in your community occurring in the following PRIVATE SECTOR areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	12	60	30	27	129
The real estate industry (Example: Only showing properties to families with children in certain areas.)	11	58	31	29	129
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	8	58	34	29	129
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	3	60	36	30	129
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	2	61	36	30	129
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	4	59	35	31	129

When asked about barriers in the public sector, respondents were most likely to be aware of barriers that limit access to government services, such as a lack of transportation, employment, or social services. This was followed by the public housing rental market, and land use policies.

Table IV.76 Barriers to Fair Housing in the Public Sector Maricopa County 2019 Fair Housing Survey Data					
Question	Yes	No	Don't know	Missing	Total
Are you aware of any impediments to fair housing choice in your community occurring in the following PUBLIC SECTOR areas?					
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	14	46	30	39	129
The public rental housing market (Example: Refusing to rent based on religion or color.)	8	55	28	38	129
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	8	47	36	38	129
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in communities.)	8	52	31	38	129
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	8	48	34	39	129
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	7	45	40	37	129
Any local government actions or regulations in your community that act as barriers to fair housing choice	4	48	36	41	129
Zoning laws (Example: Laws that restrict placement of group homes.)	3	50	38	38	129
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	3	53	35	38	129
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	3	51	38	37	129
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	2	55	35	37	129

When asked if various factors are happening in Maricopa County, respondents were most likely to find that lack of access to affordable housing has a significant impact. This is followed by lack of access to affordable public housing, and lack of access for acceptance of Housing Choice Vouchers.

Table IV.77 Barriers to Fair Housing in the Public Sector Maricopa County 2019 Fair Housing Survey Data					
Question	Not at all	Slightly	Moderately	Significantly	Don't know
Is your community affected by lack of access to any of the factors listed below?					
Access to affordable housing	17	10	13	35	17
Access to affordable Public Housing	15	8	7	30	29
Access for acceptance of housing choice vouchers	10	6	6	24	45
Access to public transportation to schools, work, health care, services	32	18	13	19	9
Access for seniors and/or people with disabilities to public transportation	25	12	16	18	21
Access to mental health care	25	11	16	12	25
Access to education about fair housing laws	17	11	14	11	37
Access to good nutrition, healthy food, fresh vegetables, etc.	42	20	13	7	8
Access to health care	48	13	12	4	14
Access to school choice	48	16	6	3	16
Access to proficient Public Schools	48	9	16	3	15
Access to parks, libraries, other public facilities	55	16	11	3	5

In a similar fashion, respondents indicated that a lack of affordable rental housing and a lack of affordable single-family homes had a significant impact on Maricopa County.

Table IV.78 Community Issues					
Maricopa County 2019 Fair Housing Survey Data					
Question	Not at all	Slightly	Moderately	Significantly	Don't know
If you believe these issues are happening in Maricopa County, how much are these issues impacting your community?					
Lack of affordable rental housing	11	10	12	39	18
Lack of affordable single-family houses	8	16	13	34	17
Lack of acceptance of housing choice vouchers	11	5	10	21	42
Concentrations of poverty	20	12	23	20	13
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	28	10	14	18	19
Gentrification and displacement due to economic pressures	14	17	15	17	29
Challenges for persons with disabilities	16	17	19	16	22
No or limited education about fair housing laws	17	12	14	13	34
Concentrations of racial or ethnic minorities	28	14	19	10	16
Lack of housing discrimination enforcement	25	9	7	9	38
Segregation	27	12	14	4	25

J. MUNICIPAL AND ZONING CODE REVIEW

A review of the Maricopa County's and the Entitlement Cities in the Consortium's Zoning and Municipal Code was conducted in order to review if there are any barriers in the city's or county's regulations that may impede access to housing. The following narrative is a description of any language or statutes that may act a barrier to fair housing choice.

This review gauged zoning and code regulations that may encourage or limit fair housing choice within the study area. The Municipal Code was reviewed for definitions of dwelling unit, disability, and family. The use of the word family, including a strict definition of family, or limiting the number of people in "family," may limit housing choices within a jurisdiction. The review included the allowance of mixed-use and conditional uses, which may increase opportunities for the development of more affordable housing choices. The review also included any policies that encourage the development of affordable housing, as well as any policies that promote fair housing within their communities. The review also sought to ascertain any restrictions to group housing and housing for seniors, including definitions and where these units may be permitted.

Maricopa County

The County does have a definition of the word "Family," which is included here:

An individual or two (2) or more persons related by blood, marriage, or adoption, and usual servants, living together as a single housekeeping unit in a dwelling unit, or a group of not more than five (5) persons, who need not be related, living together as a single housekeeping unit in a dwelling unit. (This definition shall also include homes for the developmentally disabled, defined as persons afflicted with autism, cerebral palsy, epilepsy or mental retardation, as regulated by Arizona Revised Statutes, §36-582.)

Group homes are allowed in residentially zoned areas if less than 10 persons per home. A group home is defined as:

A dwelling unit shared as their primary residence by minors, handicapped or elderly persons, living together as a single housekeeping unit, in a long term, family-like environment in which staff persons provide on-site care, training, or support for the residents. Such homes or services provided therein shall be licensed by, certified by, approved by, registered with, funded by or through, or under contract with the State. (Group homes shall not include homes for the developmentally disabled, defined as persons afflicted with autism, cerebral palsy, epilepsy or mental retardation, as regulated by Arizona Revised Statutes, §36-582.)

The County's Comprehensive Plan: Vision 2030 identified a lack of incentives for Affordable Housing development, as well as limitation in the County's Zoning Ordinances that limits affordable housing development, including strict land use regulations and limitations on accessory dwelling units.²⁴

A summary from the findings of each entitlement community within the Maricopa County HOME Consortium is also included on the following pages.

²⁴ <https://www.maricopa.gov/DocumentCenter/View/3786/Vision-2030-Maricopa-County-Comprehensive-Plan-PDF>

Avondale

The City does have a definition for “family:”

One (1) or more persons occupying a single dwelling unit, provided that unless all members are related by blood, marriage, or legal adoption, no such family contains more than six (6) nontransient unrelated persons, except where disability requires that more than six (6) unrelated persons reside together. This definition shall not include any society, club, coterie or organization that is not a recognized religious order nor does it include any group of individuals whose association is temporary or seasonal or similar to a resort, boarding house, hotel or whose association is for an anticipated limited duration or for a determinable period such as a school term.

The City does have a definition for “disability:”

The term “disability” means, with respect to an individual: (A) a physical or mental impairment that substantially limits one (1) or more major life activities of such individual; (B) a record of such an impairment or (C) being regarded as having such an impairment. For purposes of this definition, a qualified individual with a disability shall not include an individual who is currently engaging in the illegal use of drugs, when the covered entity acts on the basis of such use, except as provided in 42 U.S.C. § 12210. The term “illegal use of drugs” means the use of drugs, the possession or distribution of which is unlawful under the Controlled Substances Act, 21 U.S.C. § 812. Such term does not include the use of a drug taken under supervision by a licensed health care professional, or other uses authorized by the Controlled Substances Act or other provisions of Federal law. The term, disability, shall be interpreted in a manner consistent with the definition of disability in the Americans with Disabilities Amendment Act of 2008.

Group Homes are permitted in all residentially zoned areas. The City’s definition for “Group Home:”

Housing occupied by unrelated persons who live in a dwelling because of a disability and may include staff persons, who may or may not be domiciled in the dwelling, who provide support services, including, but not limited to, domestic, medical, rehabilitation, or other similar services.

Chandler

The City does have a definition for “family:”

One (1) or more persons living together as a single housekeeping unit in a dwelling unit.

The City does have a definition for “disability:”

A physical or mental impairment that substantially limits one (1) or more major life activities, a history or record of such an impairment, or the perception by others as having such an impairment.

Groups home are permitted within all residentially zoned areas with certain restrictions. “Group homes” are defined as:

A residential dwelling unit for a group of no more than five (5) unrelated non-transient persons, excluding staff, who do not have a disability, and are not living together as a single housekeeping unit. Group home facilities may or may not be licensed by the state or another governmental authority. This definition shall not include group homes for the

developmentally disabled nor adult foster care homes as specifically defined and provided for by the Arizona Revised Statutes.

Gilbert

The City does not have a definition for “family” or “disabled.”

“Group homes” are permitted in all residentially zoned areas and are defined as:

Group Homes for the Handicapped. A facility licensed or authorized by a governmental authority having jurisdiction over operations for handicapped persons who reside together as a single housekeeping unit and who receive care, supervision, or counseling from 1 or more staff persons. This use includes assisted living homes; homes for the mentally ill, group care agencies, hospice and similar residential living arrangements for handicapped persons, but shall not include boarding houses, Nursing Homes, or a Shelter Care Facility

Glendale

The City does not have a definition for “family.”

The City does have a definition for “disabled:”

A person who (1) Has a physical or mental impairment that substantially limits one or more of such person's major life activities so that the person is incapable of living independently; (2) Has a record of having such an impairment; or (3) Is regarded with having such an impairment. However, disabled shall not include current illegal use of or addiction to controlled substances (as defined in Section 102 of the Controlled Substances Act [21 U.S.C. § 802], nor shall it include any person whose residency in a group home would constitute a direct threat to the health or safety of other individuals or would result in substantial physical damage to the property of others.

