

MARICOPA COUNTY HOME CONSORTIUM REGIONAL FAIR HOUSING ASSESSMENT

2025 Analysis of Impediments to Fair Housing Choice

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Section 1: Executive Summary

Introduction

The Analysis of Impediments to Fair Housing Choice (AI) is a critical document that identifies barriers to equitable housing access and outlines strategies to overcome them. This report fulfills the requirements of the Housing and Community Development Act of 1974, which mandates that communities receiving Community Development Block Grant (CDBG) funds affirmatively further fair housing (AFFH).

The Maricopa HOME Consortium, led by Maricopa County, is a regional partnership comprising the cities of Avondale, Chandler, Glendale, Peoria, Scottsdale, Surprise, Tempe, the Town of Gilbert, and the Maricopa Urban County, working collaboratively to address diverse housing and community development needs across the region. As the lead entity for the Maricopa HOME Consortium, the county is tasked with addressing housing needs and ensuring compliance with federal fair housing laws.

Despite decades of legislation and advocacy, achieving fair housing remains a complex challenge due to the lingering impacts of historical policies, current housing affordability issues, and market dynamics. While the Fair Housing Act prohibits discrimination based on protected characteristics, barriers such as rising housing costs and discriminatory practices like redlining and racial steering may continue to disproportionately affect marginalized communities. Supply and demand imbalances further exacerbate these challenges, creating competitive markets where landlords can set high prices that exclude low-income earners, limiting equitable access to housing opportunities.

One of the most significant obstacles to fair housing choice is the increasing gap between housing costs and household income. Rising rents and housing prices, coupled with stagnant wages, particularly for low-income earners and communities of color, have created a situation where many individuals and families are simply priced out of desirable and equitable neighborhoods. This disparity forces them to choose between affordable housing, often located in segregated communities with limited access to resources and opportunities, or sacrificing other necessities to secure housing in more desirable locations.

Fair housing choice ensures that all individuals—regardless of race, color, religion, sex, disability, familial status, or national origin—have equal opportunities to access housing without discrimination. The AI process involves identifying impediments, taking corrective actions, and maintaining records to affirmatively further fair housing. This report highlights key challenges faced by Maricopa County and its HOME Consortium members while proposing actionable solutions to address these issues.

Federal Policy Shifts and Local Implementation

The Biden Administration's Equity Agenda

In January 2021, the Biden Administration launched a sweeping racial equity agenda through Executive Order 13985, mandating federal agencies to address systemic barriers to opportunity for underserved communities. This included requiring agencies to develop Equity Action Plans with strategies to dismantle discriminatory practices in housing, lending, and environmental justice. For fair housing, the administration proposed updates to the Affirmatively Furthering Fair Housing rule, which emphasized data-driven assessments of segregation, disparities in access to opportunity, and community engagement.

Delays and Reversals Under the Trump Administration

In January 2025, the Trump administration issued Executive Order 13985 Revocation, rescinding Biden-era mandates and terminating federal equity action plans. This order halted requirements for agencies to submit equity progress reports or maintain dedicated equity offices. While the Trump administration abolished the AFFH updates proposed under Biden, HUD's statutory obligation for CDBG entitlement communities to affirmatively further fair housing remains intact.

Maricopa County remains committed to affirmatively furthering fair housing through data-driven assessments, community engagement, and targeted action plans. The Consortium began its fair housing assessment process in the summer of 2024, leaning on the components of the traditional AI framework with Biden-era equity objectives. Key components include examining and addressing discriminatory housing practices, promoting fair housing choice for all individuals, ensuring inclusive housing opportunities regardless of protected characteristics, enhancing accessibility for persons with disabilities, and adhering to the non-discrimination mandates of the Fair Housing Act.

The Maricopa HOME Consortium's AI underscores the complex interplay between public perception, funding limitations, demographic changes, and regulatory frameworks that shape fair housing outcomes. Addressing these issues will require coordinated efforts among local governments, community organizations, and residents to foster an inclusive environment where all individuals have access to safe, affordable housing options. By identifying barriers and implementing actionable solutions, Maricopa County aims to advance housing opportunities for its growing population.

Fair Housing Concepts

Housing choice plays a critical role in influencing individuals' and families' abilities to realize and attain personal, educational, employment, and income potential. The fundamental goal of HUD's fair housing policy is to make housing choice a reality through sound planning. Through its on-going focus on Fair Housing Planning (FHP), HUD "is committed to eliminating racial and ethnic discrimination, illegal physical and other barriers to persons with disabilities, and other discriminatory practices in housing." Among the recurring key concepts inherent in FHP are:

- ***Affirmatively Further Fair Housing (AFFH):*** Under its community development programs, HUD requires its grantees to affirmatively further fair housing through three broad activities: 1) conduct an *Analysis of Impediments to Fair Housing Choice*; 2) act to overcome identified impediments; and 3) track measurable progress in addressing impediments and the realization of fair housing choice.
- ***Affordable Housing:*** Decent, safe, quality housing that costs no more than 30% of a household's gross monthly income for utility and rent or mortgage payments.
- ***Fair Housing Choice:*** The ability of persons, regardless of race, color, religion, national origin, disability, gender or familial status, of similar income levels to have the same housing choices.
- ***Impediments to Fair Housing Choice:*** Any actions, omissions, or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing choice or the availability of housing choice.
- ***Low and Moderate Income:*** Defined as 80% of the median household income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. *Very low income* is defined as 50% of the median household income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. *Poverty level income* is defined as 30% or below median household income.
- ***Private Sector:*** Private sector involvement in the housing market includes banking and lending institutions, insurance providers, real estate and property management agencies, property owners, and developers.
- ***Public Sector:*** The public sector for the purpose of this analysis includes local and state governments, regional agencies, public housing authorities, public transportation, community development organizations, workforce training providers, and community and social services.

Methodology for Fair Housing Analysis Report

The methodology for conducting the Fair Housing Analysis Report for the Maricopa HOME Consortium encompasses a comprehensive examination of the demographics and housing landscape across the region, including the member jurisdictions. The process begins with extensive data collection and analysis, focusing on demographic profiles, patterns of segregation and integration, and identifying racially or ethnically concentrated areas of poverty (R/ECAPs). This phase also evaluates access to community assets, affordable housing opportunities, and economic prospects, including homeownership.

The next stage involves a thorough review of planning, development, and housing programs across the consortium. This includes examining laws, policies, and zoning ordinances that impact housing availability and accessibility. Additionally, the review assesses grant programs administered by the consortium members to evaluate compliance, practices, and performance measures.

The legal and regulatory landscape is also scrutinized to assess state and local laws, zoning regulations, and housing programs against HUD guidelines and national best practices. The consortium's fair housing legal status is reviewed through an examination of fair housing complaints, findings of discrimination, and any relevant legal actions.

Public-sector conditions that influence fair housing choice for protected classes are evaluated. These include factors such as tax policies, municipal services, transportation accessibility, and potential displacement due to economic factors or public housing policies.

Following this comprehensive data gathering phase, the methodology synthesizes all findings to identify impediments to fair housing choice across the consortium, as well as individual city and town findings. This step pinpoints barriers or potential challenges to fair housing and access to community assets for protected groups.

Finally, strategic recommendations are developed in collaboration with local government officials. This section establishes various tools to address the key findings, with an emphasis on promoting affordable housing opportunities. This action-oriented approach ensures that the analysis translates into concrete steps toward improving fair housing conditions across all jurisdictions within the Maricopa HOME Consortium.

Data Sources

Civitas utilized major sources of data for the quantitative analyses in the report and relied heavily on the most recent five-year American Community Survey (ACS). At the start date of this effort, the most recent ACS data available for this report was the 2018-2022 5-year estimates. During the development of this amendment, ACS released 5-year estimates for 2019-2023. While the exact estimates may differ, the trends analyzed and described remain in place. Below is a list of the data sources employed:

- American Community Survey five-year estimates (2018 – 2022) (Current at project start)
- U.S. Census (2010, 2020)
- Redfin
- U.S. Department of Housing and Urban Development (HUD)
- 2021 Comprehensive Housing Affordability Strategy (CHAS)
- Federal Reserve Bank of St. Louis
- Maricopa Association of Governments
- U.S. Bureau of Labor Statistics (BLS) data
- PolicyMap
- Federal Financial Institutions Examination Council (FFIEC) data
- Local plans and reports
- Various Online Reports

Summary of Findings

The analysis identified several significant impediments to fair housing choice in Maricopa County:

1. Public Resistance to Affordable Housing

A pervasive "Not in My Backyard" (NIMBY) mentality has hindered the development of affordable housing. Public opposition stems from misconceptions about the impact of such developments on neighborhoods. Overcoming this resistance requires ongoing education campaigns to highlight the benefits and necessity of affordable housing options.

2. Shortage of Funding for Housing Programs

Limited funding for affordable housing and homelessness services continues to be a significant challenge. Many applicants face years-long waiting lists for publicly assisted housing due to resource constraints.

3. Growth in the Elderly Population

The proportion of residents aged 65 and older increased from 12.3% in 2012 to 15.6% in 2022, reflecting an aging population with specialized housing and service needs.

4. Decline in Missing Middle Housing

The county has experienced a reduction in "missing middle" housing types (e.g., duplexes, triplexes, and townhomes), which provide affordable alternatives between single-family homes and large apartment complexes. These units declined by 7,545 between 2012 and 2022.

5. Impact of Luke Air Force Base on Residential Density

Proximity to Luke Air Force Base imposes restrictions on residential density in surrounding areas due to noise and safety concerns. State-mandated graduated density zoning limits housing development near the base.

Consortium-Wide Themes

While Section 7 highlights findings among each member city, there are several broader challenges that affect affordable housing efforts across Maricopa County:

- 1. Shortage of Affordable Housing Incentives:** Cities like Glendale and Tempe acknowledge the need for stronger economic incentives to stimulate affordable housing development.
- 2. Limited Vacant Residential Land:** Rapid growth has reduced available land for new residential projects, requiring more strategic planning and redevelopment efforts.
- 3. Housing Affordability Crisis:** Home values increased by 86.7%, while rents rose by 56.3% from 2012 to 2022—outpacing income growth (45.1%). This affordability gap disproportionately affects low-income households.
- 4. Aging Housing Stock:** Older homes in cities like Glendale and Tempe require renovations and stricter code enforcement.
- 5. Outdated Zoning Codes:** Restrictive zoning laws hinder affordable housing development in cities such as Surprise and Gilbert.

Actions to Address Impediments

Promoting equitable access to fair housing requires addressing complex and interconnected issues. This necessitates a multi-pronged approach that includes:

- **Investing in affordable housing initiatives:** Increasing the supply of affordable housing units across income levels and geographic areas is crucial. This can be achieved through various strategies, such as rent control policies, subsidies for developers and landlords, and incentives for the preservation of existing affordable housing stock.
- **Combatting discriminatory practices:** Upholding fair housing laws and implementing stronger enforcement mechanisms are essential for holding landlords accountable and eliminating discriminatory practices in the housing market.
- **Addressing economic disparities:** Closing the income gap and promoting economic opportunities for marginalized communities will enable them to compete in the housing market.
- **Empowering communities:** Supporting community-based organizations and initiatives that provide education, advocacy, and resources to residents seeking fair housing can significantly impact their ability to navigate the complexities of the housing market.

Strategic Recommendations

In an effort to overcome or ameliorate barriers to fair housing choice, this report identified corresponding strategic actions for consideration and implementation. The actions will be addressed over the next five years, aligning the accomplishments of these actions with the consolidated planning cycle. The Maricopa HOME Consortium recognizes the critical need to address barriers to affordable housing through a combination of strategic planning, legal reforms, and financial actions. The final section of the report outlines a comprehensive set of recommendations aimed at mitigating these challenges and expanding housing opportunities across the region. Key recommendations include:

1. **Public Education on Affordable Housing Needs:** Elected officials are encouraged to lead public education campaigns to combat misconceptions about affordable housing and reduce NIMBYism, fostering greater community support for housing initiatives.
2. **Facilitating Missing Middle and Multi-Family Housing:** Zoning reforms and legislative efforts, such as Arizona's "middle housing bill," are proposed to enable the development of duplexes, triplexes, and other "missing middle" housing types that address gaps between single-family homes and large apartment complexes.
3. **Increasing Funding and Incentives:** Expanding financial resources through mechanisms like tax credits, density bonuses, waived impact fees, and partnerships with private and philanthropic organizations is essential to stimulate new affordable housing projects.
4. **Inventorying Surplus Land for Housing Development:** The county recommends assessing publicly owned surplus land for potential use in affordable or workforce housing projects, actively marketing these parcels to developers.

These actions build on existing policies while introducing innovative approaches to stimulate residential investment and increase the supply of affordable housing throughout Maricopa County. When implemented collectively, these strategies will significantly contribute to reducing housing shortages and ensuring equitable access to housing for current and future residents across the consortium.

Organization of the AI

The ***Analysis of Impediments to Fair Housing Choice (AI)*** is an internal analysis of factors that may be potentially preventing access to fair housing choice in the community. Understanding the impediments to fair housing choice is an important step in addressing housing needs. This report is meant to provide information to decision makers in the community and assist in guiding the use of grant funds and other resources that target affordable housing.

In **Section 2**, the socio-economic profile details the community demographics and economic characteristics at the consortium level, with city breakdown in several subtopics. This section looks various protected categories, household makeup, income levels and the availability of housing choice. A household's income is a major component of access to affordable housing and a relationship between income and race may point to an impediment to fair housing choice. The analysis also reviews the consortium's municipalities' data.

Section 3 focuses on the housing profile of the consortium. The cost and availability of units for both renters and homeowners are analyzed to determine if the existing housing stock meets the needs of the community. Additionally, construction patterns are addressed to look at future housing development.

Section 4 details impact of local public policies and programs and their impacts to housing choice and affordability. While well-intentioned, there are often unintended consequences to policies that may contribute to impediments to fair housing choice.

Section 5 discusses private lending practices and high-level data findings. The demographics of applicants and information about loan denials are analyzed to determine if the lending market is contributing to impediments to fair housing choice or creating unreasonable barriers to being approved for a loan.

Section 6 identifies existing Fair Housing programming and resources in the consortium. It also outlines fair housing complaint processes and assesses trends in the consortium's fair housing complaints.

Section 7 is the Summary of Identified Impediments. This section reviews fair housing issues in the consortium, identifies barriers to fair housing and barriers to affordability.

Lastly, **Section 8** provides a selection of recommendations to mitigate these barriers to affordable housing including a combination of planning, legal and financial tools.

Section 2: Socioeconomic Profile

The Socioeconomic Profile section of our housing study provides an in-depth examination of Maricopa County's demographic composition. Understanding the diverse characteristics of the county's population is critical for identifying groups that face greater socioeconomic challenges. Analyzing data on income levels, employment status, educational attainment, and other demographic variables allows us to pinpoint which populations are most disadvantaged. This analysis is not merely descriptive; it informs strategic decision-making regarding the allocation of resources, targeting of funding, and planning of development initiatives. By tailoring our approaches to meet the specific needs of these communities, we can foster greater equity and improve overall living conditions in Maricopa County. This section aims to lay the foundation for such targeted efforts, ensuring that interventions are effectively aligned with the unique challenges and opportunities within the county.

Demographics

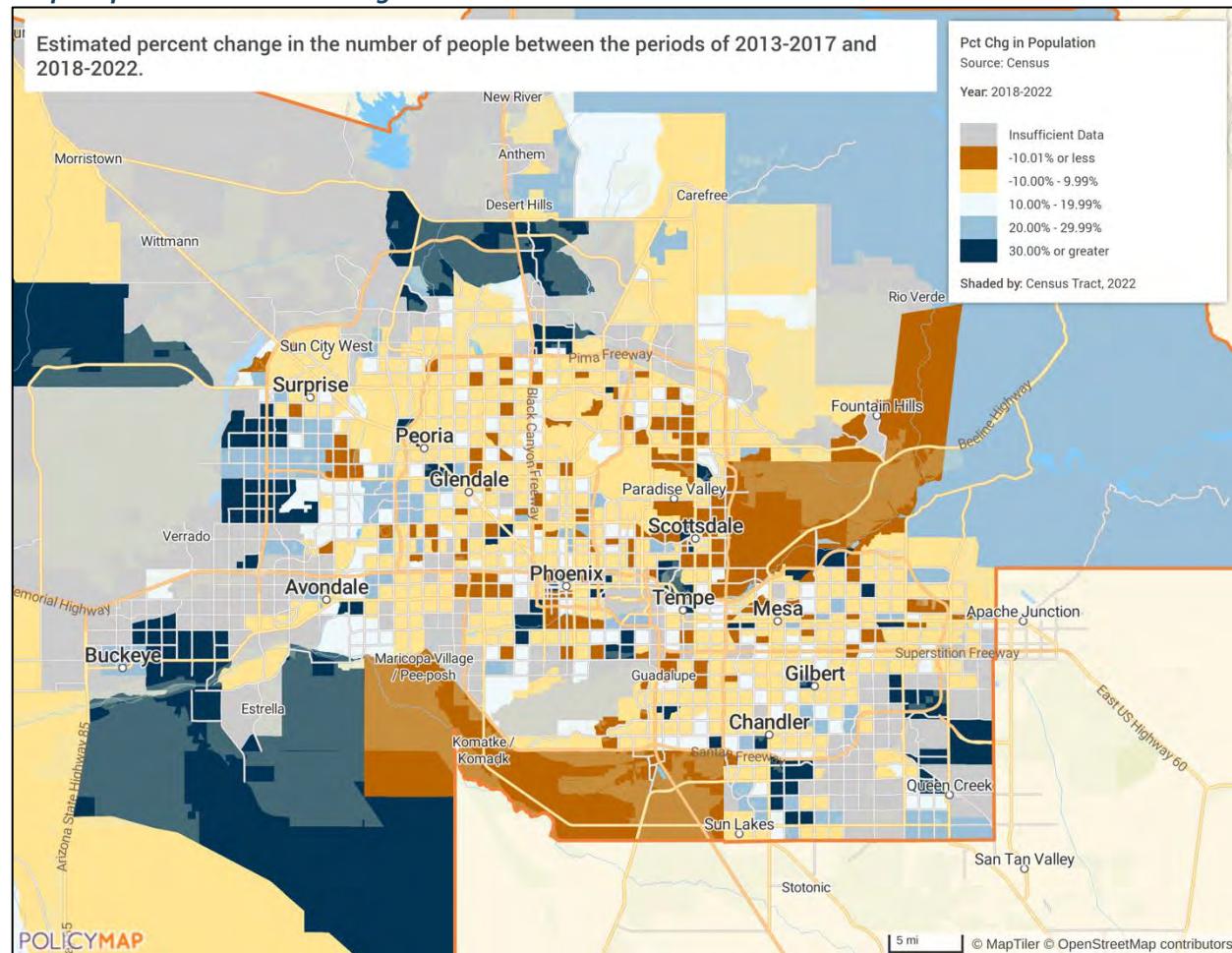
Table: Population – 2012 to 2022

Jurisdiction	2012	2022	Percent Change
Maricopa Consortium	1,870,862	2,220,483	18.7%
Maricopa County (whole)	3,841,819	4,430,871	15.3%
Avondale	75,298	89,214	18.5%
Chandler	237,456	275,618	16.1%
Gilbert	221,136	267,267	20.9%
Glendale	229,331	248,083	8.2%
Peoria	154,566	191,292	23.8%
Scottsdale	219,867	240,537	9.4%
Surprise	115,007	145,591	26.6%
Tempe	164,139	181,005	10.3%
Phoenix	1,462,368	1,609,456	10.1%
Goodyear	64,714	97,542	50.7%
Mesa	443,875	503,390	13.4%
Arizona	6,410,979	7,172,282	11.9%

Source: 2008-2012, 2018-2022 ACS 5-Yr Estimates (DP05)

While the county has seen growth, the growth has not been uniform across the county. Many areas on the outskirts of the urban areas saw substantial growth while more densely urban areas had a decrease in overall population. The reasons for the variance in population changes could be due to housing costs, the types of units available, or other factors.

Map: Population Percent Change – Zoomed in Phoenix Metro Area



Source: United States Census Bureau ACS 2018-2022 via PolicyMap

Age

As Americans get older the needs of residents in many communities have started to change. In the last 10 years the average age in Maricopa County has increased by 2.5 to 37.1 years. While this is younger than both the median age in the state (38.4) and the nation (38.5) Maricopa County is still seeing a trend towards an aging population. There are two primary demographic changes that have led to this shift. First, the age group with the largest change is the retirement age group. The number of residents over the age of 65 has increased by over 220,000 people. The second reason is the slow growth and decrease in the number of younger residents. The number of residents under the age of 24 only grew by 53,000 and the number of residents under the age of 10 declined by approximately 27,000.

Table: Age Distribution 2012 to 2022

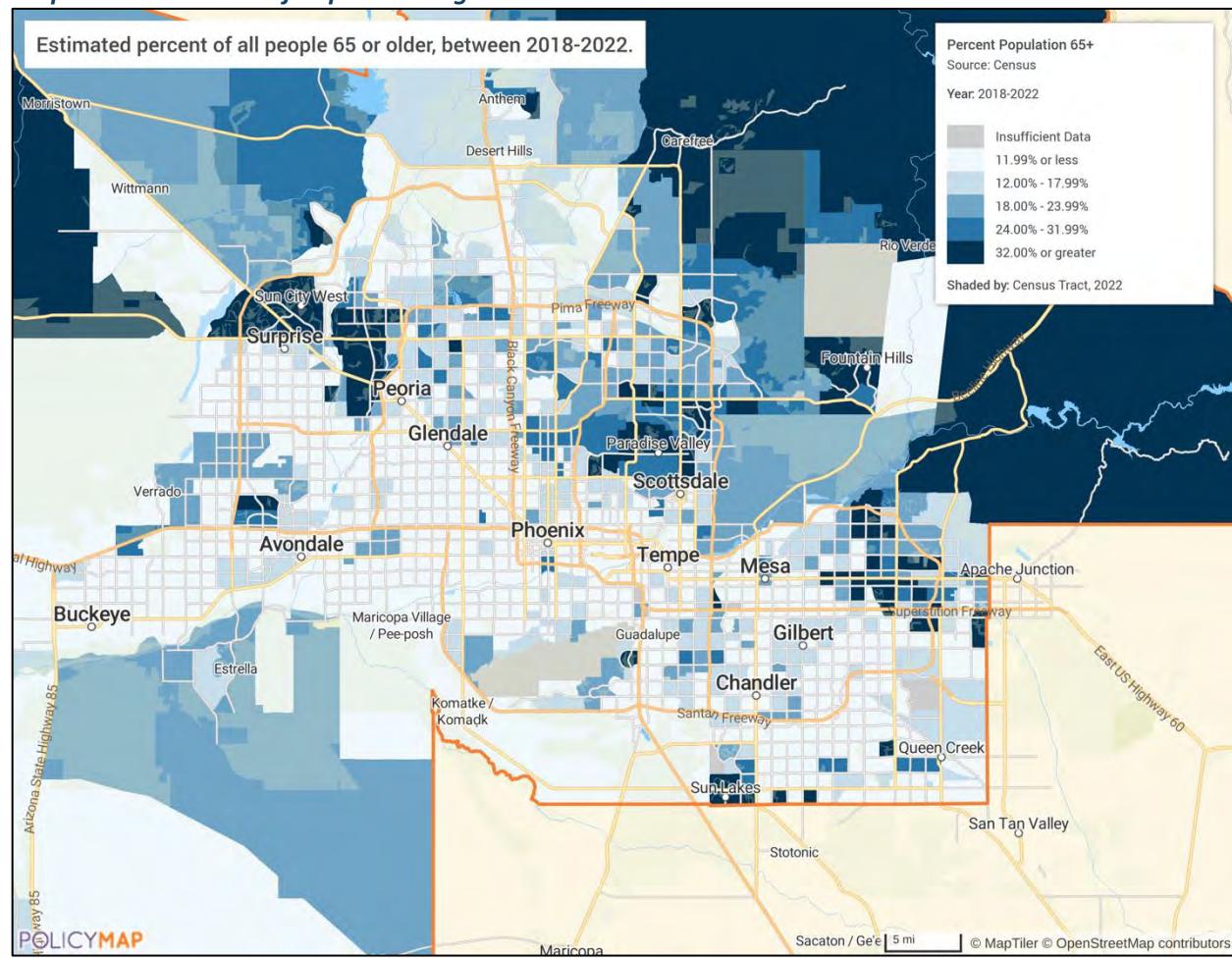
Age Cohort	2012		2022	
	Number	Percent	Number	Percent
Under 5 years	284,400	7.4%	259,471	5.9%
5 to 9 years	281,058	7.3%	278,403	6.3%
10 to 14 years	279,033	7.3%	303,787	6.9%
15 to 19 years	273,625	7.1%	300,438	6.8%
20 to 24 years	272,305	7.1%	301,557	6.8%
25 to 34 years	549,662	14.3%	643,380	14.5%
35 to 44 years	528,091	13.7%	585,028	13.2%
45 to 54 years	502,692	13.1%	550,224	12.4%
55 to 59 years	211,671	5.5%	265,846	6.0%
60 to 64 years	189,374	4.9%	249,967	5.6%
65 to 74 years	259,734	6.8%	399,436	9.0%
75 to 84 years	153,081	4.0%	213,534	4.8%
85 years and over	57,093	1.5%	79,800	1.8%
Median Age	34.6	(X)	37.1	(X)

Source: 2008-2012, 2018-2022 ACS 5-Yr Estimates (DP05)

Elderly

As noted above, the population of Maricopa County is getting older and meeting the housing needs of the elderly is especially important. As communities across the nation grow older, the needs of the elderly must be factored into community plans and programs to provide appropriate social services, healthcare, and housing. Housing is central to these evolving needs, particularly access to housing options that are decent, safe, affordable, accessible, and located in proximity to services and transportation. Housing is one of the most essential needs of the elderly because the affordability, location and accessibility of their residence will directly impact their ability to access health and social services – both in terms of financial cost and physical practicality. The availability of appropriate housing can be an impediment to fair housing choice. In Maricopa County, areas with a relatively large population over the age of 65 can be found throughout the county, particularly in more rural areas and near Surprise and Paradise Valley.

Map: Concentrations of Population Age Over 65 – Zoomed in Phoenix Metro Area



Source: United States Census Bureau ACS 2018-2022 via PolicyMap

Disability

Residents with disabilities often require special housing units and have limited income, which makes affording safe and secure homes difficult. In Maricopa County nearly 12% of the population has a disability, and the likelihood that a person has a disability increases with age. Approximately 30% of the population over the age of 65 years old report at least one disability. In total, there are over 500,000 people who may need ADA accessible housing units.

A lack of accessible units can be an impediment to fair housing access. Not only are the individuals with disabilities impacted, but their entire household can end up without appropriate housing. This issue is magnified with residents who are on a fixed income due to age.

Table: Disability Status Of The Civilian Noninstitutionalized Population

Type	Total	w/Disability	Percent by Cohort
Total Civilian Noninstitutionalized Population	4,391,794	514,447	11.7%
Under 18 years	1,022,781	44973	4.4%
18 to 34 years	1,050,475	75,038	7.1%
35 to 64 years	1,636,200	182,626	11.2%
65 to 74 years	395,859	87,977	22.2%
75 years and over	286,479	123,833	43.2%

Source: 2018-2022 ACS 5-Yr Estimates (S1810)

Table: Percent of Disabled Population by Jurisdiction and Age Cohort 2022

Jurisdiction	Total Percent with a Disability	Under 18 Years With a Disability	18 -64 Years With a Disability	Over 65 Years with a Disability
Maricopa County	11.7%	4.4%	90%	32.8%
Avondale	11.9%	5.6%	10.8%	40.0%
Chandler	9.7%	3.8%	8.0%	30.0%
Gilbert	7.7%	3.4%	5.9%	30.9%
Glendale	15.1%	6.5%	13.1%	42.1%
Peoria	13.1%	4.7%	9.5%	35.1%
Scottsdale	9.8%	2.3%	6.0%	23.3%
Surprise	7.7%	5.5%	9.7%	27.1%
Tempe	10.3%	4.5%	8.2%	32.8%
Phoenix	11.2%	4.5%	9.9%	32.8%
Goodyear	10.5%	4.7%	8.3%	24.9%
Mesa	12.7%	4.1%	10.7%	31.7%
Arizona	13.2%	6.0%	10.8%	32.5%

Source: 2008-2012, 2018-2022 ACS 5-Yr Estimates (S1810)

Race and Ethnicity

Maricopa County is a multicultural county with a large Hispanic population. White, non-Hispanic residents make up the majority of the county but only by 3.2%. In many cases there is a relationship between race or ethnicity and reduced access to fair housing choice, particularly when there is a correlation between race/ethnicity and income, poverty, and primary language spoken.

Table: Countywide Population by Race and Ethnicity (DP05)

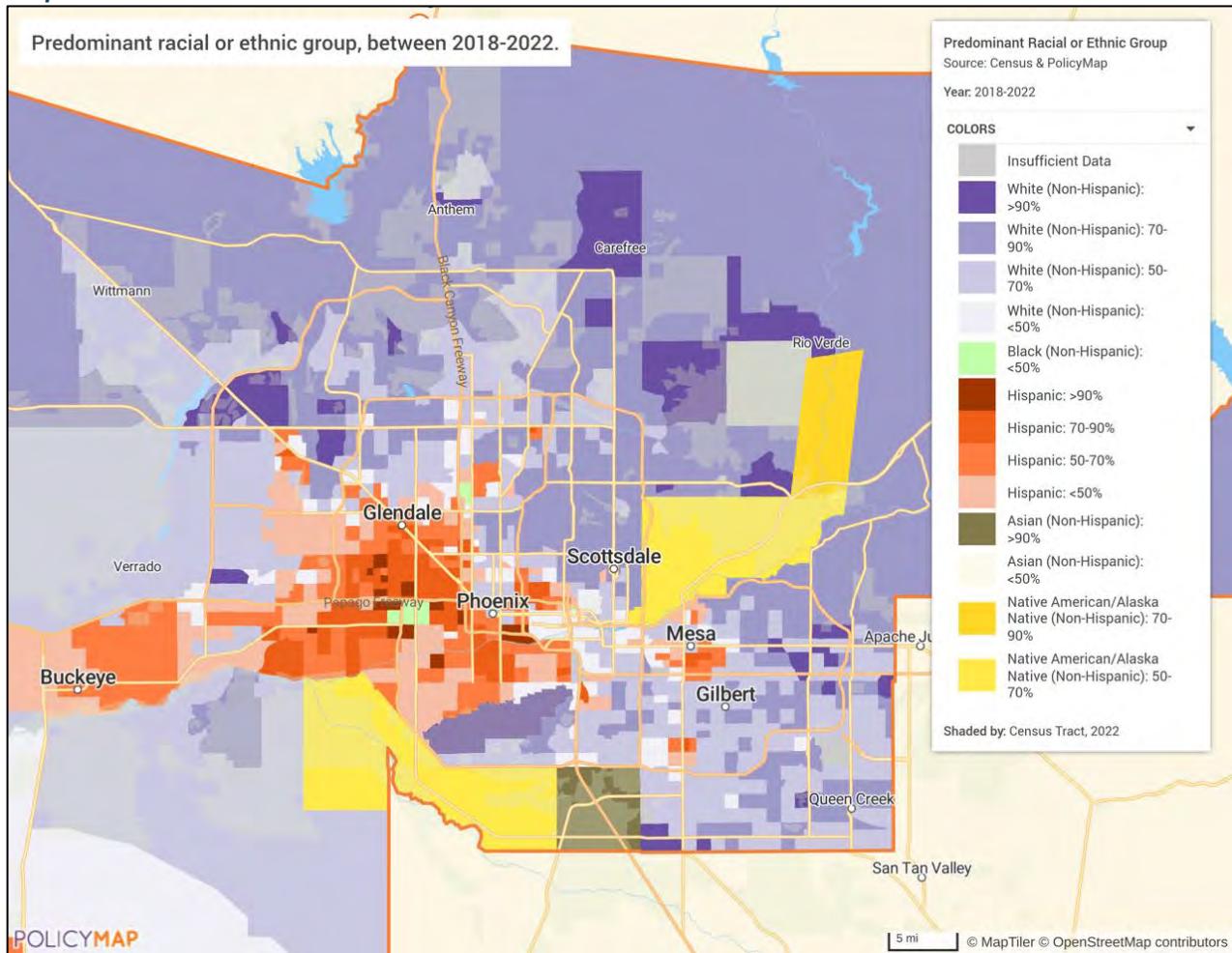
Population Cohort	Population	Percent
Total Population	4,430,871	100.0%
Race		
White alone	2,359,261	53.2%
Black or African American alone	239,826	5.4%
American Indian and Alaska Native alone	60,562	1.4%
Asian alone	184,817	4.2%
Native Hawaiian and Other Pacific Islander alone	8,260	0.2%
Some other race alone	16,505	0.4%
Two or more races	158,887	3.6%
Ethnicity		
Hispanic	1,402,753	31.7%
Not Hispanic	3,028,118	68.3%
Source: United States Census Bureau ACS 2018-2022 (DP05)		

In Maricopa County, there are multiple areas where the predominant group is not White, non-Hispanic. Hispanic, Native American, and Black households are the primary group in some portions of the county.

Table: Race by Jurisdiction 2022

Jurisdiction	White	Black or African American Alone	Hispanic or Latino	Other (a)
Maricopa County	53.2%	5.4%	31.7%	9.7%
Avondale	27.4%	10.1%	55.3%	7.2%
Chandler	55.2%	5.6%	21.2%	18.0%
Gilbert	67.1%	3.8%	17.6%	11.5%
Glendale	43.6%	6.5%	40.4%	9.5%
Peoria	64.3%	3.3%	21.4%	11.0%
Scottsdale	77.9%	2.1%	10.4%	9.6%
Surprise	65.9%	5.0%	20.9%	8.2%
Tempe	53.5%	6.9%	23.5%	16.1%
Phoenix	41.2%	7.0%	42.9%	8.8%
Goodyear	52.9%	5.9%	32.1%	9.1%
Mesa	60.3%	4.4%	27.3%	8.0%
Arizona	13.2%	6.0%	10.8%	32.5%
Data Note: a) Includes American Indian, Alaska Native, Asian alone, Native Hawaiian, Other Pacific Islander or two or more races.				
Source: 2008-2012, 2018-2022 ACS 5-Yr Estimates (S1810)				

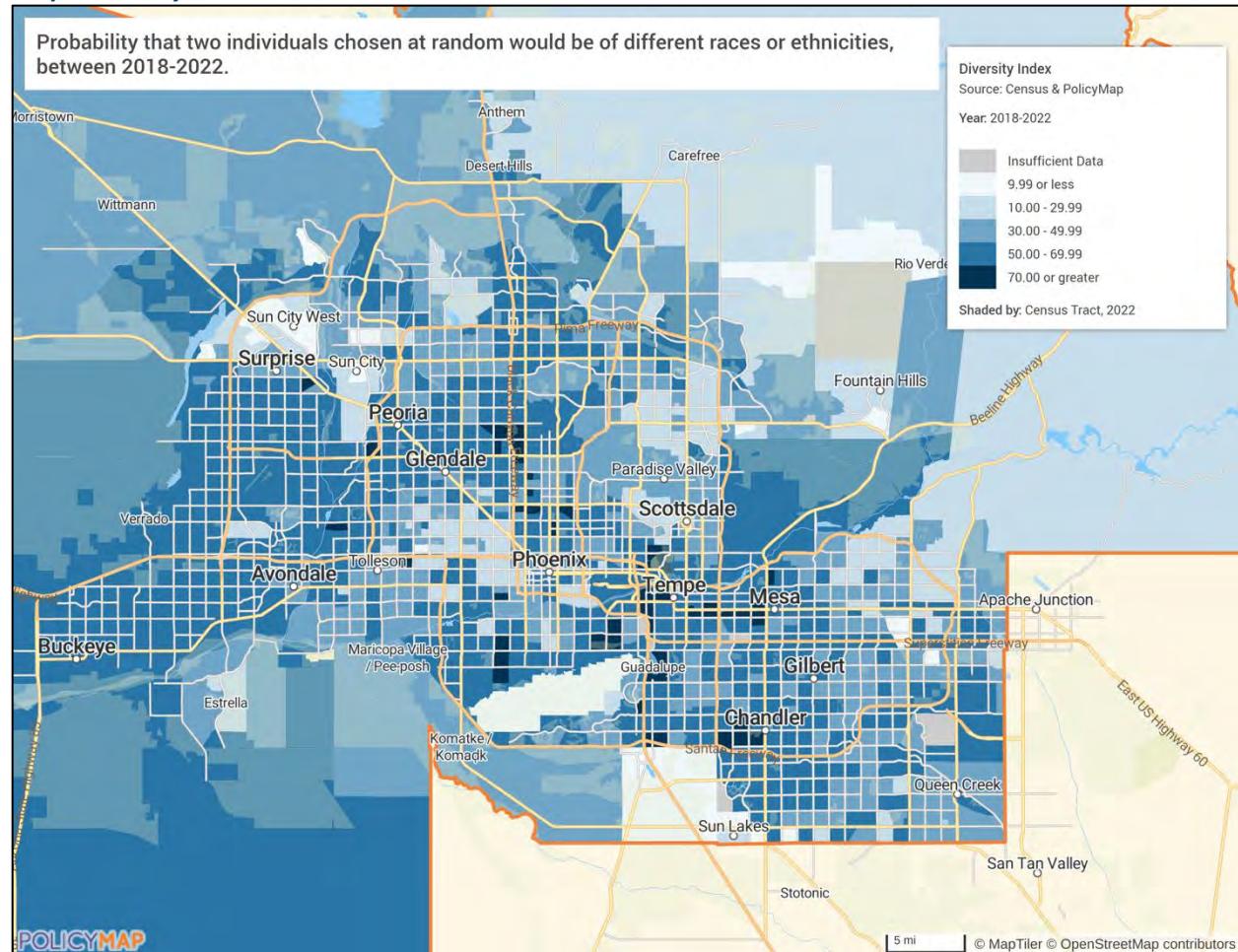
Map: Predominant Race – Zoomed in Phoenix Metro Area



Diversity

The following map shows how diverse different census tracts are throughout the county. The tracts that are shaded in darker have a greater diversity than those shaded with lighter blue. There does not appear to be a clear geographic pattern to diversity, which is probably due to the overall diverse population throughout the county. There are pockets of less diverse tracts in Scottsdale, Glendale, Sun City and urban county areas, but overall, the diversity index provides no strong signals of fair housing discrimination.

