



**CITY OF SURPRISE**  
**Veterans, Disability and Human Services Commission**  
**16000 N. Civic Center Plaza**  
**Surprise, AZ 85374**  
Wednesday, March 11, 2020 @ 6:00 PM  
**COUNCIL CHAMBERS**

- A. Call To Order
- B. Roll Call
- C. Pledge of Allegiance
- D. Current Events and Reports
- E. Staff Reports
- F. Veterans, Disability and Human Services Commission

**CALL TO THE PUBLIC:**

**INSTRUCTIONS:** In order to address the Board\Commission, you will need to fill out a Call to the Public Form available at the front counter, and then turn it in to the Secretary before the meeting begins.

**Note:** A.R.S. 38-431.01(H) - During this time members of the public may address the Board\Commission only on issues within the jurisdiction of the Board\Commission which are not an item on the agenda. At the conclusion of the open call, the Board\Commission may respond to criticism, may ask staff to review the matter or may ask that the matter be put on a future agenda. No discussion or action shall take place on any item raised.

**CONSENT AGENDA:**

**REGULAR AGENDA ITEM - PUBLIC HEARING:**

**REGULAR AGENDA ITEM - NON-PUBLIC HEARING:**

- |    |          |                                                                                                                                                                      |                                                                |
|----|----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|
| 1. | Internal | Consideration and action pertaining to the approval of the February 12, 2020 Veterans, Disability and Human Services Commission meeting minutes.                     | Yvonne Lopez<br>Human Svcs and<br>Comm Vitality                |
| 2. | Citywide | Consideration and action pertaining to the 2020-2024 Consolidated Plan Program Year 2020 Annual Action Plan and Analysis of Impediments to Fair Housing Choice.      | Joseph Gladieux<br>Human Svcs and<br>Comm Vitality             |
| 3. | Citywide | Presentation and discussion pertaining to CDBG Program Year 2020 Annual Action Plan Funding Priorities, Sub recipient Selection, and Project Proposal Presentations. | None<br><br>Joseph Gladieux<br>Human Svcs and<br>Comm Vitality |
| 4. | Citywide | Presentation and discussion pertaining to an overview of Community Legal Services.                                                                                   | None<br><br>Paul Bernardo<br>Human Svcs and<br>Comm Vitality   |

5. Citywide Presentation and discussion pertaining to an overview of Blue Mountain Developmental Programs, LLC. None  
Paul Bernardo  
Human Svcs and  
Comm Vitality

G. Other Business and Future Agenda Items

H. Executive Session

For information purposes: Upon a public majority vote of a quorum ("Commission"), the Commission may hold an executive session, which will not be open to the public, but for only the following purposes: discussion or consideration of records exempt by law from public inspection (A.R.S. §38-431.03(A)(2));

or discussion or consultation for legal advice with the attorney or attorneys of the public body (A.R.S. §38-431.03(A)(3)).

Confidentiality Requirements: Pursuant to A.R.S. §38-431.03(C)(D), any person receiving executive session information pursuant to A.R.S. §38-431.02 shall not disclose that information except to the Attorney General or County Attorney or by agreement of the Commission, or as otherwise ordered by a court of competent jurisdiction.

The Commission may vote to hold an executive session for the purpose of obtaining legal advice from the Commission's attorney on any matter listed on the agenda pursuant to A.R.S. § 38-431.03(A)(3).

I. Adjournment

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SHERRY ANN AGUILAR, CITY CLERK, MMC

POSTED:Friday, March 6, 2020 @ 2:48 p.m.

**SPECIAL NOTE: PERSONS WITH SPECIAL ACCESSIBILITY NEEDS, INCLUDING LARGE PRINT MATERIALS OR INTERPRETER, SHOULD CONTACT THE CITY CLERK'S OFFICE @ 623.222.1200 OR TTY 623.222.1002, BY NO LATER THAN 24 HOURS IN ADVANCE OF THE REGULAR SCHEDULED MEETING TIME.**



**CITY OF SURPRISE**  
**Veterans, Disability and Human Services**  
**Commission**

Council Meeting Date: March 11, 2020

Contact Person: Yvonne Lopez, Administrative  
Specialist Sr

Submitting Department: Human Svcs and Comm  
Vitality

District: Internal

Staff Recommendations:

Consent: No

Regular: Yes

Public Hearing: No

Report/Discussion: No

**Agenda Wording:**

Consideration and action pertaining to the approval of the February 12, 2020 Veterans, Disability and Human Services Commission meeting minutes.

**Motion:**

I move to approve the February 12, 2020 Veterans, Disability and Human Services Commission meeting minutes.

**Background:**

**Objective Analysis:**

**Policy Compliant:**

This presentation is compliant with City and Council policies.

**Financial Impact:**

There is no Financial Impact associated with this item.

**Budget Impact:**

There is no Budget Impact associated with this item.

**FTE Impact:**

There is no FTE Impact associated with this item.