The City does have a definition for “Group Home:”

Group Home for the Disabled: A dwelling shared as their primary residence by at least six (6) but not more than ten (10) handicapped or disabled persons who are not related to the owner or manager of the group home for the disabled and who reside together as a single housekeeping unit, in which staff persons may provide supervision, personal care, meals, education, participation in community activities, counseling, treatment or therapy for the residents thereof, and which may be licensed by, certified by, registered with, or otherwise authorized, funded or regulated, in whole or in part, by an agency of the state or federal government. This definition shall include homes for the chronically mentally ill, group care agencies, and similar residential living arrangements for handicapped or disabled persons. A group home for the disabled does not include adult care homes, nursing homes, shelter facilities, medical institutional uses, alcoholism or drug treatment centers, or community correctional facilities. This definition shall not apply to a home for the developmentally disabled as regulated by A.R.S. § 36-582 to the extent of state preemption of local zoning regulations.

Peoria

The City does have a definition for “family:”

Family means: 1. An individual or two or more Family Members and usual servants living together as a single housekeeping unit in a dwelling unit, or 2. A group of not more than

ten persons who need not be Family Members, living together as a single housekeeping unit in a dwelling unit.

Group homes are permitted uses with restrictions in Residentially zoned areas. "Group Home" is defined as:

A single residential dwelling unit shared as their primary residence by not more than ten qualified handicapped individuals living together as a single housekeeping unit, in which staff persons provide on-site care, training or support for the residents. Group homes include licensed and qualified Adult Residential Care homes pursuant to A.R.S. 36-448, Group Foster Homes, Supervisory Care Homes, Adult Foster Care Homes and Adult supportive Residential Living Centers. Group Homes shall not include boarding houses, rooming houses or similar enterprises, nursing homes, personal care homes, adult or juvenile detention facilities, recovery facilities, community residential setting facilities, group care facilities, adult day care facilities or Residential Development Disability Facilities regulated pursuant to A.R.S. 36-582.

Scottsdale

The City does have a definition for "family:"

Family shall mean one (1) to six (6) adults and, if any, their related dependent children occupying a premise[s] and living as a single housekeeping unit. For purposes of the Zoning Ordinance, " Family " includes a residential facility as that term is defined in Title 36, Chapter 5.1, Article 2 of the Arizona Revised Statutes, in which persons with developmental disabilities live and that is licensed, operated, supported or supervised by the State of Arizona.

The City does have a definition for disability:

Disability means a physical or mental impairment that substantially limits one (1) or more major life activities where the person with a disability either has a record of having such impairment or is regarded as having such impairment. A person with a disability shall not include any person currently engaging in the illegal use of controlled substances under Arizona law. The term disability will be interpreted consistent with the Americans with Disabilities Act and the Federal Fair Housing Act.

Group home is defined as:

A dwelling shared by more than six (6) adults as their primary residence in which no supervisory or other care is provided. For purposes of this definition, a person must live in the dwelling a minimum of thirty (30) consecutive days for this dwelling to be considered a primary residence.

Surprise

The City does not have a definition for "family" or "disabled."

Group homes are permitted in residentially zoned areas. "Group home" is defined as:

A single, residential structure having common kitchen facilities occupied by persons having physical, mental, emotional or social problems and living together for the purpose of training, observation and/or common support

Tempe

The City does have a definition for “family:”

1. One (1) or more persons related by the 3rd degree of consanguinity, adoption, marriage or as domestic partners as defined in Section 7-105, and not more than two (2) additional persons living together in a dwelling unit; or 2. Not more than three (3) persons who are not related by the 3rd degree of consanguinity, adoption, marriage or as domestic partners, living together in a dwelling unit.

The City does have a definition for “disability:”

1. Has a physical or mental impairment which substantially limits one (1) or more of such person's major life activities; 2. Has a record of having such an impairment; or 3. Is regarded as having such an impairment. However, "person with disabilities" shall not include current, illegal use of or addiction to a controlled substance (as defined in Section 102 of the Controlled Substance Act [21 U.S.C. 802]), nor shall it include any person whose residency in a group home would constitute a direct threat to the health or safety of other individuals or would result in substantial physical damage to the property of others.

Group homes are permitted with special standards or limitation in residentially zoned areas. “Group home for adult care, persons with disabilities and child shelter” means:

A dwelling shared as a primary residence by adult persons or used as a child shelter, and including resident staff who live together as a single housekeeping unit in an environment in which staff persons provide care, education and activities for the residents; but not including medical institutional uses, alcoholism or drug treatment centers, community corrections facilities and adult shelter care facilities. This definition shall not apply to a home for the developmentally disabled as regulated by A.R.S. § 36-582 to the extent of state preemption of local zoning regulations. For the purpose of this definition, children are under the age of eighteen (18).

Summary

The Code and Zoning Review found that certain jurisdictions may have limiting definitions of the word “family,” when limiting the number of persons. This includes Maricopa County, Avondale, Scottsdale, and Tempe. Most definitions in the codes reviewed had a definition of “disabled” or “disability” consistent with the Americans with Disabilities Act (ADA). Those jurisdictions without definitions may consider adding a definition or reference to the ADA. Group homes were permitted in most residentially zoned areas in the HOME Consortium. The County’s Comprehensive Plan: Vision 2030 identified a lack of incentives for Affordable Housing development, as well as limitation in the County’s Zoning Ordinances that limits affordable housing development, including strict land use regulations and limitations on accessory dwelling units.²⁵

²⁵

Section V. Fair Housing Goals and Priorities

Overview of Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the HOME Consortium has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

Table I.1, on the following page, provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice.
2. Medium: Factors that have a less direct impact on fair housing choice, or that Maricopa County or the HOME Consortium has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that Maricopa County or the HOME Consortium has limited capacity to address.

ADDITIONAL FINDINGS

The Code and Zoning Review found that certain jurisdiction may have limiting definitions of the word “family,” when limiting the number of persons. This includes Maricopa County, Avondale, Scottsdale, and Tempe. Most definitions in the codes reviewed had a definition of “disabled” or “disability” consistent with the Americans with Disabilities Act (ADA). Those jurisdictions without definitions may consider adding a definition or reference to the ADA. Group homes were permitted in most residentially zoned areas in the HOME Consortium. The County’s Comprehensive Plan: Vision 2030 identified a lack of incentives for Affordable Housing development, as well as limitation in the County’s Zoning Ordinances that limits affordable housing development, including strict land use regulations and limitations on accessory dwelling units.

Table I.1
Contributing Factors
Maricopa County HOME Consortium

Contributing Factors	Priority	Justification
Insufficient affordable housing in a range of unit sizes	High	Some 29.4% of households have cost burdens. This is more significant for renter households, of which 43.4% have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population.
Black or African American, Hispanic, and Native Hawaiian/Pacific Islander households with disproportionate rates of housing problems	High	The average rate of housing problems, according to CHAS data is 30.9% for all households in the Maricopa County HOME Consortium. Black or African American households face housing problems at rate of 44.1%, Native Hawaiian/Pacific Islander households at a rate of 41.2%, and Hispanic households at a rate of 42.4%.
Insufficient accessible affordable housing	High	The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 46.5% of persons aged 75 and older have at least one form of disability. Input from local service providers asserts that these estimates may be lower than the actual rate of disability in the HOME Consortium.
Failure to Make Reasonable Accommodations	High	Disability was the number one fair housing basis for complaints with cause between 2008 and 2017. Failure to make reasonable accommodations accounted for the largest number of issues for fair housing complaints during this time period.
Lack of fair housing infrastructure	High	The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing.
Insufficient fair housing education	High	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education.
Insufficient understanding of credit	High	The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages.
Access to low poverty areas and concentrations of poverty	Med	Low poverty index is markedly lower for Black or African American, Native American, and Hispanic populations than white school proficiency, indicating inequitable access to low poverty areas. In addition, there are concentrations of poverty in the HOME Consortium, particularly in areas around Chandler and Avondale, as well as in the southern rural parts of the County.
Access to labor market engagement	Med	Black or African American, Native American, and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the County and the HOME Consortium has little control over impacting labor market engagement on a large scale.
Access to School Proficiency	Med	Black or African American, Native American, and Hispanic households have lower levels of access to proficient schools in the HOME Consortium. However, the County has little control over impacting access on a large scale.
Moderate to high levels of segregation	Med	Native American, Native Hawaiian/Pacific Islander, and "other" racial households have moderate to high levels of segregation when considered on the whole of the Maricopa County HOME Consortium. However, there are geographic areas with concentrations of minority households resulting in R/ECAPs, which tended to be found in the more urban parts of the County, particularly in areas around Glendale and Surprise.
Discriminatory patterns in Lending	Med	The mortgage denial rates for Black or African American, Native American, and Hispanic households are higher than the jurisdiction average according to 2008-2017 HMDA data. However, the disparities in denial rates have been steadily declining since 2008.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

Table I.2, summarizes the fair housing issues/impediments and contributing factors, including metrics, milestones, and a timeframe for achievements.

Fair Housing Goal	Impediments to Fair Housing Choice/ Contributing Factors	Fair Housing Issue	Recommended Actions	Responsible Agency
Review zoning and municipal codes for barriers to housing choice	Moderate to high levels of segregation Access to low poverty areas and concentrations of poverty Discriminatory patterns in Lending	Segregation R/ECAPs Disproportionate Housing Need	Review zoning for areas with restrictions to housing development, including minimum lot requirements; make appropriate amendments every year for the next five (5) years. Record activities annually. Review Zoning and Municipal Code for the definition of the word "family." Record activities annually.	Maricopa County HOME Consortium
Discussion: The Code and Zoning Review found that certain jurisdiction may have limiting definitions of the word "family," when limiting the number of persons. This includes Maricopa County, Avondale, Scottsdale, and Tempe. The County's Comprehensive Plan: Vision 2030 identified a lack of incentives for Affordable Housing development, as well as limitation in the County's Zoning Ordinances that limits affordable housing development, including strict land use regulations and limitations on accessory dwelling units.				
Fair Housing Goal	Impediments to Fair Housing Choice/ Contributing Factors	Fair Housing Issue	Recommended Actions	Responsible Agency
Increase availability of accessible housing	Insufficient accessible affordable housing Failure to Make Reasonable Accommodations	Disability and Access	Review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments over the next five (5) years. Record activities annually.	Maricopa County HOME Consortium
Discussion: The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 46.5% of persons aged 75 and older have at least one form of disability. Input from local service providers asserts that these estimates may be lower than the actual rate of disability in the HOME Consortium. Disability was the number one fair housing basis for complaints with cause between 2008 and 2017. Failure to make reasonable accommodations accounted for the largest number of issues for fair housing complaints during this time period.				