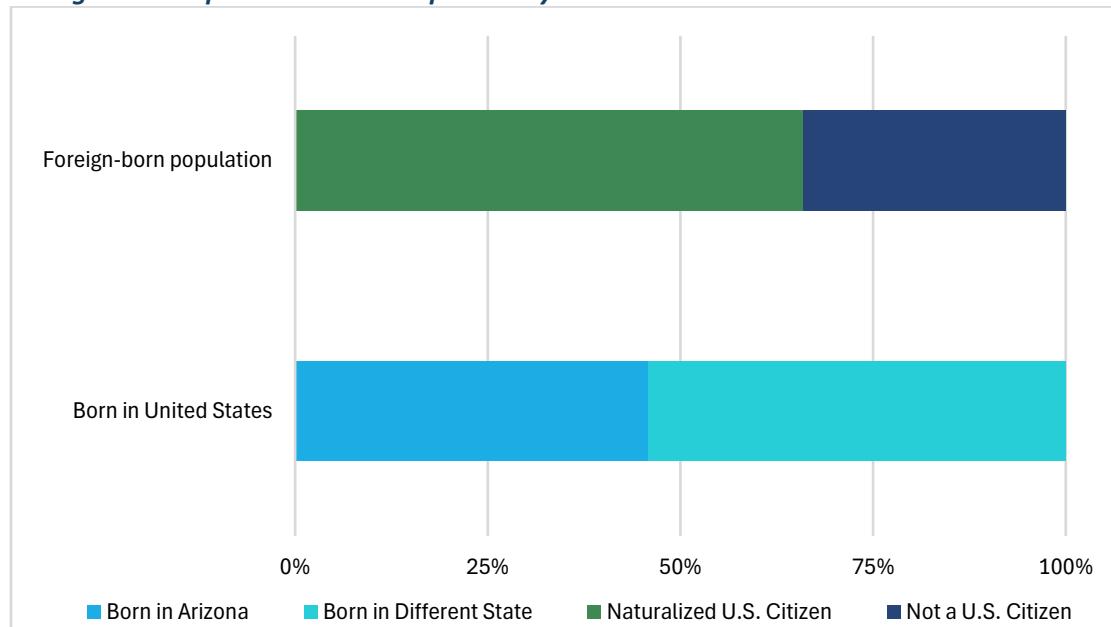
Map: Diversity Index – Zoomed in Phoenix Metro Area



Source: United States Census Bureau ACS 2018-2022 via PolicyMap

The foreign-born population of Maricopa County is mostly made up of Naturalized U.S. Citizens. This is an important data point because foreign-born residents may face additional difficulties in accessing fair housing. Foreign-born residents are more likely to face language difficulties and economic struggles and may be victims of predatory landlords. Being aware of this helps the jurisdiction better serve the community.

Foreign-born Population in Maricopa County

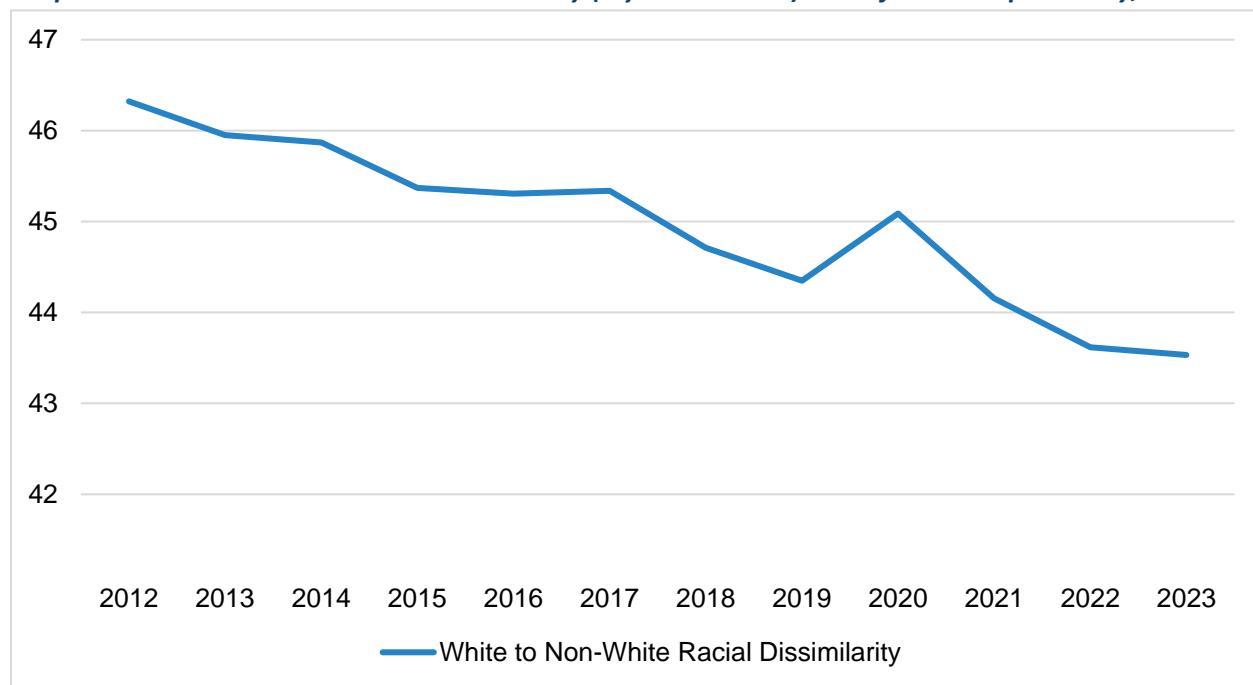


Source: United States Census Bureau ACS 2018-2022 (DP02)

Racial Dissimilarity

The Racial Dissimilarity Index measures the percentage of the non-Hispanic white population in a county which would have to change Census tracts to equalize the racial distribution between white and non-white population groups across all tracts in the county.

Graph: White to Non-White Racial Dissimilarity (5-year estimate) Index for Maricopa County, AZ



U.S. Census Bureau, White to Non-White Racial Dissimilarity (5-year estimate) Index for Maricopa County, AZ [RACEDISPARITY004013], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/RACEDISPARITY004013>, December 13, 2024.

Household Growth

The number of households within the county has grown over the last ten years. The overall growth rate was 18.8%, but consortium-wide the rate was 21.4%. The highest household growth rate reported was in Goodyear where the population grew by nearly 60%. This trend is likely to continue as the population ages and nationwide residents look to more affordable areas when retiring.

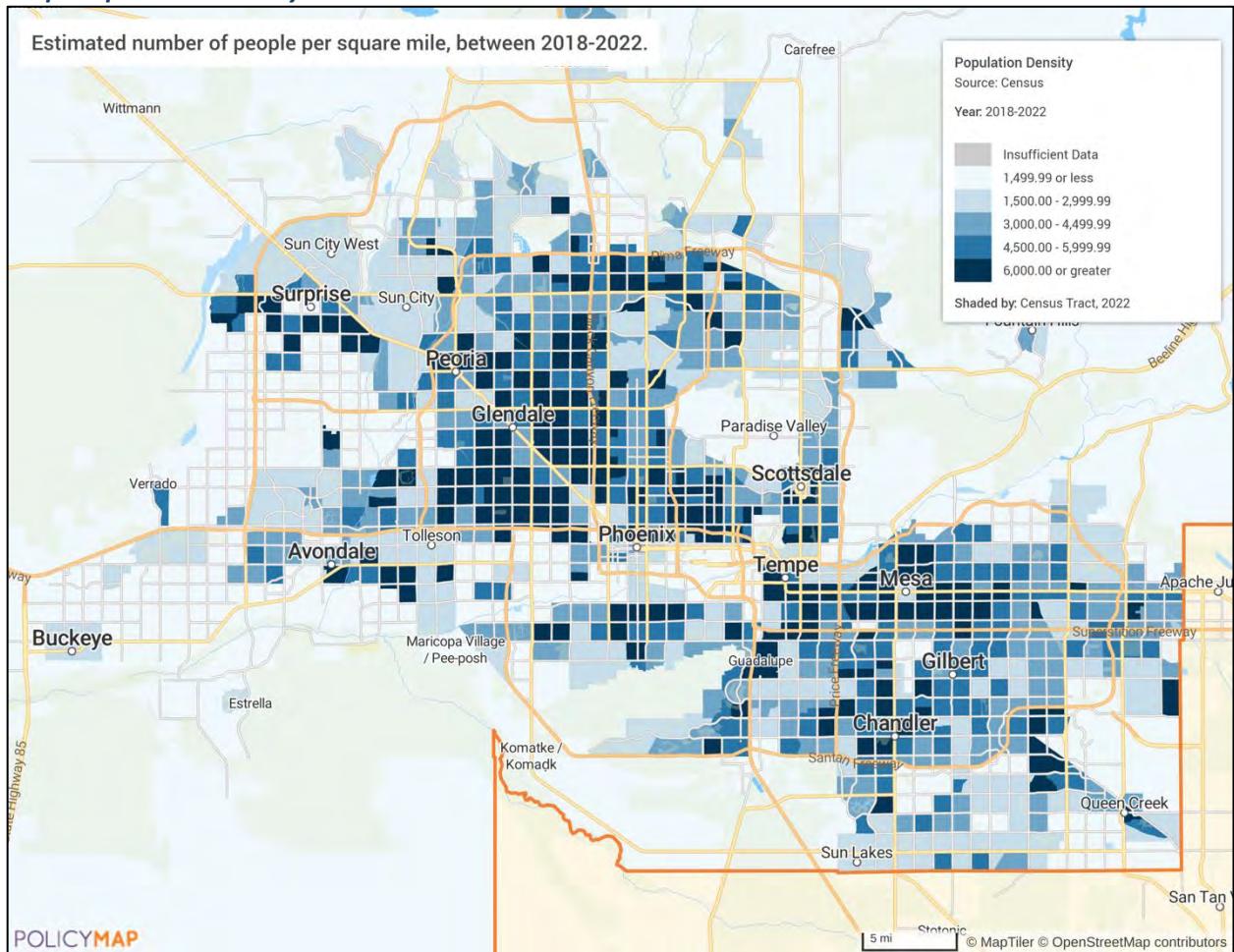
Table: Total Households – 2012 to 2022

Jurisdiction	2012	2022	Percent Change
Maricopa Consortium	698,232	847,853	21.4%
Maricopa County (whole)	1,402,149	1,665,560	18.8%
Avondale	22,432	28,831	28.5%
Chandler	86,407	104,419	20.8%
Gilbert	68,577	90,299	31.7%
Glendale	79,055	85,379	8.0%
Peoria	56,000	71,733	28.1%
Scottsdale	100,047	115,826	15.8%
Surprise	40,986	52,995	29.3%
Tempe	64,409	75,701	17.5%
Phoenix	516,181	591,169	14.5%
Goodyear	20,930	33,222	58.7%
Mesa	166,806	193,316	15.9%

Source: 2008-2012, 2018-2022 ACS 5-Yr Estimates (DP02)

In Maricopa County areas in urban jurisdictions report the highest population density. In many places there are over 6,000 people per square mile. The rural areas have a lower density of less than 1,500 people per square mile in many places. In some circumstances, the relatively low rate areas are adjacent to high rate areas.

Map: Population Density – Zoomed in Phoenix Metro Area



Household Types

In addition to age, race, and ethnicity, it is important to understand what types of households live in the community and what their needs might be. It isn't sufficient to have enough housing units available if those units are not the right size for residents. In Maricopa County, approximately 56% of the households are married or cohabitating couples. Children are present in nearly half of all married or cohabitating households. Over 44% of households have a single adult occupant and most do not have children present. However, female householders are much over three times more likely to be caring for a child than male householders. If the supply of housing units does not include a variety of sizes, this can be an impediment to housing choice for some residents.

Table: Countywide Households By Type

Type	Number	Percent
Total households	1,665,560	100%
Married-couple household	790,888	47.5%
• With children of the householder under 18 years	315,658	19.0%
Cohabiting couple household	140,206	8.4%
• With children of the householder under 18 years	48,284	2.9%
Male householder, no spouse/partner present	305,521	18.3%
• With children of the householder under 18 years	25,080	1.5%
• Householder living alone	200,029	12.0%
- 65 years and over	54,807	3.3%
Female householder, no spouse/partner present	428,945	25.8%
• With children of the householder under 18 years	82,144	4.9%
• Householder living alone	234,162	14.1%
- 65 years and over	112,153	6.7%
Households with one or more people under 18 years	529,182	31.8%
Households with one or more people 65 years and over	486,626	29.2%
<i>Average household size</i>	2.62	(X)
<i>Average family size</i>	3.19	(X)

Source: 2018-2022 ACS 5-Yr Estimates (DP02)

Household Income

The countywide median income is over \$80,000 but there is a significant difference between the income of renters and homeowners. Renters make approximately \$45,000 less than home owners in the county. This discrepancy in income is likely a contributing factor to the difference in cost burden rates for the two groups. Renters are in a particularly vulnerable housing situation because in addition to the lower incomes, they could find themselves without housing at the end of a rental agreement.

Table: County Median Household Income by Tenure

Cohort	Median Income
Countywide Median Household Income	\$80,675
Owner occupied households	\$99,044
Renter occupied households	\$56,583

Source: United States Census Bureau ACS 2018-2022 (B25119)

Data from the US Census Bureau is not adjusted for inflation. A more accurate way to determine economic growth over time is to look at the relative purchasing power because it takes inflation into account. In the Maricopa Consortium the Purchasing Power increased by 45% between 2012 and 2022. This was slightly lower than the countywide increase of 48.3%. The growth of Purchasing Power varies significantly between jurisdictions. In Glendale, Purchasing Power grew by only 31% while in Tempe it grew by over 50%.

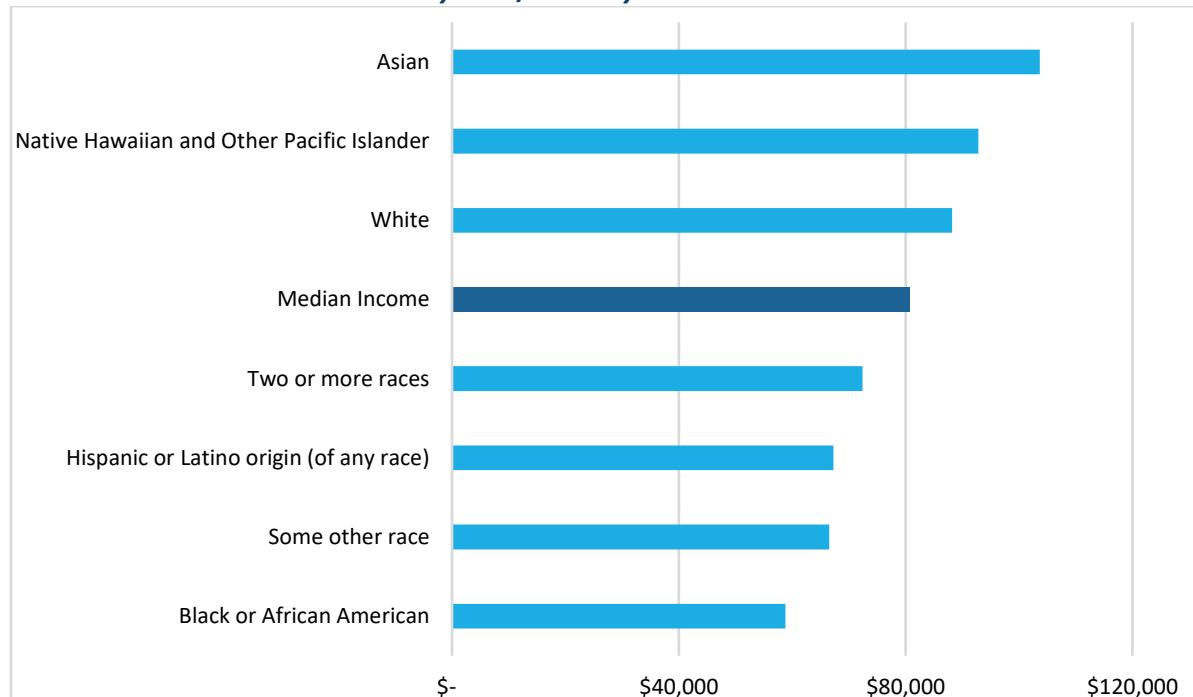
Table: Purchasing Power

Jurisdiction	2012	2022	Change In Purchasing Power
Maricopa Consortium	\$59,896	\$86,880	45.1%
Maricopa County (whole)	\$54,385	\$80,675	48.3%
Avondale	\$57,791	\$76,496	32.4%
Chandler	\$71,171	\$99,374	39.6%
Gilbert	\$80,121	\$115,179	43.8%
Glendale	\$50,567	\$66,375	31.3%
Peoria	\$63,940	\$86,759	35.7%
Scottsdale	\$72,163	\$104,197	44.4%
Surprise	\$59,973	\$87,756	46.3%
Tempe	\$47,882	\$72,022	50.4%
Phoenix	\$47,866	\$72,092	50.6%
Goodyear	\$72,368	\$97,307	34.5%
Mesa	\$49,233	\$73,766	49.8%
Arizona	\$50,256	\$72,581	44.4%

Source: United States Census Bureau ACS 2018-2022 (DP03) (BLS)

The following chart breaks down median income in Maricopa County by race. Black or African American and Hispanic households have a median income below the county average. Black or African American households in particular have a low rate when compared to other groups.

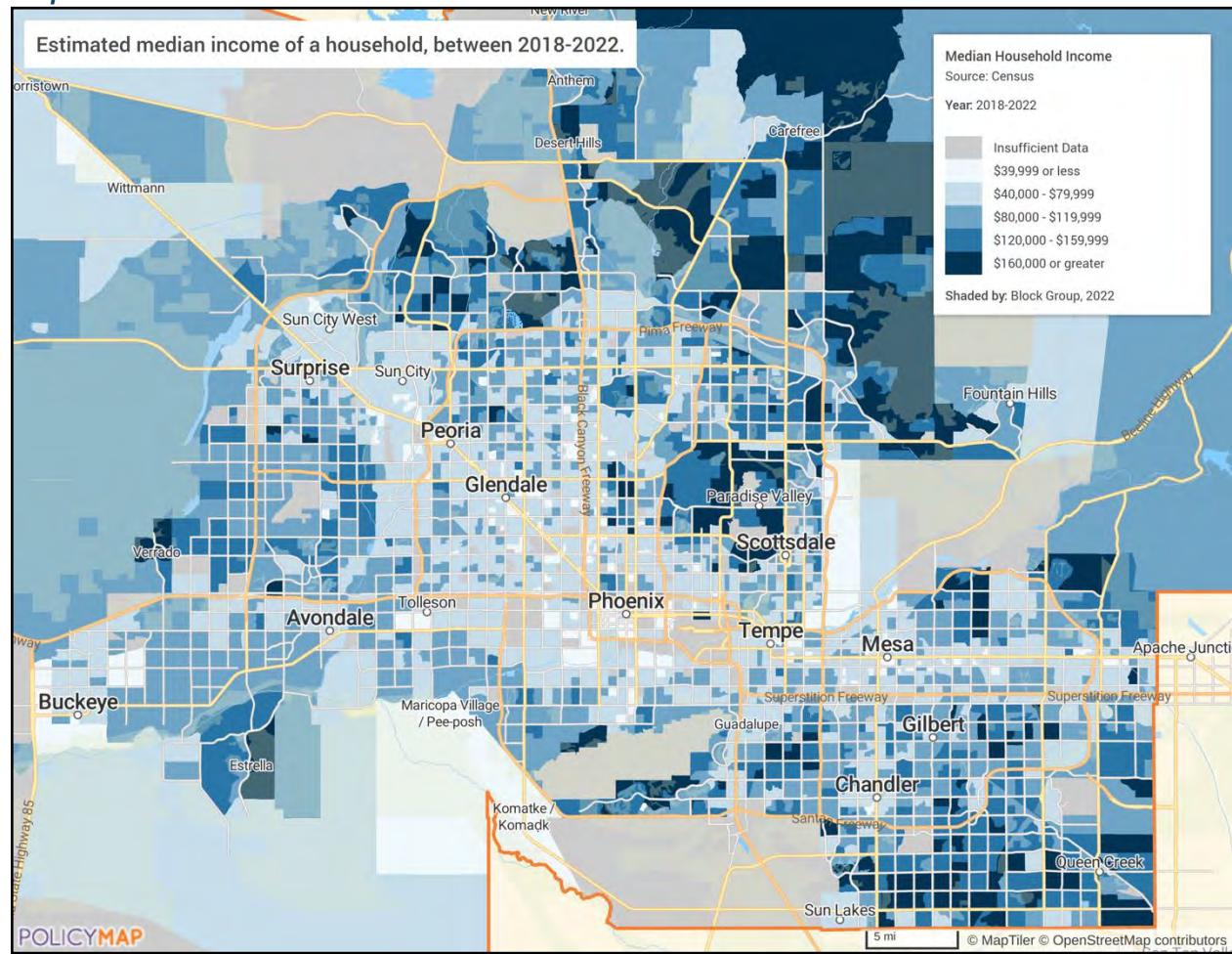
Chart: Household Median Income by Race/Ethnicity



Source: United States Census Bureau ACS 2018-2022 (S1903)

Due to the correlation between race and geography it is important to determine if there is a similar correlation between income and geography. The following map shows the median household income by census block group. Higher incomes are generally found away from city centers, particularly in the southeast and northeast portions of the county.

Map: Median Household Income – Zoomed in Phoenix Metro Area



Source: United States Census Bureau ACS 2018-2022 via PolicyMap

Income and Poverty

Income and poverty are closely related. In Maricopa County the poverty rate is 11.5% but there are differences between groups. Over 20% of American Indian or Alaska Native are in poverty. Black or African American and Hispanic residents also have a high poverty rate, over 16%. If any of these groups are concentrated in a small geographic area that may meet the definition of a Racially/Ethnically Concentrated Area of Poverty (R/ECAP).

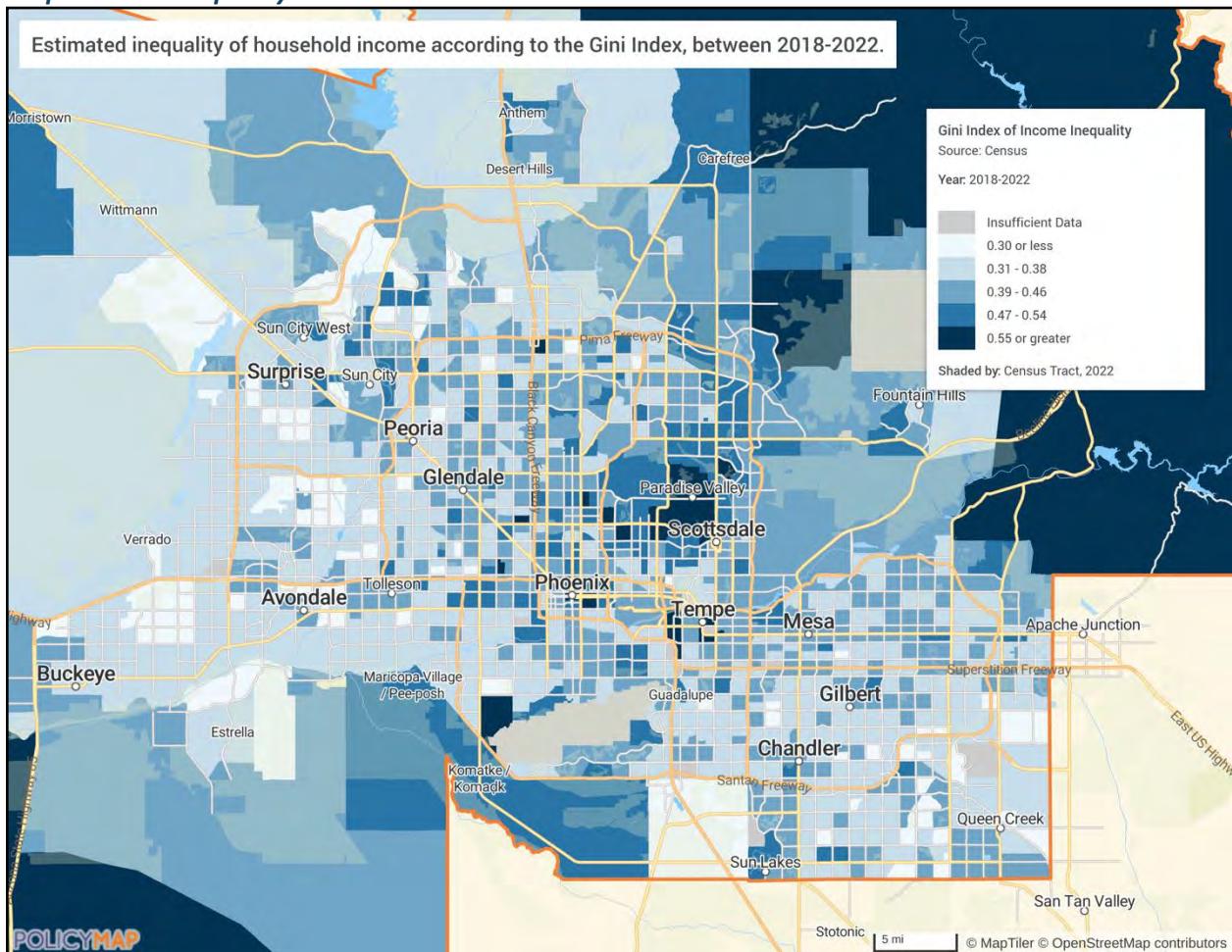
Table: Poverty by Race and Ethnicity

	Population Below Poverty Level	Percent Below Poverty Level
Countywide	503,565	11.5%
White alone	282,853	9.7%
Black or African American alone	43,469	17.6%
American Indian and Alaska Native alone	16,480	20.5%
Asian alone	19,318	10.3%
Native Hawaiian and Other Pacific Islander alone	913	10.0%
Some other race alone	58,207	17.4%
Two or more races	82,325	13.8%
Hispanic	231,171	16.7%

Source: United States Census Bureau ACS 2018-2022 (S1701)

The Gini Index serves as a comprehensive metric for gauging income inequality within a specific population. It compresses intricate data about income shares into a single numerical value known as the Gini coefficient. This coefficient provides a succinct overview of how income is dispersed throughout the entire spectrum of income earners. The Gini coefficient can range from 0 to 1, where 0 symbolizes a model scenario of perfect income equality—every individual or household earns the same income. A value of 1 signifies an extreme case of income inequality, where all income is concentrated in the hands of a single recipient or a specific group. Maricopa County's Gini Index score is 0.46, suggesting a moderate to high level of income inequality countywide. Maricopa County is slightly below the national average (0.48). When visualized by census block, there are several tracts with a score above 0.55 or higher.

Map: Income Inequality Index – Zoomed in Phoenix Metro Area



Source: United States Census Bureau ACS 2018-2022 via PolicyMap

Cost Burden

According to HUD, households paying in excess of 30% of their monthly household income towards housing costs (renter or owner) are said to be “cost burdened.” When a household is cost burdened, they are at an increased risk of homelessness and a substandard living environment. To analyze the impact of cost burden on residents, the population is separated into three housing types: homeowners with a mortgage, homeowners without a mortgage, and renters.

Renters are, by far, the most cost burdened group in the county. Nearly 50% of renters are cost burdened and approximately 40% of renters pay 35% or more of their income to housing costs. Even without considering housing cost burden, renters have greater housing instability and a greater likelihood of needing assistance. A household that can purchase property within their means is able to provide a more secure housing situation and create intergenerational wealth. Assisting renters who wish to own a home is a way to help alleviate financial pressure on renters.

Homeowners have a significantly lower cost burden rate, but there are still households within the county who lack the income necessary for economic security. Approximately 11.6% of homeowners without a mortgage and approximately 25.3% of homeowners with a mortgage are cost burdened. Homeowners without a mortgage have a particularly low-cost burden rate. However, they also are more likely to be elderly and may lack disposable income, meaning any increase in housing costs can cause significant problems.

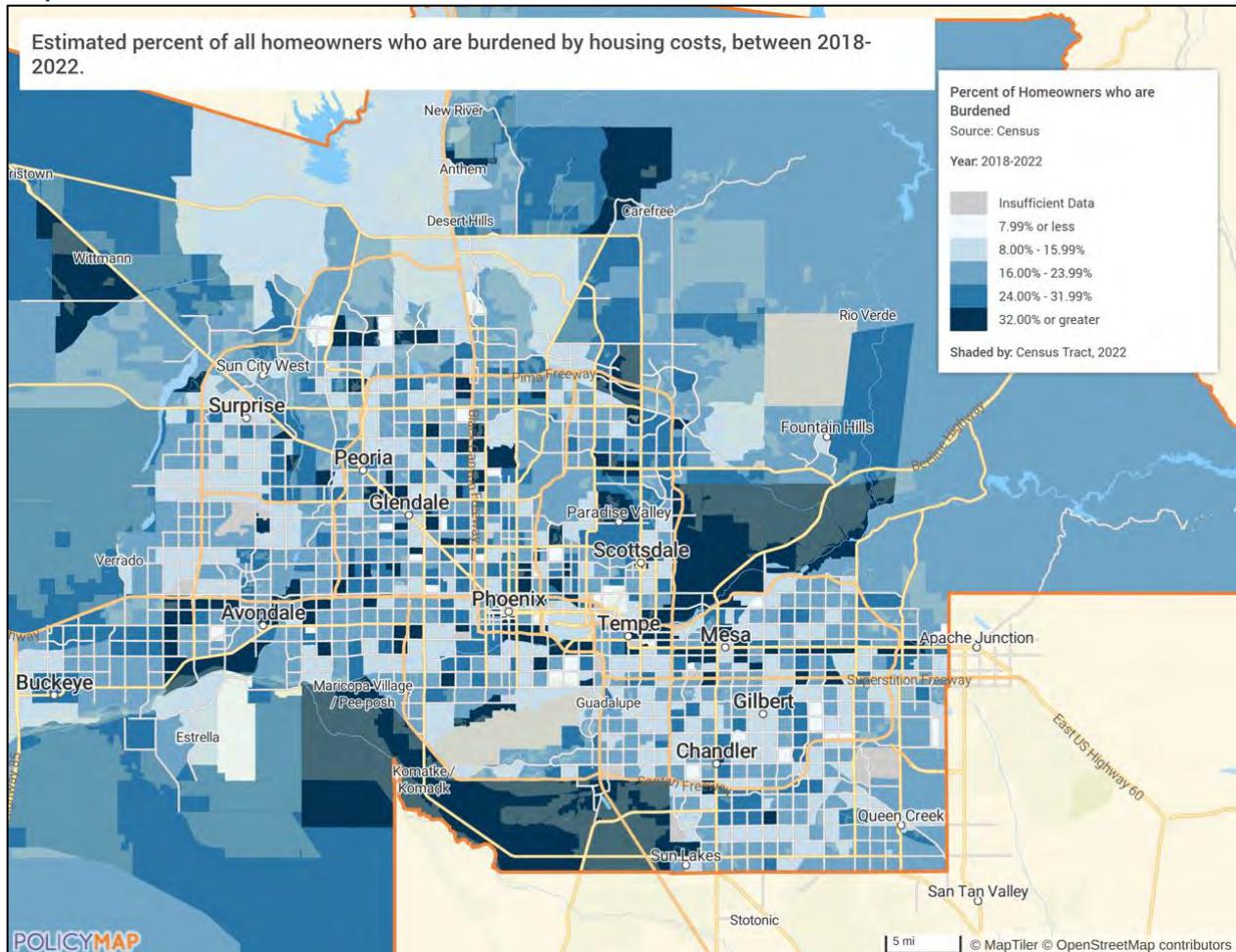
Table: Monthly Housing Costs

	Homeowners with a Mortgage		Homeowners without a Mortgage		Renters	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than 20%	359,209	49.7%	271,213	80.2%	135,184	24.0%
20.0 to 24.9%	109,943	15.2%	17,271	5.1%	78,956	14.0%
25 to 29.9%	71,184	9.8%	11,009	3.3%	70,501	12.5%
30% or more	182,968	25.3%	38,929	11.6%	279,428	49.5%

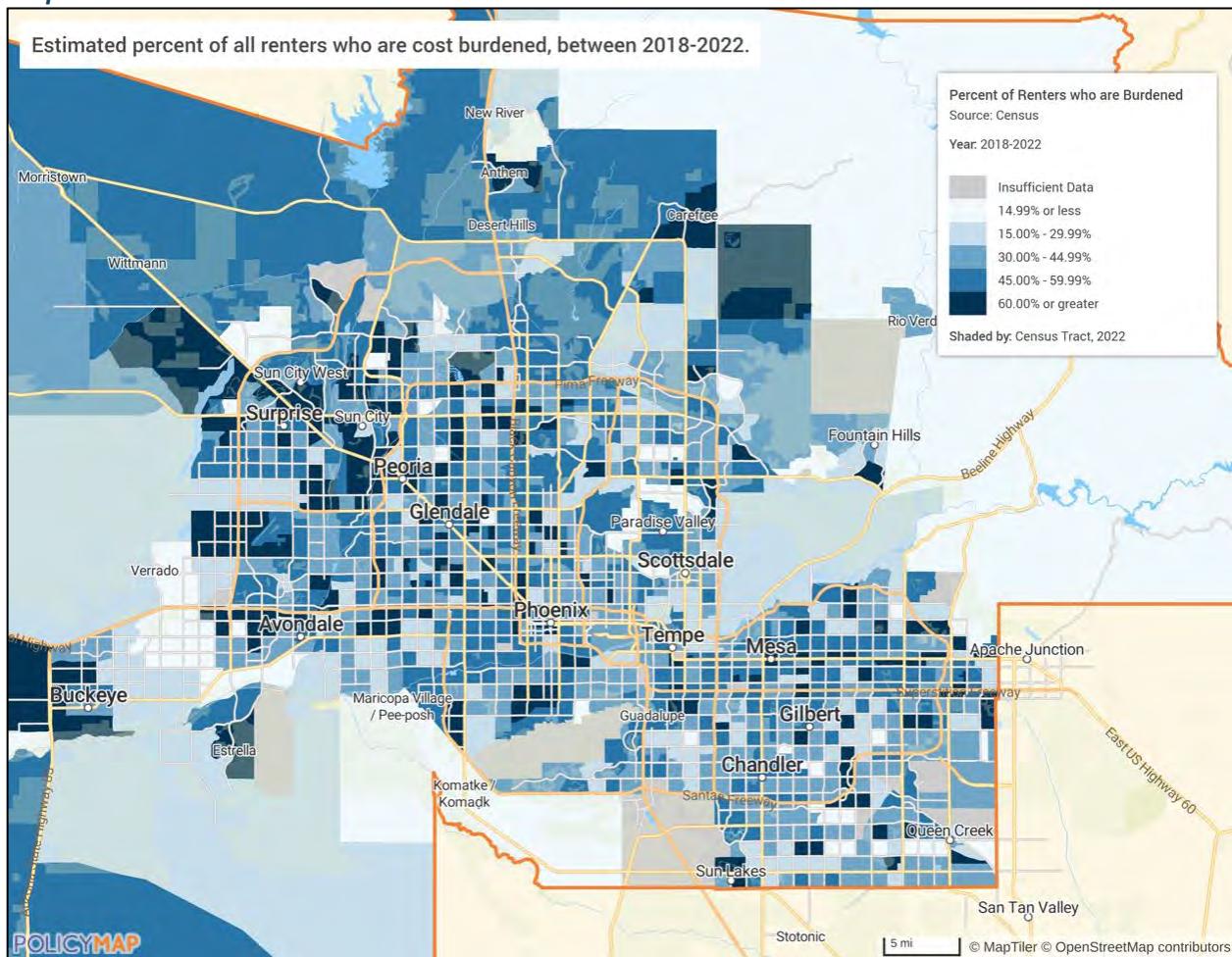
Source: 2018-2022 ACS 5-Yr Estimates (DP04)

According to HUD CHAS data, the homeowners with a severe cost burden (over 50% of household income) is an estimated 8.6%. For Maricopa County renters, the estimate of severe cost burden is 20.6%. There does not appear to be a strong correlation between geography and cost burden.