**ATTACHMENTS:**

1. 02.12.20 VDHS Commission Minutes

**CITY OF SURPRISE  
VETERANS, DISABILITY, AND HUMAN SERVICES COMMISSION**

**MEETING MINUTES**

**February 12, 2020 / 6:00 PM**

**COUNCIL CHAMBERS  
16000 North Civic Center Plaza  
Surprise, AZ 85374**

**CALL TO ORDER.**

Vice-Chair Karissa Perry called the Veterans, Disability, and Human Services Commission Meeting to order at 6:00 p.m. at Surprise City Hall, 16000 North Civic Center Plaza, Surprise, Arizona 85374, on February 12, 2020.

**A. ROLL CALL**

In attendance were Vice-Chair Karissa Perry and, Commissioners Larry Brown, Shawna Daigle, Steffen Hanzel, Bruce Hertzog, Tom Short, and Andrew Witzel. Chair George Van de Langeryt and Commissioners Kathryn Chandler, and Dan Moore were absent (all excused)

**STAFF PRESENT:**

Human Service & Community Vitality Director Seth Dyson, Community Partnerships Manager Paul Bernardo, Neighborhood Services Supervisor Adam Lane, Neighborhood Services Program Coordinator Adriane Clarke, Neighborhood Services Program Coordinator Terri Bowen and Commission Liaison Yvonne Lopez were present.

**COUNCIL MEMBERS PRESENT:**

None

**B. PLEDGE OF ALLEGIANCE**

**C. CURRENT EVENTS REPORT**

Vice Chair Perry announced the following upcoming events:

- Senior Center Sweetheart Dance
- Artisan Treasures Cool Daze Food Truck & Handmade Market
- Sunday in the Park Food Truck Festival
- Surprise Spring Training
- Lunchtime Theater West Valley Symphony Jam Session, Maestro Cal Stewart Kellogg's Jazz Quartet M
- WHAM Poetry Slam
- Community Forum Human Services Needs Assessment Results□

**D. STAFF REPORT**



Community Partnerships Manager Paul Bernardo gave a follow up on the Be Connected training. The needs assessment results forum will be held on February 28, at 10:30 at Dysart School District Governing Board Room. Vitalyst Health Foundation will present on what makes a healthy community. An RFP has been put out to lead the strategic plan for the Commission. The Commission has been asked to receive a special proclamation for Developmental Disabilities Awareness Month at the March 17 Council meeting. Special Disability inclusion awareness day at the ballpark Saturday, March 14, 2020, during a spring training game.□

#### **CALL TO THE PUBLIC:**

Vice Chair Perry opened the call to the public to discuss any items, not on the agenda.

Gisele Norberg, Community Outreach Liaison for Congresswoman Debbie Lesko's office spoke to the Commission regarding the resources her office provides for those with disabilities as well as Veterans. Congresswoman Debbie Lesko will be holding a Veteran Resource Rally Point on Saturday, March 14th, 2020 at 8 am- 12 pm at Rio Vista Recreation Center in Peoria, AZ.

Charles Collins, a resident, spoke to the Commission regarding A Night to Shine at Radiant Church, a prom night for those with Disabilities. Spencer's place is now open and One Step beyond has opened a new location in Scottsdale. Special Disability inclusion awareness day at the ballpark Saturday, March 14, 2020, during a spring training game.

Vice Chair Perry closed the call to the public.

#### **CONSENT AGENDA:**

None

#### **REGULAR AGENDA ITEMS PUBLIC HEARING:**

##### **Item 1 – Citywide – Presentation and discussion pertaining to the CDBG and HOME needs hearing for the 2020-2024 Five Year Consolidated Plan and Program Year 2020 Annual Action Plan.**

Community Partnerships Manager Paul Bernardo read a statement regarding conflict of interest. Members must be constantly on guard against conflicts of interest, whether real or perceived. Officials must not be involved in discussing or deciding any issue over which the board or commission may have jurisdiction and which may impact a financial or property interest of either the member or a family member. If a member believes that a conflict of interest (or even a possible conflict) exists, then the member must disclose the fact as soon as possible on the record.

Vice Chair Perry introduced Neighborhood Services Supervisor Adam Lane.

Adam Lane stated that the public hearing is to present and discuss the Community Development Block Grant program and HOME Needs for the year 2020-2024 Five year Consolidated Plan and program year 2020 Annual Action Plan.

This Needs public hearing is being held to provide an opportunity for organizations and citizens to comment and provide input on any housing and/or community development needs they have identified for providing decent housing, a suitable living environment, and expanded economic opportunities, principally for low- and moderate-income persons.□

Vice Chair Perry opened the public hearing.

Richard Jessen conference President from St. Vincent de Paul spoke to the Commission regarding CDBG Grants. They utilize CDBG funds for rental and utility assistance and will reapply for the grant.

Vice Chair Perry opened the discussion to commission member comments.

Hearing no comments, Vice Chair Perry closed the public hearing.