Fair Housing Goal	Impediments to Fair Housing Choice/ Contributing Factors	Fair Housing Issue	Recommended Actions	Responsible Agency
<p>Promote homeownership and rental opportunities in high opportunity areas and outside of R/ECAPs</p>	<p>Insufficient affordable housing in a range of unit sizes</p> <p>Black or African American, Hispanic, and Native Hawaiian/Pacific Islander households with disproportionate rates of housing problems</p> <p>Discriminatory patterns in Lending</p> <p>Access to low poverty areas and concentrations of poverty</p> <p>Access to labor market engagement</p> <p>Access to School Proficiency</p>	<p>Disparities in Access to Opportunity</p> <p>Disproportionate Housing Needs</p>	<p>Partner with community agencies to provide financial literacy classes for prospective homebuyers. Record activities annually.</p> <p>Review opportunities annually to increase funding sources for additional low-income housing in high opportunity areas. Record activities annually.</p> <p>Continue to promote homeownership opportunities in high opportunity areas with financial assistance to homebuyers using HOME funds: 70 households over five (5) years.</p> <p>Continue to use CDBG and HOME funds to fund housing rehabilitation for homeowner and rental housing: 150 residential housing units over five (5) years.</p>	<p>Maricopa County HOME Consortium</p>
<p>Discussion: Some 29.4 percent% of households have cost burdens. This is more significant for renter households, of which 43.4 percent% have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population. In addition, racial and ethnic minorities face a disproportionate share of housing problems. The average rate of housing problems, according to CHAS data is 30.9 percent% for all households in the Maricopa County HOME Consortium. Black or African American households face housing problems at rate of 44.1 percent%, Native Hawaiian/Pacific Islander households at a rate of 41.2 percent%, and Hispanic households at a rate of 42.4 percent%. The mortgage denial rates for Black or African American, Native American, and Hispanic households are higher than the jurisdiction average according to 2008-2017 HMDA data. However, the disparities in denial rates have been steadily declining since 2008.</p>				

Fair Housing Goal	Impediments to Fair Housing Choice/ Contributing Factors	Fair Housing Issue	Recommended Actions	Responsible Agency
Enhance community services in R/ECAPs	Access to low poverty areas and concentrations of poverty Access to labor market engagement Access to School Proficiency	Disparities in Access to Opportunity	Encourage increased public services and public investment in R/ECAPs and high poverty areas in the HOME Consortium. Work within the HOME Consortium to educate members to fund vital community investments in these areas. Record activities annually.	Maricopa County HOME Consortium
<p>Discussion: Black or African American, Native American, and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the County and the HOME Consortium has little control over impacting labor market engagement on a large scale.</p> <p>Black or African American, Native American, and Hispanic households have lower levels of access to proficient schools in the HOME Consortium. However, the County has little control over impacting access on a large scale.</p> <p>Public input also suggested a lack of transportation leads to inequitable access to housing and service options.</p>				
Fair Housing Goal	Impediments to Fair Housing Choice/ Contributing Factors	Fair Housing Issue	Recommended Actions	Responsible Agency
Promote community and service provider knowledge of fair housing and ADA laws	Insufficient fair housing education Insufficient understanding of credit Insufficient fair housing infrastructure Discriminatory patterns in lending Failure to Make Reasonable Accommodations	Fair Housing Enforcement and Outreach	Continue to promote fair housing education through workshops. Record activities annually. Promote outreach and education related to credit for prospective homebuyers. Record activities annually. Partner with community agencies to provide financial literacy classes for prospective homebuyers. Record activities annually.	Maricopa County HOME Consortium
<p>Discussion: The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing, a lack of knowledge about fair housing and a need for education, and an insufficient understanding of credit needed to access mortgages. In addition, as demonstrated above, racial and ethnic groups have unequal access to mortgages. Failure to make reasonable accommodations was the number one fair housing complaint in the HOME Consortium.</p>				

Section VI. Appendices

A. ADDITIONAL PLAN DATA

Table VI.1 Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant Maricopa County HOME Consortium 2008–2017 HMDA Data												
Race		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	Originated	38	37	38	34	109	138	150	221	466	329	1560
	Denied	13	11	13	3	28	33	21	26	80	25	253
	Denial Rate	25.5%	22.9%	25.5%	8.1%	20.4%	19.3%	12.3%	10.5%	14.7%	7.1%	14%
Asian	Originated	140	171	199	184	1,186	1,327	1,311	1,588	3,546	2,012	11664
	Denied	38	53	53	36	199	246	176	198	362	181	1542
	Denial Rate	21.3%	23.7%	21%	16.4%	14.4%	15.6%	11.8%	11.1%	9.3%	8.3%	11.7%
Black/African American	Originated	70	81	74	80	527	668	816	991	2,448	1,448	7203
	Denied	31	30	23	20	152	144	130	180	420	227	1357
	Denial Rate	30.7%	27%	23.7%	20%	22.4%	17.7%	13.7%	15.4%	14.6%	13.6%	15.9%
Pacific Islander	Originated	23	17	14	13	107	133	122	160	374	177	1140
	Denied	2	2	5	6	14	18	20	28	38	23	156
	Denial Rate	8%	10.5%	26.3%	31.6%	11.6%	11.9%	14.1%	14.9%	9.2%	11.5%	12%
White	Originated	3,504	3,674	3,778	3,900	19,916	23,188	25,090	29,474	68,282	35,326	216132
	Denied	841	655	644	596	2,910	3,120	2,760	3,194	6,896	3,246	24862
	Denial Rate	19.4%	15.1%	14.6%	13.3%	12.7%	11.9%	16%	9.8%	9.2%	8.4%	10.3%
Not Available	Originated	408	379	362	399	2,068	2,235	2,101	2,579	6,574	3,884	20989
	Denied	160	99	108	76	458	532	399	479	1,042	611	3964
	Denial Rate	28.2%	20.7%	23%	16%	18.1%	19.2%	16%	15.7%	13.7%	13.6%	15.9%
Not Applicable	Originated	2	0	2	4	4	10	10	9	26	20	87
	Denied	0	0	0	0	1	0	1	2	0	0	4
	Denial Rate	0%	%	0%	0%	20%	0%	9.1%	18.2%	0%	0%	4.4%
Total	Originated	4,185	4,359	4,467	4,614	23,917	27,699	29,600	35,022	81,716	43,196	258,775
	Denied	1,085	850	846	737	3,762	4,093	3,507	4,107	8,838	4,313	32,138
	Denial Rate	20.6%	16.3%	15.9%	13.8%	13.6%	12.9%	10.6%	10.5%	9.8%	9.1%	11%
Hispanic	Originated	474	489	545	562	2,589	3,249	4,003	5,100	12,076	6,416	35503
	Denied	203	115	129	133	565	613	579	696	1,686	795	5514
	Denial Rate	30%	19%	19.1%	19.1%	17.9%	15.9%	12.6%	12%	12.3%	11%	13.4%
Non-Hispanic	Originated	3,329	3,506	3,569	3,682	19,332	22,287	23,579	27,462	63,164	33,090	203000
	Denied	747	632	610	533	2,743	2,970	2,542	2,957	6,178	2,936	22848
	Denial Rate	18.3%	15.3%	14.6%	12.6%	12.4%	11.8%	9.7%	9.7%	8.9%	8.1%	10.1%

Table VI.2
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant

Maricopa County HOME Consortium
 2008–2017 HMDA Data

Denial Reason	American Indian	Asian	Black/ African American	Pacific Islander	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	55	358	262	35	4881	830	0	6,421	55
Employment History	9	57	24	12	709	102	0	913	9
Credit History	51	146	280	23	3588	612	1	4,701	51
Collateral	25	171	108	20	3249	557	0	4,130	25
Insufficient Cash	9	52	28	4	848	115	1	1,057	9
Unverifiable Information	6	95	48	5	1128	198	0	1,480	6
Credit Application Incomplete	19	194	129	12	2708	462	0	3,524	19
Mortgage Insurance Denied	1	3	6	0	45	13	0	68	1
Other	8	109	90	12	1873	268	0	2,360	8
Missing	70	357	382	33	5,833	807	2	7,484	5,331
Total	253	1542	1357	156	24862	3964	4	32138	5514
% Missing	27.7%	23.2%	28.2%	21.2%	23.5%	20.4%	50%	23.3%	96.7%

Table VI.3
Denial Rates by Gender of Applicant

Maricopa County HOME Consortium
 2008–2017 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2008	20.6%	19.6%	27.9%	0%	20.6%
2009	16.6%	15.6%	18.4%	%	16.3%
2010	15.9%	14.8%	24.6%	0%	15.9%
2011	13.7%	13.5%	16.8%	0%	13.8%
2012	13.2%	13.5%	19.7%	20%	13.6%
2013	12.3%	12.8%	22.3%	0%	12.9%
2014	10.2%	10.5%	18.2%	9.1%	10.6%
2015	10.3%	10.2%	16.6%	10%	10.5%
2016	9.4%	10%	13.7%	7.7%	9.8%
2017	8.5%	9.3%	15.3%	0%	9.1%
Average	10.6%	11.1%	16.8%	5.7%	11%