Map: Cost Burden Homeowners – Zoomed in Phoenix Metro Area



Map: Cost Burden Renters – Zoomed in Phoenix Metro Area



Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) is a concept developed by the U.S. Department of Housing and Urban Development (HUD) to identify neighborhoods where there are significant concentrations of both poverty and racial or ethnic minorities. R/ECAPs are defined as census tracts with:

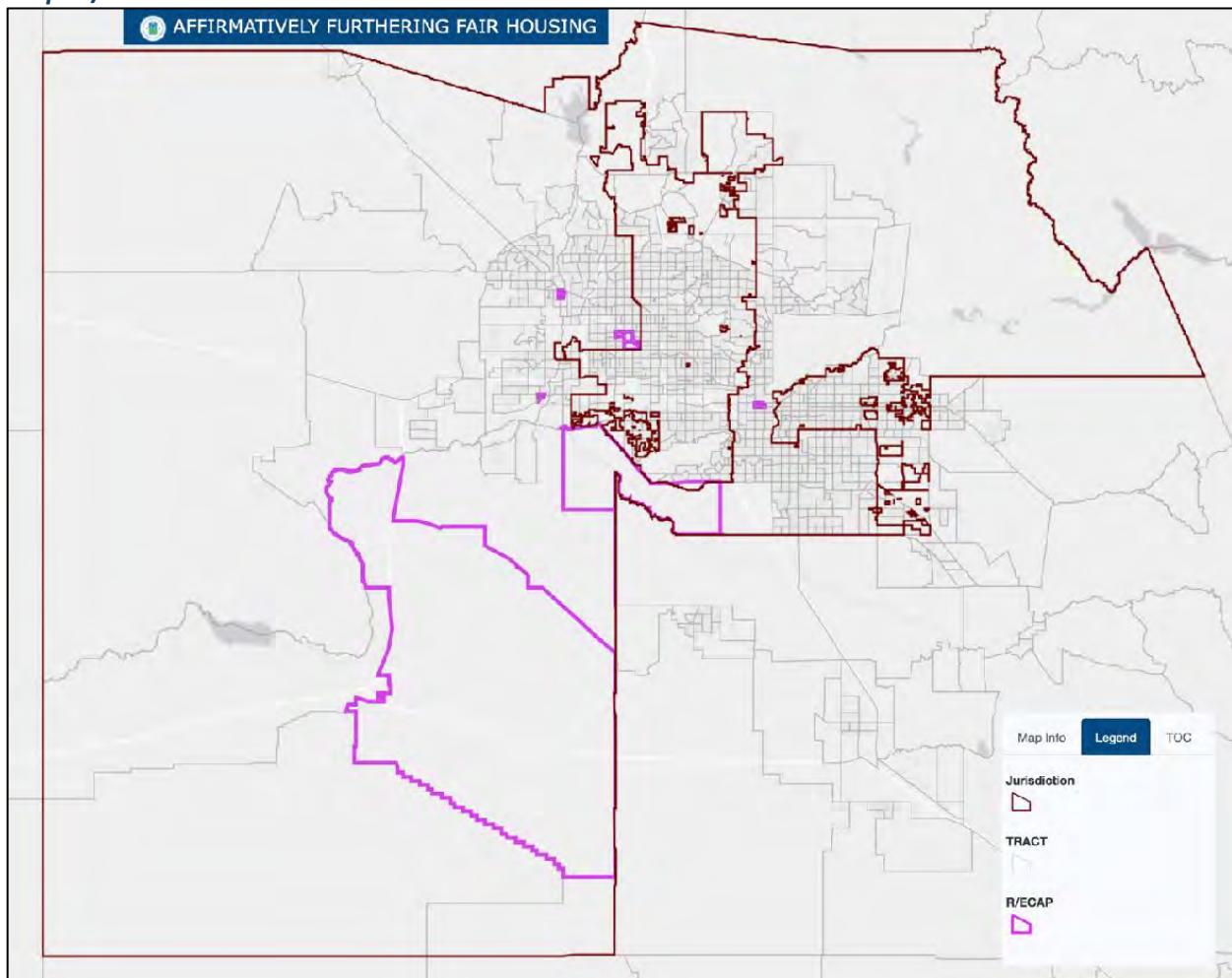
1. A non-white population of 50% or more and
2. A poverty rate of 40% or higher
 - a. Or at least three times the average tract poverty rate for the metropolitan/micropolitan area

According to the most recent data available there are multiple R/ECAP tracts in the county. As seen below, the R/ECAP tracts include both urban and rural census tracts. This information can help jurisdictions build and target assistance programs and policies to tracts that are more impacted by wealth and opportunity disparities. The racial makeup of these tracts differs, but is routinely reported as American Indian and Alaska Native alone and Hispanic/Latino. (Though Consortium-wide data still reflect most households in poverty are white, non-Hispanic.)

- **Avondale:** 04013061200, 04013061401, 04013061402
- **Glendale:** 04013092600, 04013092718, 04013092801, 04013092802, 04013092900, 04013093001, 04013093002, 04013093101, 04013093104, 04013093105
- **Scottsdale:** 04013217501
- **Surprise:** 04013060801
- **Tempe:** 04013319101, 04013319103, 04013319104, 04013319201, 04013319202
- **Urban County:** 04013723306, 04013941000
- **Chandler, Gilbert, and Peoria:** No tracts were identified as R/ECAPs according to the latest Census estimates.

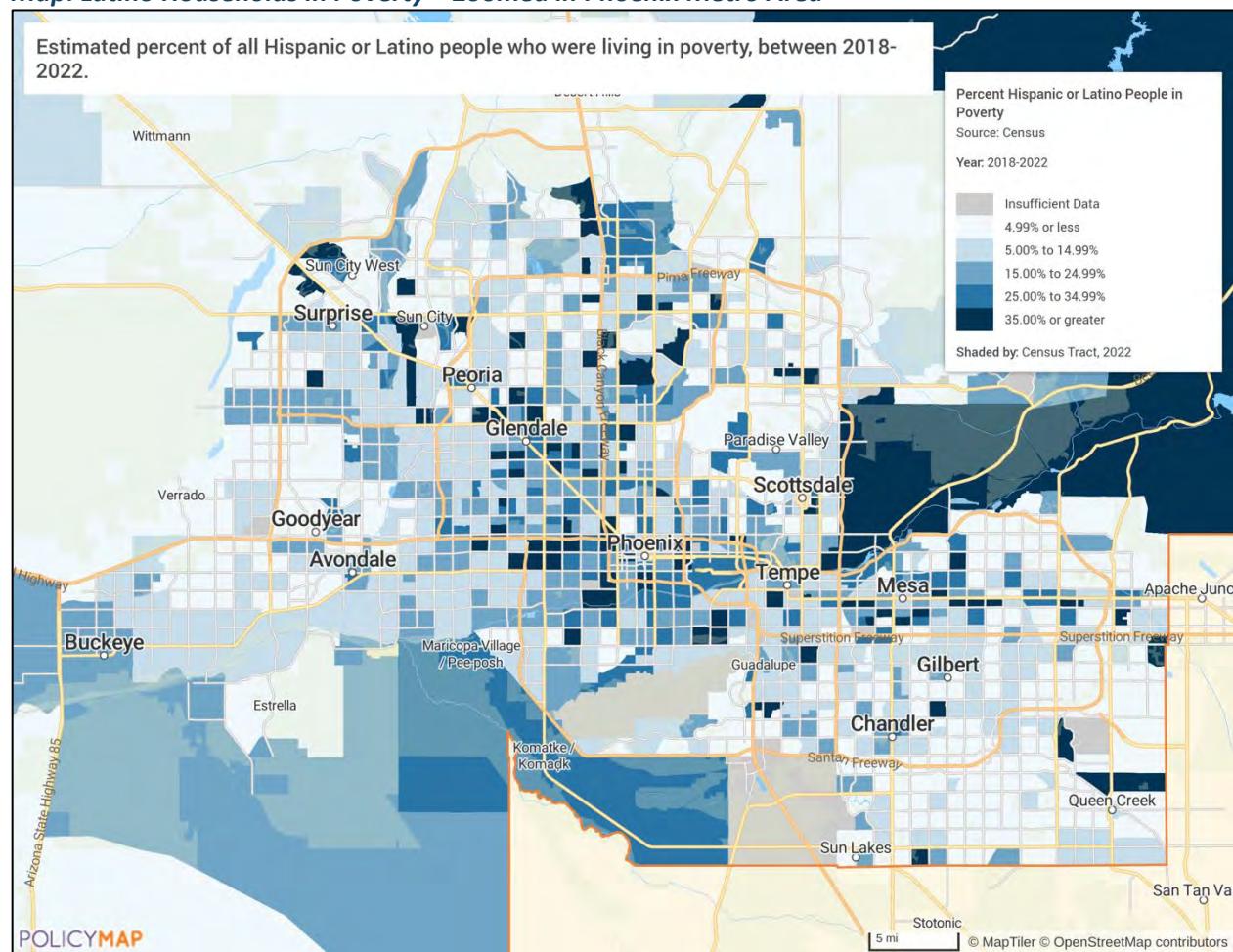
The following maps highlight R/ECAPs countywide, as well as the distribution of American Indian and Alaska Native alone and Hispanic/Latino persons in poverty by census tract. Note, despite insufficient data for many tracts for American Indian and Alaska Native alone, several census tracts have extremely high poverty rates across the county which limit housing opportunities and impact other aspects of well-being.

Map: R/ECAP Tracts

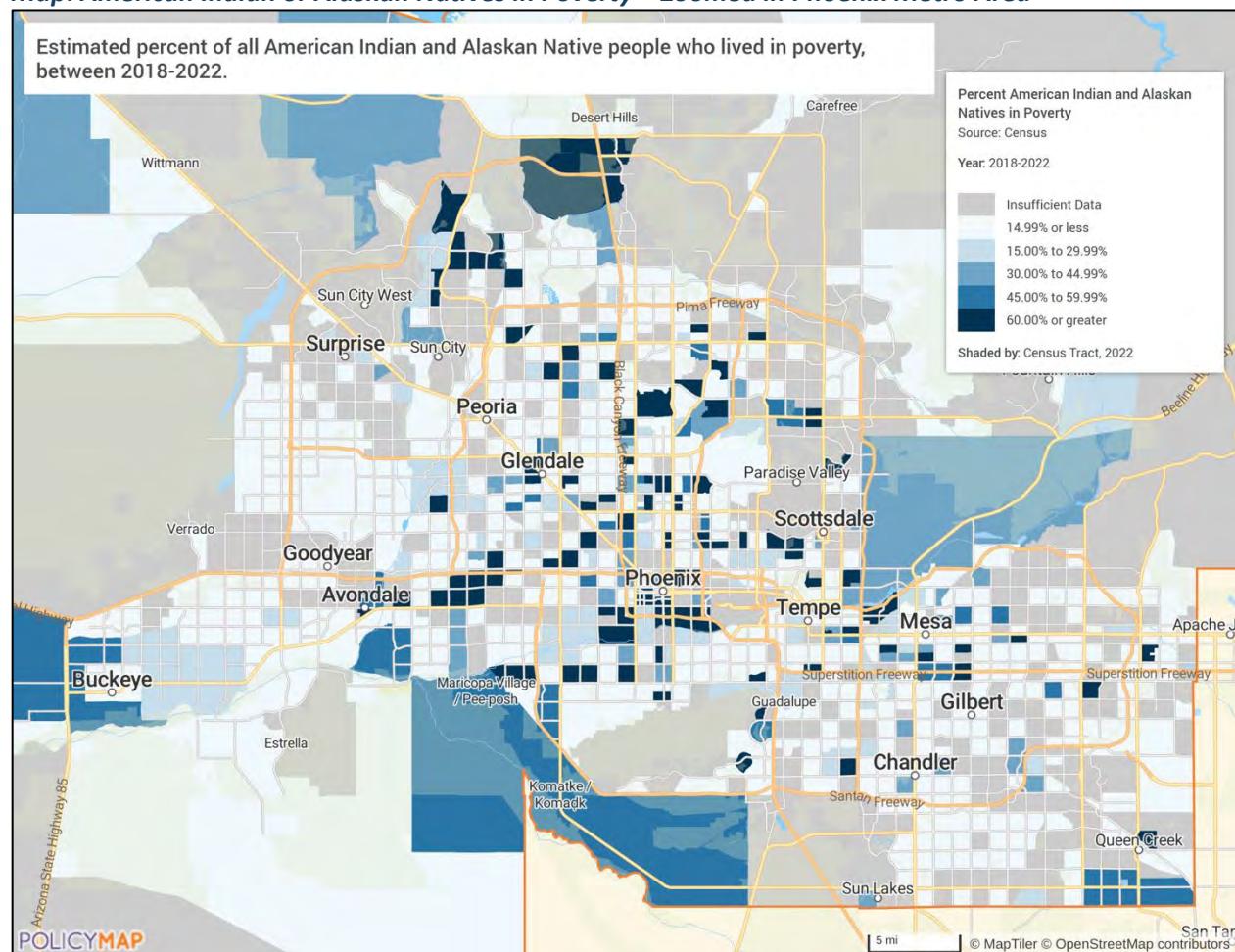


Source: Department of Housing and Urban Development AFFH Mapping Tool (AFFHT0007)

Map: Latino Households in Poverty – Zoomed in Phoenix Metro Area



Map: American Indian or Alaskan Natives in Poverty – Zoomed in Phoenix Metro Area



Local Economy

In Maricopa County, the job economy reveals a strong focus on essential services and professional sectors. The largest employment sector is Educational Services, Health Care, and Social Assistance, which accounts for approximately 20.6% of total employment. This dominance underscores the county's strong foundation in institutions that provide essential service that are crucial for community well-being and resilience. Following this, the Professional, Scientific, Management, Administrative & Waste Management Services sector represents about 13.5% of the workforce, highlighting a robust professional services environment that supports the broader economic infrastructure of the county.

Table: Job Industry Prominence

Industry	Total
Civilian employed population 16 years and over	2,176,046
Agriculture, forestry, fishing and hunting, and mining	12,101
Construction	164,960
Manufacturing	168,248
Wholesale trade	51,553
Retail trade	259,366
Transportation and warehousing, and utilities	128,135
Information	38,944
Finance and insurance, and real estate and rental and leasing	227,577
Professional, scientific, and management, administrative & waste management services	294,046
Educational services, and health care and social assistance	449,285
Arts, entertainment, and recreation, and accommodation and food services	202,369
Other services, except public administration	96,905
Public administration	82,557

Source: 2018-2022 ACS 5-Yr Estimates (DP03)

Employment

Between 2012 and 2023 the unemployment rate in Maricopa County has been steadily declining. The only year in which this trend differed was 2020 during the COVID pandemic. The employment ratio has also been increasing and during this time approximately 600,000 workers entered the market.

Table: Annual Workforce Participation Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area

Year	Labor Force Participation	Unemployment Rate	Employment Ratio
2012	2,061,469	7.4%	92.6%
2013	2,079,100	6.7%	93.3%
2014	2,128,359	5.9%	94.1%
2015	2,191,537	5.2%	94.8%
2016	2,253,155	4.7%	95.3%
2017	2,255,829	4.3%	95.7%
2018	2,329,072	4.2%	95.8%
2019	2,414,138	4.2%	95.8%
2020	2,455,185	7.3%	92.7%
2021	2,510,207	4.6%	95.4%
2022	2,570,363	3.4%	96.6%
2023	2,645,280	3.5%	96.5%

Source: BLS, Local Area Unemployment Statistics, Not seasonally adjusted.

Table: 2023 Workforce Participation by Age

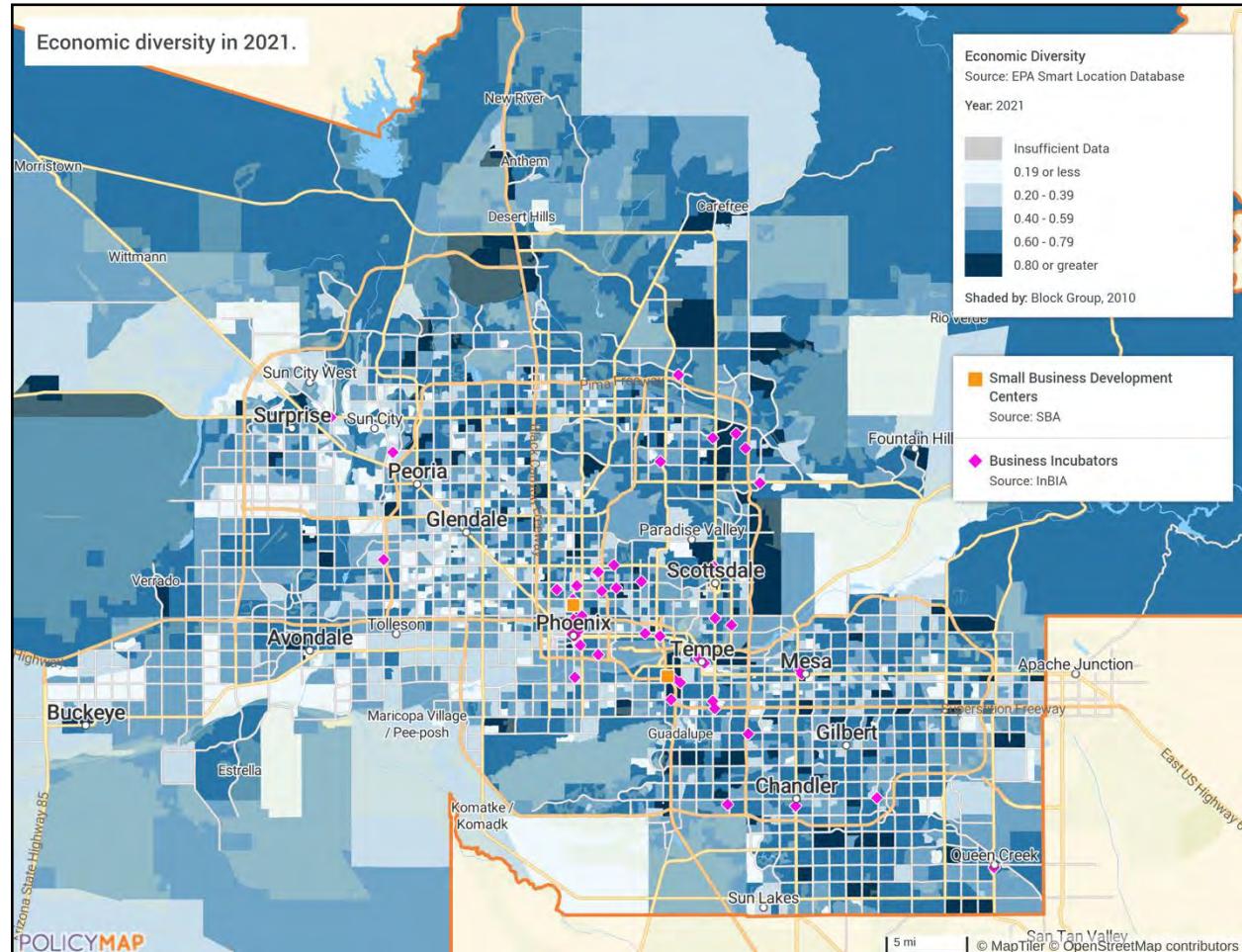
	Total	Labor Force Participation Rate	Employment Ratio	Unemployment Rate
Population 16 years and over	3,526,945	65.0%	61.7%	4.8%
AGE				
16 to 19 years	238,173	41.2%	34.8%	15.0%
20 to 24 years	301,557	80.7%	73.9%	7.7%
25 to 29 years	326,106	85.0%	80.1%	5.3%
30 to 34 years	317,274	83.7%	79.7%	4.4%
35 to 44 years	585,028	82.8%	79.6%	3.6%
45 to 54 years	550,224	82.4%	79.5%	3.4%
55 to 59 years	265,846	74.7%	72.1%	3.5%
60 to 64 years	249,967	59.4%	57.6%	3.0%
65 to 74 years	399,436	25.9%	24.9%	4.1%
75 years and over	293,334	6.5%	6.2%	4.6%

Source: 2018-2022 ACS 5-Yr Estimates (S2301)

Economic Diversity

Maricopa County is home to multiple small business development centers and incubators, which help grow small businesses and create economic diversity. Economic diversity is calculated as diversity of employment using eight major sectors: retail, office, service, industry, entertainment, education, healthcare, and public administration. The diversity of these employment sectors is calculated as "entropy," or the mixture or evenness of distributions across employment types. The map also displays small business development centers and business incubators, which are primarily centered in urban areas.

Map: Economic Diversity/Business Incubators & Small Business Development Centers – Zoomed in Phoenix Metro Area



Source: 2021 ACS via PolicyMap

Transportation

In Maricopa County, commuting via personal vehicle is the most common form of transportation. More than 78.7% of the county's population uses personal vehicles, the vast majority of which drive alone. Public transportation, walking, and using bicycles to commute is rare in the county. There is a relatively large number of workers who work from home though.

Table: Commuting Method

Means of Transportation to Work	Rate
Total Workers (16 Years and older)	2,146,216 (Total)
Car, truck, or van	78.7%
Drove alone	68.8%
Carpooled	9.8%
Public transportation (excluding taxicab)	1.4%
Walked	1.4%
Bicycle	0.5%
Taxicab, motorcycle, or other means	1.8%
Worked at home	16.2%

Source: 2018-2022 ACS 5-Yr Estimates (S0801)

Commuting times have increased slightly over the last ten years. The largest change is how common it is to travel more than an hour each way. However, the largest group continues to be those that travel between 10 and 30 minutes.

Table: Travel Time to work

Travel Time	2012	2022	Difference	Change
Workers 16 Years and Older (did not work at home)	1,612,289	1,798,118	185,829	11.53%
Less than 10 minutes	10.2	9.9	-0.3	-2.94%
10 to 29 minutes	51.1	51.7	0.6	1.17%
30 to 59 minutes	33	31.7	-1.3	-3.94%
60 or more minutes	5.8	6.7	0.9	15.52%
Mean travel time to work (minutes)	25.4	26.1	0.7	2.76%

Source: 2008-2012, 2018-2022 ACS 5-Yr Estimates (S0801)

Section 3: Housing Profile

The availability of housing in a variety of types, sizes, and costs is imperative for access to fair housing choice. For a community to attract and maintain residents there must be housing available for all types of families of all income levels, both for renters and homeowners. Consideration needs to include more than the number of units in the county and the consortium cities and towns. If the specific units available do not meet the needs of the community, access is impeded.

Housing Stock

Throughout the Maricopa Consortium, one-unit detached structures make up a majority of all housing units. Since 2012, the housing stock in the city has grown from 814,048 units to 981,131 units. Some fluctuation in the percentage of housing units by type has been observed. The largest relative change was 20 or more units housing which grew from 6.2% of the available units to 9.6%. Two housing types, 5-9 units and 10-19 units, have seen the overall supply decrease since 2012.

HUD defines a single-family structure as a structure with one to four units. Using that definition, approximately 78.3% of all housing units are single-family. An important group of property types are called the “Missing Middle” housing, a term that refers to housing types such as duplexes, triplexes, fourplexes, and townhomes that fall between single-family homes and large apartment complexes. These units tend to provide affordable housing options for many residents but are rare in many communities. In the consortium, approximately 11.3% of all units are in this important group. But an estimated 7,545 of those units have dropped from the inventory from 2012-2022.

Table: Consortium Property Type in 2012 and 2022

	2012		2022		2012 – 2022 Net Change
	Number	Percentage	Percentage	Percentage	
1-unit, detached structure	559,658	68.8%	636,755	68.4%	77,097
1-unit, attached structure	52,044	6.4%	57,231	6.1%	5,187
2 units	6,371	0.8%	7,947	0.9%	1,576
3 or 4 units	25,133	3.1%	26,667	2.9%	1,534
5-9 units	39,975	4.9%	34,988	3.8%	-4,987
10-19 units	41,108	5.0%	35,440	3.8%	-5,668
Missing Middle (2-19 units)	112,587	13.8%	105,042	11.3%	-7,545
20 or more units	50,138	6.2%	89,296	9.6%	39,158
Mobile Home	38,449	4.7%	41,294	4.4%	2,845
Boat, RV, Van, etc.	1,172	0.1%	1,513	0.2%	341
Total	814,048	100.0%	931,131	100.0%	117,083

Source: 2008-2012, 2018-2022 ACS 5-Yr Estimates (DP04)

Missing Middle

The previously described “missing middle” housing tends to be overlooked when communities build new housing developments. Maricopa County, like much of Arizona, faces significant challenges in developing middle housing due to restrictive zoning laws, local opposition, economic disparities, and investor activities. In the Maricopa Consortium, approximately 11.3% of all units are classified as middle housing in 2022, a little less than the countywide rate. While large multi-family structures provide lower costs than single unit, they often lack variety, and larger units desired by many families. The percentage of “middle housing” units varies from city to city. Chandler, Glendale, Scottsdale, and Tempe have the highest rate with over 16% of the housing stock classified as “missing middle”. On the other end of the spectrum, Surprise, Gilbert, and Peoria have a relatively small stock.

Recent legislative efforts in Arizona have aimed to address the housing shortage by promoting the development of missing middle housing. Notably, House Bill 2721, also known as the “middle housing bill,” requires cities with more than 75,000 residents to allow these types of housing within a mile of their central business districts and in developments over 10 acres. Addressing these obstacles will require continued legislative action, community engagement, and economic incentives to create a more balanced and accessible housing market.

Table: Property Type by Jurisdiction 2022

Jurisdiction	1-unit, detached structure	1-unit, attached structure	Missing Middle (2-19 units)	20 or more Units
Maricopa Consortium	68.4%	6.1%	11.3%	9.6%
Maricopa County (whole)	64.1%	5.5%	14.3%	11.0%
Avondale	74.4%	1.6%	11.6%	8.1%
Chandler	68.0%	4.7%	16.4%	8.8%
Gilbert	83.5%	3.5%	6.7%	5.9%
Glendale	59.0%	5.1%	16.6%	13.2%
Peoria	73.7%	5.1%	7.7%	7.9%
Scottsdale	53.4%	11.2%	16.4%	17.8%
Surprise	85.0%	1.7%	4.0%	4.0%
Tempe	38.8%	8.8%	25.2%	24.5%
Phoenix	59.8%	4.7%	17.9%	14.4%
Goodyear	86.5%	2.3%	6.0%	4.2%
Mesa	55.0%	5.8%	17.8%	8.0%

Source: 2018-2022 ACS 5-Yr Estimates (DP04)

Unit Size

The following table compares unit sizes from 2012 to 2022. The number of units available increased for all sizes of units. Units with four bedrooms saw the largest growth with an additional 37,717 units available in the consortium. The largest group continues to be 3-bedroom units which make up over one-third of the housing stock.

Table: Maricopa Consortium – Number of Bedrooms

Unit Size	2012		2022	
	Number	Percentage	Number	Percentage
No bedroom	10,169	1.2%	19,351	2.1%
1 bedroom	70,318	8.6%	79,289	8.5%
2 bedrooms	222,991	27.4%	235,477	25.3%
3 bedrooms	288,540	35.4%	324,924	34.9%
4 bedrooms	171,104	21.0%	208,821	22.4%
5 or more bedrooms	50,926	6.3%	63,269	6.8%
Total	814,048	100.0%	931,131	100.0%

Source: 2008-2012, 2018-2022 ACS 5-Yr Estimates (DP04)

Age of Housing Stock

The housing stock in the Consortium is relatively young when compared to the state or county as a whole. Approximately 78.1% of the consortium's housing units were built after 1980 and only 40.1% were built after 2000. At the state level approximately 70% of the units were built after 1980. Units built prior to 1980 are at risk of having lead-based paint in them and require special care during rehabilitation. In the Consortium, there are over 200,000 units at risk of lead based paint.

Table: Year Unit Built

Year Range	Arizona		Maricopa County		Consortium	
	Number	Percentage	Number	Percentage	Number	Percentage
Built 2020 or later	24,582	0.8%	15,153	0.8%	9,124	1.0%
Built 2010 to 2019	306,236	9.9%	194,387	10.7%	114,595	12.3%
Built 2000 to 2009	707,560	22.8%	401,362	22.0%	249,242	26.8%
Built 1990 to 1999	584,717	18.9%	347,370	19.1%	203,495	21.9%
Built 1980 to 1989	528,850	17.1%	315,296	17.3%	150,185	16.1%
Built 1970 to 1979	489,915	15.8%	290,583	16.0%	124,013	13.3%
Built 1960 to 1969	212,006	6.8%	129,328	7.1%	49,261	5.3%
Built 1950 to 1959	156,670	5.1%	89,997	4.9%	23,280	2.5%
Built 1940 to 1949	45,281	1.5%	22,130	1.2%	4,741	0.5%
Built 1939 or earlier	41,951	1.4%	15,857	0.9%	3,195	0.3%
Total	3,097,768	100%	1,821,463	100%	931,131	100%

Source: 2018-2022 ACS 5-Yr Estimates (DP04)

The distribution of units built prior to 1980 varies from location to location. On the low end, Gilbert, Peoria, and Surprise all have less than 10% of the housing stock built prior to 1980. The housing stock is considerably older in Glendale, Scottsdale, and Tempe where over 30% of the stock was built prior to 1980.

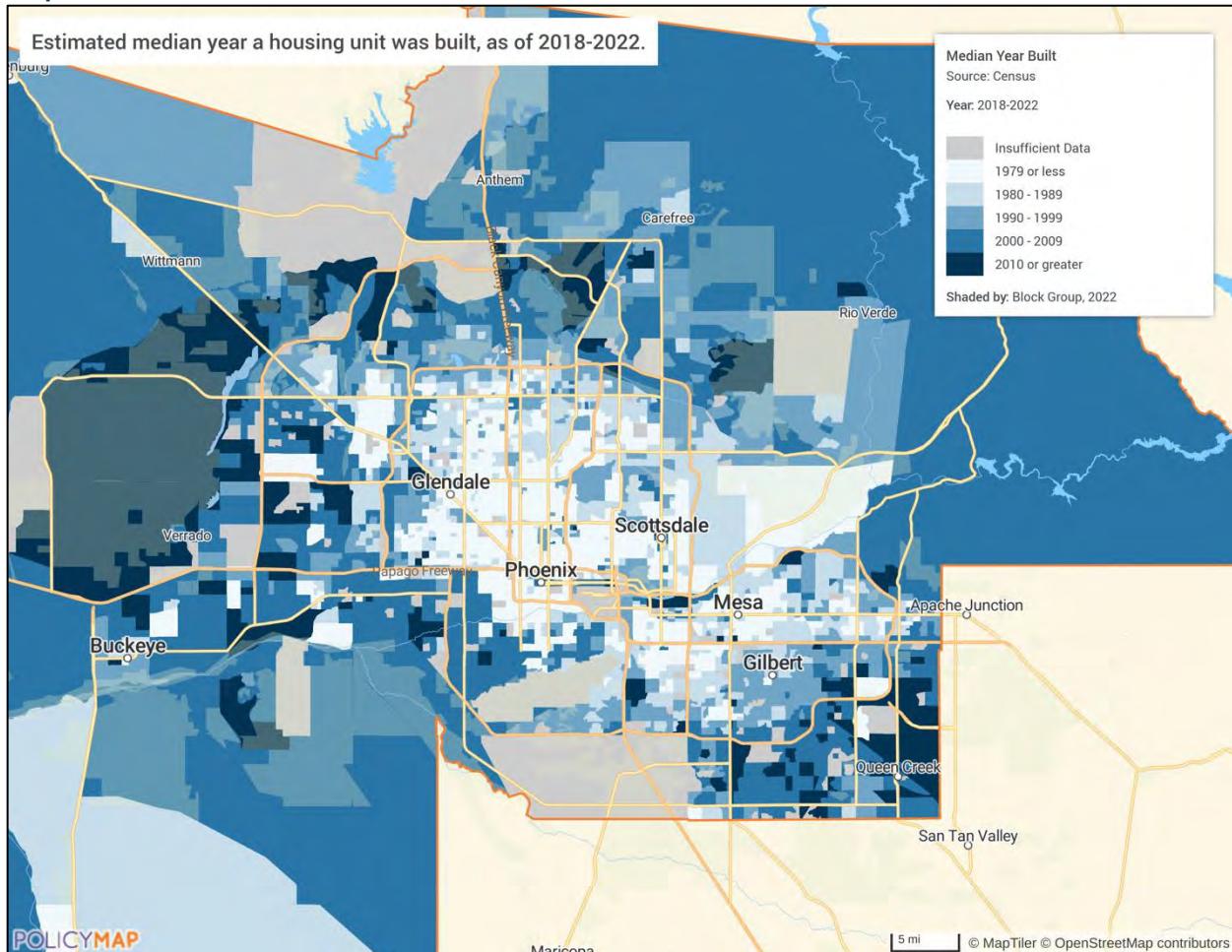
Table: Housing Supply Built Prior to 1980 by Jurisdiction

Jurisdiction	Units Built prior to 1980	Percentage of Units Built Prior to 1980	Units Built Since 1980
Maricopa Consortium	204,490	22.0%	78.0%
Maricopa County (whole)	547,895	30.1%	69.9%
Avondale	3,727	12.3%	87.7%
Chandler	11,284	10.3%	89.7%
Gilbert	3,953	4.2%	95.8%
Glendale	34,193	37.7%	62.3%
Peoria	7,280	9.4%	90.6%
Scottsdale	41,406	30.3%	69.7%
Surprise	1,920	3.3%	96.7%
Tempe	35,052	42.4%	57.6%
Phoenix	276,192	43.6%	56.4%
Goodyear	1,487	4.1%	95.9%
Mesa	65,726	29.9%	70.1%

Source: 2018-2022 ACS 5-Yr Estimates (DP04)

While the Consortium's housing stock is relatively young, there is a substantial difference in median year built throughout the area. Unsurprisingly, areas closer to the center of the consortium are more likely to have an older housing stock than areas that are newly urbanizing.

Map: Median Year Built



Source: United States Census Bureau ACS 2018-2022 via PolicyMap

Occupancy Characteristics - Housing Tenure

Home ownership is a key component of securing multi-generational wealth and stability. Disparities in access to home ownership can be an impediment to fair housing choice, particularly when it is linked to race or ethnicity. In the Consortium, approximately 63.3% of all units are occupied by homeowners. The number of homeowners has grown by over 100,000 households since 2012.

Table: Consortium Housing Occupancy in 2012 and 2022

	2012		2022	
	Number	Percentage	Number	Percentage
Total Housing Units	814,048	100.0%	931,131	100.0%
Occupied Housing Units	698,232	85.8%	847,853	91.1%
<i>Owner Occupied Units</i>	480,911	59.1%	589,493	63.3%
<i>Renter Occupied Units</i>	217,321	26.7%	258,360	27.7%
Vacancy Housing Units	115,816	14.2%	83,278	8.9%

Source: 2008-2012, 2018-2022 ACS 5-Yr Estimates (DP04)

Throughout the Consortium there is a significant disparity in home ownership rates by race or ethnicity. White, non-Hispanic, households are more likely to be homeowners than any other group. Nearly three-quarter of White households are homeowners. Black or African American households have the lowest home ownership rate at only 40%. Disparities in homeownership are caused by a variety of complex and interrelated factors, such as historic or current discrimination, income, job opportunities, family size, and many others.