#### **REGULAR AGENDA ITEMS NON-PUBLIC HEARING:**

##### **Item 2 – Internal – Consideration and action pertaining to approval of the January 12, 2020 Veterans, Disability and Human Services Commission meeting minutes.**

Commissioner Brown made a motion to approve the January 12, 2020 Veterans, Disability, and Human Services Commission Meeting minutes. Commissioner Witzel seconded the motion. The motion passed with seven yes votes.

##### **Item 3 – Citywide – Presentation, and discussion pertaining to an overview of Cancer Support Community Arizona.**

Debbie DiCarlo, Director, from the Cancer Support Community Arizona, presented item 3 to the Commission.

The Commission discussed the following:

- Healthy Lifestyle
- Support
- Education
- Social
- Resources & Referrals

##### **Item 4 – Citywide – Presentation and discussion pertaining to hiring and working with the blind and visually impaired.**

David Steinmetz, Community, and Public Relations Manager with Arizona Industries for the Blind, and Terell Welch, Employment Liaison, from Arizona @ Work, presented item 4 to the Commission.

The Commission discussed the following:

- Employment Engagement
- Rehabilitation Services
- Apprenticeship Program
- Workforce Innovation and Opportunity Act
- AbilityOne Program

**Item 5 – Citywide – Discussion and action pertaining to purchasing an event promotion table cover for the Veterans, Disability and Human Services Commission.**

Community Partnerships Manager Paul Bernardo stated this is a budget request for purchasing a table cover for future events. Commissioner Brown made a motion to approve the purchase of a promotional table cover for use at events by the Veterans, Disability and Human Services Commission, not to exceed \$150.00. Commissioner Witzel seconded the motion. The motion passed with seven yes votes.

**OTHER BUSINESS AND FUTURE AGENDA ITEMS:**

The Commission had an open discussion regarding items they would like added to future agendas. Items included:

- Other resources for adaptive recreation
- Special Olympics
- 

**ADJOURNMENT:**

Hearing no further business, Vice Chair Perry adjourned the Veterans, Disability, and Human Services Commission meeting at 7:48 p.m.

\_\_\_\_\_  
Paul Bernardo  
Community Partnerships Manager

\_\_\_\_\_  
Karissa Perry  
Veterans, Disability and Human Services Commission Vice Chair

The foregoing instrument is a full, true, and correct copy of the original document on file in the office of the City Clerk, City of Surprise, Arizona.

ATTEST BY: \_\_\_\_\_  
Yvonne Lopez, Commission Liaison

DATE: \_\_\_\_\_



**CITY OF SURPRISE**  
**Veterans, Disability and Human Services**  
**Commission**

Council Meeting Date: March 11, 2020

Contact Person: Joseph Gladieux, SENIOR SVCS  
PRG SUPV

Submitting Department: Human Svcs and Comm  
Vitality

District: Citywide

Staff Recommendations:

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Consent: No

Regular: Yes

Public Hearing: No

Report/Discussion: No

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**Agenda Wording:**

Consideration and action pertaining to the 2020-2024 Consolidated Plan Program Year 2020 Annual Action Plan and Analysis of Impediments to Fair Housing Choice.

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**Motion:**

I move to approve the the 2020-2024 Consolidated Plan Program Year 2020 Annual Action Plan and Analysis of Impediments to Fair Housing Choice.

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**Background:**

A key feature to these grants from the Department of Housing and Urban Development (HUD), is the City's ability to choose how the funds will be used. HUD provides a wide range of eligible activities that can be utilized with funding. The City must determine the most pressing needs of the community, and develop effective, market-driven strategies to meet those needs.

First, the Needs Assessment (NA) and Market Analysis (MA) outline levels of relative need in the areas of affordable housing, homelessness, special needs, and community development. This information is gathered through several methods, including consultation with local agencies, public outreach, a review of demographic and economic data sets, and a housing market analysis. Once finished, these portions of the Consolidated Plan form the basis of the Strategic Plan. This strategic plan provides an outline of actions for the community as it works toward meeting the housing and community development needs of its low and moderate-income and special needs households.

The development of the plan also considered the results of the comprehensive human services needs assessment that was completed for the community. The plan works to directly address the needs identified in Human Services & Community Vitality in Surprise – A Community That Cares, and the feedback received from residents and community partners.

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**Objective Analysis:**

As a recipient of Community Development Block Grant (CDBG) and HOME Investment Partnership funds, the City of Surprise is required to complete a multi-year Consolidated Plan that serves as a strategic plan to identify needs of the community, and set funding priorities to address those needs. In addition, the City must complete an Analysis of Impediments to Fair Housing Choice (AI), the first step

in the City's effort to affirmatively further fair housing.

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**Policy Compliant:**

This presentation is compliant with City and Council policies.

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**Financial Impact:**

There is no Financial Impact associated with this item.

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**Budget Impact:**

There is no Budget Impact associated with this item.