Table VI.4
Loan Applications by Selected Action Taken by Gender of Applicant

Maricopa County HOME Consortium
2008–2017 HMDA Data

Gender		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Male	Originated	2,603	2,617	2,711	2,794	16,254	19,271	20,580	24,100	54,618	28,824	174,372
	Denied	674	521	513	445	2,471	2,700	2,340	2,753	5,654	2,688	20,759
	Denial Rate	20.6%	16.6%	15.9%	13.7%	13.2%	12.3%	10.2%	10.3%	9.4%	8.5%	10.6%
Female	Originated	1,399	1,542	1,564	1,633	6,640	7,316	8,019	9,529	23,220	12,326	73,188
	Denied	341	284	271	255	1,040	1,077	945	1,078	2,570	1,259	9,120
	Denial Rate	19.6%	15.6%	14.8%	13.5%	13.5%	12.8%	10.5%	10.2%	10%	9.3%	11.1%
Not Available	Originated	181	200	190	183	1,019	1,101	991	1,384	3,854	2,030	11,133
	Denied	70	45	62	37	250	316	221	275	612	366	2,254
	Denial Rate	27.9%	18.4%	24.6%	16.8%	19.7%	22.3%	18.2%	16.6%	13.7%	15.3%	16.8%
Not Applicable	Originated	2	0	2	4	4	11	10	9	24	16	82
	Denied	0	0	0	0	1	0	1	1	2	0	5
	Denial Rate	0%	%	0%	0%	20%	0%	9.1%	10%	7.7%	0%	5.7%
Total	Originated	4,185	4,359	4,467	4,614	23,917	27,699	29,600	35,022	81,716	43,196	258,775
	Denied	1,085	850	846	737	3,762	4,093	3,507	4,107	8,838	4,313	32,138
	Denial Rate	20.6%	16.3%	15.9%	13.8%	13.6%	12.9%	10.6%	10.5%	9.8%	9.1%	11%

Table VI.5
Denial Rates by Income of Applicant

Maricopa County HOME Consortium
2008–2017 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	27.1%	23.3%	23.7%	22.5%	22.4%	24.5%	21.7%	21.2%	22.5%	21.1%	22.6%
\$30,001–\$50,000	20.1%	14%	13.2%	13.5%	13.9%	14.4%	11.1%	11.9%	11.5%	11.2%	12.5%
\$50,001–\$75,000	18.3%	14.4%	14%	10.6%	13.2%	11.5%	9.8%	9.2%	8.8%	8.3%	9.9%
\$75,001–\$100,000	19.2%	14.4%	14.4%	9.7%	12%	11.2%	9.1%	9.4%	8.1%	7.8%	9.3%
\$100,001–\$150,000	17.9%	16.6%	15.7%	10.3%	11.9%	10.6%	9.1%	9.1%	7.9%	7.4%	9.1%
Above \$150,000	27.3%	21.5%	17.8%	12.6%	11.5%	11.8%	10.5%	9.9%	9.9%	8.8%	10.6%
Data Missing	22.2%	18.8%	0%	12.5%	11.3%	17.2%	11.2%	15%	11.6%	10.8%	12.9%
Total	20.6%	16.3%	15.9%	13.8%	13.6%	12.9%	10.6%	10.5%	9.8%	9.1%	11%

Table VI.6
Loan Applications by Income of Applicant: Originated and Denied

Maricopa County HOME Consortium
2008–2017 HMDA Data

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	Loan Originated	304	615	711	784	2,030	1,784	1,599	1,724	3,198	1,436	14185
	Application Denied	113	187	221	228	585	580	443	465	928	385	4135
	Denial Rate	27.1%	23.3%	23.7%	22.5%	22.4%	24.5%	21.7%	21.2%	22.5%	21.1%	22.6%
\$30,001 –\$50,000	Loan Originated	1,130	1,486	1,480	1,406	5,098	5,413	5,640	6,463	14,552	6,971	49639
	Application Denied	285	242	226	220	824	907	706	876	1,892	882	7060
	Denial Rate	20.1%	14%	13.2%	13.5%	13.9%	14.4%	11.1%	11.9%	11.5%	11.2%	12.5%
\$50,001 –\$75,000	Loan Originated	1,157	1,062	968	1,038	5,703	6,850	7,730	9,269	22,030	11,671	67478
	Application Denied	260	178	157	123	864	893	836	937	2,122	1,057	7427
	Denial Rate	18.3%	14.4%	14%	10.6%	13.2%	11.5%	9.8%	9.2%	8.8%	8.3%	9.9%
\$75,001 – \$100,000	Loan Originated	613	517	529	505	4,082	5,113	5,536	6,625	15,790	8,458	47768
	Application Denied	146	87	89	54	555	643	551	685	1,392	715	4917
	Denial Rate	19.2%	14.4%	14.4%	9.7%	12%	11.2%	9.1%	9.4%	8.1%	7.8%	9.3%
\$100,001 –\$150,000	Loan Originated	541	396	441	506	4,073	4,974	5,425	6,537	15,758	8,456	47107
	Application Denied	118	79	82	58	552	589	540	654	1,360	673	4705
	Denial Rate	17.9%	16.6%	15.7%	10.3%	11.9%	10.6%	9.1%	9.1%	7.9%	7.4%	9.1%
Above \$150,000	Loan Originated	419	270	328	368	2,876	3,512	3,599	4,336	10,266	6,113	32087
	Application Denied	157	74	71	53	375	470	422	478	1,128	590	3818
	Denial Rate	27.3%	21.5%	17.8%	12.6%	11.5%	11.8%	10.5%	9.9%	9.9%	8.8%	10.6%
Data Missing	Loan Originated	21	13	10	7	55	53	71	68	122	91	511
	Application Denied	6	3	0	1	7	11	9	12	16	11	76
	Denial Rate	22.2%	18.8%	0%	12.5%	11.3%	17.2%	11.2%	15%	11.6%	10.8%	12.9%
Total	Loan Originated	4,185	4,359	4,467	4,614	23,917	27,699	29,600	35,022	81,716	43,196	258,775
	Application Denied	1,085	850	846	737	3,762	4,093	3,507	4,107	8,838	4,313	32,138
	Denial Rate	20.6%	16.3%	15.9%	13.8%	13.6%	12.9%	10.6%	10.5%	9.8%	9.1%	11%

Table VI.7
Denial Rates of Loans by Race/Ethnicity and Income of Applicant

Maricopa County HOME Consortium
2008–2017 HMDA Data

Race	\$30,000 or Below	\$30,001 – \$50,000	\$50,001 –\$75,000	\$75,001 –\$100,000	\$100,001 –\$150,000	> \$150,000	Data Missing	Average
American Indian	35%	15.2%	14.7%	9.6%	8.7%	7.7%	0%	14%
Asian	28%	13.8%	10.9%	9.2%	8.5%	10.7%	17.4%	11.7%
Black/African American	29.7%	18.9%	14.5%	13.6%	13.5%	16.5%	26.7%	15.9%
Pacific Islander	25.9%	15.6%	12.7%	9.6%	6.8%	9%	0%	12%
White	21.1%	11.5%	9.2%	8.7%	8.5%	10.2%	12.6%	10.3%
Not Available	32.9%	19.2%	14.9%	13.9%	13.1%	13.2%	12.3%	15.9%
Not Applicable	2.9%	0%	0%	16.7%	0%	20%	0%	4.4%
Average	22.6%	12.5	9.9%	9.3%	9.1%	10.6%	12.9%	11%
Non-Hispanic	23.9%	14	11.1%	11.2%	9.7%	13.3%	13.6%	13.4%
Hispanic	20.9%	11.4	9.1%	8.6%	8.6%	10.2%	13.1%	10.1%

Table VI.8
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied

Maricopa County HOME Consortium
 2008–2017 HMDA Data

Race		\$30,000 or Below	\$30,001 – \$50,000	\$50,001 – \$75,000	\$75,001 – \$100,000	\$100,001 – \$150,000	> \$150,000	Data Missing	Total
American Indian	Loan Originated	93	339	424	319	264	120	1	1560
	Application Denied	50	61	73	34	25	10	0	253
	Denial Rate	35%	15.2%	14.7%	9.6%	8.7%	7.7%	0%	14%
Asian	Loan Originated	660	1779	2366	2306	2690	1844	19	11664
	Application Denied	257	285	290	235	249	222	4	1542
	Denial Rate	28%	13.8%	10.9%	9.2%	8.5%	10.75	17.4%	11.7%
Black/African American	Loan Originated	265	1356	2173	1535	1277	586	11	7203
	Application Denied	112	316	369	241	199	116	4	1357
	Denial Rate	29.7%	18.9%	14.5%	13.6%	13.5%	16.5%	26.7%	12%
Pacific Islander	Loan Originated	60	206	338	207	233	91	5	1140
	Application Denied	21	38	49	22	17	9	0	156
	Denial Rate	25.9%	15.6%	12.7%	9.6%	6.8%	9%	0%	12%
White	Loan Originated	12079	42494	57024	39519	38451	26163	402	216132
	Application Denied	3222	5536	5746	3757	3583	2960	58	24862
	Denial Rate	21.1%	11.5%	9.2%	8.7%	8.5%	10.2%	12.6%	10.3%
Not Available	Loan Originated	960	3461	5150	3877	4191	3279	71	20989
	Application Denied	471	824	900	627	632	500	10	3964
	Denial Rate	32.9%	19.2%	14.9%	13.9%	13.1%	13.2%	12.3%	15.9%
Not Applicable	Loan Originated	68	4	3	5	1	4	2	87
	Application Denied	2	0	0	1	0	1	0	4
	Denial Rate	2.9%	0%	0%	16.7%	0%	20%	0%	4.4%
Total	Loan Originated	14185	49639	67478	47768	47107	32087	511	258,775
	Application Denied	4135	7060	7427	4917	4705	3818	76	32,138
	Denial Rate	22.6%	12.5%	9.9%	9.3%	9.1%	10.6%	12.9	11%
Hispanic	Loan Originated	3542	11014	10551	5259	3642	1476	19	35503
	Application Denied	1114	1791	1322	664	393	227	3	5514
	Denial Rate	23.9%	14%	11.1%	11.2%	9.7%	13.3%	13.6%	13.4%
Non-Hispanic	Loan Originated	9697	35378	51973	38709	39412	27405	426	203000
	Application Denied	2567	4543	5231	3646	3699	3098	64	22848
	Denial Rate	20.9%	11.4%	9.1%	8.6%	8.6%	10.2%	13.1%	10.1%