Table: Consortium Homeownership by Race/Latino Ethnicity 2022

Cohort	Owners	Renters	Home Ownership Rate
White	440,534	150,735	74.5%
Black or African American	14,420	21,291	40.4%
American Indian and Alaska Native	5,427	5,512	49.6%
Asian	25,823	12,874	66.7%
Native Hawaiian and Other Pacific Islander	865	609	58.7%
Some other race	22,634	15,595	59.2%
Two or more races	39,295	25,798	60.4%
Hispanic or Latino origin	90,711	60,361	60.0%

Source: United States Census Bureau ACS 2018-2022 (S2502)

Vacancy

The Consortium has a high number of vacant units, particularly seasonal units that are not occupied year-round. Overall, there are over 83,000 units that are vacant. Vacant units classified as "Other" are usually unoccupied because they are currently unfit for human occupation, or the ownership is not known. These units could potentially be rehabilitated or acquired to provide additional affordable units.

Chart: Consortium Status of Vacant Units

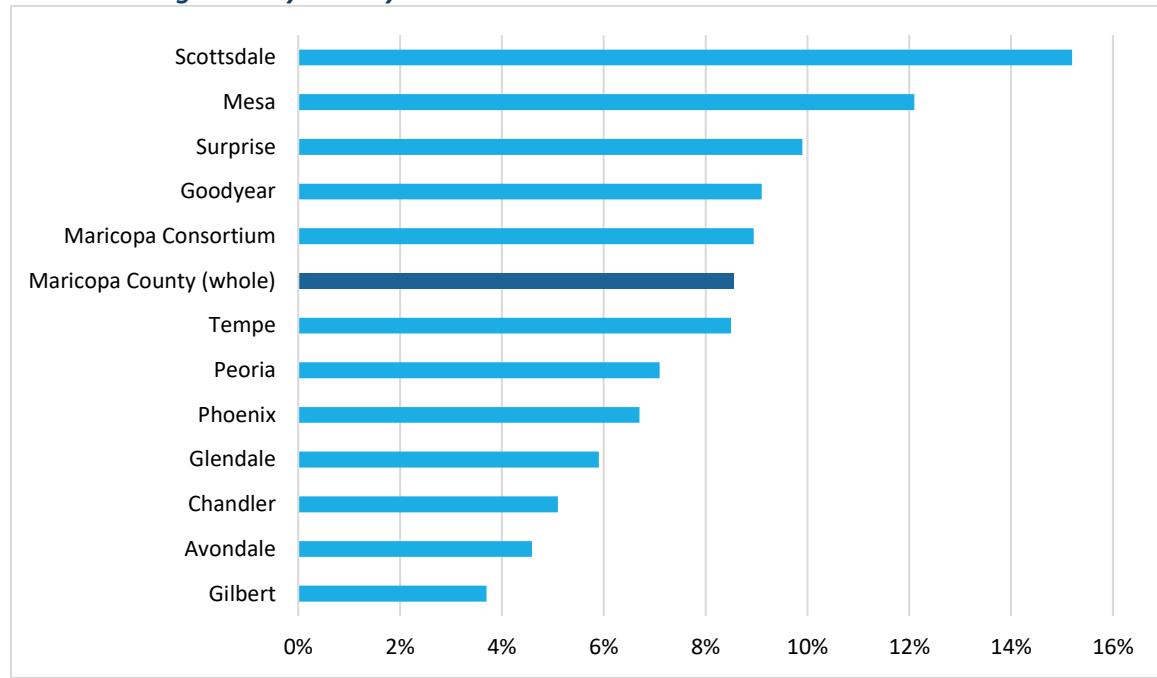


Source: United States Census Bureau ACS 2018-2022 (B25004)

Data note: Available are for rent or for sale, Unavailable are rented or sold (not occupied).

The vacancy rate varies significantly between jurisdictions. Scottsdale and Mesa have the highest vacancy rates, both over 10%. Vacancy rates are lowest in Gilbert with less than 4% of units currently occupied. The reasons for this disparity are likely complex and multifaceted but at its core represents how closely housing meets the demands of the community.

Chart: Housing Vacancy Rate by Jurisdiction



Source: 2017-2021 ACS 5-Yr Estimates

Housing Cost - Owner-Occupied Units

The following tables and graphs compare the housing value for owner-occupied units to estimate the rising cost of homeownership. While this is an important factor to consider, it is worth noting that the median value does not tell the complete story. The deviation between low and high prices, particularly when they are linked to race or ethnicity, can provide valuable context. It is also important to consider inflation and other economic indicators when interpreting changes in home value.

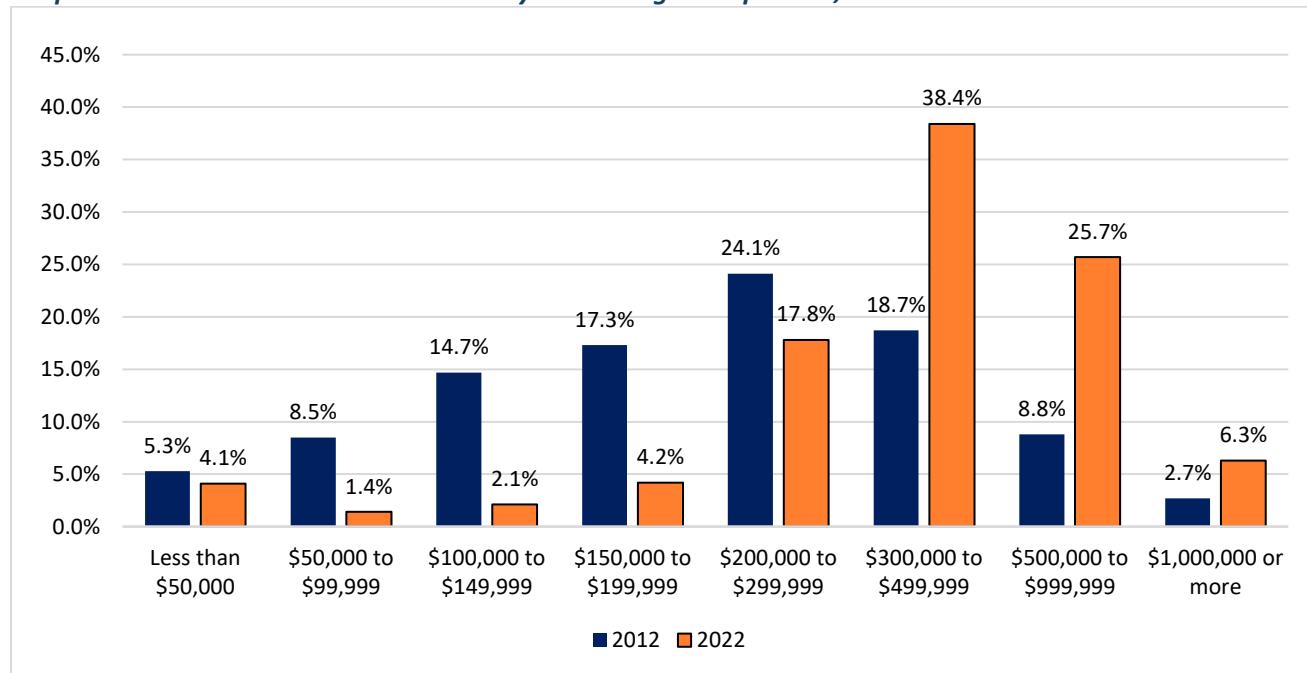
Table: Median Home Value by Jurisdiction in 2012 and 2022

Median Home Value	Base Year: 2012	Most Recent Year: 2022	% Change
Maricopa Consortium	\$212,644	\$397,027	86.7%
Maricopa County (whole)	\$193,900	\$371,400	91.5%
Avondale	\$138,400	\$306,000	121.1%
Chandler	\$232,900	\$423,900	82.0%
Gilbert	\$235,500	\$454,300	92.9%
Glendale	\$160,600	\$310,000	93.0%
Peoria	\$191,700	\$383,600	100.1%
Scottsdale	\$396,700	\$651,800	64.3%
Surprise	\$189,200	\$352,600	86.4%
Tempe	\$213,700	\$382,100	78.8%
Phoenix	\$174,100	\$340,200	95.4%
Goodyear	\$202,800	\$396,100	95.3%
Mesa	\$162,200	\$327,700	102.0%

Source: 2008-2012, 2018-2022 ACS 5-Yr Estimates (DP04)

Since 2012, the median home value in the Consortium has seen substantial growth. While this is a good indicator for homeowners, it makes it more difficult for renters to transition into home ownership. The change in value is particularly stark for units worth over \$300,000. In 2012, only 30% of homes were valued at over \$300,000, but by 2022 over 70% of the housing stock is in that high value group.

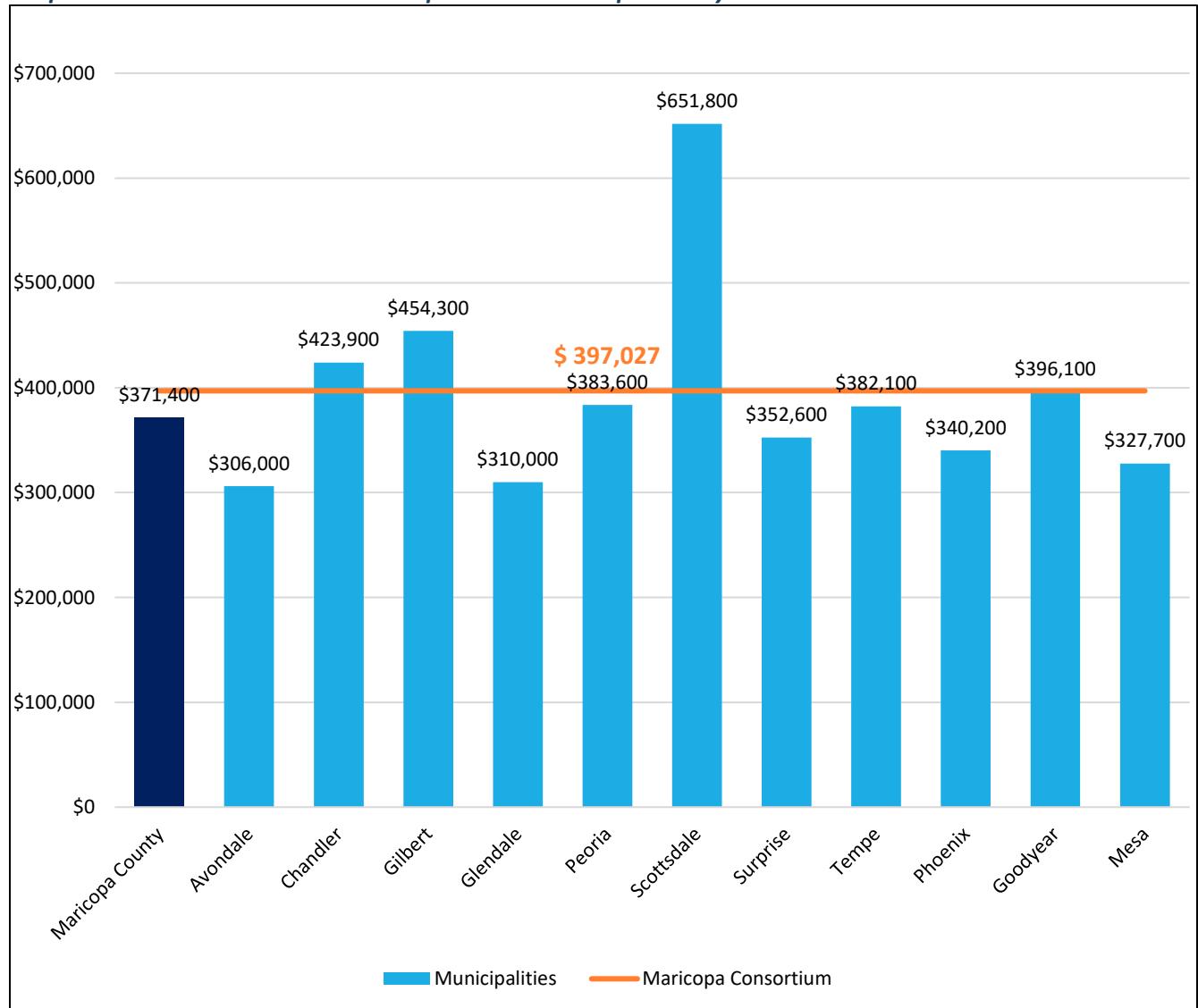
Graph: Consortium Median Home Value by Price Range Comparison, 2012 & 2022



Source: 2008-2012, 2018-2022 ACS 5-Yr Estimates (DP04)

Scottsdale, by far, has the highest median home value in the Consortium at over \$650,000. Most jurisdictions are relatively close to the consortium average of \$397,027 but some jurisdictions have a median home value noticeably less than average. Avondale and Glendale encompass the lowest median home values at \$306,000 and \$310,000 respectively.

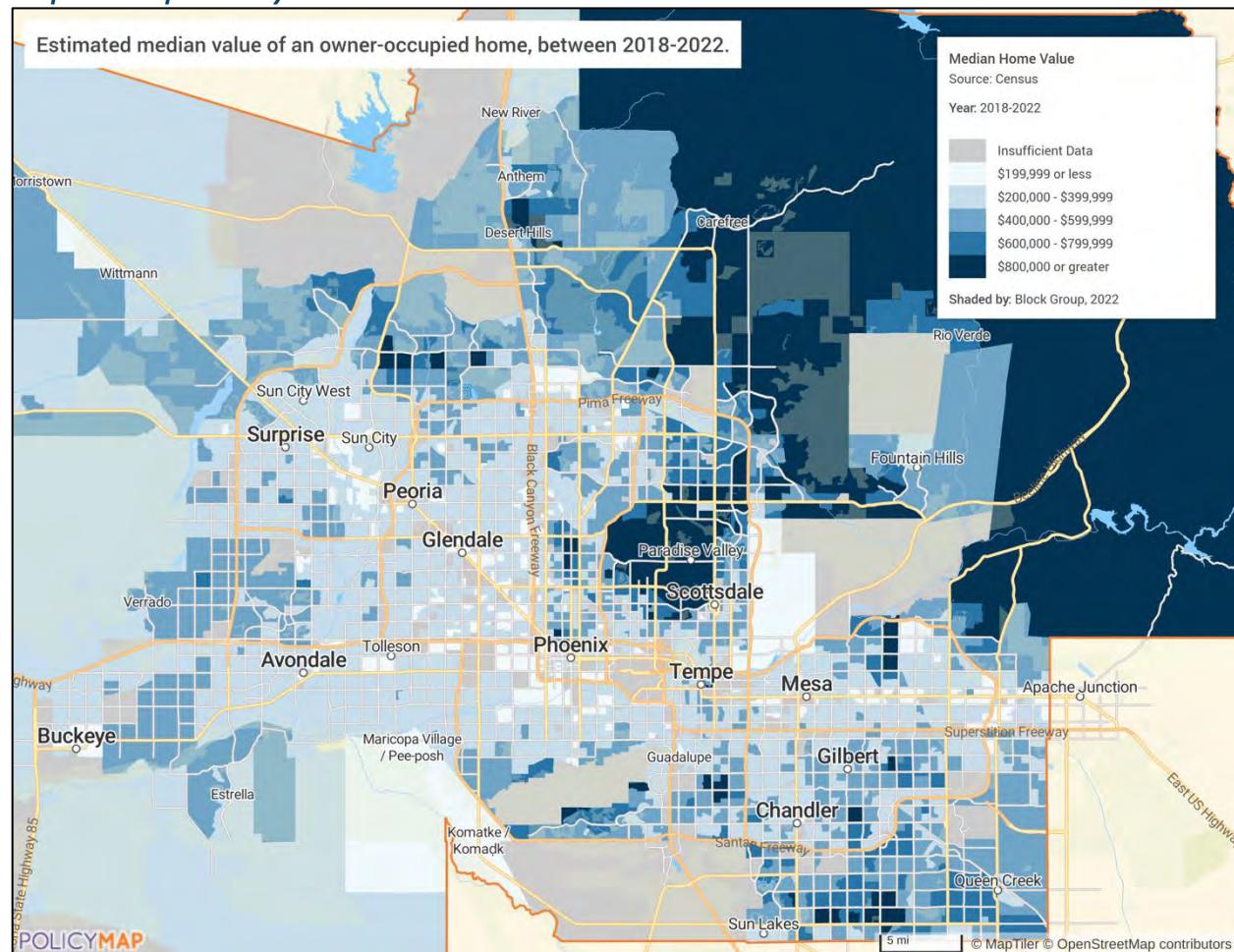
Graph: 2022 Median Home Value Comparison in Maricopa County



Source: 2014-2018 ACS 5-Yr Estimates (DP04)

As noted above, the price of owner-occupied units appears to be closely related to geography. Areas near Scottsdale and in the northeastern portion of the county have a median home value higher than most other areas. In the high value areas, the median value is over \$8000,000. This is a stark contrast to the median home value in lower value census tracts.

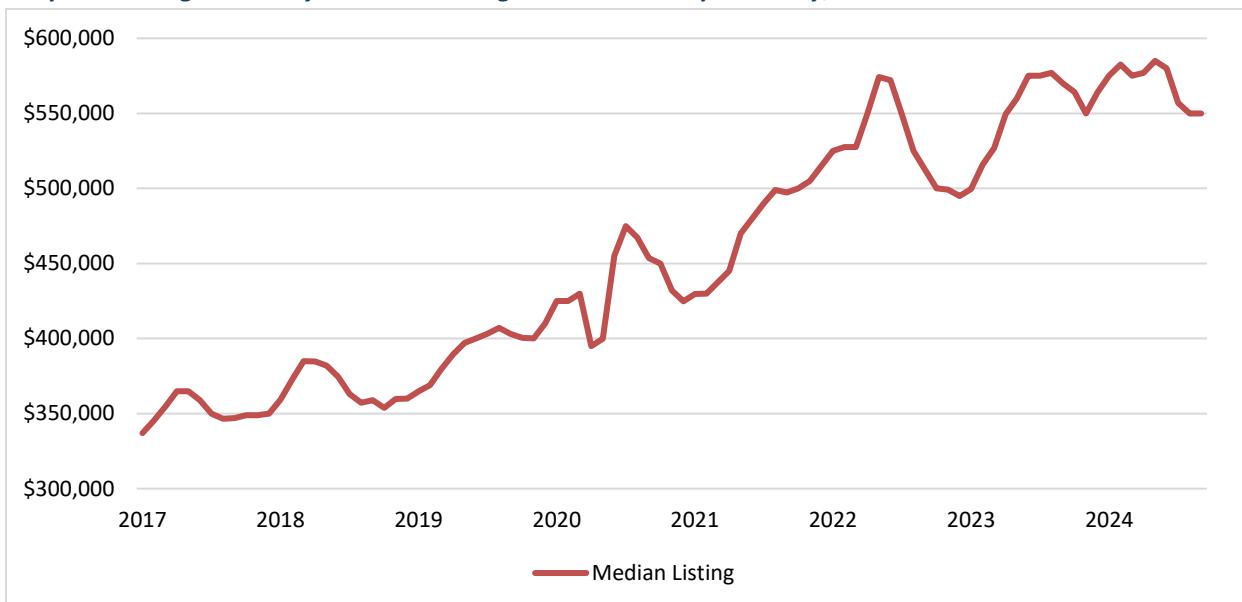
Map: Maricopa Countywide Median Value – Zoomed In



Real Estate Market Trends

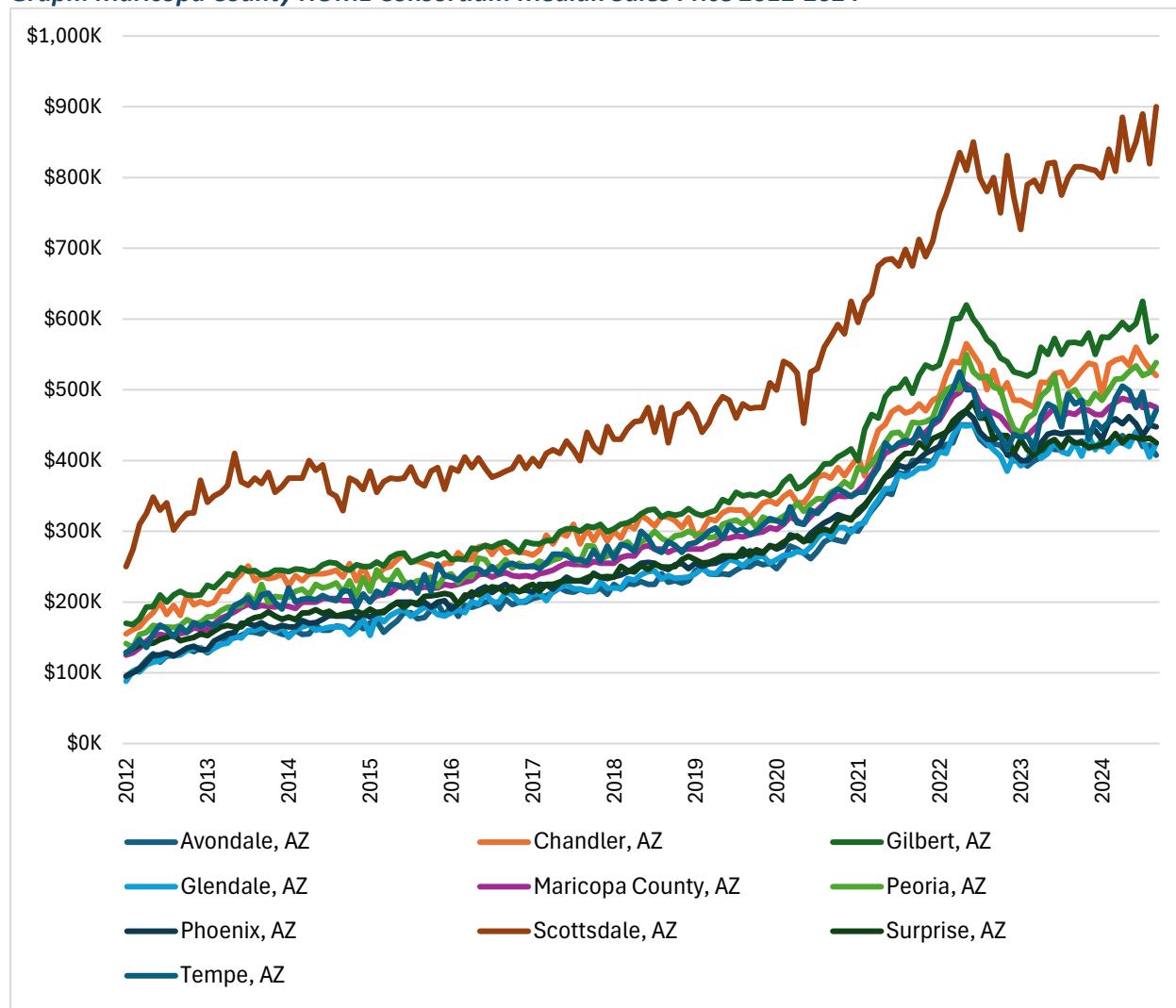
In terms of real-world listings and sales, the countywide median listing price and median sales price continue to increase at a rapid pace, outpacing the rate of income growth in the same period. The September 2024 median listing price was \$549,950. The average countywide sales price in September 2024 was \$475,000. Scottsdale had the highest median sales price at \$900,000 and Avondale had the lowest, \$408,000. These real estate trends are a snapshot into the increased difficulty for LMI families to purchase a home.

Graph: Housing Inventory: Median Listing Price in Maricopa County, AZ



Source: Realtor.com, Housing Inventory: Median Listing Price in Maricopa County, AZ [MEDLISPRI4013], retrieved from FRED, Federal Reserve Bank of St. Louis, January 4, 2025

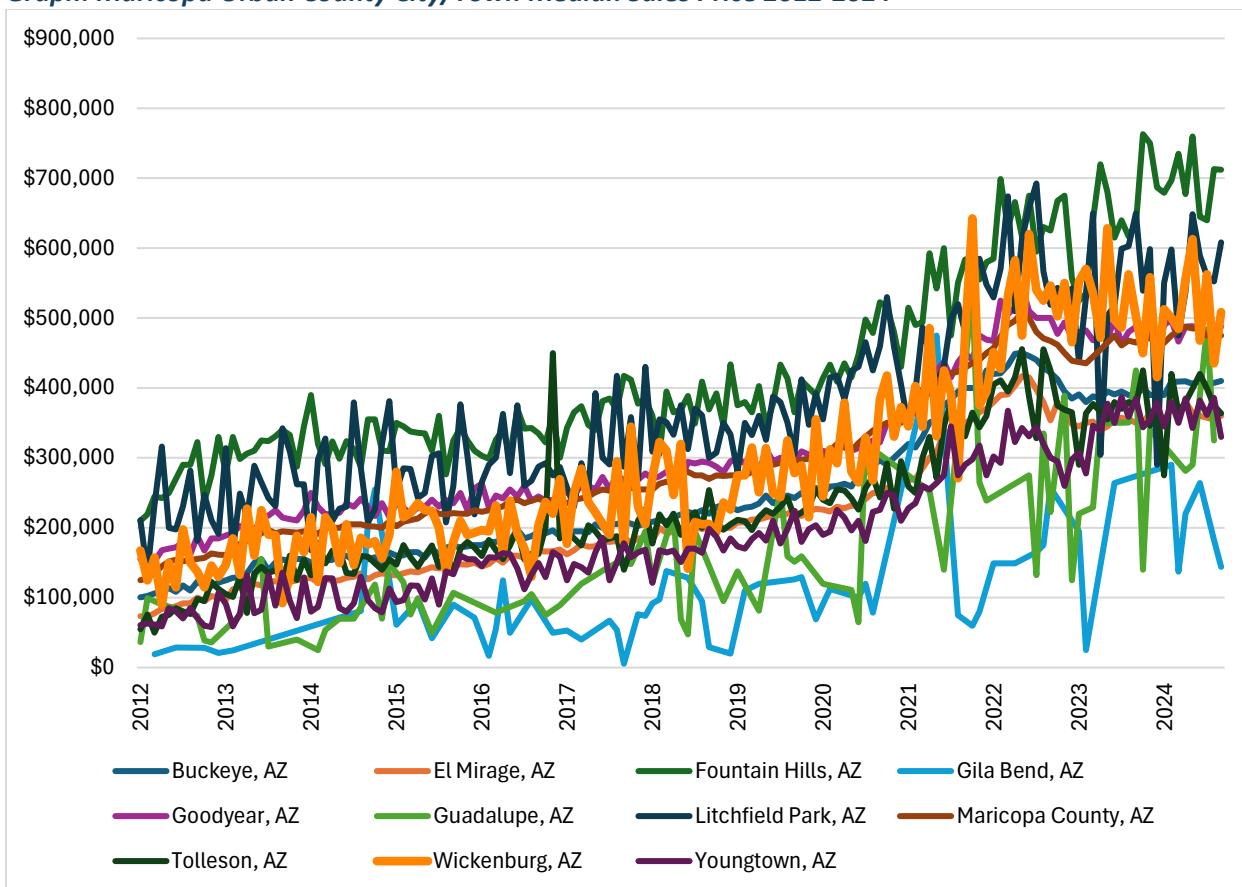
Graph: Maricopa County HOME Consortium Median Sales Price 2012-2024



Source: Redfin

Unincorporated county towns have also seen some drastic increases in median sales, especially Fountain Hills, Litchfield Park, and Wickenburg, AZ, with median home sales in these places well over the county average. Fountain Hill's median sales in September 2024 were over \$700,000.

Graph: Maricopa Urban County City/Town Median Sales Price 2012-2024



Source: Redfin

Housing Cost - Renter Occupied Units

The following tables and graphs compare the housing costs for renter occupied units. While this is an important factor to consider, it is worth noting that the contract rent does not tell the complete story. Renters may be required to pay for utilities or have other costs that increase the actual housing costs.

The median rent in the Consortium has increased by 56% since 2012. Overall, the growth rate is similar across the different jurisdictions. Tempe, Scottsdale, Gilbert, and Chandler have all seen slightly higher growth rates than the other jurisdictions. The slowest growth was found in Avondale, Peoria, and Surprise.

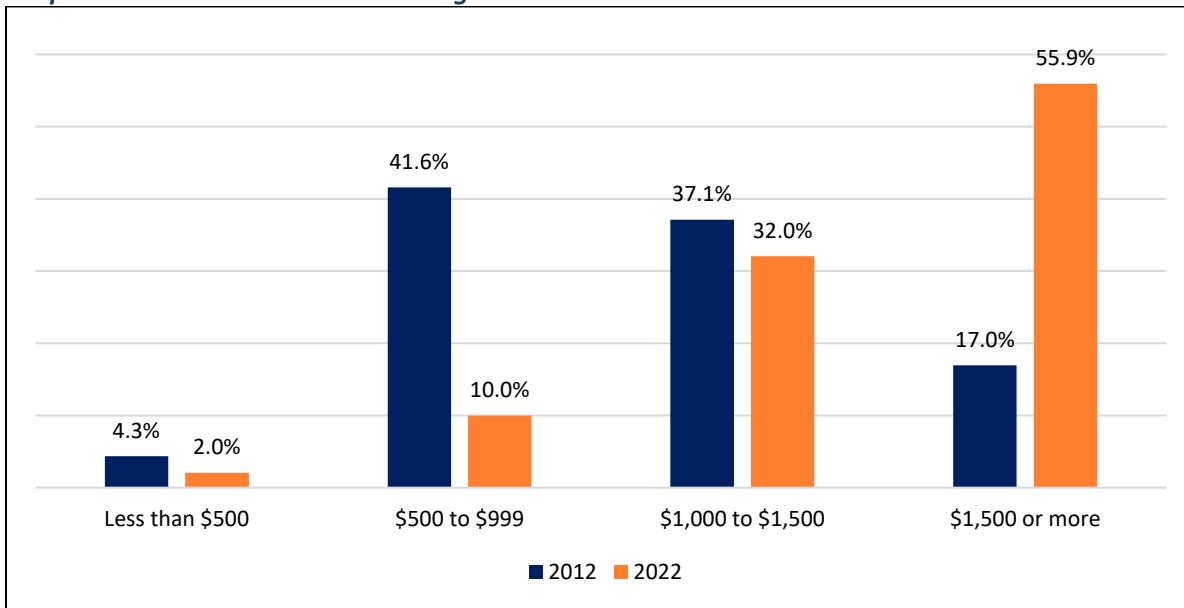
Table: Median Contract Rent by Jurisdiction in 2012 and 2022

Jurisdiction	Base Year: 2012	Most Recent Year: 2022	% Change
Maricopa Consortium	\$879	\$1,374	56.3%
Maricopa County (whole)	\$797	\$1,251	57.0%
Avondale	\$897	\$1,351	50.6%
Chandler	\$893	\$1,486	66.4%
Gilbert	\$893	\$1,486	66.4%
Glendale	\$719	\$1,111	54.5%
Peoria	\$923	\$1,403	52.0%
Scottsdale	\$972	\$1,629	67.6%
Surprise	\$996	\$1,530	53.6%
Tempe	\$808	\$1,350	67.1%
Phoenix	\$725	\$1,142	57.5%
Goodyear	\$985	\$1,482	50.5%
Mesa	\$729	\$1,176	61.3%

Source: 2008-2012, 2018-2022 ACS 5-Yr Estimates (DP04)

In 2012, over 40% of renters paid less than \$1,000 per month but by 2022 only 12% had relatively low rents. The price cohort with the largest growth is the \$1,500 or more group that grew from 17% to nearly 60%.

Graph: Consortium Median Rent Range

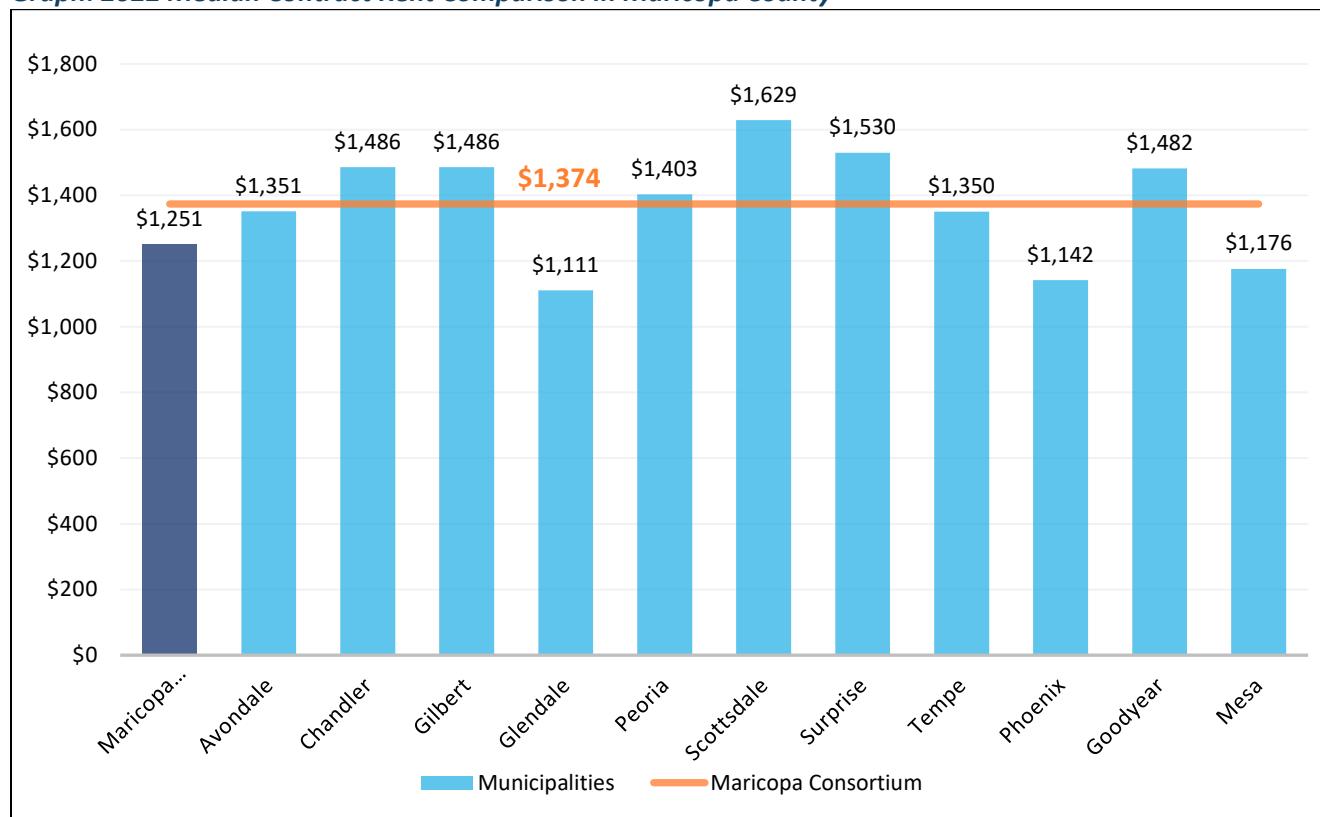


Source: 2008-2012, 2018-2022 ACS 5-Yr Estimates (DP04)

Data Note: 2018-2022 ACS 5-Yr tracks rents above \$1,500 at the following ranges: **\$1,500 to \$1,999 (80,145)**, **\$2,000 to \$2,499 (37,296)**, **\$2,500 to \$2,999 (11,548)**, and **\$3,000 or more (10,474)**

The overall rents varied between jurisdictions but not to the same degree as home values. Glendale reported the lowest median contract rent at \$1,111 while Scottsdale reported the highest with \$1,629. Overall, the contract rent appears to be more stable and uniform than home values.