**FTE Impact:**

There is no FTE Impact associated with this item.

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**ATTACHMENTS:**

1. Con Plan DRAFT VDHS Staff Report
  2. Con Plan DRAFT VDHS Presentation
  3. 1\_Surprise Draft 22720
  4. 4\_AI DRAFT 2.11.20
  5. 2\_AP Spending Summary PY2020
  6. 3\_Citizen Participation Plan 2020 - DRAFT 2.11.20
-



## HUMAN SERVICE AND COMMUNITY VITALITY

**Date:** March 11, 2020

**To:** Veteran, Disability & Human Service Commission Members

**From:** Joe Gladieux, HSCV Manager  
Adam Lane, Neighborhood Services Supervisor

**Re:** 2020-2024 Consolidated Plan and Analysis of Impediments to Fair Housing Choice – Draft Presentation and Approval

### **Introduction**

As a recipient of Community Development Block Grant (CDBG) and HOME Investment Partnership funds, the City of Surprise is required to complete a multi-year Consolidated Plan that serves as a strategic plan to identify needs of the community, and set funding priorities to address those needs. In addition, the City must complete an Analysis of Impediments to Fair Housing Choice (AI), the first step in the City's effort to affirmatively further fair housing.

The Five-year Consolidated Plan also contains the Program Year 2020 Annual Action Plan, the first year of the new Consolidated Plan. The Action Plan will set funding priorities for the Program Year 2020 (July 1, 2020 – June 30, 2021) based on the Goals and Objectives set in the Consolidated Plan.

### **Background**

A key feature to these grants from the Department of Housing and Urban Development (HUD), is the City's ability to choose how the funds will be used. HUD provides a wide range of eligible activities that can be utilized with funding. The City must determine the most pressing needs of the community, and develop effective, market-driven strategies to meet those needs.

First, the Needs Assessment (NA) and Market Analysis (MA) outline levels of relative need in the areas of affordable housing, homelessness, special needs, and community development. This information is gathered through several methods, including consultation with local agencies, public outreach, a review of demographic and economic data sets, and a housing market analysis. Once finished, these portions of the Consolidated Plan form the basis of the Strategic Plan. This strategic plan provides an outline of actions for the community as it works toward meeting the housing and community development needs of its low and moderate-income and special needs households.

The development of the plan also considered the results of the comprehensive human services needs assessment that was completed for the community. The plan works to directly address the needs identified in Human Services & Community Vitality in Surprise – A Community That Cares, and the feedback received from residents and community partners.

**Identified Needs and Goals**

The following **High Priority Needs** were identified for the Five-Year Plan:

- 1. Maintain and Increase the availability of **Affordable Housing**.
- 2. Invest in **Public Facility Improvements**.
- 3. Support **Public Services**.
- 4. Continue **Planning & Administration** of HUD funded programs.

Over the course of the Plan, the following **Goals** and Outcomes were established:

- 1. Housing Rehabilitation for homeowners.
- 2. Tenant Based Rental Assistance (HOME)
- 3. Develop Affordable Rental Housing (CDBG & HOME)
- 4. Housing Services in support of the HOME program.
- 5. Public Facility Improvements
- 6. Public Services
- 7. Administration & Planning

**Anticipated Resources**

The City has received and allocation for Program Year 2020 in the amount of **\$649,903**. Therefore, the anticipated funding over the five-year plan is anticipated to be **\$3,249,515**. Additionally, the City anticipates an annual General Fund allocation of \$75,000 to support program administration and program service delivery.

Summary of Goal funding (Five-year period):

- Housing Rehabilitation = \$714,615
- Housing Services = \$135,000
- Affordable Rental Housing = \$547,000
- Public Facility Improvements = \$852,000
- Public Services = \$351,000
- Planning & Administration = \$649,900

## **Analysis of Impediments to Fair Housing Choice (AI)**

Affirmatively furthering fair housing is defined in the Fair Housing Act as taking “meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics”.

Affirmatively furthering fair housing requires that recipients of federal housing and urban development funds take meaningful actions to address housing disparities, and fostering and maintaining compliance with civil rights and fair housing laws. Furthering fair housing can involve developing affordable housing, removing barriers to affordable housing development in high opportunity areas, investing in neighborhood revitalization, preserving and rehabilitating existing affordable housing units, improving housing access in areas of concentrated poverty, and improving community assets.

The AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, area having racial and ethnic concentrations of poverty, and access to opportunity.

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

### **High Priority Impediments to Fair Housing Contributing Factors:**

1. Insufficient affordable housing in a range of unit sizes.
2. Disproportionate rates of housing problems for Black or African American, Hispanic, and Native Hawaiian/Pacific Islander households.
3. Insufficient accessible affordable housing.
4. Failure to make reasonable accommodations.
5. Lack of fair housing infrastructure.
6. Insufficient fair housing education.
7. Insufficient understanding of credit.