Table VI.9
Loans by Loan Purpose by High Annual Percentage Loans (HAL) Status

Maricopa County HOME Consortium
 2008–2017 HMDA Data

Loan Purpose		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Home Purchase	HAL	247	151	4	15	71	104	250	178	330	159	1509
	Other	3,938	4,208	4,463	4,599	23,846	27,595	29,350	34,844	81,386	43,037	257,266
	Percent HAL	5.9%	3.5%	0.1%	0.3%	0.3%	0.4%	0.8%	0.5%	0.4%	0.4%	0.6%
Home Improvement	HAL	57	12	8	19	104	195	238	417	940	593	2583
	Other	502	161	119	110	767	1,503	1,990	2,340	5,578	3,088	16,158
	Percent HAL	10.2%	6.9%	6.3%	14.7%	11.9%	11.5%	10.7%	15.1%	14.4%	16.1%	0.6%
Refinancing	HAL	298	179	8	18	115	128	124	93	226	116	1305
	Other	5,457	7,574	6,085	4,633	57,543	44,054	20,544	32,801	83,048	27,259	288,998
	Percent HAL	5.2%	2.3%	0.1%	0.4%	0.2%	0.3%	0.6%	0.3%	0.3%	0.4%	0.6%
Total	HAL	602	342	20	52	290	427	612	688	1,496	868	5397
	Other	9,897	11,943	10,667	9,342	82,156	73,152	51,884	69,985	170,012	73,384	562,422
	Percent HAL	5.7%	2.8%	0.2%	0.6%	0.4%	0.6%	1.2%	1%	0.9%	1.2%	1%

Table VI.10											
HALs Originated by Race of Borrower											
Maricopa County HOME Consortium 2008–2017 HMDA Data											
Race	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	5	3	0	0	0	0	0	1	2	2	11
Asian	7	3	0	0	1	2	2	2	12	4	29
Black/African American	7	2	0	0	0	3	9	7	12	2	40
Pacific Islander	4	1	0	0	0	1	0	1	0	0	7
White	194	132	4	13	68	89	222	148	274	139	1,144
Not Available	30	10	0	2	2	9	17	19	30	12	119
Not Applicable	0	0	0	0	0	0	0	0	0	0	0
Total	247	151	4	15	71	104	250	178	330	159	1509
Hispanic	45	25	2	4	3	14	64	38	30	14	28,862
Non-Hispanic	181	116	2	10	67	79	171	123	268	134	168,893

Table VI.11											
Rate of HALs Originated by Race/Ethnicity of Borrower											
Maricopa County HOME Consortium 2008–2017 HMDA Data											
Race	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	13.2%	8.1%	0%	0%	0%	0%	0%	0.5%	0.4%	0.6%	0.9%
Asian	5%	1.8%	0%	0%	0.1%	0.2%	0.2%	0.1%	0.3%	0.2%	0.3%
Black/African American	10%	2.5%	0%	0%	0%	0.4%	1.1%	0.7%	0.5%	0.1%	0.7%
Pacific Islander	17.4%	5.9%	0%	0%	0%	0.8%	0%	0.6%	0%	0%	0.7%
White	5.5%	3.6%	0.1%	0.3%	0.3%	0.4%	0.9%	0.5%	0.4%	0.4%	0.6%
Not Available	7.4%	2.6%	0%	0.5%	0.1%	0.4%	0.8%	0.7%	0.5%	0.3%	0.7%
Not Applicable	0%	%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Average	5.9%	3.5%	0.1%	0.3%	0.3%	0.4%	0.8%	0.5%	0.4%	0.4%	0.6%
Hispanic	9.5%	5.1%	0.4%	0.7%	0.1%	0.4%	1.6%	0.7%	0.2%	0.2%	0.8%
Non-Hispanic	5.4%	3.3%	0.1%	0.3%	0.3%	0.4%	0.7%	0.4%	0.4%	0.4%	0.6%

Table VI.12
Loans by HAL Status by Race/Ethnicity of Borrower

Maricopa County HOME Consortium
 2008–2017 HMDA Data

Race	Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	HAL	5	3	0	0	0	0	0	1	2	2	11
	Other	33	34	38	34	109	138	150	220	464	327	1,220
	Percent HAL	13.2%	8.1%	0%	0%	0%	0%	0%	0.5%	0.4%	0.6%	0.9%
Asian	HAL	7	3	0	0	1	2	2	2	12	4	29
	Other	133	168	199	184	1,185	1,325	1,309	1,586	3,534	2,008	9,623
	Percent HAL	5%	1.8%	0%	0%	0.1%	0.2%	0.2%	0.1%	0.3%	0.2%	0.3%
Black/African American	HAL	7	2	0	0	0	3	9	7	12	2	40
	Other	63	79	74	80	527	665	807	984	2,436	1,446	5,715
	Percent HAL	10%	2.5%	0%	0%	0%	0.4%	1.1%	0.7%	0.5%	0.1%	0.7%
Pacific Islander	HAL	4	1	0	0	0	1	0	1	0	0	7
	Other	19	16	14	13	107	132	122	159	374	177	956
	Percent HAL	17.4%	5.9%	0%	0%	0%	0.8%	0%	0.6%	0%	0%	0.7%
White	HAL	194	132	4	13	68	89	222	148	274	139	1,144
	Other	3,310	3,542	3,774	3,887	19,848	23,099	24,868	29,326	68,008	35,187	179,662
	Percent HAL	5.5%	3.6%	0.1%	0.3%	0.3%	0.4%	0.9%	0.5%	0.4%	0.4%	0.6%
Not Available	HAL	30	10	0	2	2	9	17	19	30	12	119
	Other	378	369	362	397	2,066	2,226	2,084	2,560	6,544	3,872	5,715
	Percent HAL	7.4%	2.6%	0%	0.5%	0.1%	0.4%	0.8%	0.7%	0.5%	0.3%	0.7%
Not Applicable	HAL	0	0	0	0	0	0	0	0	0	0	0
	Other	2	0	2	4	4	10	10	9	26	20	67
	Percent HAL	0%	%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total	HAL	247	151	4	15	71	104	250	178	330	159	1509
	Other	3,938	4,208	4,463	4,599	23,846	27,595	29,350	34,844	81,386	43,037	257,266
	Percent HAL	5.9%	3.5%	0.1%	0.3%	0.3%	0.4%	0.8%	0.5%	0.4%	0.4%	0.6%
Hispanic	HAL	45	25	2	4	3	14	64	38	30	14	28,862
	Other	429	464	543	558	2,586	3,235	3,939	5,062	12,046	6,402	225
	Percent HAL	9.5%	5.1%	0.4%	0.7%	0.1%	0.4%	1.6%	0.7%	0.2%	0.2%	0.8%
Non-Hispanic	HAL	181	116	2	10	67	79	171	123	268	134	168,893
	Other	3,148	3,390	3,567	3,672	19,265	22,208	23,408	27,339	62,896	32,956	1,017
	Percent HAL	5.4%	3.3%	0.1%	0.3%	0.3%	0.4%	0.7%	0.4%	0.4%	0.4%	0.6%

Table VI.13
Rates of HALs by Income of Borrower

Maricopa County HOME Consortium
 2008–2017 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
\$30,000 or Below	7.6%	3.6%	0.1%	0.6%	0.6%	0.4%	1.6%	0.5%	1.1%	0.5%	1.1%
\$30,001–\$50,000	7.6%	4.8%	0%	0.2%	0.1%	0.2%	1.4%	0.7%	0.2%	0.2%	0.8%
\$50,001–\$75,000	4.4%	3.1%	0.1%	0.5%	0.2%	0.3%	1.2%	0.6%	0.2%	0.2%	0.5%
\$75,001–\$100,000	7.2%	2.3%	0.2%	0%	0.1%	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%
\$100,00–\$150,000	3.5%	1.5%	0%	0.4%	0.4%	0.5%	0.4%	0.3%	0.6%	0.4%	0.5%
Above \$150,000	5.5%	2.2%	0.3%	0%	0.7%	0.7%	0.6%	1%	1.1%	1.1%	1%
Data Missing	4.8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.2%
Average	5.9%	3.5%	0.1%	0.3%	0.3%	0.4%	0.8%	0.5%	0.4%	0.4%	0.6%

Table VI.14
Loans by HAL Status by Income of Borrower
 Maricopa County HOME Consortium
 2008–2017 HMDA Data