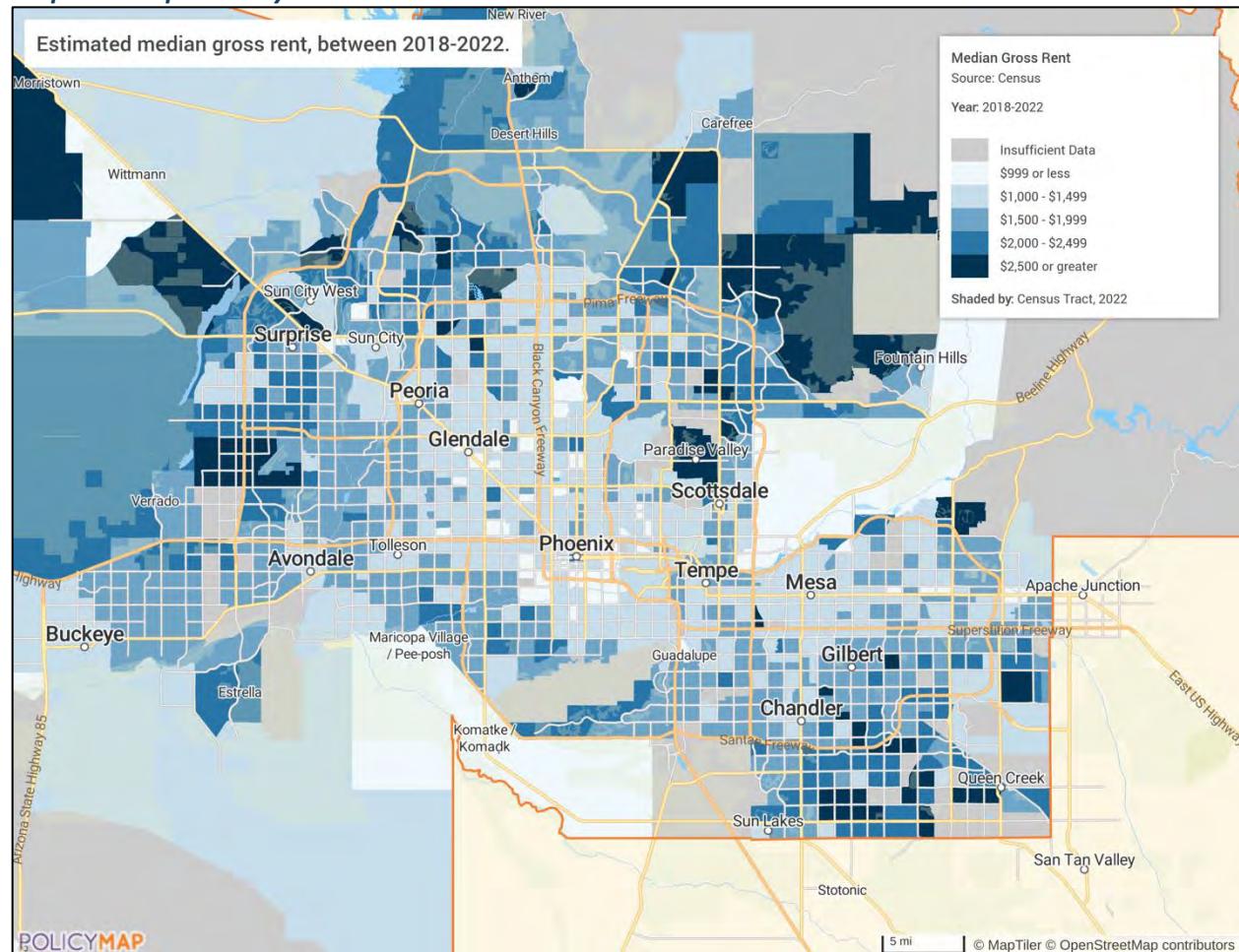
Graph: 2022 Median Contract Rent Comparison in Maricopa County



Source: 2014-2018 ACS 5-Yr Estimates (DP04)

Like owner-occupied units, the median rent is related to geography but not as closely. Tracts in the central part of the Consortium tend to have lower rents than elsewhere. There are several areas that did not have sufficient data to determine the median rent. These areas are primarily rural and the number of renters is negligible.

Map: Maricopa Countywide Median Rent – Zoomed In



Current Rent Market

Similar to real estate data, the current rental market can provide further insights into ongoing housing conditions that census data typically lags behind. In Maricopa County, the median rent across all property types and bedroom varies from city to city. With thousand of available rental properties currently listed, the data indicates a moderately competitive market with potentially increasing affordability for renters compared to the previous year. There are a few cities whose rental prices have increased over the last year, to include Scottsdale, Peoria, Tempe, Goodyear. Fountain Hill and Youngtown have increased substantially due to new market stock that is well above previous rental stock. Below are the current median asking price and its year-over-year price increase/decrease by Consortium city as well as Maricopa Urban County Cities.

Consortium Member Cities

- **Avondale:** \$2,005 (-\$47)
- **Chandler:** \$2,320 (-\$30)
- **Gilbert:** \$2,395 (\$0)
- **Glendale:** \$1,993 (-\$7)
- **Peoria:** \$2,311 (+\$66)
- **Scottsdale:** \$3,200 +\$108)
- **Surprise:** \$2,090 (-\$60)
- **Tempe:** \$2,049 (+\$39)

Maricopa Urban County Cities/Towns

- **Buckeye:** \$1,995 (-\$38)
- **El Mirage:** \$1,860 (-\$35)
- **Fountain Hills:** \$2,750 (+\$450)
- **Gila Bend:** \$1,500 (insufficient data)
- **Goodyear:** \$2,188 (+\$93)
- **Guadalupe:** \$2,198 (+\$3)
- **Litchfield Park:** \$2,142 (-\$58)
- **Tolleson:** \$2,050 (-\$95)
- **Wickenburg:** \$2,250 (-\$150)
- **Youngtown:** \$1,950 (+\$612)

Section 4: Public Policy Analysis

Maricopa County, the lead for the HOME consortium, consists of the cities of Avondale, Chandler, Glendale, Peoria, Scottsdale, Surprise, Tempe, Town of Gilbert and the Maricopa Urban County area.

Maricopa County

Maricopa County supports affordable housing variety and considers it a priority. Major actions undertaken or planned by the Maricopa County HOME Consortium to remove barriers to affordable housing include:

- Conduct public outreach and education regarding fair housing requirements and activities.
- Expand the use of Community Land Trust by seeking land donations for affordable housing when applicable.
- Reduce building permit fees and/or reduce development impact fees when applicable.
- Maricopa County Public Health and Human Services Departments work in conjunction with many different partners on Project H3 Vets, an initiative coordinated by the Arizona Coalition to End Homelessness. The initiative, which seeks to end chronic homelessness among veterans, is aligned nationally with the 100,000 Homes Campaign and the VA National Homeless Veterans Outreach Campaign
- Down payment assistance for home buying is offered through the Industrial Development Authorities of Maricopa County to help military personnel and veterans obtain FHA, VA, or USDA-RD loan financing to purchase a home in Maricopa County.
- Maricopa County Human Services Department offers veterans assistance to modify their home and provide greater accessibility through the Service-Disabled Veterans Program (HOSDV). Eligible home improvements are disability modifications to owner-occupied homes of veterans that have a service-related disability. The HOSDV loan program funds home modifications that enhance accessibility which include widening doorways or hallways, lowering countertops, adding exterior ramps and installing grab bars or roll-in showers in bathrooms.

Several housing programs and related services are conducted on behalf of the county by the Housing Authority of Maricopa County (HAMC). Most notably, HAMC acting as a developer, has added or rehabilitated 600 affordable units in the last decade. HAMC has also transitioned all of its public housing units through the Rental Assistance Demonstration conversion conducted in partnership with private lenders.

The HOME consortium cities of Maricopa County and the Town of Gilbert are addressing affordable and related housing needs through a diverse range of municipal policies and strategies. Every city in the Maricopa County HOME consortium has adopted a General Plan. Arizona State Statutes requires municipalities to adopt, update, and readopt their General Plans every ten years. Each General Plan requires a housing element that addresses housing related policies stating the housing goals and strategies for their community.

Cities and Town Public Policies

In addition to Maricopa County's policies and actions, the most shared housing policies utilized by consortium cities are described below and summarized on the table following these descriptions. The most common housing policies among these municipalities include:

A. Promote Down Payment Assistance.

The Industrial Development Authority of Maricopa County is a political subdivision of Arizona whose mission is to create and maintain jobs within Maricopa County and assist county residents offering financing for affordable single and multi-family housing. Many of the cities participate and promote this program.

B. Encourage Mixed Use Development.

Mixed use zoning encourages prospective developers to actively consider incorporating residential units into proposed office and/or retail projects where such use may not have occurred otherwise. Mixed use development strengthens a city's economic viability and offers a developer a more balanced income stream from their development by including a residential component to the project. These projects can often fill a missing housing market segment in their community.

C. Support Adaptive Reuse.

Adaptive reuse is the process of adapting old structures for purposes other than those initially intended. Older buildings can become obsolete as their owners or tenants vacate due to changing economic or business conditions. Yet, redevelopment of a building can be more costly than tearing it down and building new construction. Nevertheless, it is often desirable for a community to support and encourage reuse of an older, obsolete building to maintain the character of the particular neighborhood or commercial district. Zoning regulations that support adaptive reuse can result in creating new residential units that can attract a diverse range of new residents while adding to the community's housing stock.

D. Add or Expand Accessory Dwelling Units.

Many cities allow accessory dwelling units (ADU's). Although ADU's are widely allowed throughout a majority of Maricopa jurisdictions, several cities are reforming their regulations to incentivize more of these units. These units provide affordable housing option for single persons or support aging in place. This policy may also include single room occupancy in housing units.

E. Update/Reform Zoning Code.

Zoning reform can help respond to challenges of constructing more affordable housing¹. Zoning code updates may include making it easier to build accessory dwelling units; allowing multi-family homes in more neighborhoods; offering density bonuses for affordable housing; encouraging more density near

¹ See Zoning Reform Efforts - HousingForward Virginia (housingforwardva.org)

public transit; and streamlining residential permitting processes for those trying to build new housing or add a bedroom to an existing unit to accommodate a growing or aging household.

F. Support New Affordable Housing Development.

It is important that a jurisdiction openly state their community's commitment to affordable housing, regardless of the degree or number of policies or proactive actions. Such a statement of public policy serves to inform and educate their residents of the importance and role of affordable housing. This support includes recognizing and seeking to attract workforce housing or encourage employers to provide some form of housing assistance.

G. Promote Preservation of Existing Housing.

Cities recognize that the loss of existing housing through weak code enforcement or tear down is undesirable, and many are taking more active roles in renovating and protecting older housing units.

H. Strengthen Residential Code Enforcement.

Many cities have recognized that by increasing their residential code enforcement efforts, the life of older housing, including the Cities of Scottsdale, Tempe, Chandler and the Town of Gilbert, can be extended while also increasing the health and safety of the residents.

I. Support for New Senior-Oriented Housing/Aging in Place.

Recognizing regional aging population trends, multiple cities acknowledge the need for new housing that offers specific features and amenities for this segment of the community. Several jurisdictions have supportive zoning codes and/or are actively encouraging housing developers to address this specific housing need.

J. Offer or Create Incentives for Affordable Housing.

Public jurisdictions have increasingly become open and active in offering financial and/or zoning regulatory incentives to attract new affordable residential development. Maricopa County and six consortium cities have been at the forefront of these incentives including reduction in permit fees or impact fees. Fast-tracking the approval process for affordable housing is also being implemented by several communities.

K. Provide Housing Information / Outreach.

Keeping the public, residential real estate community and lenders well-informed of various housing programs, affordable housing opportunities and fair housing practices is essential to increase awareness and compliance. This is being accomplished in a number of ways including housing related workshops, city website information, brochures, etc.

These most frequently stated policies are supplemented by other municipal specific housing strategies and actions of the consortium cities. For example:

- The City of Peoria is seeking residential development on land under the auspices of the Arizona State Land Development;
- The City of Scottsdale encourages housing workforce initiatives with major employers to help provide housing options of employers in the city; and
- While all communities support fair housing, the City of Scottsdale clearly promotes its' goal of collaborating with multicultural and diverse community organizations to identify issues of discrimination within the city and develop programs to address them.

These efforts are supplemented by additional municipal specific housing policies and actions of the consortium cities. The following table summarizes the most commonly practiced housing policies, goals and/or strategies that each jurisdiction has identified to achieve their community's housing goals. A detailed description of each city's plans and/or housing-related policies follows the housing policies and priorities summary table.

Table: Summary of City and Town Housing Policies and Priorities.

Jurisdiction	A Promote Down Payment Assistance	B Encourage Mixed Use Development	C Support Adaptive Reuse	D Add / Expand Use of ADU's; Single Room	E Update / Reform Zoning Code	F Support for New Affordable Housing	G Promote Housing Preservation	H Strengthen Residential Code Enforcement Efforts	I Support New Senior Housing / Aging in Place	J Offer / Create Housing Incentives	K Provide Housing Information / Outreach
Maricopa Urban County / HAMC	✓	✓				✓				✓	✓
City of Avondale	✓	✓				✓	✓				✓
City of Chandler			✓			✓		✓	✓		✓
Town of Gilbert		✓		✓			✓	✓	✓		✓
City of Glendale						✓	✓		✓	✓	
City of Peoria		✓		✓			✓		✓	✓	
City of Scottsdale	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
City of Surprise	✓		✓	✓	✓	✓	✓		✓	✓	✓
City of Tempe			✓	✓	✓		✓	✓		✓	✓

More specifically, these cities' affordable housing efforts are described for each jurisdiction are as follows:

City of Avondale

The City created a Homeless Services Division to provide outreach, engagement and navigation services for individuals and families experiencing homelessness in Avondale. In addition, the City's General Plan 2030 updated in 2023 adopted the following housing policies:

- Encourage the development of safe and affordable housing types.
- Emphasize developing workforce housing as an important priority.
- Encourage the development of live/work units in areas of the city that are appropriate for mixed use development.
- Encourage new housing construction to include a portion intended for workforce housing.
- Identify new prototypes for quality high-density residential housing.
- Provide home rehabilitation and promote ownership through down-payment assistance programs and educational initiatives and encourage infill development.
- Participate in presentations of proposed activities at monthly partners meetings, neighborhood meetings, and public hearings.
- Offers an Infill Incentive Program which provides developers and owners with fee reductions to construct housing in the City's low - moderate income revitalization areas.

City of Chandler

The policies in the housing element in the 2016 Chandler General Plan include:

- Facilitate adaptive reuse of vacant or underutilized buildings/properties to create opportunities for new housing and business development.
- Promote a compatible mix of housing types in infill areas.
- Address housing needs of fixed-income elderly persons and other special-needs populations.
- Support the aging and disabled population in neighborhoods by continuing to implement programs that assist them in meeting neighborhood maintenance codes.
- Continue to encourage private investment in affordable housing.
- Enforce housing and neighborhood maintenance policies (i.e., property maintenance code enforcement).
- Improve rental housing maintenance to ensure quality neighborhoods.
- Create and promote educational outreach and training seminars on housing and neighborhood maintenance.
- Foster organizational assistance and training for HOA and traditional non-HOA neighborhoods. These efforts include housing rehabilitation, addressing obsolete housing, demolishing vacant uninhabitable structures, and single-family infill development.

Town of Gilbert

The 2020 Town of Gilbert General Plan is wide-ranging in stating housing goals, offering policies and recommendations including:

- Promote mixed-use development within appropriate land use classifications.
- Ensure for the conservation and maintenance of existing housing and encourage reinvestment.
- Promote dwellings for aging seniors and empty nesters, multi-generational households, young professionals, young families, and members of the local workforce.
- Allow ancillary units for guest housing or extended family.
- Assist seniors in stabilizing and upgrading existing housing to facilitate aging in place.
- Educate the community on the opportunities to receive emergency home repair services to preserve current homeowner housing stock and continue to fund organizations providing essential services to vulnerable Gilbert populations.

City of Glendale

The Glendale City Council adopted an updated General Plan which was also ratified by Glendale voters in 2016. These principles and housing goals, objectives and policies incorporated into the City's General Plan include:

- Develop strategies and zoning ordinance provisions encouraging various lot sizes and housing types.
- Support housing that promotes inter-generational housing products.
- Offer incentives for the private development of affordable housing and special needs housing using mechanisms such as fee waivers or fee reductions, fast track permitting, and density increases or transfers. The City supports programs that offer assistance with housing affordability needs.
The City shall support programs aimed at increasing homeownership among entry level and moderate income households.
- Encourage development and preservation of affordable housing types, including smaller units and older housing stock.
- Encourage the planning and construction of housing and residential facilities designed to serve the elderly and disabled populations.
- Establish and update programs providing housing assistance to special needs persons.
- Promote safe, efficient, and affordable housing and neighborhoods that support aging in place.
- Support the development of a full spectrum of senior housing options.
- Waive community development fees for developers who build affordable housing units that will remain affordable for at least 30 years. This program offers a rebate on community development fees and aims to encourage affordable housing development in the city.

City of Peoria

The Plan Peoria AZ 2040 update is currently underway. Adopted housing policies that have been adopted in the City's existing General Plan are:

- Support mixed use development.
- Support a diverse housing stock by size that provides for the needs of all households regardless of economic status.
- Identify appropriate locations for increased density thereby enhancing the viability of neighborhood commercial centers.
- Utilize opportunities provided through the Arizona State Land Development for land that is suitable for new housing with a range of densities.
- Continue to offer nonprofit developers a reduction in some development plan review fees. The entitlement fees or "planning fees" are assessed at 50% of the normally required fees. These fees include rezone and use permits, site plan review, design review and others.
- Promote and provide incentives, such as expedited plan reviews or increased allowable densities to encourage the development of diverse workforce housing.
- Renovate the existing housing stock to reduce utility and maintenance costs for owners and occupants, conserve energy, and reduce greenhouse gas emissions.
- Encourage nontraditional housing types to expand housing options, such as habitable accessory dwelling units, along with adapted reuse of residential, commercial, and industrial structures.
- Support the development of multi-generational housing or continuum of care facilities and special needs housing options within all neighborhoods.
- Allocate Neighborhood Pride funding to make aesthetic improvements to the exterior of homes in disrepair or otherwise needing improvement.
- Provide a Community Resource Guide with a comprehensive list of programs and services available including housing.

City of Scottsdale

The Scottsdale General Plan 2035 was amended in 2022 and includes the following housing policies:

- Support the creation of mixed-use projects to increase housing supply within walking distance of employment, transportation options, and services.
- Work with property owners to rehabilitate or rebuild any sub-standard housing.
- Establish incentives for the development of high-quality, durable, and resource efficient housing that accommodates workforce and low-income levels.
- Support programs aimed at increasing homeownership among entry-level and moderate-income households.
- Reduce government financial and regulatory constraints and, whenever possible, offer expeditious processing of development proposals and building permits to enhance housing affordability.
- Encourage the development and preservation of affordable housing types, including smaller units and older housing stock.
- Support partnerships and initiatives whereby builders and/or major employers help provide housing options for their employees.

- Encourage the development of workforce housing with new development and/or expansion of hotels, resorts, and other generators of service-level employment.
- Protect the affordability of units at risk of losing State or Federal subsidies.
- Seek to provide quality short-term housing options that accommodate those in need of immediate temporary shelter.
- Support the development of senior housing options in locations served by public transportation and community facilities.
- Promote housing opportunities and accessible living environments that allow seniors to age-in-place, assisted living facilities, continuing care facilities, or other housing types within the same community.
- Support use of local, State, and Federal matching funds, in partnership with non-profit and social agencies, to acquire and rehabilitate multi-family housing.
- Continue to monitor and partner with local agencies, non-profits, and businesses to provide fair housing information, legal services, foreclosure prevention assistance, and anti-predatory lending assistance.
- Continue code enforcement to preserve neighborhoods and fund the Operation Fix it Program.
- Fund programs offering rehabilitation to preserve older housing stock and explore property acquisition for affordable rental.

City of Surprise

The Surprise General Plan 2035 Foundation for the Future housing element goals includes:

- Support the inclusion of accessory dwelling units that are compatible with the primary residence.
- Update city ordinances and policies to pro-actively support housing diversity.
- Offer incentives for housing that accommodates a variety of income levels. New residential development on parcels zoned either heritage district can receive a waiver of the City of Surprise Development Impact Fees. New, expanding qualifying commercial development may request a waiver of building plan review, building permit, and City of Surprise development impact fees.
- Integrate housing and employment through mixed-use projects as a means to increase housing supply.
- Preserve neighborhoods with HUD through operating and funding its Major Housing Rehabilitation Assistance Program.
- Support nonprofit housing developers who are committed to constructing tax credit-assisted rental housing for families and the elderly.
- Provide access to education and training for the development community and property owners on how they can meet fair housing requirements.

City of Tempe

The City Council has adopted a comprehensive Affordable Housing Strategy for Tempe to guide decision-making on the production and preservation of affordable housing. The strategy establishes the City's goals, objectives and policies for improving the availability of quality housing for residents of different income levels and contains specifics actions to achieve housing affordability. These strategies include:

- Participate in the down payment assistance for first time homebuyers (Home in Five) program.
- Fund emergency repairs, accessory modifications and creating new housing opportunities for residents with fixed, low, and moderate incomes.

- Create an inventory of available planning or building permit data, single-family, multi-family, group, student, and senior housing to identify housing gaps.
- Establish and maintain a registry of adaptable and/or accessible housing units.
- Explore the feasibility and demand for special needs housing units such as single room occupancy and congregate/ shared living.
- Create density bonuses for proposed housing projects that include affordable or special needs housing.
- Encourage the conversion of single-family rental properties to owner-occupied residences where appropriate.
- Educate Tempe employers on the benefits of employer down payment assistance programs.
- Explore options to develop zoning and development policies to produce affordable housing units within new housing developments.
- Evaluate utilizing a per-unit fee for creation of affordable housing citywide.
- Provide educational programs for renter rights and responsibilities, and landlord rights and responsibilities.
- Maintain the program to license and register rental housing units.
- Work with Arizona State University to identify student housing development opportunities that mutually meet university and neighborhood objectives for quality of life.
- Encourage conversion of short-term rentals to provision of long-term permanent housing.
- Collaborate with financial institutions and nonprofit organizations to convert vacant/ abandoned properties (including underutilized hotels/motels) into affordable housing rental residences units.
- Create, in partnership with service providers, a publication of regional affordable housing resources.
- Encourage and incentivize private developers to add to the city's affordable and accessible housing supply.
- Support issuing mortgage revenue bonds and mortgage credit certificates for homeownership to help low-income families.
- Encourage single-family home sellers to consider housing programs that support workforce housing for police officers or schoolteachers, such as the U.S. Department of Housing and Urban Development's Good Neighbor Next Door program.
- Continue to explore the use of micro-housing and tiny home units to help the affordable housing supply.
- Develop a mobile home park conversion ordinance.
- Promote options for supporting accessory dwelling units' provisions in appropriate zoning districts.
- Promote conversion of hotels and motels for emergency, short term, and long-term housing unit.
- Offer the Community Land Trust (CLT) that builds or renovates houses and then sells house below-market rates to qualified buyers. The land remains with the CLT, and homeowners get a renewable 99-year lease for a small monthly fee.
- Offer down payment assistance up to \$30,000 to help cover down payment and closing costs, depending on location and income eligibility requirements.

Section 5: Private Lending Analysis

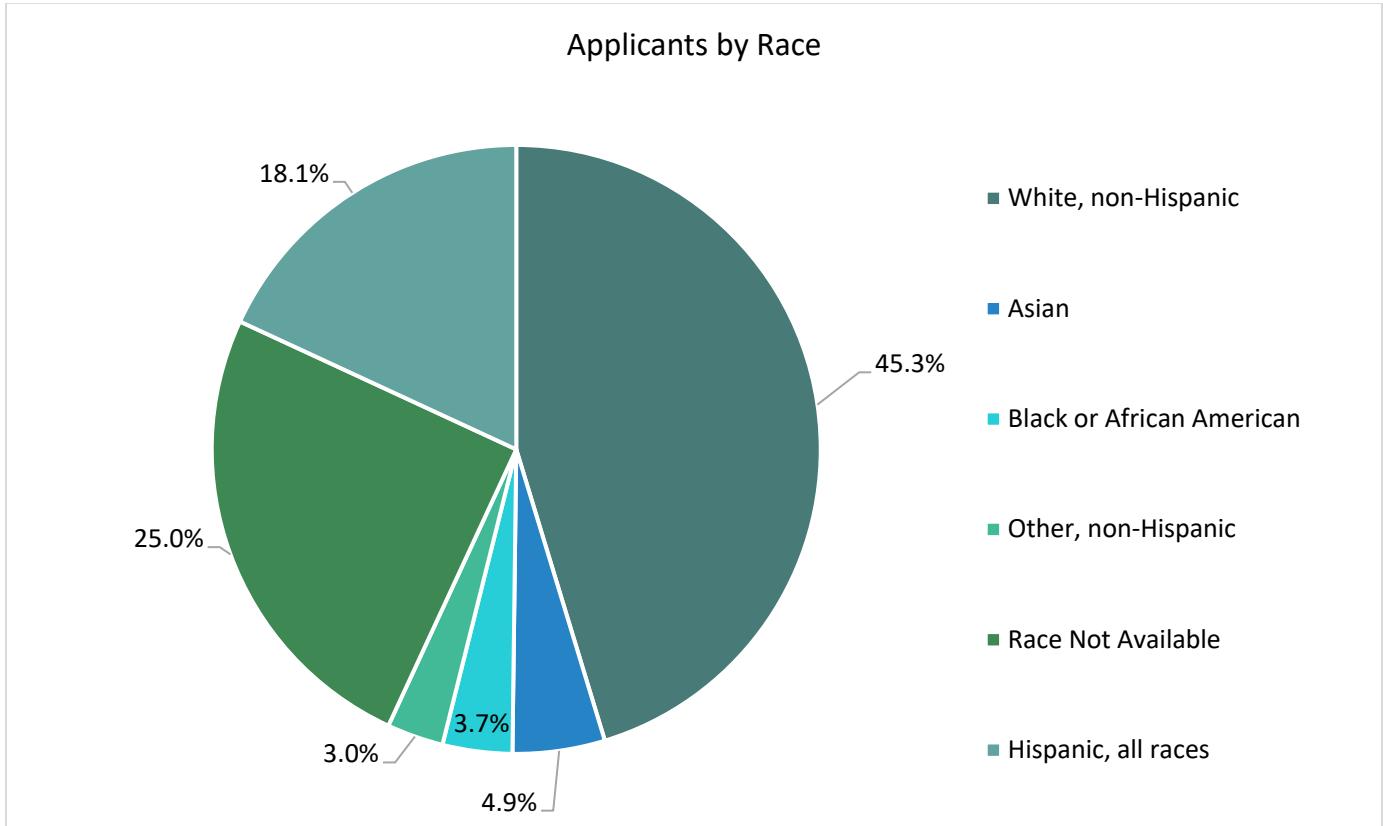
Lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA) for Maricopa County. The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants including: location of the loan; income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions are required to report on loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board, have a home or branch office in one or more metropolitan statistical areas (MSA), or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: their value of home purchase or refinancing loans exceeds 10 percent of their total loan originations or equals or exceeds \$25 million; they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or they hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

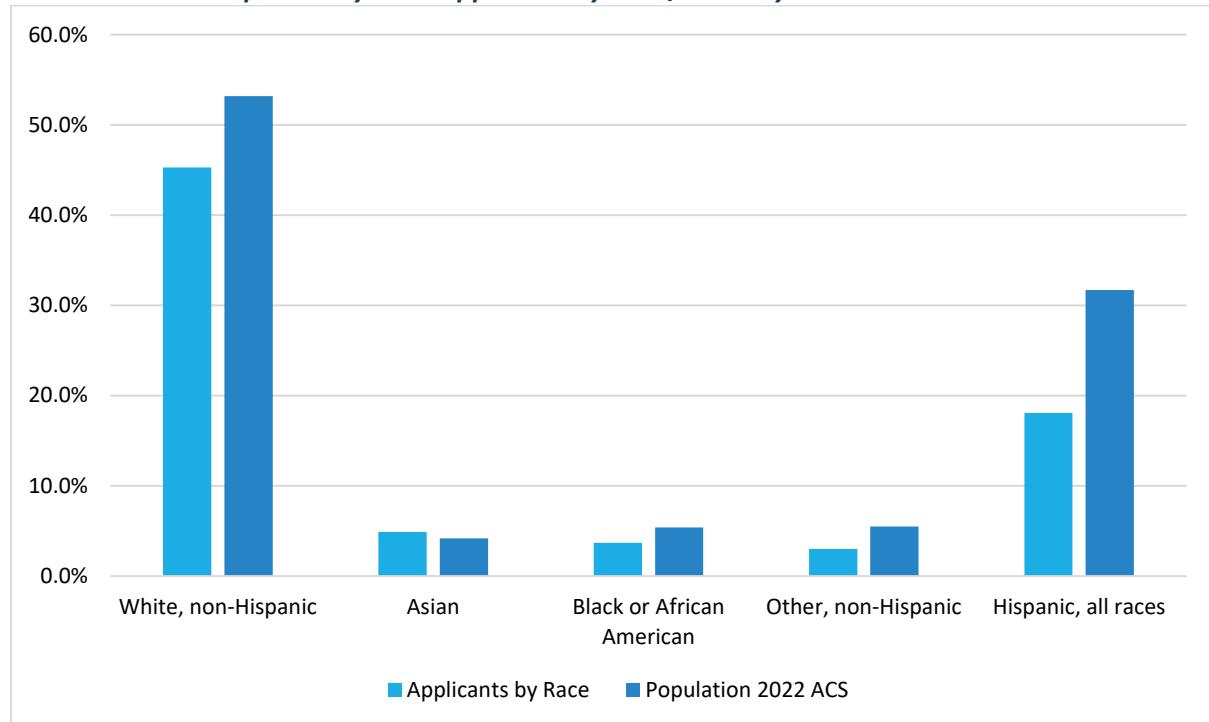
It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered in isolation but must be considered in light of other factors. For instance, while it is possible to develop conclusions simply based on race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the FFIEC, “with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups.” Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data.

The share of applications and percentage of loan application denials for traditional home purchase loans Maricopa varies by race or ethnic group. A plurality of applicants in 2022 were White, non-Hispanic. The second largest group was Hispanic households making up 18% of the applicants. Additionally, approximately 25% of households did not provide information about race.



There appears to be a disparity between loan applicants and the population based on ethnicity. Hispanic households are significantly underrepresented in the number of loan applications. There could be many interrelated causes of this discrepancy that are not due to discrimination. Loan application rates may be more closely related to income, which may be correlated with race or ethnicity. It may also be that the large number of applications without race or ethnicity data are in this group.

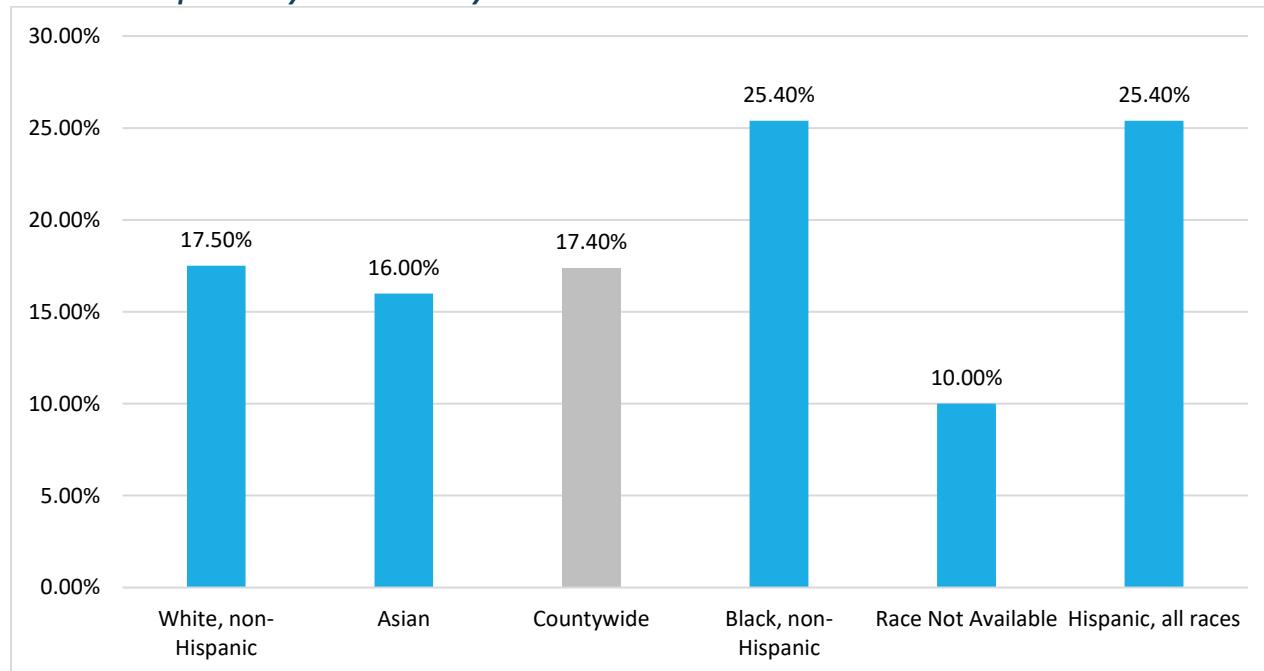
Chart: 2022 Maricopa County Loan Applicants By Race/Ethnicity



Source: 2018-2022 American Community Survey 5-Year Estimates

There appears to be a significant difference in the race or ethnicity of applicants who are denied a loan. In addition to being underrepresented in the number of loan applicants, Hispanic and Black households also report a denial rate much higher than any other group. Over one-quarter of households are denied, a rate that is 8% higher than the countywide denial rate.

Chart: Maricopa County Denial Rate by Race



One factor that could help determine the difference in denials is the reason identified for each denial. The most common reason for denial of loans for all groups was debt-to-income ratio, making up nearly half of all denials. The second most common reason was credit history and lack of collateral was the third most common denial reason.

Table: Maricopa County 2022 Denial Reasons

	Denial Reason 1	Denial Reason 2	Denial Reason 3
White, non-Hispanic	Debt-to-Income Ratio (43.7%)	Credit History (26.8%)	Collateral (17.6%)
Asian, non-Hispanic	Debt-to-Income Ratio (48.4%)	Credit History (14.9%)	Collateral (13.9%)
Black, non-Hispanic	Debt-to-Income Ratio (43.3%)	Credit History (25.7%)	Collateral (11.2%)
Race Not Available	Debt-to-Income Ratio (39.7%)	Credit History (20.8%)	Collateral (13.9%)
Hispanic, all races	Debt-to-Income Ratio (45.3%)	Credit History (25.4%)	Collateral (11.6%)
All Denials	Debt-to-Income Ratio (44.2%)	Credit History (21.7%)	Collateral (14.2%)

Source: 2018-2022 American Community Survey 5-Year Estimates, 2022 HMDA

Section 6: Fair Housing Profile

State Fair Housing Laws and Resources

Civil Rights Division of the Arizona Attorney General's Office

At the state level, the Civil Rights Division of the Arizona Attorney General's Office is responsible for enforcing Arizona's Fair Housing Act. They provide the following resources:

- Online resources: Information on fair housing rights and protections at <https://www.azag.gov/civil-rights/fair-housing>
- Support systems: Investigates and resolves housing discrimination complaints
- Complaint process: Individuals must file complaints within 12 months of the alleged discrimination
- Promotional activities: Educates the community about fair housing laws and requirements

Southwest Fair Housing Council (SWFHC)

SWFHC is a non-profit organization dedicated to upholding fair housing rights throughout Arizona. Their resources include:

- Online resources: Comprehensive information on fair housing rights at <https://www.swfhc.org>
- Support systems: Provides advocacy services to various groups facing housing discrimination
- Complaint process: Offers assistance in filing complaints and enforcing fair housing rights
- Promotional activities: Conducts education and outreach programs on fair housing laws

Local Government Fair Housing Programs

Maricopa County Government

Maricopa County's Fair Housing program, administered by the Maricopa County Human Services Department (MCHSD), is dedicated to preventing housing discrimination and promoting equal housing opportunities for all residents. The program is based on the Fair Housing Act, which prohibits discrimination in housing transactions based on race, color, national origin, religion, sex, disability, and familial status. Maricopa County emphasizes that retaliation against individuals exercising their fair housing rights or assisting others in doing so is also illegal.

To support fair housing practices, MCHSD takes an active role in educating housing providers about fair housing laws and raising awareness among the general public. The department provides resources on tenant rights, landlord-tenant issues, and access to agencies that investigate complaints or offer legal assistance. Additionally, Maricopa County conducts a comprehensive Analysis of Impediments to Fair Housing Choice every five years, identifying barriers to fair housing and developing strategies to address them. This effort covers not only unincorporated areas of Maricopa County but also several incorporated cities and towns within the Urban County area, demonstrating a broad commitment to fair housing across the region. Online resources: <https://www.maricopa.gov/479/Fair-Housing>

City-Specific Resources

City of Avondale

The City of Avondale demonstrates a commitment to fair housing principles and educating its residents about their rights. The city's website offers basic information on fair housing, including definitions and examples of both obvious and subtle forms of housing discrimination. Avondale emphasizes that discrimination in housing based on race, color, religion, sex, disability, familial status, or national origin is illegal under Federal and State Fair Housing Laws.