### **Fair Housing Goals:**

1. Review zoning and municipal codes for barriers to housing choice.
2. Increase availability of accessible housing.
3. Promote homeownership and rental opportunities in areas outside of racially or ethnically concentrated areas of poverty (R/ECAPs).
4. Enhance community services in R/ECAPs.
5. Promote community and service provider knowledge of fair housing and ADA laws.



## **Program Year 2020**

Program Year 2020 will be the first year of the 2020-2024 Consolidated Plan. The CDBG allocation for program Year 2020 is **\$649,903**. There are no match or leverage requirements for CDBG, however the City has allocated approximately \$75,000 for program administration and program service delivery. Funding requirements cap Administration and Planning at 20% of the allocation, as well as 15% for Public Service activities.

To meet the Goals and Objectives identified in the 2020-2024 Consolidated Plan and AI, the following projects are recommended:

1. **Housing Rehabilitation – \$125,903**  
Deferred loans and grants to help Surprise homeowners make necessary health and safety repairs to their homes.
2. **Tenant Based Rental Assistance (\*HOME funding) – \$184,855**  
Rent and utility assistance for LMI households.
3. **Housing Services – \$25,000**  
Services in support of the HOME program.
4. **Public Facility Improvements – \$285,000**  
Improvements to public facilities located in low- and moderate income areas (LMA).
5. **Public Services (13.5%) – \$85,000**  
Services for LMI persons who are disabled, homeless, at risk of becoming homeless, and youth ages 13-17.
6. **Planning & Administration (20%) – \$129,980**  
Expenses related to administering the program, preparing planning documents, and Fair Housing activities.

\*HOME funds will be approved through the Maricopa HOME Consortium Annual Action Plan process.

## **Recommendations**

Staff recommends approval of the Draft Five-Year Consolidated Plan, Analysis of Impediments to Fair Housing Choice, and Program Year 2020 Annual Action Plan.

## **Future Actions**

30-Day Public Comment Period – March 20, 2020 – April 21, 2020  
Review and approval of plans by City Council – April 21, 2020  
Submission of Plans to HUD – May 15, 2020



# **2020-2024 Consolidated Plan**

**Program Year 2020 Annual Action Plan**

**&**

## **Analysis of Impediments to Fair Housing Choice**

**Public Review**

Human Service & Community Vitality | March 11, 2020



# Introduction

The City of Surprise is a recipient of Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funding.

The City receives an annual allocation of CDBG as a direct entitlement.

The City receives an annual allocation of HOME funding as a member of the Maricopa HOME Consortium.



# Introduction

In exchange for receiving HUD funds, recipients must prepare four things:

1. Five-Year Consolidated Plan (July 1, 2020 – June 30, 2025)
2. Annual Action Plan (July 1, 2020 – June 30, 2021)
3. Analysis of Impediments to Fair Housing Choice (AI)
4. Consolidated Annual Performance and Evaluation Report (CAPER)



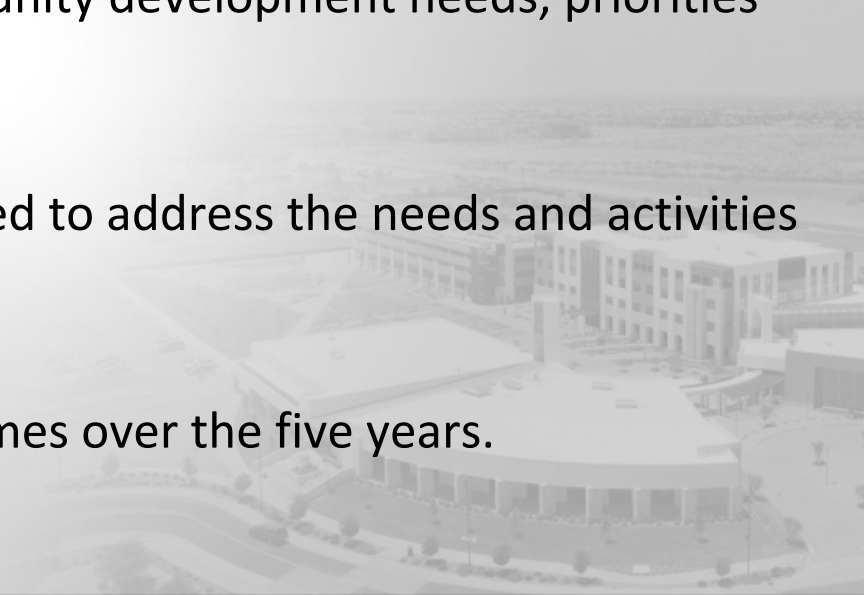
# Today's Objectives

- ❖ Review the elements of the Draft 2020-2024 Consolidated Plan
- ❖ Review the Analysis of Impediments to Fair Housing Choice (AI)
- ❖ Review the identified High Priority Needs and Goals.
- ❖ Review PY2020 Annual Action Plan (AAP) and Spending Priorities.
- ❖ Approve the Draft Consolidated Plan, AI, PY2020 Annual Action Plan.
- ❖ Recommendation for Council Approval and submission to HUD.