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	HAL	23	22	1	5	12	7	25	9	34	7	138
	Other	281	593	710	779	2,018	1,777	1,574	1,715	3,164	1,429	12,611
	Percent HAL	7.6%	3.6%	0.1%	0.6%	0.6%	0.4%	1.6%	0.5%	1.1%	0.5%	1.1%
\$30,001 –\$50,000	HAL	86	72	0	3	7	11	80	45	26	12	330
	Other	1,044	1,414	1,480	1,403	5,091	5,402	5,560	6,418	14,526	6,959	42,338
	Percent HAL	7.6%	4.8%	0%	0.2%	0.1%	0.2%	1.4%	0.7%	0.2%	0.2%	0.8%
\$50,001 –\$75,000	HAL	51	33	1	5	12	20	90	51	34	18	297
	Other	1,106	1,029	967	1,033	5,691	6,830	7,640	9,218	21,996	11,653	55,510
	Percent HAL	4.4%	3.1%	0.1%	0.5%	0.2%	0.3%	1.2%	0.6%	0.2%	0.2%	0.5%
\$75,001 – \$100,000	HAL	44	12	1	0	6	16	13	12	32	22	136
	Other	569	505	528	505	4,076	5,097	5,523	6,613	15,758	8,436	39,174
	Percent HAL	7.2%	2.3%	0.2%	0%	0.1%	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%
\$100,001 –\$150,000	HAL	19	6	0	2	15	25	22	19	88	35	196
	Other	522	390	441	504	4,058	4,949	5,403	6,518	15,670	8,421	38,455
	Percent HAL	3.5%	1.5%	0%	0.4%	0.4%	0.5%	0.4%	0.3%	0.6%	0.4%	0.5%
Above \$150,000	HAL	23	6	1	0	19	25	20	42	116	65	252
	Other	396	264	327	368	2,857	3,487	3,579	4,294	10,150	6,048	25,722
	Percent HAL	5.5%	2.2%	0.3%	0%	0.7%	0.7%	0.6%	1%	1.1%	1.1%	1%
Data Missing	HAL	1	0	0	0	0	0	0	0	0	0	1
	Other	20	13	10	7	55	53	71	68	122	91	510
	Percent HAL	4.8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.2%
Total	Other	247	151	4	15	71	104	250	178	330	159	1509
	HAL	3,938	4,208	4,463	4,599	23,846	27,595	29,350	34,844	81,386	43,037	257,266
	Percent HAL	5.9%	3.5%	0.1%	0.3%	0.3%	0.4%	0.8%	0.5%	0.4%	0.4%	0.6%

B. PUBLIC INPUT DATA

Maricopa County 8/29/19

Presentation

Comment: What was other?

Presenter: Anyone who doesn't identify as these, any of these races would identify as other. These are self-reported in Census data and American Community Survey data. So, if you don't identify as black, American Indian, Native Alaskan, Asian, Native Hawaiian, or Pacific Islander, you would identify as other race.

Comment: The Native American Reservations are included in this data too, right?

Presenter: Yes.

Comment: Do you have this data with Phoenix and Mesa and just extracted it or do you just don't have this data?

Presenter: We probably have the data from Phoenix and Mesa, but we extracted it, but we do not have it in this form. If that is what your question is. We have the raw data.

Comment: Phoenix will be doing an Analysis of Impediments to Fair Housing this year as well They haven't selected their consultant yet as far as I know.

Comment: I assume Mesa as well.

Comment: Mesa as well.

Presentation

Comment: Can you leave that one up? I am just trying to figure out, where are you?

Comment: Does this include Section 8?

Presenter: This map does not, but there will be subsequent maps that do.

Comment: I know Maricopa County's Housing Authority has converted its units to RAD. Would there be other public?

Presenter: So, HUDs database has not quite caught up with the transaction to RAD. So, we don't have that data.

Comment: So, they would still be located and still coming up here.

Presenter: Yes.

Comment: I see that Buckeye and we have property in Buckeye.

Presenter: Most likely be considered an apart of this public housing map.

Comment: Okay.

Presentation

Comment: What are Housing Choice Vouchers?

Presenter: Section 8 vouchers.

Comment: Those are the same thing.

Presentation

Comment: Income bias.

Presenter: Income bias.

Comment: If we could get that past the legislation and landlords couldn't hold that against them. Just refusing without even...

Comment: I would also say justice involvement as particularly with sex offenders.

Comment: I think Mesa was the last one holding onto crime free and I don't think they have changed that since. I don't know if you know any communities that still hanging onto that. I know a lot of completes still hold onto that you still have to be 12/13 years past your last conviction before you can rent an apartment. That is a challenge.

Presenter: Any other comments or questions?

Comment: Just representing Ability 360 and we talked before I think about better educating some of the fair housing landlords, education and enforcement. I had a landlord from an apartment call me just this last week asking if we would put up flashing lights for a person that was deaf or hearing impaired and so I think that education and knowledge of quite what they do in enforcing what they do. I think having more of the housing choice vouchers and then really working with landlords to accept those vouchers. People are getting vouchers and then they are looking towards the landlords and they are not accepting them because you can get more for fair market value. So, upstreaming the voucher program would be lovely. We would like to see people increasing the home modification partnerships because when again access into the housing. We are saying about 60.2% as we are aging out as we all are. I will be there very shortly and just having either in the beginning with home modifications to widen doors and put in ramps and even roll-in showers. Some part of the complexes will let us do that but then you have, and they say they want it retrofitted back. That makes no sense. If you get a free roll-in shower. Keep it or rent it to somebody else that needs it. I don't care if it is a senior or a young person with a disability. They want to go back and take out grab bars. We need things to be different and provide incentives for accessibility up front which is a lot less costly. It is not even that costly to retrofit, but in the new construction provide incentives to the builders. At least have what we have some visitability city ordinance. He did it which we are very excited about. We will work with any city, any public housing project, any place on visitability city ordinance. Where you have a zero step, so you don't have to bother with a ramp. People call me for a ramp. They can't even get in their house safely. Wide doors and visibility and having at least one bathroom on the main floor that you can get in and use. Visiting somebody and you can't use the bathroom is very common. Those things we look at as very easily can be improved and how to eliminate those barriers for Ability 360.

Presenter: Any other comments or questions?

Comment: So, when we get calls that they are being evicting for whatever and usually not paying rent and they have lost their job and so they are always looking for low-income housing and now it seems these days that they do a credit score. So, if you are in the tank you have about minimal or no chance of getting in some places to even rent or even be considered for renting. So that is a struggle for at least the people that we get at the front desk. They don't have a deposit and they don't have a job. So that alone having no income is obviously a huge barrier.

Maricopa County 8/27/19

Presentation

Comment: Just to be clear you have taken Phoenix and Mesa out of these numbers.

Presenter: I am saying Maricopa County, but anything that says Maricopa County Home Consortium takes out Mesa and Phoenix. There are a couple numbers as we go back where it is countywide, like the homeless numbers were countywide and then some of the economic was countywide.

Comment: Explain what the Consortium is and what the County is.

Presenter: The County is in a Home Consortium which means these cities that are listed under the Home Consortium, their HOIME funds are controlled by the County and these cities participate in this plan with the County. The whole of this plan also includes Maricopa Urban County which includes these unincorporated areas. So, most of this data that we are looking at includes everything except Phoenix and Mesa because they receive their own HUD funds. Is that clear to you?

Comment: Yes.

Presentation

Comment: I noticed that that big green area is the Salt River Pima Maricopa Indian Reservation. Is the Reservation included in all of the data we have seen so far as well?

Presenter: Yes.

Presentation

Comment: Less reported.

Presenter: It is not that it is less reported, it is just not as prominent in the community, 1 to 2 percent of households will have those issues, cost burdens are more common.

Presentation

Comment: So, I work for Care First Health Plan which is one of the access programs and my department basically contracts social service agencies that address the social determinates of health. Housing is huge. Homelessness, education, employment and all of those that contribute to a person's wellbeing. Our health plan has a housing specialist that does primarily with the homeless population. Specifically, around the campus area and for us having about 380,000 members, we have a very high amount of homelessness, homeless members. That is homeless in shelters, that is homeless on the street, and that is homeless couch surfing and all of those other definitions that fall under that. That is the biggest problem right now that we are seeing is affordable housing and homelessness. I go to multiple west valley meetings, resource center meetings, and everybody is

talking about the same thing. How do we help the homeless numbers come down; what are we doing about affordable housing because there is not literally, and I use myself as an example. My mortgage is \$1,300, my son's 500 square foot studio is \$1,139. So that was his option and he chooses to do that and to live there, but for the problem person that is not making 50, 60, 70,000 dollars plus, for those people that are earning minimum wage and having to work 2 or 3 jobs at a time, what do they do? Aside from multiple families living together and having latchkey kids because mom has to go to work so there are so many different factors involved that you can't just address the homelessness or the housing without looking at the rest of the problems. Really when I worked at Sunnyslope for several years, a majority of my clients were homeless, and they chose to be homeless. So, there is that factor as well. You chose to stay on the streets, and you chose to be without shelter, without a home, resources are there, and they don't want to take advantage of that. I would like to see kind of like human resource center on the westside of town. I heard they are starting around October I believe, but I think we need a little bit more than that because it is a 20-mile hike down to the campus to try to get an ID. You can't work unless you have an ID. Where are you going to eat at, where are you going to take a shower so you can go to the interview. So, there are multiple facets involved and right now it is ridiculous that the housing costs and there is no affordable housing for anybody.

Presenter: Thank you.