Importantly, Avondale directs residents who believe they have experienced housing discrimination to contact the Arizona Attorney General's Office for assistance. This highlights the city's reliance on state-level resources for handling fair housing complaints and enforcing fair housing laws. While the city provides educational content to help residents recognize discrimination, it appears that formal complaint processes and investigations are handled at the state level through the Attorney General's Office. Online resources: <https://www.avondaleaz.gov/government/departments/neighborhood-family-services/housing-and-community-development/fair-housing>

City of Chandler

The City of Chandler demonstrates a strong commitment to fair housing through its comprehensive Fair Housing Program. This initiative focuses on ensuring equal access to housing for all residents through community outreach, education, and enforcement efforts. Chandler emphasizes that discrimination in housing based on race, color, sex, national origin, religion, disability, or familial status is illegal, covering various aspects of housing transactions including sale, lease, rental, insuring, and financing.

To support fair housing practices, Chandler offers a range of resources and services. These include educational materials on fair housing rights and responsibilities, guidance on recognizing and reporting housing discrimination, and information on filing complaints with appropriate authorities. The city's proactive approach involves community engagement and educational programs to raise awareness about fair housing laws and promote equal housing opportunities for all Chandler residents. Fair Housing Program information at <https://www.chandleraz.gov/residents/neighborhood-resources/housing-and-redevelopment/fair-housing-program>

City of Gilbert

The city provides comprehensive fair housing resources and information through its Community and Neighborhood Services department. The city is committed to promoting fair housing practices and equal opportunity for all residents. Their website offers valuable information on fair housing laws, including the Federal Fair Housing Act and the Arizona Fair Housing Act. These laws prohibit discrimination in housing based on protected characteristics such as race, color, national origin, religion, sex, familial status, and disability.

The city provides guidance on recognizing housing discrimination, which can occur in various forms such as refusal to rent or sell, setting different terms or conditions, and providing different housing services or facilities. Gilbert also offers information on how to file a housing discrimination complaint, directing residents to contact either the local HUD office in Phoenix or the Civil Rights Division of the Arizona Attorney General's Office.

To promote fair housing awareness, Gilbert participates in various educational initiatives. The city offers free fair housing training sessions for property owners, managers, and residents. These sessions cover topics like fair housing laws, reasonable accommodations, and how to avoid discriminatory practices. Additionally, Gilbert provides links to external resources, including HUD's website and the Arizona Fair Housing Center, for those seeking more detailed information or assistance with fair housing issues. [More information: https://www.gilbertaz.gov/residents/community-and-neighborhood-services/community-resources/fair-housing-equal-opportunity](https://www.gilbertaz.gov/residents/community-and-neighborhood-services/community-resources/fair-housing-equal-opportunity)

City of Peoria

The City of Peoria, through its Neighborhood and Human Services Department, demonstrates a commitment to fair housing principles and federal compliance. The city adheres to the Fair Housing Act, which prohibits discrimination in housing based on protected characteristics such as race, color, national origin, religion, sex, familial status, and disability. While Peoria doesn't directly handle fair housing complaints, they likely provide resources and information to educate residents about their rights and responsibilities under fair housing laws.

Peoria's approach to fair housing is integrated with its broader community development efforts, particularly through the use of Community Development Block Grant (CDBG) funds. These funds may support various housing and community development activities, potentially including fair housing initiatives. The city emphasizes the importance of accessible housing for people with disabilities and likely collaborates with local organizations to promote fair housing practices. For residents seeking assistance with fair housing issues or wanting to report discrimination, Peoria directs them to appropriate state or federal agencies, such as the Arizona Attorney General's Office or the Department of Housing and Urban Development (HUD).

City of Scottsdale

The City of Scottsdale provides fair housing information and resources primarily through external links and partnerships. Their approach to fair housing is focused on connecting residents with state and federal resources rather than offering extensive local programs. The city's website offers links to key fair housing resources, including Arizona Residential Landlord/Tenant Act & Fair Housing information, HUD Fair Housing resources, Southwest Fair Housing Council, Discrimination Complaint Form, and the Arizona Department of Housing.

While Scottsdale doesn't have a dedicated fair housing department or extensive local programs, they demonstrate a commitment to fair housing by providing access to these important resources. Residents of Scottsdale who believe they have experienced housing discrimination are directed to these external resources for filing complaints and seeking further information on their rights under fair housing laws.

Online resources: <https://www.scottsdaleaz.gov/housing/fair-housing-landlord-tenant-resources>.

City of Surprise

The City of Surprise also provides fair housing resources through external partnerships, including state and federal resources for information and enforcement. Surprise directs residents to key organizations such as the Arizona Attorney General's Office Civil Rights Division, HUD, and the Southwest Fair Housing Council for assistance with fair housing issues. For residents who believe they've experienced housing discrimination, the city refers them to file complaints with the Arizona Attorney General's Office or HUD. Online resources: <https://www.surpriseaz.gov/457/Fair-Housing-Analysis-of-Impediments>.

City of Tempe

The City of Tempe demonstrates a strong commitment to fair housing through its Community Health and Human Services department. Emphasizing the illegality of housing discrimination based on protected characteristics, Tempe offers comprehensive resources and information to educate residents, landlords, and housing providers about fair housing rights and responsibilities. While the city doesn't directly handle complaints, it guides residents to file with the Civil Rights Division of the Arizona Attorney General's Office or HUD. Tempe provides links to various fair housing resources, emphasizes the importance of accessible housing for people with disabilities, and likely collaborates with local organizations to promote fair housing practices. These efforts, Tempe strives to ensure fair housing practices and equal housing opportunities for all residents, encouraging those who believe they've experienced discrimination to seek assistance through appropriate channels. More information:

<https://www.tempe.gov/government/community-health-and-human-services/housing-services/fair-housing>

Fair Housing Complaints in Maricopa County, Arizona (2019–2024): Key Findings

This analysis reviews fair housing complaints filed across cities and towns in Maricopa County, between 2019 and early 2024. A table of the HUD reported complaints can be found in the appendix.

Key Observations

The distribution of complaints across Maricopa County reveals several hotspots. Phoenix accounted for the majority of complaints in the county, with over 50% of all cases originating here. Disability-related complaints dominated, followed by race-based allegations. Mesa had a high number of cases, particularly involving disability and familial status discrimination. Chandler and Glendale also reported significant complaint activity, with disability being the leading basis in both locations.

Fair housing complaints reporting reveals that disability discrimination was the most prevalent basis for complaints, accounting for approximately 58% of cases. These complaints frequently involved issues such as failure to provide reasonable accommodations, discriminatory terms and conditions, and refusal to rent. Race-based discrimination was the second most common basis, comprising about 22% of cases, with allegations often citing refusal to rent or discriminatory terms and conditions. Familial status was the third leading basis, representing around 10% of complaints, highlighting challenges faced by families with children in securing equitable housing opportunities.

A notable portion of cases across all bases resulted in "No Cause Determination," reflecting difficulties in substantiating claims; however, many disability-related cases were resolved through conciliation or settlement. Compared to national trends, Maricopa County mirrors the prominence of disability-related complaints but also exhibits a relatively high proportion of race-based allegations, reflecting the region's diverse demographic composition. These findings underscore the need for targeted outreach, education on fair housing rights, and proactive enforcement efforts to address systemic barriers and improve housing equity across the county.

Top Three Bases for Discrimination

The most common bases for housing discrimination in Maricopa County during this period were Disability, Race, and Familial Status. Below is a detailed breakdown:

1. Disability:

- Frequency: Disability was the most frequently cited basis, appearing in approximately 58% of all complaints.
- Common Issues: These complaints often involved failure to make reasonable accommodations, discriminatory terms and conditions, and refusal to rent.

2. Race:

- Frequency: Race was the second most common basis for complaints, accounting for approximately 22% of cases.
- Common Issues: Allegations included refusal to rent, discriminatory terms and conditions, and coercive acts under Section 818.

3. Familial Status:

- Frequency: Familial status was cited in about 10% of cases, often overlapping with other bases such as sex or national origin.
- Common Issues: These complaints typically involved refusal to rent to families with children or imposing discriminatory rental conditions.

4. Other Notable Bases:

- National Origin (6%) and Sex (4%) were also cited but less frequently compared to the top three.

Public Input – Survey Key Takeaways

The Maricopa HOME Consortium conducted a comprehensive public survey distributed through the county and member cities, garnering 1,696 total responses. While not every question was answered by all participants and the results may not be statistically representative, the survey provides valuable insights into the housing challenges and experiences of residents across the region.

Housing Challenges

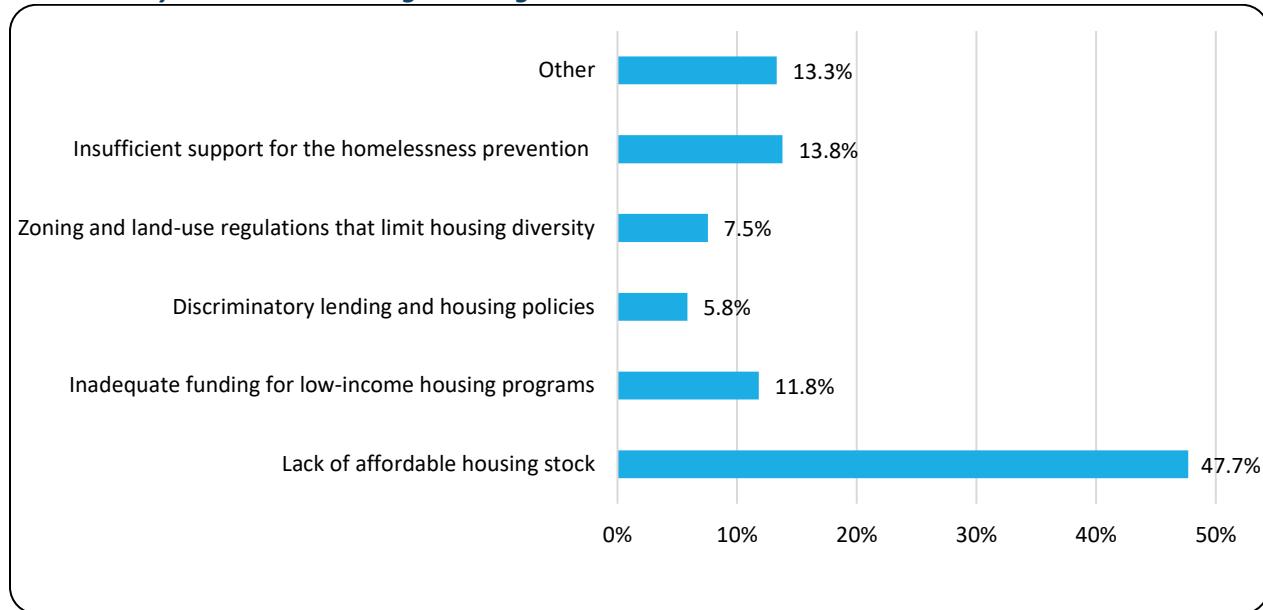
Community survey participants highlighted several key challenges to achieving equitable housing, with the lack of affordable housing stock emerging as the most pressing concern. Nearly half of respondents (47.7%) identified this as the biggest challenge, underscoring a critical shortage in housing options that are within reach for many residents.

Following this, participants emphasized the need for better support systems, particularly in homelessness prevention, with nearly 14% selecting this as the primary issue. This suggests a growing awareness of the importance of proactive measures to address housing instability before it leads to homelessness. Closely related was the concern about inadequate funding for low-income housing programs, indicated by 11.8% of respondents, pointing to a perceived gap in financial resources allocated to housing assistance.

A small portion of respondents (13.3%) chose to specify other challenges beyond the provided options. These additional insights revealed concerns about the impact of short-term rentals and investor-owned properties on housing availability. Some participants pointed to broader economic factors, such as inflation and employment issues, as underlying causes of housing inequity.

Zoning and land-use regulations were also identified as barriers to housing diversity by 7.5% of respondents, suggesting a need for policy reforms to encourage more varied and inclusive housing development. While less frequently cited, discriminatory lending and housing policies were still recognized as obstacles by less than 6% of participants.

Chart: Survey Results For Housing Challenges



Note: Based on 1,457 responses.

Housing Trends - Personal Experiences

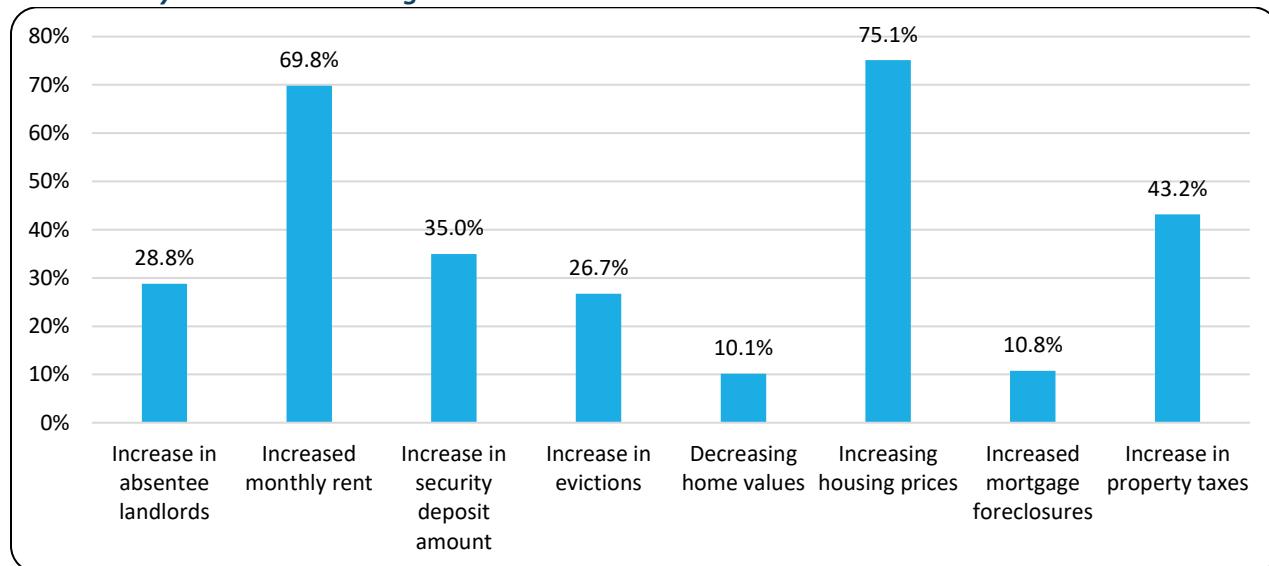
In response to a survey question about personal experiences with housing trends in their community, participants highlighted several significant issues. The most prevalent concerns were related to rising costs, with about 75% of respondents reporting increasing housing prices and roughly 70% noting increased monthly rent. These figures underscore the growing affordability challenges faced by residents.

Property-related expenses also featured prominently, with approximately 43% of participants observing an increase in property taxes. Additionally, about 35% reported an increase in security deposit amounts, further compounding the financial burden for renters.

Changes in property management practices were also noted, with around 29% of respondents experiencing an increase in absentee landlords. This trend could potentially impact property maintenance and tenant-landlord relationships. About 26.7% of participants reported an increase in evictions, suggesting growing housing instability for some community members.

While less common, some respondents (about 10%) observed decreasing home values, and a similar percentage noted increased mortgage foreclosures. These trends, though reported by a smaller portion of participants, may indicate pockets of economic distress within the community.

Chart: Survey Results For Housing Trends



Note: Based on 1,392 responses.

Housing Discrimination

The survey results reveal a concerning pattern of housing discrimination experienced by a subset of respondents in the community. Of the 1,458 survey participants who answered Question 23, about 16.6% (242 respondents) reported having been denied housing or experiencing different treatment related to housing based on various identifying factors.

The survey results reveal a complex landscape of housing discrimination experiences in Maricopa County, with some notable parallels and differences compared to official HUD complaints from 2019 to 2024.

- **Source of income** emerged as the most prevalent basis for discrimination, cited by 62.1% of respondents who reported experiencing unfair treatment. This stands in stark contrast to the official HUD complaints, where income-based discrimination was not among the top three bases. This discrepancy may indicate a significant gap between perceived discrimination and formally reported cases, possibly due to lack of awareness about reporting procedures or hesitation to file official complaints
- **Age-based discrimination** was the second most common in the survey (28.2%), followed closely by race, color, or ethnicity (22.9%). This aligns more closely with the HUD complaint data, where race was the second most common basis, accounting for about 22% of cases. The similarity in these figures suggests that racial discrimination remains a persistent issue in both perceived and reported cases.
- **Familial status discrimination** was reported at similar rates in both the survey (16.9%) and HUD complaints (10%), indicating consistency between perceived and reported cases in this area.
- **Disability-related discrimination**, while less significant in the survey (15.9%), was very prominent in the HUD complaints, where it was the leading basis at 58% of cases. This difference might indicate that while disability discrimination is frequently reported and substantiated in official channels, it may be underrecognized or underreported in general community perceptions.

The survey also highlighted discrimination based on factors not typically captured in HUD data, such as political beliefs and marital status, offering a broader perspective on the community's experiences.

Regarding the entities responsible for discrimination, both the survey and HUD data point to a significant role played by landlords and property managers. The survey found that 47.8% of discrimination cases involved these parties, aligning with the types of issues commonly reported in HUD complaints, such as refusal to rent and discriminatory terms and conditions.

The low reporting rate in the survey (only 20.3% of those experiencing discrimination filed a report) correlates with the high number of "No Cause Determination" outcomes in HUD complaints, suggesting a need for improved documentation and reporting processes.

Housing Problems or Barriers

The survey results reveal significant challenges faced by residents in their current housing situations. The most prevalent issue, reported by 24.6% of respondents, is paying more than 30% of income towards housing costs, indicating widespread housing cost burden and affordability problems in the community.

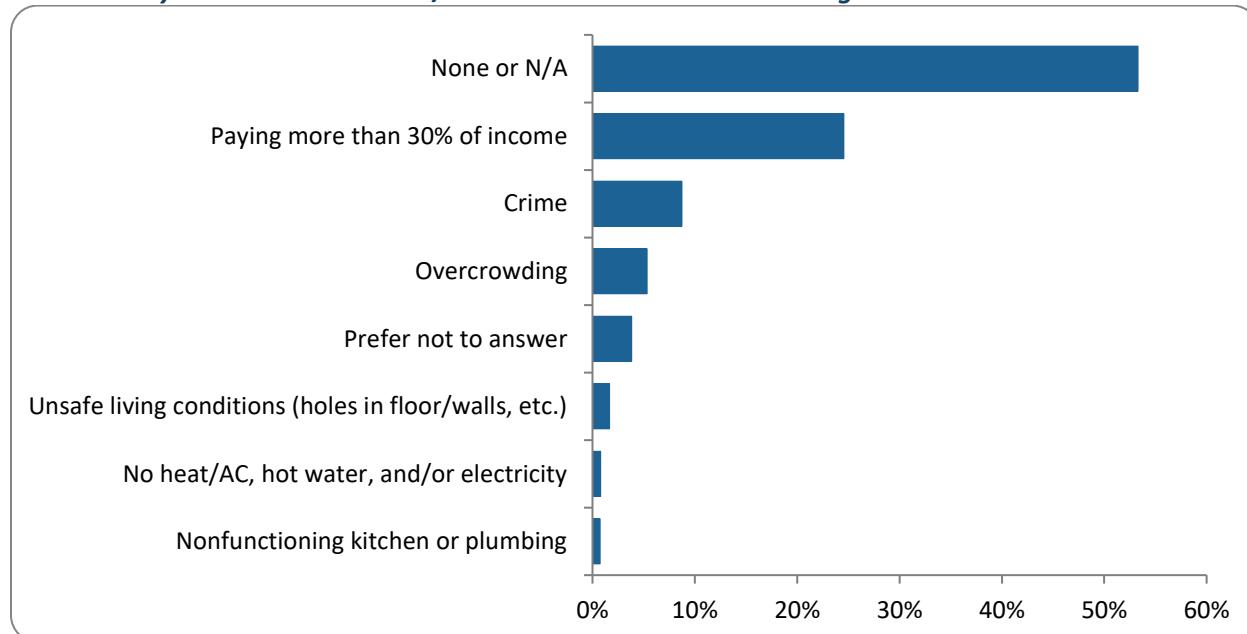
Crime emerged as the second most common concern, with 8.7% of respondents citing it as a barrier. This suggests that safety and security are significant issues for many residents in their current living environments.

Overcrowding was reported by 5.3% of respondents, pointing to inadequate living spaces for some households. Additionally, 1.8% of residents reported unsafe living conditions, such as holes in floors or walls, while 0.9% cited a lack of basic amenities like heat, air conditioning, hot water, or electricity. A small percentage (0.68%) reported nonfunctioning kitchen or plumbing facilities.

Notably, over 53% of respondents indicated they face no problems or barriers in their current housing situation, or chose not to answer the question. This suggests that while significant challenges exist for many, a substantial portion of the community reports satisfaction with their current housing.

The survey also allowed for open-ended responses, revealing additional concerns such as issues with property management, maintenance problems, noise from neighbors, and worries about rising housing costs and property taxes. Some respondents also mentioned challenges related to disabilities, aging in place, and the impact of short-term rentals on their neighborhoods.

Chart: Survey Results For Problems/Barriers Faced In Current Housing Situation



Note: Based on 1,203 responses.

The survey responses also revealed a wide range of barriers that residents face or expect to face when searching for new housing. The most prominent themes include:

- **Affordability:** This was by far the most frequently cited concern. Many respondents mentioned high housing costs, both for rentals and purchases, that outpace their incomes. Several noted that even with decent salaries, they struggle to afford suitable housing in their desired areas.
- **Income and Credit Issues:** Many respondents reported challenges meeting income requirements for rentals (often 3x the monthly rent) or qualifying for mortgages. Poor credit scores were also mentioned as a significant barrier.
- **Location and Safety:** Finding affordable housing in safe neighborhoods with good amenities (schools, healthcare, public transit) was a common concern. Some respondents expressed worry about being priced out of their current communities.
- **Move-in Costs:** High security deposits, first and last month's rent, and other upfront costs were cited as significant obstacles, especially for those with limited savings.
- **Market Conditions:** High interest rates, lack of inventory, and competition from investors and short-term rentals were mentioned as factors making it difficult to purchase homes.

Other notable barriers included discrimination (based on factors like criminal background or source of income), accessibility issues for seniors and people with disabilities, and challenges related to pet ownership.

Section 7: Identified Impediments

Maricopa County Findings

As the lead entity for the Maricopa HOME Consortium, Maricopa County is responsible for addressing housing needs throughout the county. The county government has identified and faces a range of significant impediments to affordable housing. Five of the most critical in addressing this need include the following:

1. Public Resistance to Affordable Housing.

NIMBYism (Not in my Backyard) mentality was cited in a 2019 countywide community survey as an impediment to developing more affordable housing. This response requires continuous public education on the need and the benefit of facilitating the development of new multi-family housing and other more affordable housing options. This sentiment requires on-going public information and education about the needs and benefits of affordable housing over an extended period of time to overcome this perception.

2. Shortage of Funding for Housing Programs.

The amount of funding to support housing and homelessness services and the funding to undertake community development projects far exceeds the resources available within the county. Furthermore, access to housing authority affordable housing options continues to be a challenge for those applicants on the waiting list and those persons trying to access publicly assisted housing. The length of time for each waiting list varies; however, many applicants wait years to access housing options in the HOME Consortium according to the Housing Authority.

3. Growth in the Elderly Population.

The elderly make up an increasing share of Maricopa County's population. Residents aged 65 years and over grew by 3.3% from 12.3% to 15.6% among the Maricopa HOME Consortium population from 2012 to 2022 according to the American Community Survey estimates, or an increase of 222,862 individuals. Persons within these older age cohorts often require specialized support services.

Table: HOME Consortium Age Distribution 2012 to 2022.

Age Cohort	2012		2022	
	Number	Percent of Total Population	Number	Percent of Total Population
65 to 74 years	259,734	6.8%	399,436	9.0%
75 to 84 years	153,081	4.0%	213,534	4.8%
85 years and over	57,093	1.5%	79,800	1.8%
TOTAL	469,908	12.3%	692,770	15.6%

Source: 2008-2012, 2018-2022 ACS 5-Yr Estimates (DP05)

4. Decline in Missing Middle Housing.

Throughout the Maricopa HOME Consortium, one unit detached structures make up a majority of all housing units. Two housing types, 5-9 units and 10-19 units, have lost a total of 7,345 units since 2012, declining from 13.8% of the housing stock to only 11.3% of the 2022 total housing stock according to American Community Survey data.

The “missing middle” are housing types such as duplexes, triplexes, fourplexes, and townhomes that fall between single-family homes and large apartment complexes. These units tend to provide more affordable housing options for many residents but are increasingly rare in many communities. In the Maricopa HOME Consortium jurisdictions, only 11.3% of all units were in this housing group in 2022.

Table: HOME Consortium Total Missing Middle Housing 2012 and 2022.

Housing Unit Type	2012		2022		2012 – 2022 Net Change
	Number of Units	Percentage of All Housing	Number of Units	Percentage of All Housing	
2 units	6,371	0.8%	7,947	0.9%	1,576
3 or 4 units	25,133	3.1%	26,667	2.9%	1,534
5-9 units	39,975	4.9%	34,988	3.8%	-4,987
10-19 units	41,108	5.0%	35,440	3.8%	-5,668
Missing Middle (2-19 units)	112,587	13.8%	105,042	11.3%	-7,545

Source: 2008-2012, 2018-2022 ACS 5-Yr Estimates

5. Impact of Luke Air Force Base on Residential Density.

Residential development in portions of the cities of Avondale, Glendale, Peoria and Surprise and some unincorporated parcels in Maricopa County are impacted by their proximity to Luke Air Force Base (Luke AFB). As a result, there are two "high noise or accident potential zones" (APZs) surrounding the base that minimize residential development densities.

Luke Air Force Base in Maricopa County is used to train specific military aircraft maneuvers or perform specific military airport functions that are recognized by political subdivisions in Maricopa County. Consequently, the presence of Luke Air Force Base necessitates new residential development of land, known as graduated densities, surrounding the military airport as prescribed by State of Arizona Statute Section 28-8461. The graduated density concept for these zones is based on the distance from the Luke AFB runway and proposes:

- For the first one-half mile, up to 2 units per acre;
- From one-half to one mile from the runway, up to 4 units per acre;
- From one to three miles from the runway, up to 6 units per acre.

The two accidental potential zones (APZ) are described as follows:

- a) APZ 1 starts 200 feet from the south end of the westernmost Luke AFB runway at a width of 1,500 feet (0.285 mile) west and 2,500 feet east (0.475 mile), measured perpendicular to the center line of the runway, and extending southwesterly parallel to the runway for a distance of 30,000 feet (5.70 miles).
- b) APZ 2 extends 30,000 feet (5.70 miles) southwest from the end of each runway.

The following table identifies where each of the two zones apply to Maricopa HOME Consortium municipalities and are illustrated on the Luke Air Force Base Flight Runway Flight Paths and Development Map.

Table: Luke Air Force Base Accident Potential Zones.

City	Description of Area Subject to Accident Potential Zone	Sections Within APZ I	Sections Within APZ II
Avondale	Between Indian School Road and Thomas Road west of Dystart Road	YES	NO
Glendale	South of Northern Avenue and east of 115 th Avenue	YES	YES
Peoria	North of Northern Avenue south of Bell Road and east of 107 th Avenue	YES	NO
Surprise	Majority of the city including the central part of the city	YES	YES
Unincorporated Area	Small sections in northwest Maricopa County	YES	NO

Source: Luke Air Force Base Runway Flight Paths and Development Map.

Consortium-wide Themes

There are multiple factors among the members of the Maricopa Consortium that impede the expansion or development of affordable housing. Several of these impediments are found in multiple jurisdictions. Among the most common are:

1. Shortage of Affordable Housing Incentives.

The use of economic and planning related incentives to stimulate new affordable housing development is commonly practiced throughout the country. While a few modest incentives exist, it is acknowledged by the Cities of Glendale, Surprise and Tempe that additional economic incentives are needed to stimulate more investment

2. Limited Amount of Vacant Residential Land.

The rapid residential growth across Maricopa County has resulted in a decline in the amount of residential land available for new housing. This shortage is openly acknowledged by the cities of Chandler, Peoria, Scottsdale, and Tempe and the Town of Gilbert, creating the need for more strategic residential planning for the balance of the undeveloped parcels in the city as well as actively supporting redevelopment opportunities that include new housing.

3. Decrease in Housing Affordability.

Home values and rental rates have grown faster than household incomes across Maricopa County since 2012. The median home value in the Maricopa Consortium communities increased by an average of 86.7%, and the median rent increased by 56.3% over the past decade while the median household income increased by only 45.1%. These differentials result in a growing proportion of household income gap needed for renting or purchasing housing.

Table: Maricopa Consortium Cities Housing Costs versus Median Income 2012 – 2022.

Year	Median Household Income	Median Home Value	Median Rent
2012	\$59,896	\$212,644	\$879
2022	\$86,880	\$397,027	\$1,374
Percent Change	45.1%	86.7%	56.3%

Source: 2008-2012, 2018-2022 ACS 5-Yr Estimates (DP04).

This increase in home values is compounded by the increase in demand for second homes that nearly doubled from before the pandemic. Homebuyer demand for second homes was up 91% from pre-pandemic levels marking record growth as remote work took hold in 2020, leaving many affluent white-collar workers with the ability to work from a second home. This trend also contributed to the rise in home values in consortium cities.

4. Shortage of Missing Middle and Multi-Family Rental Housing.

Single family housing has been the dominant type of housing constructed with the communities. In particular, Avondale, Gilbert, Peoria, and Surprise have a shortage of middle housing. The cities of Gilbert, Peoria, and Surprise have a more limited supply of rental housing units compared to the county average.

5. Aging Housing Stock.

As several of the cities become more built out, many communities are facing an aging housing stock necessitating an increased attention needed for code enforcement and housing renovation. This challenge has been prioritized by city officials in Glendale, Tempe, and Scottsdale.

6. Outdated Zoning Codes.

Restrictive zoning laws have been recognized, and zoning and development code updates have been identified as a need in the cities of Surprise, Gilbert and Glendale.

The following table summarizes the major impediments by jurisdiction identified in two or more Maricopa HOME consortium communities. The measures and checks were a combination of our interpretation/judgment of published comparative tables from the Census and Maricopa Association of Governments and our review of each city's adopted General Plan.

Table: Summary of Maricopa HOME Consortium Major Housing Impediments.

Jurisdiction	MAJOR IMPEDIMENT										
	Shortage and/or Need to Expand Affordable Housing	Limited Amount of Vacant or Zoned Residential Land	Decrease in Affordability / Rapid Home Price Increases	Shortage of Missing Middle / Multi-Family Rental Housing	Aging Housing Stock	Need to Revise / Outdated Zoning Codes	Need to Promote Housing Rehabilitation	Lack of Housing Choices / Limited Housing Diversity	Shortage of Senior Housing / Special Needs Housing	Intergovernmental Relations / Lack of Local Support	Concentration of Low Income Population / High Poverty Rate
Urban Maricopa County	✓		✓	✓		✓		✓		✓	✓
City of Avondale			✓	✓			✓	✓	✓		
City of Chandler		✓					✓	✓	✓		✓
Town of Gilbert		✓				✓	✓	✓	✓		
City of Glendale	✓				✓	✓		✓	✓		✓
City of Peoria		✓	✓					✓			
City of Scottsdale		✓		✓	✓			✓	✓		
City of Surprise	✓	✓		✓		✓					
City of Tempe	✓	✓			✓				✓		

More specifically, key impediments facing communities within the Maricopa HOME Consortium are described as follows:

City of Avondale Findings

1. Need to Promote Rehabilitation.

The city needs to promote the rehabilitation of older housing and encourage the development of infill lots. In order to preserve and enhance the vitality of existing neighborhoods especially in and around the Old Town area.

2. Lack of Housing Choices.

The existing housing stock lacks significant variety. A more varied mix of housing products and lot sizes is essential to attracting and retaining a more economically diverse mix of households. This requires a more diverse range of housing types to enhance choices for the residents.

3. Rapidly Growing Home Prices.

While increased home values adds equity to existing homeowners, the recent rapid growth in Avondale home values makes affordability for renters and prospective first-time home buyers much more challenging. The median home value grew by 121.1% from 2012 to 2022 according to the American Community Survey data 5-year estimates. This percentage reflects the largest increase in home values among all Maricopa HOME Consortium jurisdictions average increase of 86.7%.

4. Shortage of Student Housing.

The existing area colleges and trade school do not provide sufficient student housing in proximity to their campuses. These institutions place demand for student rental housing across the city.

5. Shortage of Senior Housing Units.

The number of persons ages 65 years and over increased from 4,984 in 2014 to 7,130 in 2019, an increase of 43.1% compared to a 25% increase in Maricopa County. Consequently, there is a shortage of housing units for seniors in the city according to U.S. Census data.

6. Intergovernmental Relations.

The city has stated the need to increase city-county relations on housing related matters in order to better participate in county housing programs and services to the benefit of their residents.

7. Limitation on Residential Density.

The city of Avondale residential density is impacted by the city's proximity to the Luke Air Force Base high noise and accidental potential zone graduated density concept. Residential land within 30,000 feet of the Luke Air Force Base runway is proposed to be limited to no more than two units per acre within one-half mile of the runway.

City of Chandler Findings

1. Shortage of Housing for Special Needs.

There is a shortage of housing needs of fixed-income elderly persons and other special-needs populations.

2. Decline in Available Residential Land.

Recent growth has resulted in limiting the amount of developable land for new housing.

3. Concentration of Low-Income Population.

The city's low-income population is concentrated in nine U.S. Census blocks where at least 51% of the population is low and moderate income and 32 where at least 34% of the population is low and moderate income. The City of Chandler recognizes that these areas are a priority for neighborhood revitalization and stabilization.

4. Lack of Housing Choices.

The limited supply of housing choices is a challenge to meet the city's affordable housing needs.

5. Need for Partnerships.

There is a need to expand partnerships and collaboration with nonprofits, businesses, and other organizations to support neighborhood and community development.

Town of Gilbert Findings

1. Lack of Residential Developable Land.

Gilbert is approaching full build-out, with only select portions remaining vacant. With 84% of Gilbert's planning area now developed or in the process of being developed, the availability of land is limited for new housing. The town's rate of growth has resulted in limiting the availability of undeveloped land and resulted in the lowest housing vacancy rate in 2022 among Maricopa HOME Consortium communities.

2. Lack of Housing Diversity.

There is a lack of diversity in Gilbert's housing stock. The town's low housing vacancy rates and high median home values impact the affordability of Gilbert housing. The change in the town's demographic makeup is reflected in an increase of single-person households and seniors that creates a demand for more diverse types of housing choices and prices. Creating alternative housing options to the town's predominantly single-family housing stock will be critical to meeting future housing demand.

3. Aging Population.

The population of persons 65 years and older grew from 16,118 in 2014 to 22,796 in 2019, or 41.4% compared to a growth rate of 25% across Maricopa County.

4. Need for Workforce Housing.

There is a need to increase the supply of workforce housing through new development and redevelopment as well as providing new market rate move-up units. As Gilbert becomes less affordable, the ability to attract a varied workforce which is often needed to recruit desired employers is hindered.

5. Aging Residential Subdivisions.

There are some residential subdivisions in northern Gilbert that are approaching forty 40 years old. As these homes and neighborhoods age, revitalization and neighborhood stabilization policies are needed to help maintain their character and vitality.

6. Amount of Residential Land Use Classifications/Update Zoning Code.

There are eight residential districts in the city's zoning code ranging from one housing unit per acre up to 50 units per acre. This large number of zoning classifications makes it challenging to attract higher density projects and creates a disincentive and/or impediment for prospective residential developers.

7. Weak Public Support for Multi-Family Residential.

A community survey of city needs found that only 9% said they support higher density housing. This local opposition is not unique to Gilbert residents, as NIMBYism, "not in my backyard," is prevalent across the country.

City of Glendale Findings

1. Lack of Affordable Housing Incentives.

The city lacks economic incentives for private development of affordable housing and special needs housing. The city needs to consider mechanisms such as fee waivers, fast track permitting, and density bonus increases. Recently, the City has launched a new program to waive community development fees for developers who build affordable housing units that will remain affordable for at least 30 years.

2. Lower Median Household Income and Higher Poverty Rate.

In 2022, Glendale reported the lowest median household median household income, \$66,375, among all consortium communities and only 76% of the consortium cities average household income. The percentage of the city's population below poverty was 18.2% in 2019 compared to 13.8% countywide. These conditions place greater importance on increasing affordable housing opportunities.