# 2020-2024 Con Plan

## Purpose of the Five-Year Consolidated Plan:

- ❖ Help to identify housing and community development needs, priorities and strategies;
  - ❖ Help plan how funds will be allocated to address the needs and activities over five years.
  - ❖ Help set goals and projected outcomes over the five years.
- 



# 2020-2024 Con Plan

## Process of developing the plan:

- ❖ Analysis of quantitative and qualitative data. (Mostly Census Data)
- ❖ Public Involvement and stakeholder input.
- ❖ Development of strategies in response to identified need.

## Funding involved:

Community Development Block Grant (CDBG)

HOME funding is approved through the Maricopa County HOME Consortium Consolidated Plan. However, we consider HOME funding when creating our strategic plan.



# 2020-2024 Con Plan

## What's in the Plan?

### Executive Summary

- Introduction to the plan
- A summary of the objectives and outcomes identified
- An evaluation of past performance
- Summary of Citizen Participation, Consultation and Public Comments

Pg 2.





# 2020-2024 Con Plan

## The Process (PR)

- Identifies the Lead and Responsible Agency (City of Surprise)
- Description of Agencies who were consulted.
  - Housing Providers
  - Health Agencies
  - Continuum of Care
  - Other community stakeholders
- Summary of Agencies and how they were consulted.
- Summary of Citizen Participation and how it impacted Goal-setting.



# 2020-2024 Con Plan

## Needs Assessment (NA)

- Needs assessment overview
  - Profiles the City's population, median income, household demographics, housing problems.
- Non-Housing community development needs
  - Public Facilities
  - Public Improvements
  - Public Services
  - Discussion on how these needs were determined



# 2020-2024 Con Plan

## Housing Market Analysis (MA)

- Overview of the housing market
  - Supply vs Demand
  - Condition of housing
  - Cost of housing
  - Diversity of housing type (Single-family, multi-family, attached)
- Non-Housing community development needs
  - Economic Development
  - Labor Force
  - Education
  - Business Activity
- Needs and Market Analysis Discussion
  - Housing problem concentrations
  - Racial or ethnic minority concentrations
  - LMI concentrations
  - Analysis of concentrations



# 2020-2024 Con Plan

## Strategic Plan (SP)

- Overview of findings
  - Identifies Priority Needs of the community
  - Identifies Goals and Outcomes to meet those needs
- Description of Priority Needs
- Evaluates anticipated resources (\$) over the five-year period.
- Describes the institutional delivery structure – Who will carry out the plan?
- Description of Goals and Goal funding.
- Anticipated Goal outcomes – Persons and households benefitting.
- Strategy to address poverty.
- Monitoring the progress of the plan.

# Analysis of Impediments (AI)

Recipients of federal housing and urban development funds must Affirmatively Further Fair Housing (AFFH).

AFFH is defined as taking “meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”

# Analysis of Impediments (AI)

The Analysis of Impediments to Fair Housing Choice is a community evaluation of:

- Segregation
- Racial or ethnic concentrated areas of poverty (R/ECAPS)
- Access to opportunity
- Disproportionate housing needs
- Disability access
- Fair Housing enforcement and outreach

# Analysis of Impediments (AI)

## Identifies High Priority Impediments to Fair Housing

- Insufficient affordable housing in a range of unit sizes. \*
- Disproportionate rates of housing problems for Black or African American, Hispanic, and Native Hawaiian/Pacific Islander households.
- Insufficient accessible affordable housing. \*
- Failure to make reasonable accommodations. \*
- Lack of fair housing infrastructure.
- Insufficient fair housing education.
- Insufficient understanding of credit.

# Analysis of Impediments (AI)

## Sets Fair Housing Goals for the City

- Review zoning and municipal codes for barriers to housing choice.
- Increase availability of accessible housing.
- Promote homeownership and rental opportunities in areas outside of racially or ethnically concentrated areas of poverty (R/ECAPs).
- Enhance community services in R/ECAPs. \*
- Promote community and service provider knowledge of fair housing and ADA laws.





# Con Plan Identified Needs

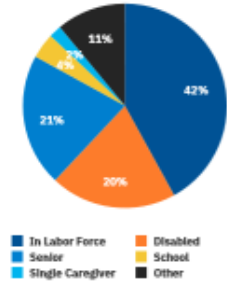
## High Priority Needs:

1. Maintain and increase the availability of **Affordable Housing**
2. Invest in **Public Facility Improvements**
3. Support **Public Services**
4. Continue the **Planning & Administration** of HUD funded programs.