Comment: One of the changes we made at the county in the last year is all of the money, all of our Community Development Block Grant money that we can possibly spend on homelessness, because HUD limits how much you can spend on contrition activities verse public services, we have put all of that money into that. Do we are funding that and I am excited about that, but I think we are definitely seeing, and she can speak to that, but we are seeing homelessness in these suburban areas grow at a really really high rate.

Comment: Burger King is experiencing homelessness.

Comment: I know El Mirage has a problem and it seems like it is a really growing problem and especially out here.

Comment: El Mirage is working with Sunrise in the health program. We are one of the partners and there is four communities that are working together and working with Sunrise as a good we are trying to work together.

Comment: Understanding isn't going to end it, but at least it will get folks engaged and connected to services, but definitely affordable housing I think is at the top of the list.

Comment: It is and it is really sad though because you what we call the working poor and it doesn't matter how many hours that they put in, if there is multiple mouths to feed at home that \$900 or \$1,000 rent it is going to take two or three jobs to cover. They go all the time away from your household and taking care of your children. It is just a snowball effect.

Comment: Can we go back to that slide that had the rates of new construction for single family and rental units. I thought that was really interesting. It is not nearly, and this county has grown so fast and to see that we are not even at 2004 levels. That is really telling.

Comment: How was Mesa selected in the distribution of funds. They get their own.

Comment: They are a large enough community and high enough rates of poverty that they receive their own allocations of these funds. I definitely would have expected that, but I thought we would have been higher at this point now.

Comment: There is so much commercial construction that has taken it away.

Presenter: This is a similar trend that I have seen in other communities in the country is that I haven't seen very many of any communities that have recovered their housing production since the recession.

Comment: We lost a lot of contractors and building costs are so high now it is hard to build a \$200,000 home. It is hard to. Looking for something affordable and that is 150 to 200,000 dollars and it costs so much to build now that many builders are not able to cover costs.

Presenter: I think part of this piece of the puzzle that exacerbates the problem is that the housing stock in the county is so much newer. A lot of the times older housing can because that affordable housing stock. It can sell for cheaper and you can rehabilitate it and it can be that affordable housing stock, but there is not a lot of older units in the county.

Comment: Also 10 years of just different group of kids are now adults who are willing to live in (Not Discernable).

Presenter: Any other comments or questions?

Presentation

Maricopa County 8/28/19

Presentation

Comment: Not a bad thing in a way.

Presentation

Comment: What is the seasonal, recreational, occasional?

Presenter: You have something you rent out for vacation use and things like that. It might not be occupied year-round, but it is available at some point during the year for rentals or recreation or vacation and things like that.

Presentation

Comment: Fountain Hills.

Comment: Yes.

Comment: Phoenix and then Gilbert or that is Mesa. Are you saying the red is Mesa?

Presenter: This white area is Mesa.

Comment: Oh....

Presenter: Because it is not a part of the study. This white area is Phoenix.

Comment: So, south of Mesa is what like Gilbert?

Comment: Chandler.

Comment: Chandler/Gilbert.

Comment: So, I am thinking that that one up there must have Fountain Hills.

Comment: It is huge.

Presenter: Is this what we are talking about?

Comment: Yes.

Presenter: That is one Census tract.

Comment: I think that this town Fountain Hill, which is very senior area, but its dos have all those mountains.

Comment: Is Paradise Valley considered part of Phoenix?

Comment: Yes.

Comment: Well, no because they wanted to be a part of the urban county at one point.

(Crosstalk)

Comment: This is Paradise Valley.

(Crosstalk)

Comment: This is the Phoenix Country Club, because it is own and not a part of the City of Phoenix.

Comment: No, serious?

Comment: Is this right here Grand?

(Crosstalk)

Presenter: This is just rents period.

(Crosstalk)

Map Discussion

Presentation

Comment: I would like to know what is causing that.

Map Discussion

Comment: If that is Tolleson, for 45-52 percent have housing problems.

Presenter: Most likely the majority of them would have cost burdens.

Comment: That doesn't surprise me.

Presentation

Comment: For me I would like to go back and see the Tolleson piece, but I know it is just not about Tolleson. I think a lot of the story is countywide, but Tolleson has some things about this community that are maybe a little different. It is a smaller town and it is multigenerational, but people are having a hard time staying here, finding homes. The one trend that is very different about Tolleson is there is some newer housing, but there is a lot of older housing. So pre 70s housings. Maybe not old for the east coast but old for here. I am working with folks with homes from the 1920s to the 1960s and trying to do repairs and that is a challenge. Definitely talking to other folks who work in other areas of the city, renters are having a really hard time and families are having a really hard time finding affordable homes. If you are trying to buy it is definitely going out to qualify which is not what we...anyway but...I don't work with those who are experiencing homelessness, but I know a few folks who are living in their vehicles in the summer here which is

crazy. The office and to help house folks at a local hotel in certain situations. I feel like there is a good and definitely a good reflection. I just don't think I am speak for everybody.

Comment: We are also going to take her comments from earlier about the senior population. Services and house burdens.

Comment: I think there is just not enough senior housing in this community. What is so great about Tolleson is we have a lot of centralized services. So, we have a great senior center and meals for folks, and we help with utilities through other programs and stuff. The City puts up a lot of funds to help folks with additional services and there is transportation for folks that live here, but it is very difficult for people and the seniors who don't own their homes and to find affordable rentals or places where they can have other services that they really need. Some wrap around services would be helpful as they get older. I know folks in the home repair programs that we run that are dealing with a lot of elderly that are disabled and we are trying to provide some in-home modifications so that they can stay in their home and be safe. That is challenge. Some of them have houses that you really can't modify as much as they would like to be able to modify them. It is not structural feasible. I know that the Director of the Senior Center is going to be sending in the survey. I just spoke with him a little while ago to do that. He has worked here for four years and goes out to folks with Meals on Wheels and be able to talk a lot more about the needs of folks in the community. One of the more important feedback we could get as far at the people he talks too in the area. I would love to have access to this if that is possible.

Maricopa County 8/29/19

Presentation

Comment: At our table we are wondering why Phoenix and Mesa are pulled out of some things, but in other things. We don't understand that.

Presenter: So anytime that data allows us to pull that out we take that out, because this plan and those funds will not go into Phoenix and Mesa. The economic data that I just showed you is only available at the county level so we can't pull out Phoenix and Mesa because the way that the data is collected is only at the county level.

Comment: Phoenix and Mesa do their own plans. So all the rest of the cities that are under the lead agency in Maricopa County we have to work together to put ours in and then each year we will put out individual plans for our community, but Phoenix and Mesa receive their funds independently so they do this on their own.

Comment: Thank you.

Comment: You said all together do you break it down for city or town?

Presenter: It depends on how the Point-In-Time count was completed. We can probably break that down by each city.

Comment: Every city has a Point-In-Time count. That is actually people out there and it is just used in every report. So those that participated.

Comment: I was just wondering how many homeless people there are in Gilbert.

Comment: So, in Gilbert two years ago it was four and last year it was two. We do know that that is a one day count though and you go out at 5 in the morning and you finish by noon. We there is a lot more transitional that move back and forth. We know that there is probably chronically homeless at this rate that is closer to 10, but we only we able to count 2 that morning. We have a lot more that qualify through the school system that are doubling up, but that is not the definition of the homeless for the count. I can talk to you a little bit more later.

Presentation

(Map Explanation)

Comment: So, related to the seniors then where is Sun City in relation. Is that the purple area on the very top?

Comment: That line is heading out that way. That is Grant Avenue and that is Sun City out there when you are up in the green.

Comment: Can you go to the previous one.

Presentation

Comment: What areas are those?

Presenter: With the highest rates?

Comment: Yes.

Comment: Would you like to give some context here?

(Map Explanation)

Comment: Is this available to see online?

Comment: We haven't posted it online, but people who came to our meetings the previous two nights and not as nearly as many we sent it out to them as well. It is hard to really take all of this in at once. We would be happy to send it out tomorrow.

Comment: Thank you.

Comment: (Not Discernable)

Presentation

Comment: It is hard to tell from the colors if there are any duplexes or triplexes.

Comment: They are very small.

Presenter: There are these little slivers in between like a little white line and a little purple line. The production of those is meniscal compared to the rest.

Presentation

Comment: There is a lot of media right now about Air B&B and BRBO and some of those others. Is that considered for seasonal recreational/occasional?

Presenter: Yes, anything like that would be considered under that.

Comment: So, there is a huge amount of change in that.

Presenter: We see 13 percentage point increase over seven years. So, the 2017 ACS data is a rolling average so when the 2020 Census comes out you may even see that number being higher than what it is showing here.

Comment: That number is also for people who have second homes here.

Comment: Right.

Comment: That is quite a number as well.

Presentation

Comment: Large purple at the top and this map is by Census tract and that is Fountain Hills. That is one tract. It is just a very large tract.

Presentation

Comment: Do you include and when you say the rents, does that include seasonal rents? They are much higher than.

Presenter: The rent data that is pulled is from the Census data. It depends on when that would be taken. So, it is just a snapshot of what is happening currently. So that was a question that I can get back to you about.

Presentation

Comment: Are those cost burdens broken down by age by chance.

Presenter: I don't think that they are broken down by age category, but we do have them by income level and by race.

Comment: (Not Discernible) in our neighborhood and there are people on a wait list for five years and they are not being able due to the scale of veterans here. I had a lady that was a Vietnam Vet had cancer and she raised her amount that she received monthly and they gave her a 30 day notice to move out because she wasn't because she wasn't prepared and she just went over the amount and they were going to keep her off. (Not Discernible) because there isn't housing available for people who are in that category. So, they are going to go and live with family members they are having to find places where they can live their life. So, it is a problem (Not Discernible) That is a problem for us with senior housing that is affordable for multi persons and not just that and I am not seeing that in Gilbert.