3. Outdated Zoning Code.

The city code lacks sufficient code measures that support the preservation of affordable housing types, including smaller units and older housing stock. The city needs to adjust the housing mix based on demographic needs and economic changes within Glendale and encourage planned residential communities to provide a range of housing options and promote economic balance in the Glendale housing stock, along with programs offering rehabilitation to preserve older housing stock and explore property acquisition for affordable rental housing. The percentage of the city's population below poverty was 18.2% in 2019 compared to 13.8% countywide according to the city's General Plan.

4. High Percentage of Disabled Persons.

Glendale has a much higher percentage of disabled population (15.1%) than Maricopa County where 11.7% of the population reports having a disability. This requires the city to place more effort retrofitting existing housing and ensuring appropriate features within new housing.

5. Slower Population Growth Rate.

The city's 8.2% population growth since from 2012 to 2022 has been less than half of the Maricopa HOME Consortium cities average of 18.3%. This slower growth rate places more emphasis on the need to be strategic in the type of new housing built on the balance of vacant land as well as place an increased emphasis on redevelopment and encouraging mixed use development.

6. Limitation on Residential Density.

The city of Glendale residential density is impacted by the city's proximity to the Luke Air Force Base high noise and accidental potential zone graduated density concept. Residential land within 30,000 feet of the Luke Air Force Base runway is proposed to be limited to no more than two units per acre within one-half mile of the runway and graduated to no more than six units per acre within 30,000 feet of the runway.

7. Lack of Fair Housing Resources on the City Website.

The City of Glendale's website lacks informative fair housing resources, a significant oversight. Developing a dedicated fair housing page would offer several benefits, including increased awareness of housing rights, centralized information for residents, educational resources on fair housing laws, promotion of compliance among property owners, and enhanced accessibility for all community members.

City of Peoria Findings

1. Shortage of Vacant Land.

There is a limited amount of vacant land in Peoria. The largest amount of vacant land, approximately 44 square miles, is comprised of Arizona State Trust Land. In addition, the federal Bureau of Land Management owns approximately 26 square miles, and the Bureau of Reclamation controls approximately 22 square miles. Together, these ownerships impose constraints on the ability of the city to expand its development area.

2. Limited Housing Options.

There is a shortage of housing options in the city. The city needs to encourage accessory dwelling units and adapt reuse of older, commercial and industrial buildings for potential residential use, including a mix of housing types and densities.

3. Limitation on Residential Density.

The city of Peoria residential density is impacted by the city's proximity to the Luke Air Force Base high noise and accidental potential zone graduated density concept. Residential land within 30,000 feet of the Luke Air Force Base runway is proposed to be limited to no more than two units per acre within one-half mile of the runway.

City of Scottsdale Findings

1. An Aging Population.

Scottsdale's population is aging, and the city has one of the highest and fastest growing elderly populations in the country. Persons aged 64 years and over grew from 47,056 in 2014 to 60,869 in 2019, or an increase of 29.4% as compared to a 12.1% growth rate in the same county age group according to U.S. Census data .

2. Scarcity of Vacant Land.

Scottsdale is reaching build-out of its land. The declining amount of available land places an increasing emphasis on infill and redevelopment.

3. Limited Housing Diversity and Availability.

The city faces challenges in providing a diverse range of housing options across various price points. The June 2022 MATRIX housing study identified shortages in both rental and owner-occupied housing markets, spanning from affordable to luxury segments. With over 90% of the city's land already developed, future housing expansion will primarily rely on revitalization, redevelopment, and infill projects, as outlined in the Scottsdale General Plan.

4. Shortage of Affordable Housing.

Scottsdale has the highest median home value among the Maricopa HOME Consortium communities, reported by the latest American Community Survey to be \$651,800 in 2022 . The city also has the highest median contract rent . Consequently, the need to provide affordable housing is a large challenge for the city.

5. Aging Neighborhoods.

There is a need to retrofit aging neighborhood infrastructure and streets to enhance livability, safety, accessibility, and comfort.

City of Surprise Findings

1. Lack of Rental and Missing Middle Housing.

The city has significantly fewer multi-family housing options than the Maricopa County average. In 2020, only 8.0% of the city's housing stock was multi-family housing compared to 20.9% in the Maricopa Consortium. More than 85% of the city's housing stock are single family detached homes according to the 2018 – 2022 American Community Survey estimates . Consequently, Surprise has the largest amount of missing middle housing among Maricopa HOME Consortium communities.

2. Absence of Housing Incentives.

The city lacks zoning and economic incentives to attract and accommodate a wider variety of housing types and household incomes.

3. Outdated Development Code.

The city's code needs to be revised to accommodate more creative housing product types including allowing live-work housing on existing lots and accessory dwelling units.

4. Need for Additional Partnerships.

There is a need to leverage resources and develop partnerships to help create new affordable housing units.

5. Limited Residential Land for Affordable Housing.

Less than 1% of land in Surprise is zoned for multi-family housing.

6. Limitation on Residential Density.

The city of Surprise residential density is impacted by the city's proximity to the Luke Air Force Base high noise and accidental potential zone graduated density concept. Residential land within 30,000 feet of the Luke Air Force Base runway is proposed to be limited to no more than two units per acre within one-half mile of the runway and graduated to no more than six units per acre within 30,000 feet of the runway.

City of Tempe Findings

1. Shortage of Affordable Housing.

The city's Affordable Housing Strategy adopted in 2019 recommends that approximately 21,324 additional affordable housing units will be needed by 2040. This target includes the need to encourage mixed-income housing opportunities to create a more diverse and sustainable community.

2. Need for Senior Housing.

There is a shortage of housing designed for senior citizens. The percentage of persons aged 65 years and over grew by 31.2% from 2014 to 2019 compared to 25% across Maricopa County .

3. Absence of Affordable Housing Incentives.

The city lacks sufficient economic incentives or zoning to support affordable housing such as reducing or eliminating fees for new affordable housing units to low and moderate-income households

4. Lack of Available Residential Land.

Tempe is a largely built-up with relatively little vacant land available for new single family or multi-family housing. This places increased emphasis on redevelopment, mixed use projects and in-fill residential to address the shortage of affordable housing.

5. Aging Housing Stock.

More than 42% of Tempe's housing stock in 2022 was built prior to 1979, the oldest housing stock among Maricopa HOME Consortium communities according to the 2018 – 2022 American Community Survey 5-year estimates. This condition places greater demand on housing renovation and redevelopment.

Section 8: Strategic Recommendations

By recognizing the intricate interplay among affordability, market forces, and social identities, we can develop actionable solutions that promote access to fair and affordable housing opportunities. Ultimately, achieving this goal requires a collective effort from policymakers, housing providers, community organizations, and individuals alike to create a society where everyone has the opportunity to access safe, affordable, and quality housing in the communities they choose.

Maricopa County recognizes that there are important steps to mitigate the identified barriers to affordable housing, including a combination of strategic planning, legal and financial actions. These recommended actions will not only build on existing county and municipal policies and programs, but offer new or expanded actions to stimulate residential investments and increase the supply of affordable housing throughout the county.

Maricopa HOME Consortium Recommended Actions

To address the impediments, the following major actions are recommended for Consortium members:

Action 1: Actively Educate the Public on Affordable Housing Needs.

Members of the County Board of Supervisors and city councils in the Maricopa Consortium can play a critical role in supporting and funding various housing programs. Therefore, it is recommended that these elected officials actively strive to educate the public on affordable housing needs. Their visible roles enable the supervisors and councilmembers to champion the positives of affordable housing and lead to public support for allocating increased funding to address these housing needs.

These efforts will serve to correct misinformation about affordable housing through a public education campaign. This outreach will also serve to diminish NIMBYism (“not in my backyard”) mentality that was cited in a 2019 countywide community survey as an impediment to developing more affordable housing. This sentiment requires on-going public information and education about the needs and benefits of affordable housing over an extended period of time to overcome this perception.

Action 2: Facilitate Missing Middle and Multi-Family Rental Housing.

Maricopa County needs to address the missing middle housing due to restrictive zoning laws, local opposition, economic disparities, and investor activities. To overcome the dominant type of single-family housing and the shortage of rental housing, developing more missing middle housing is essential.

The incorporation of zoning regulations for accommodating missing middle housing can provide meaningful opportunities to stimulate new affordable housing. As noted in this assessment, recent legislative efforts in Arizona aim to address the housing shortage by promoting the development of missing middle housing. House Bill 2721, also known as the "middle housing bill," requires cities to allow this type of housing within a mile of their central business districts and in developments over 10 acres.

Conventional zoning regulations and some outdated zoning codes have inadvertently created barriers to enable the design and delivery of missing middle housing. The AARP has recently created a model guide for legislating missing middle housing entitled Re-Legalizing Middle Housing. The American Association of Retired Persons (AARP) guide recommendations include:

- a. Enacting measures to increase affordability that includes incentives or measures to reduce development costs for missing middle housing with smaller units.
- b. Allowing affordable housing more building area than one single family unit. A system based on allowed densities and minimum unit sizes inherently discourages developers from creating residential products in a range of sizes and skews the housing market towards larger, more expensive, high-end units and adversely impacts housing attainability.
- c. Enabling design standards that reduce set back requirements on larger parcels.
- d. Modifying setbacks or height standards if they are non-conforming but can be prohibited from increasing non-conformity.
- e. Reducing minimum parking standards including design and configuration of shared parking. Off-street parking requirements have a significant impact on small-scale residential infill. When parking requirements are higher, this reduces the developable area, and thereby the economic viability of missing middle types. ([www.Missing Middle Housing \(aarp.org\)](http://www.Missing Middle Housing (aarp.org)))

This combination of actions will serve to offset the dominance of one unit detached structures that make up a majority of all housing units in the Maricopa Consortium.

Action 3: Increase Funding and Incentives for Affordable Housing and Other Multi-Family Housing.

The success of new affordable housing development is heavily dependent on available financing. Financing resources include not only banks and the federal government but also the state and local government and private foundations. The use of economic and planning-related incentives to stimulate new affordable housing development are needed to expand housing options. These important actions should include:

1. Continue and expand funding to the Newtown Community Land Trust.
2. Leverage funding from the recently expanded Housing Trust Fund and new state low-income housing tax credit including acquiring multi-family housing.
3. Waive or reduce impact fees in certain cases to incentivize developers to build affordable housing.
4. Urge enhanced private and philanthropic financing for affordable housing.
5. Consider supplementing the Low-Income Housing Tax Credit program with additional county funds and other local tax credits which can expand the number of projects and affordable housing units.
6. Establish a density bonus program that encourages developers to reserve a share of units for low-income residents.
7. Allow/promote accessory dwelling units and finance their construction through grants or deferred interest-free or forgivable loans.
8. Consider tax abatements to encourage property owners to rent the units to low-income tenants.
9. Reevaluate and relax off-street parking requirements for multi-family development.
10. Support partnerships and initiatives with builders and/or major employers to provide employee housing options.
11. Encourage workforce housing with the new development and/or expansion of hotels, resorts, and other large service employers.

Action 4: Inventory Surplus Land for Affordable and Workforce Housing.

Many city and county departments and school districts acquire property for a range of public services and infrastructure. An assessment of available locally owned public lands that have been acquired, but not required for future use should be conducted. These lands may be reprogrammed for affordable housing projects by local housing authorities or offered for resale to prospective affordable housing developers. These parcels should be actively marketed on an on-going basis to the real estate and construction industries. Repurposing surplus public land for affordable housing is a transformative strategy that can create significant opportunities for communities like Maricopa County and Consortium member cities.

The potential impacts of implementing this strategy include:

1. **Increased Housing Supply:** Utilizing surplus land reduces the cost barrier associated with acquiring property, enabling developers to focus resources on construction and design. This can lead to the creation of more affordable units in high-demand areas.
2. **Efficient Land Use:** Publicly owned land is often strategically located near schools, transit hubs, and employment centers. Repurposing these parcels ensures that new housing developments are well-integrated into existing infrastructure, promoting sustainable growth.
3. **Economic Revitalization:** Affordable housing developments stimulate local economies by creating jobs during construction and providing stable housing for workers, which supports local businesses and industries.
4. **Long-Term Affordability:** Policies such as ground leases or affordability covenants can ensure that these developments remain accessible to low-income households for decades, addressing systemic housing inequities.
5. **Community Benefits:** By prioritizing affordable housing on surplus land, communities can reduce displacement risks, foster socioeconomic diversity, and provide equitable access to amenities like education and healthcare.

Maricopa County's unique climate and rapid development present both challenges and opportunities for this approach. While Arizona's water scarcity and zoning restrictions may complicate large-scale development projects, leveraging surplus land offers a cost-effective way to meet growing housing demands without overextending natural resources or budgets. By actively marketing surplus parcels to developers and ensuring transparency in the process, Maricopa County can lead the way in demonstrating how public assets can be repurposed to address pressing housing needs while fostering inclusive growth across its jurisdictions.

Conclusion

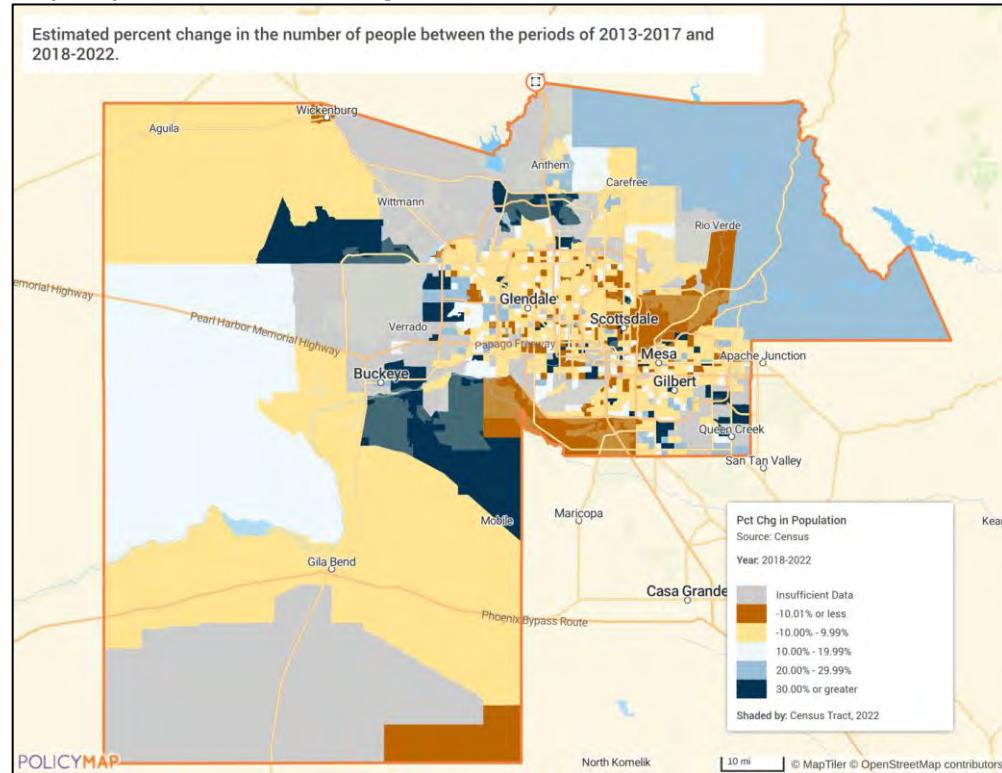
The Maricopa HOME Consortium and its members are committed to achieving equitable housing outcomes by increasing its efforts to support low- and moderate-income households and historically disadvantaged minorities. The County's leaders recognize the urgency and complexity of ensuring fair housing choice and are spearheading policies and community initiatives to bolster these efforts. Collaboration with residents, housing experts, and a diverse range of partners is key to this strategy, aiming not just to uphold fair housing laws, but also to educate and empower the public. This effort to build a community that is safe, affordable, and integrated is a fundamental part of the County's ethos.

The strategic recommendations encapsulated in this report stand as guidance and a call to action for both policymakers and community members to push their efforts toward fair housing advancements. While any one of these recommendations are unlikely to be a solution to affordable housing needs, their combined impact will be substantial and contribute to a reduction in the county's housing shortages. Implementation of these actions and recommendations by Maricopa County and municipal officials will not only build on adopted public policies and housing programs but offer new or expanded actions to stimulate and increase the supply of affordable and workforce housing for existing and future Maricopa County households.

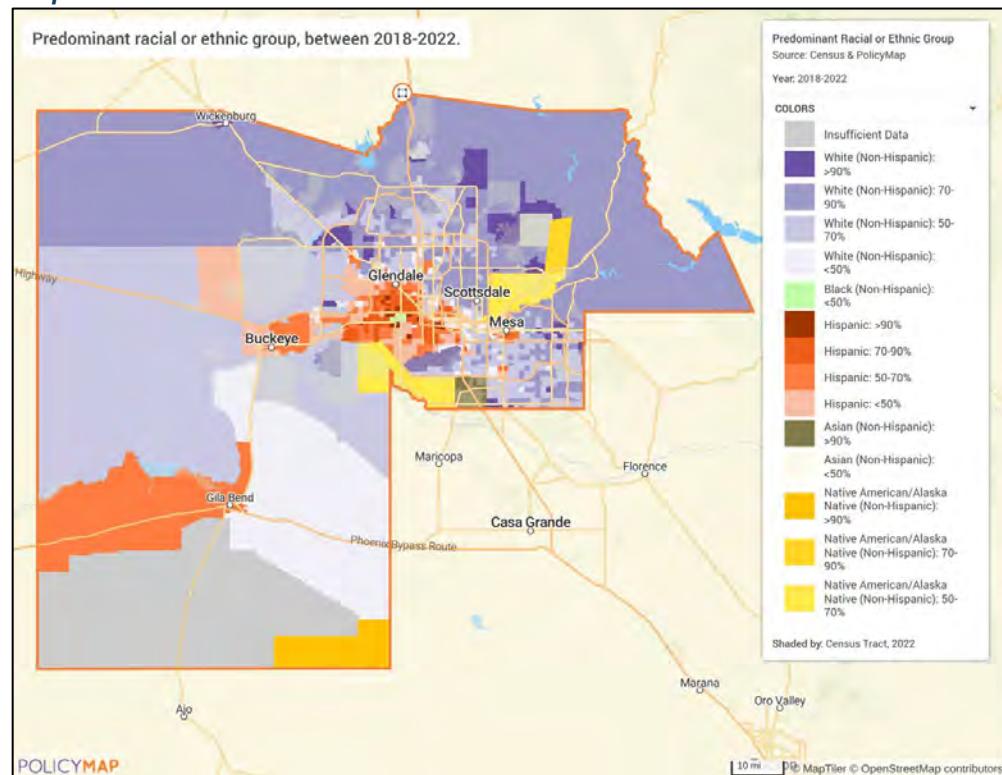
Appendix

Countywide Maps

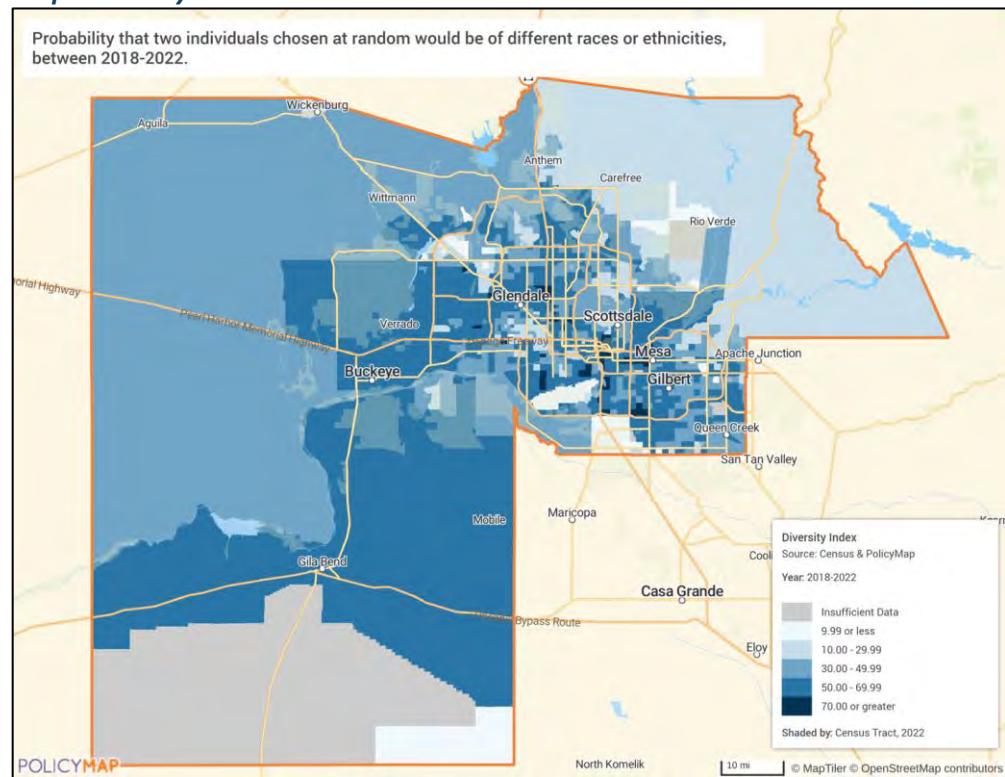
Map: Population Percent Change



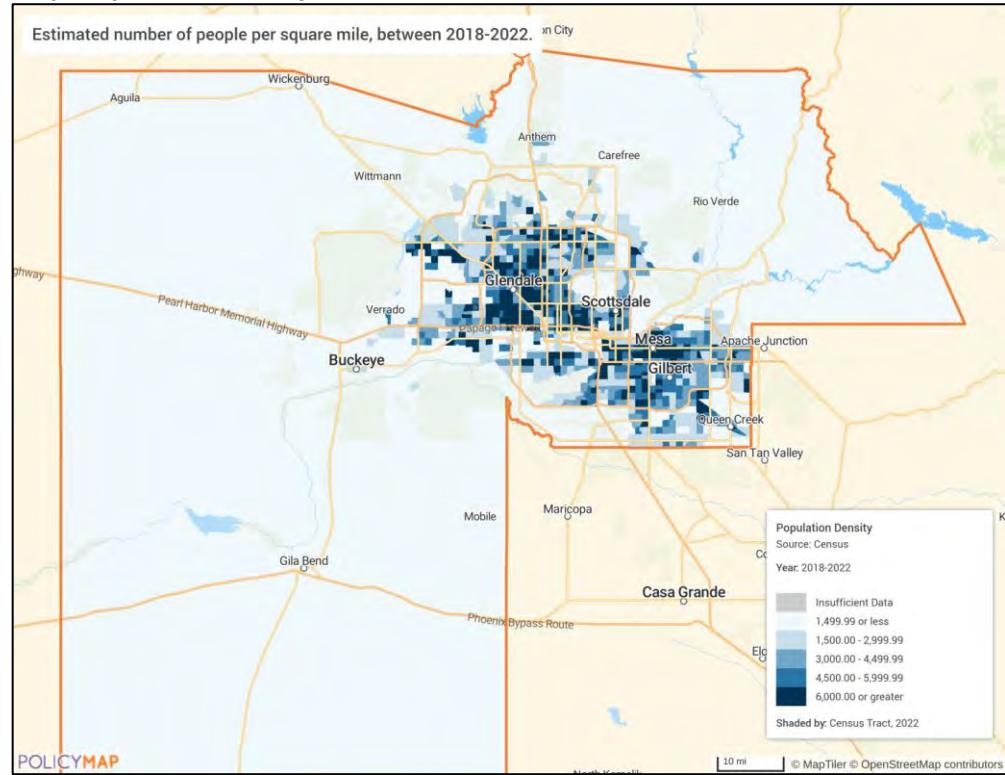
Map: Predominant Race



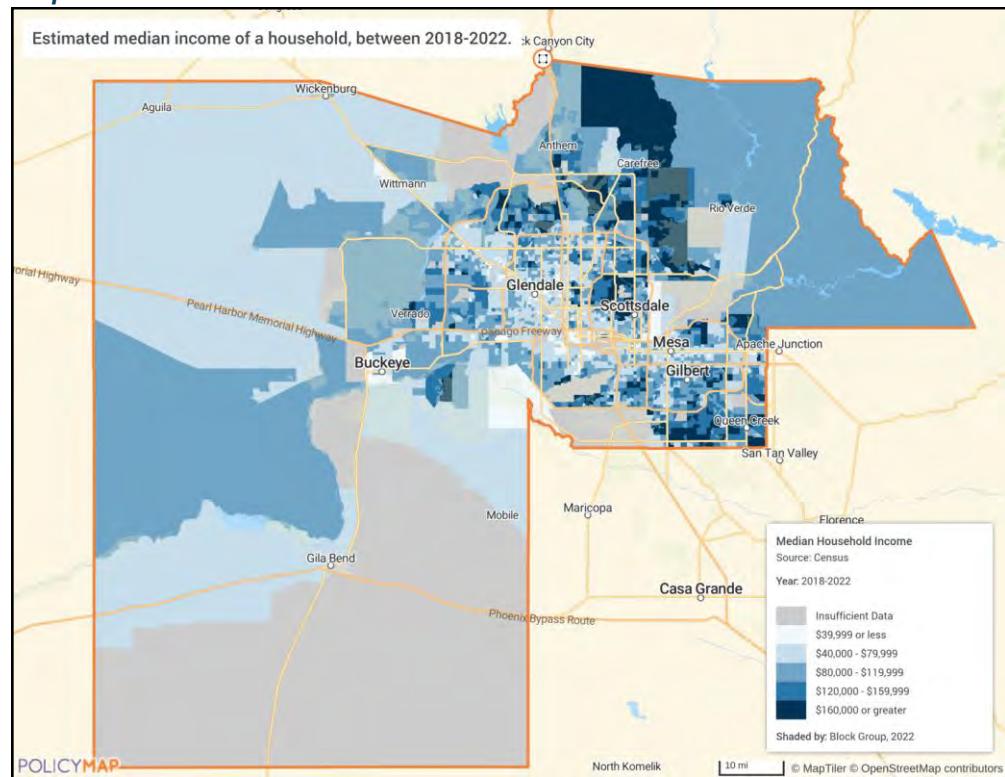
Map: Diversity Index



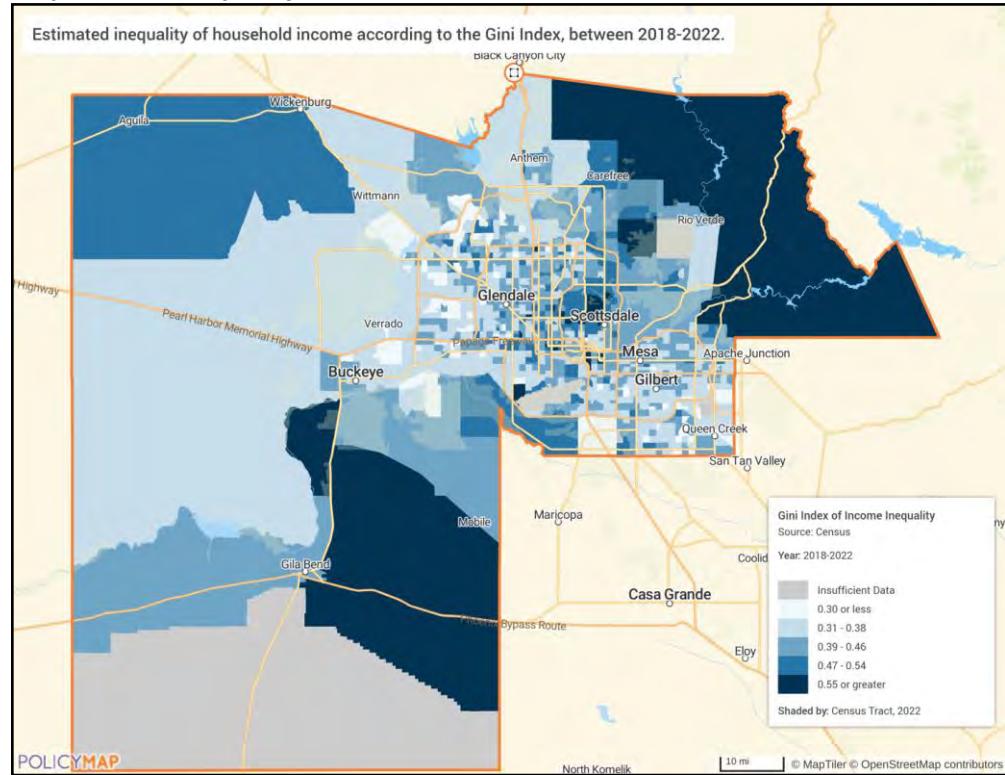
Map: Population Density



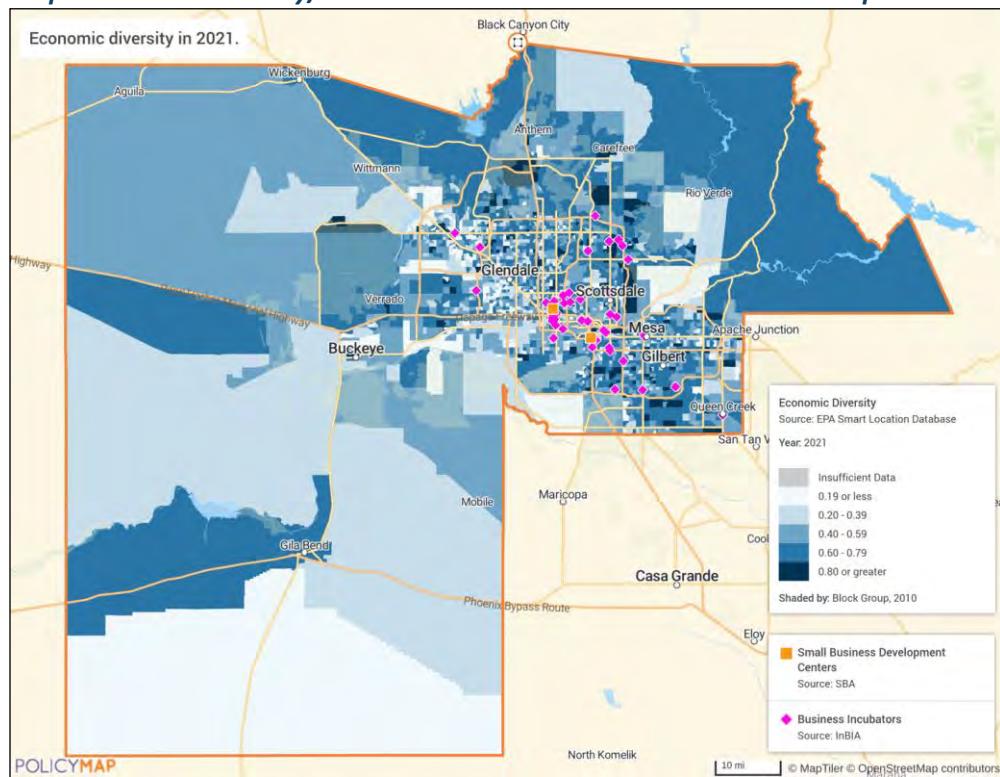
Map: Median Household Income



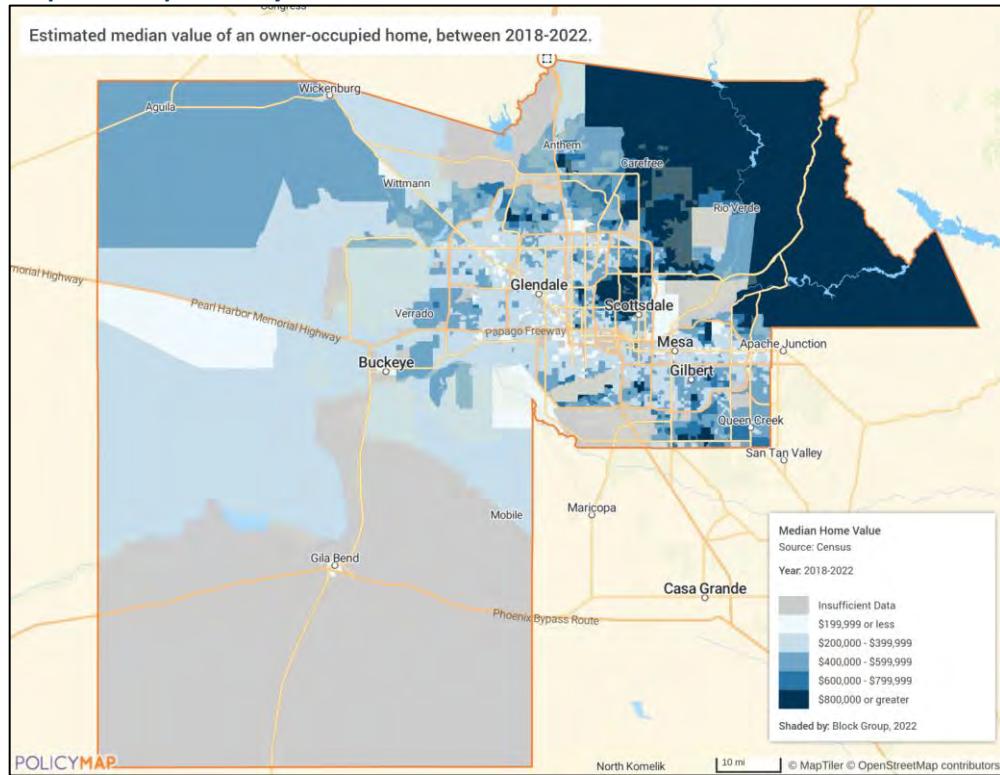
Map: Income Inequality Index



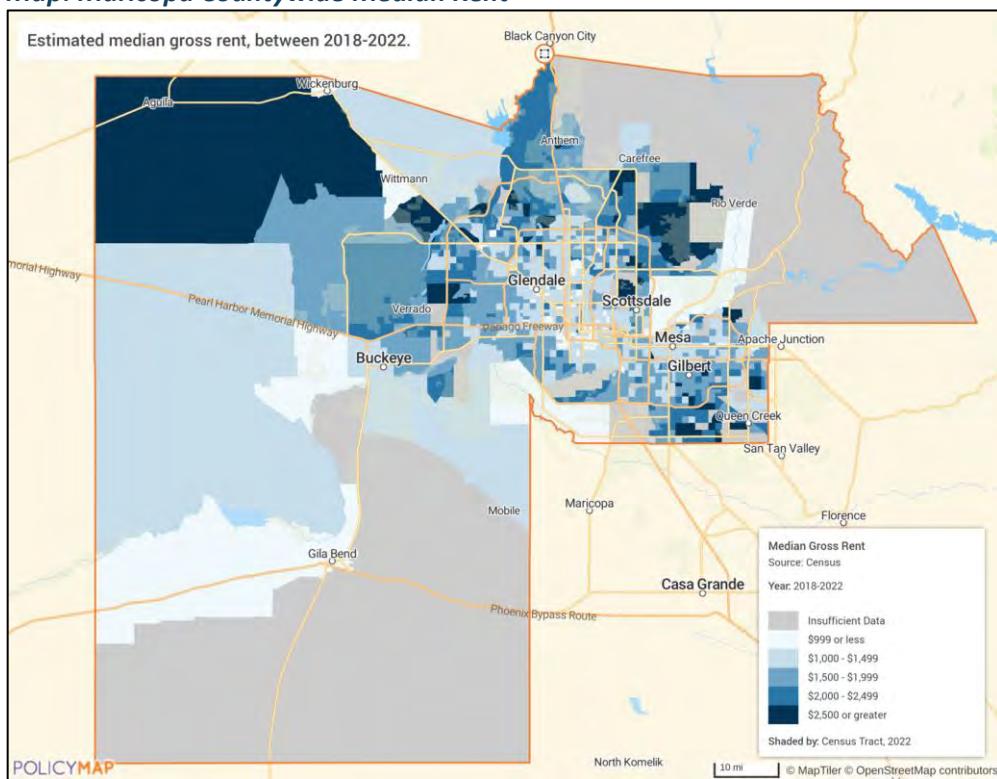
Map: Economic Diversity/Business Incubators & Small Business Development Centers



Map: Maricopa Countywide Median Value



Map: Maricopa Countywide Median Rent



Maricopa County HOME Consortium Fair Housing Complaints Data (2019 to 2024)

Table: Fair Housing Complaints in Maricopa County HOME Consortium from 2019 to 2024