# High Priority Need 1

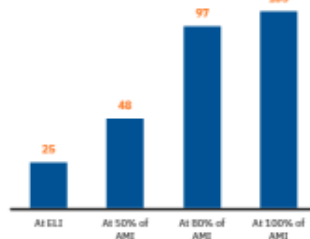


**EXTREMELY LOW INCOME RENTER HOUSEHOLDS**



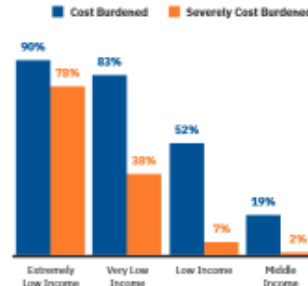
Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or a person with a disability, and other. Fifteen percent of extremely low income renter households include a single adult caregiver, more than half of whom usually work more than 20 hours per week and 2% of whom are in school. Source: 2017 ACS PUMS.

**AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS**



Source: NLHC tabulations of 2017 ACS PUMS

**HOUSING COST BURDEN BY INCOME GROUP**



Note: Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened. Source: NLHC tabulations of 2017 ACS PUMS

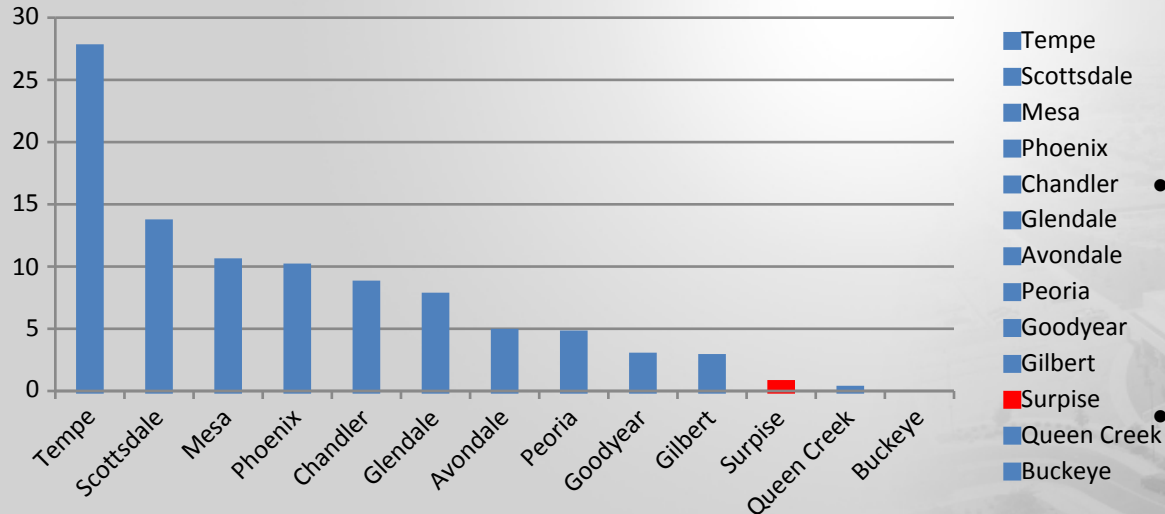
## Affordable Housing

- 46% of renters is Surprise are Housing Cost Burdened
- Majority of those 46% are Seniors 65+ \*
- 83% of very low income renters is Surprise are Housing Cost Burdened

# High Priority Need 1

## Affordable Housing

Existing Percent of Residential That is Multi-Family



- Less than 1% of existing units in Surprise are Multi-family.
- 85 % of units are single-family homes. Majority are 2-3 BR. \*High Priority Impediment (AI)
- Over 90% of homes were built before 2010.



# High Priority Need 2

## **Public Facility Improvements**

- Invest in new public park facilities, especially in Low-income areas.  
\*Fair Housing Goal
- Invest in community facilities for seniors, persons with disabilities, youth.
- Repair or replace damaged or inaccessible sidewalks.
- Support new housing developments with related neighborhood improvements.

Improves livability and safe decent neighborhoods.



# High Priority Need 3

## **Public Services**

The Surprise Community Needs Assessment - The *Humans Services and Community Vitality in Surprise - A Community that Cares*, identified critical human service needs for:

- Homeless individuals and families/youth
- Individuals with disabilities and special needs
- Low to moderate-income individuals and families/youth
- Seniors
- Survivors of Domestic Violence (domestic, sexual, and hate crimes)



# High Priority Need 4

## **Planning & Administration**

Strict oversight and administration of the federal funds is vital to a successful program and meeting the goals and objectives of the plan. Planning and Administration activities include:

- General program oversight and coordination;
- Preparing budgets, reports and other HUD required documents;
- Monitoring program activities and Subrecipients;
- Fair Housing activities, training; *\*(Fair Housing Goal)*
- Preparation of comprehensive plans;
- Policy Planning, management and capacity building;
- General environmental studies.