Comment: Lack of affordable housing options are pervasive. I mean throughout not only Maricopa County but Mesa, Phoenix, our state, the nation does especially for people who are in some of the deeper levels of poverty like you said people with a trauma or a disability and can no longer sustain. I think absolutely is a number one priority.

Comment: What I would love to see in my community is there is homeless and these homeless is just not and these people are not just and these people are and they are people who have drug problems and addition to that they are just homeless and I see that quite often. They are living in our community. There needs to be some type of service that can get them into a place where they get jobs and are able to live and contribute to society rather than living in the parks or the streets. They are killing people and they pull out a knife. I have seen that with one woman, and she lived.

Comment: The problem is that families are overlooked all of the time. So, it is not a representative sample of how many people are homeless in our community. In effect I just got a call yesterday from one of the homeless liaisons in Gilbert where there is a family of two kids sleeping in a car.

We only have enough emergency shelters, we don't have enough transitional shelter, there is no place to put everybody.

Comment: We have an overabundance of builders building.

Comment: But not in an affordable way.

Comment: That is what I am saying. That is a start finding out how we can do something about that.

Comment: Building apartments because people are moving there, and I know the housing thing and a lot of people don't want to buy because of what happened to their parents 10 years ago. So, they are out of the market and they are renting, and they are paying an astronomical amount of money for rents. These builders that come here and build maybe there are some standard that we have to meet in our city to be able to house everybody's needs instead of just one. It is because they are making money on those people that are moving here and those people are eventually going to buy houses. If there was a way that they measure that and make it standardized or something.

Comment: In regard to condos verses apartments. They are totally two different people who buy a condo and an apartment regarding of what you do that to lessen the burden as they age, and they are getting loans so that they are able to buy condos. Gilbert is not seeing that trend. They are seeing apartments because that is where they make their money. So, a condo is affordable housing they can get into and to buy a house because they will never buy a house in Gilbert when they first. It is very typical for a first-time buyer to buy in Gilbert. So that is what I am seeing, and Oak Property in Gilbert and they can make a deal with a developer that they can develop their condos and they have the ability to sell those condos to people that can afford. They are (Not Discernable).

Comment: So, I was in the business one time and decades ago we explored. It was before the Department of Housing, it was the Department of Commerce I believe, but we floated the idea of laws that would require developers to set aside a certain percentage of units for lower income. So just trying for renters. It does two things. It starts to build your capacity for affordable housing and also integrates lower income families with higher income families that then sort of set higher norms and that kind of support. In the years past Arizona housing market wasn't as inflated as it is today. The numbers are in pencil. I get the performance and I get that it has to be a profit. I can't help but wonder as we are seeing the cost of rental units escalate when do we get to that point when we can do some of that creative thinking and kind of social responsibility. I put that out there.

Presenter: Thank you.

Comment: Along with what you were saying there are several low-income apartments in this community, and I have helped people find these locations, but after a year the rent keeps going up and each year it goes up again. People end back up at square one. So, rental cap on that or I don't know if something like that can be done? At least in a certain amount of time. One year really is not

enough time for people to get back on their feet, but I feel like two years is a pretty good amount of time before they get a rental raise or something. So...

Comment: Another thing that we are seeing is a lot of landlords now are putting in and they will not cover any maintenance at all unless it is fire or flood. So, you are looking at low-income people who are below the poverty line and barely making it and paying over 30 percent of their income and something breaks down like the kitchen or bathroom and none of the landlords will fix it.

Comment: So, somebody is not doing their job, because they have to. Those people have to be held to the standards, because if people don't have bathrooms that is a problem.

Comment: We have private landlords in our community that are writing it into the leases and then the people are taking the leases and signing them.

Comment: They should not be signing them.

Comment: But if you are low-income and you are desperate for a place to rent that is why it is happening.

Comment: They are getting taken advantage of.

Comment: It is true.

Comment: Predatory renting.

Comment: I would like to be on that committee.

Comment: The population that I serve is the seriously mentally ill and particularly the ones that cannot advocate for themselves and they are incapacitated, and they do not have a family member that can advocate, but I do help a lot of families as well. So, what we are seeing is high eviction rates for this population, because they are not getting the adequate support. They may act out because of symptoms of their mental illness and the landlord is like that is our ticket to get them out of here. Also, the continuum of care for this population is really a triage. It treat, street, repeat. We need more flexible housing options and some long term options where and it is much more affordable to have like say a group home with four or five individuals there with a staff member there verses trying to put everybody in an apartment which the rates are going through the roof and we can't really do that. So, we need to look at this maybe a smaller population, but if you look around in every city this is the population, we are seeing very visible on the streets. Also, what I have learned and what I have heard in working with Access and we are working on this issue right now is that there are housing vouchers and I don't know if this is true, but there is not capacity. Again, landlords with our prosperity and increase in income they are redoing their apartments and they want high they want to make money. Everybody wants to make money. So, there is just a lot of a lot against this population and I think that they get overlooked a lot, yet they are the ones that our county is spending money whether it is jails or booking or police or tragedy. The families are living in crisis and they cannot take care of them anymore in their home. It is too difficult. There is

loose of income there with those families. So again, smaller population but they are using up huge amount of our resources because we are not prioritizing and focusing on them.

Comment: I don't see why the funds can't be aligned to rehab houses that are dilapidated where it is not an emergency or whether it is not the air conditioner or an emergency repair where they actually have funds to rehab. According to her they had a like a lean type thing in order to receive funds. To me you are not serving anybody if all you are doing is fixing the air conditioning or the plumbing when the whole house is dilapidated and sooner or later it will be in bad condition. That is one of the things and in addition to that we have a drainage problem. They are going to be taking care of and every year they ask, or I ask, and the drainage problems are not being taken care of. My Spanish speaking neighbor is so concerned with all the mosquitoes constantly and it is a health and safety problem. Lots of things can happen when you don't and so it is kind of unfortunate.

Comment: Is only set to rehabilitate houses or (Not Discernible)

Presenter: The types of funding could be used for that, but it depends on how the county prioritizes their funding. There is only so much, and it only goes so far. So, part of this process is deciding what properties the county is going to set for this. I appreciate the comments and the input in this process.

Comment: When I look at this and a problem that we see everyday is I look at the kids that are impacted by all of this. The stresses that happen in family where they can't afford the bills and maybe they are not getting as much at work. Is if we could find a place for the kids are safe and being taking care of then the parents and maybe fed then the parents are able to deal with a little bit more or if it having to pick up a second job to pay the bills or having to worry about the kids. That is a part of all of this, and it also teaches the kids a work ethic so hopefully they do not end up in that cycle.

Comment: The Boys and Girls Clubs do they and I know there one in the community maybe they need more (Not Discernable)

Comment: we are constantly getting phone calls about it, but facilities in communities for affordable after school and non-school funded care and it is the parents are coming in and asking for more and more financial assistance, because they can't afford regular daycare programs because the amount they receive.

Comment: I will say that we are seeing more and more family living in hotels because they just can't afford the utility deposit, the security deposit and they are getting charged higher because they have had evictions. So, we have a whole generation of kids growing up in motels, which is not stable because they are not making it to school on time and they have no descent place to play and no other friends in the neighborhood to get involved with.

Comment: Is it easier to get a motel voucher than a housing voucher?

Comment: No, they can pay with their weekly check the weekly rate.

Comment: So, they are not on vouchers they are just choosing...

Comment: That is their only choice.

(Crosstalk)

Comment: It is way cheaper...

Comment: In some ways.

Comment: Depending on what time of the year and they get busy in the wintertime and the rates go up, but they are living paycheck to paycheck. They don't have enough money to get the rent.

Presenter: What do you think that the county is doing well? Are there any programs or efforts that are already in progress that could be improved?

Comment: We have a new facility that allows people dental care, but it only allows children. The seniors are not able to go to the dental and receive services. So, the seniors that are living in the community and I know one, three that just talked to me about this. So, I don't understand why the children are receiving the dental care when the people and the elderly and the people who cannot afford it who are elderly do not receive that care. To me that is not really taking care of the aspects of the community. I think that program should include seniors. It costs a lot more to go to the dentist when you are older than when you are younger.

Comment: I think something that the county is well is they collaborate now.

Comment: The County also has a really robust home repair program for low-income houses which can keep people safely housed in the long run.

Comment: They have been investing in affordable housing.

Comment: They also do a great job. It doesn't affect homelessness housing so much, it is a support with the community services, like road improvement or sewer improvements and those kinds of infrastructure in residents throughout the county that are major.

Presenter: Any other comments or questions?

Presentation

Comment: I work for a non-profit here in Gilbert and we serve the addiction community. So, we have one house for single moms with kids, but we do have a waiting list and the need is great. Moms can't afford to live on their own and this home allows them to keep their kids, but we need more homes like this. We can't afford another one at this time.

Comment: (Not Discernable) we really see that families need places to live.

Presenter: Any other comments or questions?

Comment: I do think that I agree with all of these comments. I see the same thing, but also just with the seriously mentally ill I think we tend to because of Not In My Backyard we tend to put them in situations where they, we set them up to fail and there is no hope for them to have a life with dignity. So, I think we need to look at are we being fair and equitable. We are not setting them up to succeed and putting these houses and where we put, and they usually get the bottom of the barrel. So that is all.

Comment: That is what we were talking about over here. We want to help, but we will help you from here. We don't want that home in our neighborhood. It is that. (Not Discernable)

Comment: I would suggest that funding be proportionate to attendance at these meetings.

Comment: I thought the presentation was very informative and helpful very succinctly put together. I appreciate that.