Violation City	Violation County	Filing Date	Bases	Issues
Anthem	Maricopa	05/30/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Apache Junction	Maricopa	06/10/19	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Arizona 85374	Maricopa	05/20/19	Race, National Origin, Sex, Disability, Familial Status	Discrimination in terms/conditions/privileges relating to rental; Restriction of choices relative to a rental; Failure to make reasonable accommodation
Avondale	Maricopa	08/17/20	National Origin, Sex	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable
Avondale	Maricopa	12/21/20	Race, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
Avondale	Maricopa	10/27/21	Race	Discriminatory refusal to sell
Avondale	Maricopa	12/06/21	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Avondale	Maricopa	11/16/22	Disability	Other discriminatory acts
Avondale	Maricopa	02/04/23	Race, Color, Sex	Discriminatory refusal to rent and negotiate for rental; Discrimination in terms/conditions/privileges relating to rental
Avondale	Maricopa	06/06/24	Disability, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Buckeye	Maricopa	08/30/19	Familial Status	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities
Buckeye	Maricopa	09/07/21	Race	Otherwise deny or make housing unavailable
Buckeye	Maricopa	05/26/23	National Origin	Discrimination in terms/conditions/privileges relating to rental
Buckeye	Maricopa	08/07/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Discrimination in services and facilities relating to rental; Non-compliance with design and construction requirements (handicap); Failure to provide an accessible building entrance; Failure to provide accessible and usable public and common user areas; Failure to provide usable kitchens and bathrooms
Buckeye	Maricopa	09/10/24	Race, Color, Sex, Familial Status	Discriminatory refusal to rent
Buckeye	Maricopa	12/21/20	Disability	Failure to make reasonable accommodation
Carefree	Maricopa	11/09/20	Disability	Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
Casa Grande	Maricopa	05/26/23	Disability	Otherwise deny or make housing unavailable
Chandler	Maricopa	04/04/19	Race, Color, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
Chandler	Maricopa	05/20/19	Race	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Chandler	Maricopa	09/16/19	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Chandler	Maricopa	09/20/19	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation

Chandler	Maricopa	05/06/20	Disability, Retaliation	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Chandler	Maricopa	06/15/20	Disability	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Chandler	Maricopa	06/23/20	Race, Familial Status	Discriminatory refusal to rent
Chandler	Maricopa	08/10/20	Race, Familial Status	Discriminatory refusal to rent and negotiate for rental
Chandler	Maricopa	08/10/20	Race	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Chandler	Maricopa	08/24/20	Race	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Chandler	Maricopa	10/15/19	Disability	Otherwise deny or make housing unavailable
Chandler	Maricopa	11/07/19	Race	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Chandler	Maricopa	12/02/19	National Origin	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Chandler	Maricopa	02/10/20	Disability	Discriminatory refusal to rent; Failure to make reasonable accommodation
Chandler	Maricopa	02/27/20	Race, Disability, Retaliation	Discriminatory refusal to rent; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
Chandler	Maricopa	10/07/20	Race	Discrimination in terms/conditions/privileges relating to rental
Chandler	Maricopa	02/11/21	Religion	Discrimination in terms/conditions/privileges relating to rental
Chandler	Maricopa	03/02/21	Disability	Failure to make reasonable accommodation
Chandler	Maricopa	05/12/21	Sex, Familial Status	Discrimination in terms/conditions/privileges relating to rental
Chandler	Maricopa	07/01/21	Race, National Origin, Familial Status	Discriminatory refusal to rent; Discriminatory refusal to negotiate for rental; Discriminatory refusal to rent and negotiate for rental
Chandler	Maricopa	07/30/21	Sex, Disability	Discrimination in terms and conditions of membership; Discriminatory acts under Section 818 (coercion, Etc.)
Chandler	Maricopa	08/30/21	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Chandler	Maricopa	08/18/22	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Chandler	Maricopa	09/14/22	National Origin, Sex, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Other discriminatory acts
Chandler	Maricopa	10/20/21	Religion	Discrimination in terms/conditions/privileges relating to rental
Chandler	Maricopa	10/25/21	National Origin, Sex, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Other discriminatory acts
Chandler	Maricopa	02/28/22	Race, Sex, Disability	Discriminatory refusal to rent; Discrimination in terms and conditions of membership; Discrimination in terms/conditions/privileges relating to rental
Chandler	Maricopa	05/17/22	Retaliation	Other discriminatory acts
Chandler	Maricopa	06/01/22	Disability	Failure to make reasonable accommodation
Chandler	Maricopa	06/07/22	Race, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)

Chandler	Maricopa	10/25/22	National Origin, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)
Chandler	Maricopa	11/17/22	Race, Sex, Disability	Failure to make reasonable accommodation
Chandler	Maricopa	02/10/23	Race	Discrimination in terms/conditions/privileges relating to rental
Chandler	Maricopa	03/01/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Chandler	Maricopa	03/02/23	National Origin, Retaliation	Discrimination in terms/conditions/privileges relating to rental
Chandler	Maricopa	03/02/23	Retaliation	Other discriminatory acts
Chandler	Maricopa	03/09/23	Disability	Discrimination in terms/conditions/privileges relating to rental
Chandler	Maricopa	03/15/23	Race	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
Chandler	Maricopa	05/12/23		Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities
Chandler	Maricopa	06/29/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Chandler	Maricopa	09/29/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Chandler	Maricopa	10/03/23	Race, National Origin, Sex, Disability	Discrimination in terms/conditions/privileges relating to rental; Other discriminatory acts
Chandler	Maricopa	11/02/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Chandler	Maricopa	04/11/24	Race	Discriminatory refusal to rent and negotiate for rental; Otherwise deny or make housing unavailable
Chandler	Maricopa	06/17/19	Disability	Failure to make reasonable accommodation
Chandler	Maricopa	08/10/20	Disability, Retaliation	Other discriminatory acts; Failure to make reasonable accommodation
Chandler	Maricopa	08/24/23	Disability, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Chandler	Maricopa	10/06/23	National Origin, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
Chandler	Maricopa	07/15/24	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Concho	Maricopa	11/23/21	Disability	Discriminatory refusal to rent; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities
El Mirage	Maricopa	10/13/21	Sex	Discriminatory terms, conditions, privileges, or services and facilities
El Mirage	Maricopa	10/03/23	Race, Sex, Disability, Retaliation	Other discriminatory acts
El Mirage	Maricopa	04/22/24	Disability	Discriminatory terms, conditions, privileges, or services and facilities
El Mirage	Maricopa	09/30/24	Race, Sex, Disability	Other discriminatory acts; Failure to make reasonable accommodation
Fountain Hills	Maricopa	11/16/20	Disability	Discrimination in terms/conditions/privileges relating to sale
Gilbert	Maricopa	04/15/19	Disability	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Gilbert	Maricopa	05/29/20	Disability	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation

Gilbert	Maricopa	06/15/20	Race	Discriminatory refusal to sell; Discriminatory refusal to negotiate for sale; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
Gilbert	Maricopa	07/27/20	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Gilbert	Maricopa	08/18/20	Familial Status, Retaliation	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)
Gilbert	Maricopa	10/29/19	Disability	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
Gilbert	Maricopa	04/12/21	Race, Color, Religion	Discriminatory refusal to sell and negotiate for sale
Gilbert	Maricopa	06/17/22	Race, Sex, Disability	Discrimination in terms/conditions/privileges relating to rental
Gilbert	Maricopa	10/20/21	Disability	Discrimination in terms and conditions of membership; Failure to make reasonable accommodation
Gilbert	Maricopa	10/14/22	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Gilbert	Maricopa	05/26/23	Familial Status	Discriminatory terms, conditions, privileges, or services and facilities
Gilbert	Maricopa	06/29/23	Disability	Other discriminatory acts; Failure to make reasonable accommodation
Gilbert	Maricopa	07/17/23	Disability	Failure to make reasonable accommodation
Gilbert	Maricopa	07/27/23	Disability, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Gilbert	Maricopa	10/30/23	Sex	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities
Gilbert	Maricopa	02/07/24	National Origin, Sex, Familial Status, Retaliation	Discrimination in terms/conditions/privileges relating to rental
Gilbert	Maricopa	07/17/24	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Gilbert	Maricopa	03/12/24	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Gilbert	Maricopa	08/16/24	Race, Sex	Discrimination in terms/conditions/privileges relating to rental; Discrimination in services and facilities relating to rental
Gilbert, AZ	Maricopa	09/11/20	Race	Discriminatory terms, conditions, privileges, or services and facilities
Glendale	Maricopa	01/28/19	Disability	Failure to make reasonable accommodation
Glendale	Maricopa	01/28/19	National Origin	Discrimination in terms/conditions/privileges relating to rental
Glendale	Maricopa	02/25/19	Disability	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
Glendale	Maricopa	03/28/19	Race	Discrimination in terms/conditions/privileges relating to rental
Glendale	Maricopa	05/13/19	Familial Status	Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
Glendale	Maricopa	05/28/19	Race	Discrimination in terms and conditions of membership
Glendale	Maricopa	08/01/19	Disability, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation

Glendale	Maricopa	08/12/19	Disability, Retaliation	Discrimination in services and facilities relating to rental; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.)
Glendale	Maricopa	03/27/20	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Glendale	Maricopa	05/13/20	Disability	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental
Glendale	Maricopa	08/03/20	National Origin	Discrimination in terms/conditions/privileges relating to rental
Glendale	Maricopa	08/24/20	Disability	Discrimination in terms/conditions/privileges relating to rental
Glendale	Maricopa	09/07/20	Race	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Glendale	Maricopa	09/11/20	National Origin, Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Glendale	Maricopa	09/15/20	Race, Disability	Discriminatory terms, conditions, privileges, or services and facilities
Glendale	Maricopa	10/03/19	Race	Discriminatory terms, conditions, privileges, or services and facilities
Glendale	Maricopa	10/29/19	Disability	Discriminatory refusal to rent and negotiate for rental
Glendale	Maricopa	11/05/19	National Origin, Disability	Refusing to provide municipal services or property
Glendale	Maricopa	01/13/20	Disability	Discriminatory terms, conditions, privileges, or services and facilities
Glendale	Maricopa	01/17/20	Sex, Retaliation	Other discriminatory acts
Glendale	Maricopa	02/06/20	Disability	Discriminatory acts under Section 818 (coercion, Etc.); Using ordinances to discriminate in zoning and land use; Failure to make reasonable accommodation
Glendale	Maricopa	10/20/20	Religion	Discriminatory refusal to rent
Glendale	Maricopa	10/20/20	Disability	Discrimination in services and facilities relating to rental; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
Glendale	Maricopa	01/15/21	Race, Disability	Using ordinances to discriminate in zoning and land use
Glendale	Maricopa	03/02/21	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Glendale	Maricopa	03/05/21	Race	Discriminatory terms, conditions, privileges, or services and facilities
Glendale	Maricopa	03/15/21	Retaliation	Discriminatory acts under Section 818 (coercion, Etc.)
Glendale	Maricopa	03/15/21	Retaliation	Discriminatory acts under Section 818 (coercion, Etc.)
Glendale	Maricopa	06/25/21	National Origin	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Glendale	Maricopa	06/29/21	Race	Discriminatory refusal to rent; Discriminatory refusal to negotiate for rental; False denial or representation of availability; Discriminatory terms, conditions, privileges, or services and facilities
Glendale	Maricopa	07/30/21	Disability, Retaliation	Discriminatory refusal to negotiate for rental; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.)
Glendale	Maricopa	09/07/21	Sex	Discriminatory terms, conditions, privileges, or services and facilities
Glendale	Maricopa	09/29/22	Race	Discriminatory terms, conditions, privileges, or services and facilities
Glendale	Maricopa	11/08/21	National Origin	Discriminatory refusal to negotiate for rental
Glendale	Maricopa	12/10/21	Disability	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Glendale	Maricopa	10/25/22	Race	Discrimination in terms/conditions/privileges relating to rental

Glendale	Maricopa	03/02/23	Sex, Disability, Retaliation	Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Glendale	Maricopa	03/09/23	Disability	Discrimination in terms/conditions/privileges relating to rental
Glendale	Maricopa	06/01/23	Race, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Discrimination in terms/conditions/privileges relating to rental
Glendale	Maricopa	07/21/23	Disability	Failure to make reasonable accommodation
Glendale	Maricopa	07/21/23	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to provide accessible and usable public and common user areas
Glendale	Maricopa	08/02/23	Disability	Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
Glendale	Maricopa	11/27/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Glendale	Maricopa	12/22/23	Sex, Disability, Familial Status	Discriminatory refusal to rent
Glendale	Maricopa	12/22/23	Race, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
Glendale	Maricopa	01/30/24	Disability	Discriminatory refusal to rent; Discriminatory advertising, statements and notices
Glendale	Maricopa	04/05/24	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to permit reasonable modification; Failure to make reasonable accommodation
Glendale	Maricopa	04/15/24	Race, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities
Glendale	Maricopa	07/02/24	Race, Disability	Discriminatory refusal to rent and negotiate for rental; Other discriminatory acts
Glendale	Maricopa	08/16/24	Race, National Origin, Sex, Disability	Discriminatory terms, conditions, privileges, or services and facilities
Glendale	Maricopa	08/30/24	Race, Sex, Disability	Failure to make reasonable accommodation
Glendale	Maricopa	09/09/24	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Glendale	Maricopa	09/20/24	Race, Color	Discriminatory terms, conditions, privileges, or services and facilities
Glendale	Maricopa	04/30/19	Religion, Disability	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Glendale	Maricopa	03/27/20	Race	Discrimination in terms/conditions/privileges relating to rental
Glendale	Maricopa	05/18/20	Race, National Origin	Discrimination in terms/conditions/privileges relating to rental
Glendale	Maricopa	06/16/20	Disability	Failure to make reasonable accommodation
Glendale	Maricopa	08/28/20	Retaliation	Discriminatory acts under Section 818 (coercion, Etc.)
Glendale	Maricopa	11/12/19	Race	Discrimination in terms/conditions/privileges relating to rental
Glendale	Maricopa	12/17/19	National Origin, Disability	Discriminatory refusal to rent; Failure to provide an accessible building entrance; Failure to make reasonable accommodation
Glendale	Maricopa	02/10/20	Disability	Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
Glendale	Maricopa	02/10/20	Disability	Failure to make reasonable accommodation
Glendale	Maricopa	10/13/20	Disability	Failure to make reasonable accommodation
Glendale	Maricopa	03/15/21	Race, Sex, Disability, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Glendale	Maricopa	03/30/21	Disability	Discrimination in terms/conditions/privileges relating to rental

Glendale	Maricopa	09/29/22	Disability	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Goodyear	Maricopa	08/31/20	Race	Discrimination in terms/conditions/privileges relating to rental
Goodyear	Maricopa	09/15/20	Disability	Discrimination in terms/conditions/privileges relating to rental
Goodyear	Maricopa	11/05/20	Race	Discriminatory refusal to rent; False denial or representation of availability - rental
Goodyear	Maricopa	11/24/20	Sex	Discrimination in terms/conditions/privileges relating to rental
Goodyear	Maricopa	03/05/21	Race, Disability	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Goodyear	Maricopa	03/05/21	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Goodyear	Maricopa	05/05/21	Religion, Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Goodyear	Maricopa	07/30/21	Disability	Failure to make reasonable accommodation
Goodyear	Maricopa	11/03/22	Race, Sex	Discrimination in terms/conditions/privileges relating to rental
Goodyear	Maricopa	12/04/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Goodyear	Maricopa	08/13/24	Race, Sex, Disability, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)
Goodyear	Maricopa	09/03/24	Race, Sex, Disability	Discriminatory terms, conditions, privileges, or services and facilities
Goodyear	Maricopa	06/01/23	Disability	Discrimination in terms/conditions/privileges relating to rental
Goodyear	Maricopa	07/02/24	Disability, Retaliation	Other discriminatory acts; Failure to make reasonable accommodation
Guadalupe	Maricopa	03/10/20	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Guadalupe	Maricopa	02/07/24	Disability	Discriminatory terms, conditions, privileges, or services and facilities
Kingman	Maricopa	07/16/19	Disability, Retaliation	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.); Failure to permit reasonable modification
Kingman	Maricopa	08/06/19	Disability, Retaliation	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.); Failure to permit reasonable modification
Kingman	Maricopa	11/29/21	Familial Status	False denial or representation of availability - rental; Discrimination in terms/conditions/privileges relating to rental
Lake Havasu City	Maricopa	04/26/21	Sex, Familial Status, Retaliation	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)
Laveen	Maricopa	09/07/20	Disability	Failure to make reasonable accommodation
Laveen	Maricopa	09/15/20	Race	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Laveen	Maricopa	07/02/24	Race, Disability, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Other discriminatory acts
Litchfield Park	Maricopa	05/10/21	Race	Discriminatory terms, conditions, privileges, or services and facilities
Litchfield Park	Maricopa	09/05/23	Sex, Retaliation	Discriminatory acts under Section 818 (coercion, Etc.)
Litchfield Park	Maricopa	11/21/23	Familial Status	Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities

Marana	Maricopa	11/29/21	Race	Discrimination in terms/conditions/privileges relating to sale
Maricopa	Maricopa	01/13/20	Retaliation	Discriminatory acts under Section 818 (coercion, Etc.)
Maricopa	Maricopa	07/15/22	Disability	Failure to make reasonable accommodation
Maricopa	Maricopa	10/26/23	Race, Retaliation	Discrimination in terms and conditions of membership
Morristown	Maricopa	07/23/19	Disability	Discrimination in the selling of residential real property; Discriminatory terms, conditions, privileges, or services and facilities
New River	Maricopa	02/22/22	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Paradise Valley	Maricopa	12/21/20	Race	Discrimination in terms/conditions/privileges relating to rental
Paradise Valley	Maricopa	02/07/24	Race, Retaliation	Discrimination in terms/conditions/privileges relating to rental
Paradise Valley	Maricopa	05/26/23	Sex	Discrimination in terms and conditions of membership; Discriminatory terms, conditions, privileges, or services and facilities
Peoria	Maricopa	03/26/20	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Peoria	Maricopa	07/27/20	Disability	Discrimination in terms/conditions/privileges relating to rental
Peoria	Maricopa	09/11/20	Race, Religion, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.)
Peoria	Maricopa	09/15/20	Race, Religion, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Other discriminatory acts; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Peoria	Maricopa	09/22/20	Race, Religion, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Other discriminatory acts; Discriminatory acts under Section 818 (coercion, Etc.)
Peoria	Maricopa	10/30/19	Disability, Retaliation	Discrimination in terms/conditions/privileges relating to sale; Discrimination in services and facilities relating to sale; Discriminatory acts under Section 818 (coercion, Etc.)
Peoria	Maricopa	12/03/19	Disability, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Peoria	Maricopa	12/17/19	Race, Disability	Discriminatory terms, conditions, privileges, or services and facilities
Peoria	Maricopa	12/23/19	Disability	Discriminatory refusal to sell and negotiate for sale; Discrimination in terms/conditions/privileges relating to rental
Peoria	Maricopa	03/30/21	Race	Discriminatory refusal to sell and negotiate for sale; Discriminatory refusal to rent and negotiate for rental
Peoria	Maricopa	07/07/21	Disability	Discriminatory refusal to rent
Peoria	Maricopa	08/30/21	Race	Discriminatory terms, conditions, privileges, or services and facilities
Peoria	Maricopa	01/03/22	Disability	Discrimination in terms/conditions/privileges relating to rental
Peoria	Maricopa	05/17/22	Race	Discriminatory terms, conditions, privileges, or services and facilities; Discrimination in terms/conditions/privileges relating to rental
Peoria	Maricopa	05/19/22	Disability	Failure to make reasonable accommodation
Peoria	Maricopa	12/15/22	Disability, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Peoria	Maricopa	12/26/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Peoria	Maricopa	02/14/24	Disability	Discrimination in terms/conditions/privileges relating to rental

Peoria	Maricopa	05/01/24	National Origin	Discrimination in terms and conditions of membership
Peoria	Maricopa	08/24/20	Race, Disability	Discriminatory terms, conditions, privileges, or services and facilities
Peoria	Maricopa	09/28/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Peoria	Maricopa	07/12/24	Familial Status	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities
Prescott	Maricopa	12/23/19	Race, Sex	Discrimination in terms/conditions/privileges relating to rental
Prescott	Maricopa	02/11/21	Sex, Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Queen Creek	Maricopa	07/16/19	Disability	Failure to make reasonable accommodation
Queen Creek	Maricopa	11/02/20	Race, Disability	Failure to permit reasonable modification
San Tan Valley	Maricopa	05/18/20	Disability, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)
Scottsdale	Maricopa	03/11/19	Race, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
Scottsdale	Maricopa	03/18/19	Race	Discrimination in the purchasing of loans
Scottsdale	Maricopa	03/25/19	Disability, Retaliation	Discriminatory refusal to rent; Discriminatory refusal to negotiate for rental; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Scottsdale	Maricopa	04/15/19	Disability	Discrimination in terms/conditions/privileges relating to rental; Other discriminatory acts; Failure to make reasonable accommodation
Scottsdale	Maricopa	04/19/19	Disability	Discrimination in terms/conditions/privileges relating to rental
Scottsdale	Maricopa	04/19/19	Race, Disability	Discrimination in terms/conditions/privileges relating to rental
Scottsdale	Maricopa	05/07/19	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Scottsdale	Maricopa	07/30/19	Religion	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Scottsdale	Maricopa	08/30/19	Disability	Discrimination in services and facilities relating to rental; Failure to make reasonable accommodation
Scottsdale	Maricopa	08/30/19	Race, Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to permit reasonable modification
Scottsdale	Maricopa	05/29/20	Disability	Failure to make reasonable accommodation
Scottsdale	Maricopa	07/27/20	Disability	Discrimination in terms/conditions/privileges relating to sale; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
Scottsdale	Maricopa	08/10/20	Disability	Failure to make reasonable accommodation
Scottsdale	Maricopa	08/11/20	Race	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Scottsdale	Maricopa	08/17/20	Disability	Discrimination in terms/conditions/privileges relating to rental
Scottsdale	Maricopa	08/17/20	Disability	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Scottsdale	Maricopa	08/24/20	National Origin	Discrimination in terms/conditions/privileges relating to rental
Scottsdale	Maricopa	08/26/20	Disability, Retaliation	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Scottsdale	Maricopa	09/15/20	Race, Disability	Discrimination in services and facilities relating to rental
Scottsdale	Maricopa	10/29/19	Retaliation	Discrimination in terms/conditions/privileges relating to rental

Scottsdale	Maricopa	11/26/19	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to permit reasonable modification; Failure to make reasonable accommodation
Scottsdale	Maricopa	09/27/21	Disability	Failure to make reasonable accommodation
Scottsdale	Maricopa	10/27/20	Disability, Retaliation	Otherwise deny or make housing unavailable; Other discriminatory acts; Failure to make reasonable accommodation
Scottsdale	Maricopa	11/16/20	Disability	Discrimination in terms/conditions/privileges relating to sale; Failure to provide accessible and usable public and common user areas
Scottsdale	Maricopa	12/02/20	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Scottsdale	Maricopa	12/02/20	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Scottsdale	Maricopa	01/15/21	Disability	Failure to make reasonable accommodation
Scottsdale	Maricopa	02/11/21	National Origin, Retaliation	Discriminatory refusal to sell; Discrimination in terms/conditions/privileges relating to sale
Scottsdale	Maricopa	06/29/21	Sex	Other discriminatory acts
Scottsdale	Maricopa	07/30/21	Race	Discrimination in terms/conditions/privileges relating to rental; Other discriminatory acts
Scottsdale	Maricopa	08/09/21	Race	Discriminatory terms, conditions, privileges, or services and facilities; Other discriminatory acts; Discriminatory acts under Section 818 (coercion, Etc.)
Scottsdale	Maricopa	08/09/21	National Origin	Discrimination in terms/conditions/privileges relating to rental
Scottsdale	Maricopa	08/30/21	Disability	Discrimination in terms/conditions/privileges relating to rental
Scottsdale	Maricopa	09/01/21	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Scottsdale	Maricopa	09/24/21	Disability	Discriminatory terms, conditions, privileges, or services and facilities
Scottsdale	Maricopa	08/19/22	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Using ordinances to discriminate in zoning and land use; Failure to make reasonable accommodation
Scottsdale	Maricopa	08/23/22	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Using ordinances to discriminate in zoning and land use; Failure to make reasonable accommodation
Scottsdale	Maricopa	08/30/22	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Using ordinances to discriminate in zoning and land use
Scottsdale	Maricopa	08/30/22	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Using ordinances to discriminate in zoning and land use; Failure to make reasonable accommodation
Scottsdale	Maricopa	09/07/22	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Using ordinances to discriminate in zoning and land use
Scottsdale	Maricopa	10/22/21	Disability, Familial Status	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Scottsdale	Maricopa	11/01/21	Race	Discriminatory terms, conditions, privileges, or services and facilities
Scottsdale	Maricopa	11/29/21	Race, Disability	Discrimination in terms/conditions/privileges relating to rental
Scottsdale	Maricopa	01/03/22	Race	Discrimination in terms/conditions/privileges relating to rental

Scottsdale	Maricopa	01/03/22	National Origin, Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Scottsdale	Maricopa	01/21/22	Disability	Discrimination in terms/conditions/privileges relating to sale; Failure to make reasonable accommodation
Scottsdale	Maricopa	04/12/22	Race	Discrimination in terms/conditions/privileges relating to rental; Other discriminatory acts
Scottsdale	Maricopa	05/19/22	Disability	Failure to permit reasonable modification
Scottsdale	Maricopa	06/07/22	Sex, Familial Status, Retaliation	Discriminatory advertising, statements and notices; Discrimination in terms/conditions/privileges relating to rental
Scottsdale	Maricopa	10/12/22	Disability, Retaliation	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Scottsdale	Maricopa	10/25/22	Disability	Discriminatory refusal to negotiate for rental; Failure to make reasonable accommodation
Scottsdale	Maricopa	10/25/22	Retaliation	Discriminatory acts under Section 818 (coercion, Etc.)
Scottsdale	Maricopa	11/30/22	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Scottsdale	Maricopa	11/30/22	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to permit reasonable modification; Failure to make reasonable accommodation
Scottsdale	Maricopa	03/02/23	Disability	Failure to make reasonable accommodation
Scottsdale	Maricopa	03/06/23	National Origin, Familial Status	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
Scottsdale	Maricopa	04/01/23	Disability, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Scottsdale	Maricopa	04/01/23	Disability, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Scottsdale	Maricopa	05/08/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Scottsdale	Maricopa	05/26/23	Race, Disability	Discrimination in terms/conditions/privileges relating to rental
Scottsdale	Maricopa	06/01/23	Race	Discriminatory terms, conditions, privileges, or services and facilities
Scottsdale	Maricopa	06/01/23	Race, Retaliation	Failure to comply with advertising guidelines; Discrimination in terms/conditions/privileges relating to rental; Steering
Scottsdale	Maricopa	08/02/23	National Origin, Sex	Otherwise deny or make housing unavailable; Other discriminatory acts
Scottsdale	Maricopa	10/03/23	Race, National Origin	Discrimination in terms and conditions of membership; Discriminatory terms, conditions, privileges, or services and facilities
Scottsdale	Maricopa	10/19/23	Disability	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Scottsdale	Maricopa	12/22/23	Disability	Failure to make reasonable accommodation
Scottsdale	Maricopa	02/21/24	Disability	Failure to permit reasonable modification
Scottsdale	Maricopa	06/06/24	Retaliation	Discriminatory acts under Section 818 (coercion, Etc.)
Scottsdale	Maricopa	06/13/24	Familial Status, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
Scottsdale	Maricopa	08/16/24	National Origin, Sex, Disability, Retaliation	Failure to make reasonable accommodation
Scottsdale	Maricopa	08/30/24	Race, Sex, Disability	Discriminatory refusal to rent; Discrimination in terms and conditions of membership; Discriminatory acts under Section 818 (coercion, Etc.)

Scottsdale	Maricopa	03/18/19	Sex, Retaliation	Otherwise deny or make housing unavailable; Other discriminatory acts; Discriminatory acts under Section 818 (coercion, Etc.)
Scottsdale	Maricopa	07/27/20	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Scottsdale	Maricopa	11/26/19	Disability	Discrimination in terms/conditions/privileges relating to sale; Failure to make reasonable accommodation
Scottsdale	Maricopa	02/10/20	Religion, Retaliation	Discriminatory acts under Section 901 (criminal); Failure to make reasonable accommodation
Scottsdale	Maricopa	02/22/21	Disability, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Other discriminatory acts
Scottsdale	Maricopa	06/25/21	Disability	Discriminatory terms, conditions, privileges, or services and facilities
Scottsdale	Maricopa	06/17/22	Sex, Disability	Failure to make reasonable accommodation
Scottsdale	Maricopa	02/10/23	Race, National Origin	Discrimination in terms/conditions/privileges relating to rental
Scottsdale	Maricopa	03/20/24	Disability, Retaliation	Other discriminatory acts; Failure to make reasonable accommodation
Scottsdale	Maricopa	03/20/24	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Scottsdale	Maricopa	08/30/24	National Origin	Discriminatory terms, conditions, privileges, or services and facilities
Scottsdale	Maricopa	09/24/24	Familial Status	Discriminatory advertising, statements and notices
Sun City	Maricopa	02/08/19	Disability	Failure to make reasonable accommodation
Sun City	Maricopa	01/15/21	Disability	Discrimination in terms/conditions/privileges relating to sale; Failure to permit reasonable modification
Sun City	Maricopa	06/01/21	National Origin, Religion	Discriminatory terms, conditions, privileges, or services and facilities
Sun City	Maricopa	03/16/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Sun City West	Maricopa	08/31/20	Disability	Discrimination in terms/conditions/privileges relating to sale; Failure to make reasonable accommodation
Sun City West	Maricopa	09/28/20	Disability	Discriminatory terms, conditions, privileges, or services and facilities
Sun City West	Maricopa	12/29/22	Sex, Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Sun City West	Maricopa	09/28/20	Disability	Failure to make reasonable accommodation
Surprise	Maricopa	04/15/19	Race	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Surprise	Maricopa	04/15/20	Race, Color	Discriminatory refusal to rent; False denial or representation of availability
Surprise	Maricopa	12/11/19	Disability, Retaliation	Discriminatory refusal to rent; False denial or representation of availability; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
Surprise	Maricopa	12/21/20	Race	Discrimination in terms/conditions/privileges relating to rental
Surprise	Maricopa	01/21/21	Disability	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Surprise	Maricopa	05/05/21	Sex	Discriminatory terms, conditions, privileges, or services and facilities; Use of discriminatory indicators
Surprise	Maricopa	07/22/21	Race, Disability	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Surprise	Maricopa	06/17/22	Race, Sex, Disability	Discrimination in terms and conditions of membership; Discrimination in services and facilities relating to sale
Surprise	Maricopa	08/12/22	National Origin	Discriminatory terms, conditions, privileges, or services and facilities; Other discriminatory acts
Surprise	Maricopa	07/17/23	Disability	Failure to make reasonable accommodation

Surprise	Maricopa	10/03/23	Race, Color, National Origin, Sex, Religion	Discrimination in terms/conditions/privileges relating to rental
Surprise	Maricopa	10/10/23	Race, National Origin, Sex	Discrimination in terms and conditions of membership; Discriminatory acts under Section 818 (coercion, Etc.)
Surprise	Maricopa	01/22/24	Disability, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Surprise	Maricopa	02/14/24	Race, Retaliation	Discriminatory financing (includes real estate transactions); Other discriminatory acts
Surprise	Maricopa	06/13/24	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Surprise	Maricopa	08/16/24	Race, Sex, Disability, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Surprise	Maricopa	08/30/24	Race, Sex, Disability, Retaliation	Discrimination in terms and conditions of membership; Discriminatory terms, conditions, privileges, or services and facilities; Other discriminatory acts
Surprise	Maricopa	09/10/24	Disability	Discrimination in terms/conditions/privileges relating to rental
Surprise	Maricopa	09/18/24	Race, Color, Sex	Discriminatory refusal to negotiate for rental; Discriminatory refusal to rent and negotiate for rental
Tempe	Maricopa	07/31/19	Race	Discrimination in services and facilities relating to rental
Tempe	Maricopa	03/20/19	Retaliation	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
Tempe	Maricopa	05/13/19	Race	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental
Tempe	Maricopa	07/15/19	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	09/13/19	Disability	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	06/09/20	Sex	Discrimination in terms/conditions/privileges relating to rental; Restriction of choices relative to a rental
Tempe	Maricopa	07/24/20	Disability	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	08/10/20	Race	Discrimination in terms/conditions/privileges relating to rental
Tempe	Maricopa	08/31/20	Race	Discriminatory terms, conditions, privileges, or services and facilities
Tempe	Maricopa	11/06/19	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Tempe	Maricopa	11/20/19	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	11/20/19	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	12/30/19	Disability	Failure to make reasonable accommodation
Tempe	Maricopa	02/10/21	Disability	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Failure to permit reasonable modification; Failure to make reasonable accommodation
Tempe	Maricopa	02/16/21	Disability	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Tempe	Maricopa	02/18/21	Sex, Retaliation	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
Tempe	Maricopa	03/15/21	Disability	Discrimination in the terms/conditions for making loans
Tempe	Maricopa	04/06/21	Disability	Otherwise deny or make housing unavailable; Failure to make reasonable accommodation

Tempe	Maricopa	04/15/21	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	06/14/21	Race, National Origin, Sex	Discrimination in terms/conditions/privileges relating to rental
Tempe	Maricopa	07/01/21	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Tempe	Maricopa	07/30/21	Race, Sex, Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Tempe	Maricopa	09/21/21	Disability	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	09/24/21	Race	Discrimination in terms/conditions/privileges relating to rental
Tempe	Maricopa	09/24/21	Race	Discriminatory terms, conditions, privileges, or services and facilities
Tempe	Maricopa	09/24/21	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Tempe	Maricopa	07/14/22	Disability	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	07/25/22	Disability	Other discriminatory acts; Failure to make reasonable accommodation
Tempe	Maricopa	07/28/22	Race	Discrimination in terms/conditions/privileges relating to rental; Other discriminatory acts; Failure to make reasonable accommodation
Tempe	Maricopa	09/16/22	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	10/27/21	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	01/03/22	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Tempe	Maricopa	03/08/22	Race	Discrimination in terms/conditions/privileges relating to rental
Tempe	Maricopa	03/08/22	Disability	Discrimination in terms/conditions/privileges relating to rental
Tempe	Maricopa	03/09/22	Familial Status	Discriminatory terms, conditions, privileges, or services and facilities
Tempe	Maricopa	05/17/22	Disability	Failure to make reasonable accommodation
Tempe	Maricopa	02/10/23	Disability	Failure to make reasonable accommodation
Tempe	Maricopa	02/10/23	Race	Discrimination in terms/conditions/privileges relating to rental
Tempe	Maricopa	03/02/23	Retaliation	Discriminatory acts under Section 818 (coercion, Etc.)
Tempe	Maricopa	03/02/23	Disability	Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
Tempe	Maricopa	03/13/23	Race, Sex, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities
Tempe	Maricopa	05/26/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	05/26/23	National Origin, Disability, Retaliation	Other discriminatory acts; Failure to make reasonable accommodation
Tempe	Maricopa	07/20/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	07/28/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	09/12/23	Race, Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	11/21/23	Disability	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	02/20/24	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation

Tempe	Maricopa	05/13/24	Race, Sex, Disability	Discriminatory terms, conditions, privileges, or services and facilities
Tempe	Maricopa	07/25/24	Sex	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities
Tempe	Maricopa	08/02/24	Disability, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Other discriminatory acts; Failure to make reasonable accommodation
Tempe	Maricopa	08/16/24	Sex, Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Tempe	Maricopa	07/24/20	Disability, Familial Status	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	10/29/19	Familial Status	Discrimination in terms/conditions/privileges relating to rental; Restriction of choices relative to a rental
Tempe	Maricopa	11/04/20	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Tempe	Maricopa	03/30/21	National Origin, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Other discriminatory acts
Tempe	Maricopa	09/07/21	Race	Otherwise deny or make housing unavailable
Tempe	Maricopa	02/21/23	National Origin	Discrimination in terms/conditions/privileges relating to rental
Tempe	Maricopa	03/09/23	Race	Discrimination in terms/conditions/privileges relating to rental
Tempe	Maricopa	05/26/23	Disability	Failure to make reasonable accommodation
Thatcher	Maricopa	08/21/23	Disability, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Redlining; Failure to make reasonable accommodation
Tolleson	Maricopa	12/30/19	Disability	Discriminatory refusal to rent
Tolleson	Maricopa	06/01/23	Race	Discrimination in terms/conditions/privileges relating to rental
Tonopah	Maricopa	02/20/19	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Tonopah	Maricopa	08/05/19	Race	Discriminatory refusal to rent; Discrimination in services and facilities relating to rental
Waddell	Maricopa	06/06/24	Race, Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Wickenburg	Maricopa	02/21/24	Disability, Retaliation	Discrimination in terms/conditions/privileges relating to rental
Williams	Maricopa	06/14/21	Disability	Other discriminatory acts
Wittman	Maricopa	05/20/19	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Wittmann	Maricopa	02/12/19	Disability	Discriminatory terms, conditions, privileges, or services and facilities

Source: HUD