# Con Plan Goals

## **Goals to meet the High Priority Needs over the five-year plan:**

1. Housing Rehabilitation for homeowners.
  2. Tenant Based Rental Assistance (HOME)
  3. Develop Affordable Rental Housing (CDBG & HOME)
  4. Housing Services in support of the HOME program.
  5. Public Facility Improvements
  6. Public Services
  7. Administration & Planning
- 



# Anticipated Resources

**Program Year 2020 Allocation = \$649,903**

**X 5 years = \$3,249,515**

City General Fund allocates approximately \$75,000 annually for Program Administration and Activity Delivery.

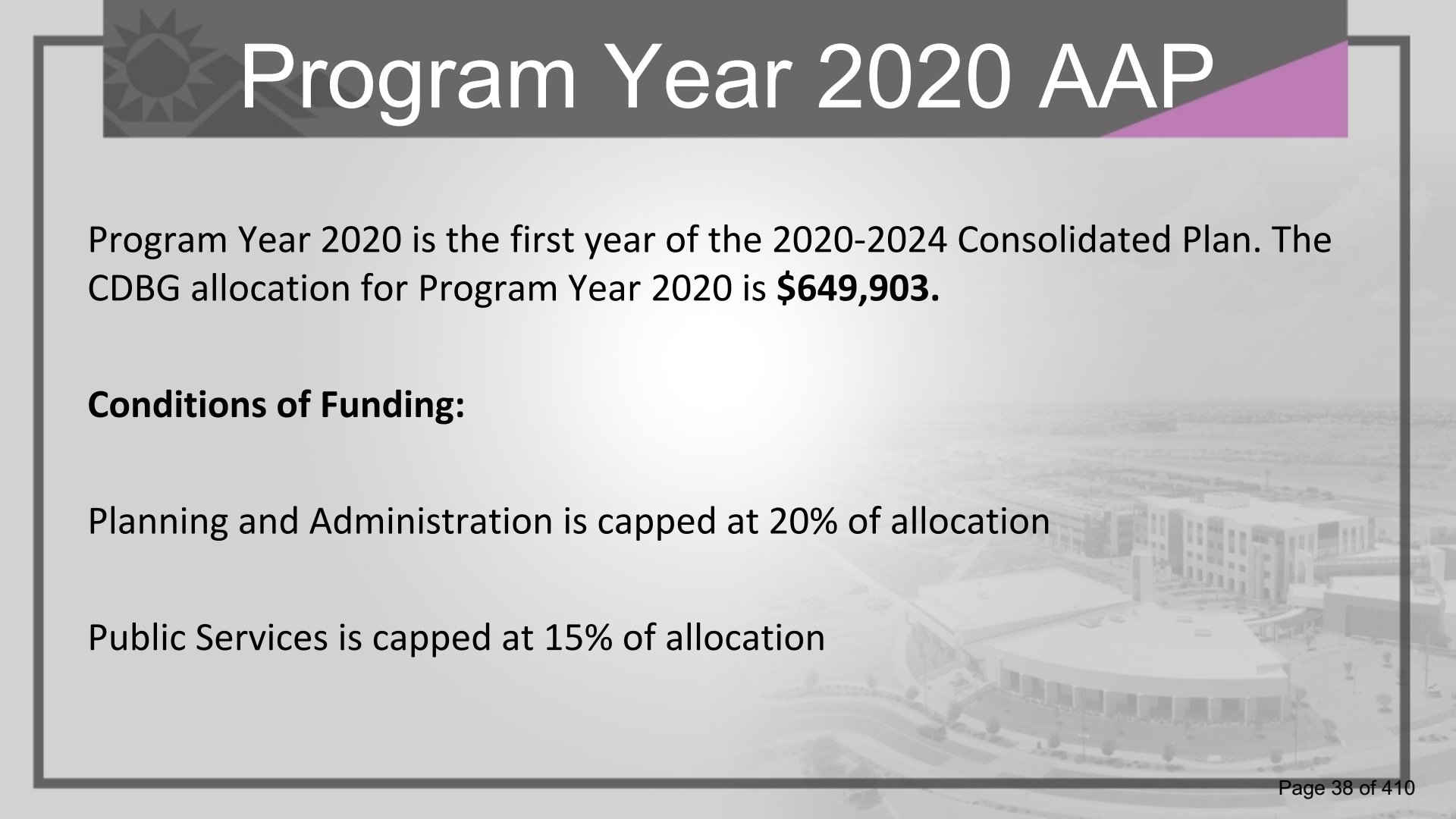




# Goal Funding

## Summary of Goal funding (Five-year period):

|                                       |             | <u>Project Outcome</u> |
|---------------------------------------|-------------|------------------------|
| • Housing Rehabilitation              | = \$714,615 | 125 Units Rehabbed     |
| • Housing Services                    | = \$135,000 | 130 HH Assisted        |
| • Affordable Rental Housing           | = \$547,000 | 10 New Units           |
| • Public Facility Improvements        | = \$852,000 | 20,000 LMI Assisted    |
| • Public Services (15% cap)           | = \$351,000 | 615 Persons Assisted   |
| • Planning & Administration (20% cap) | = \$649,900 | Other                  |



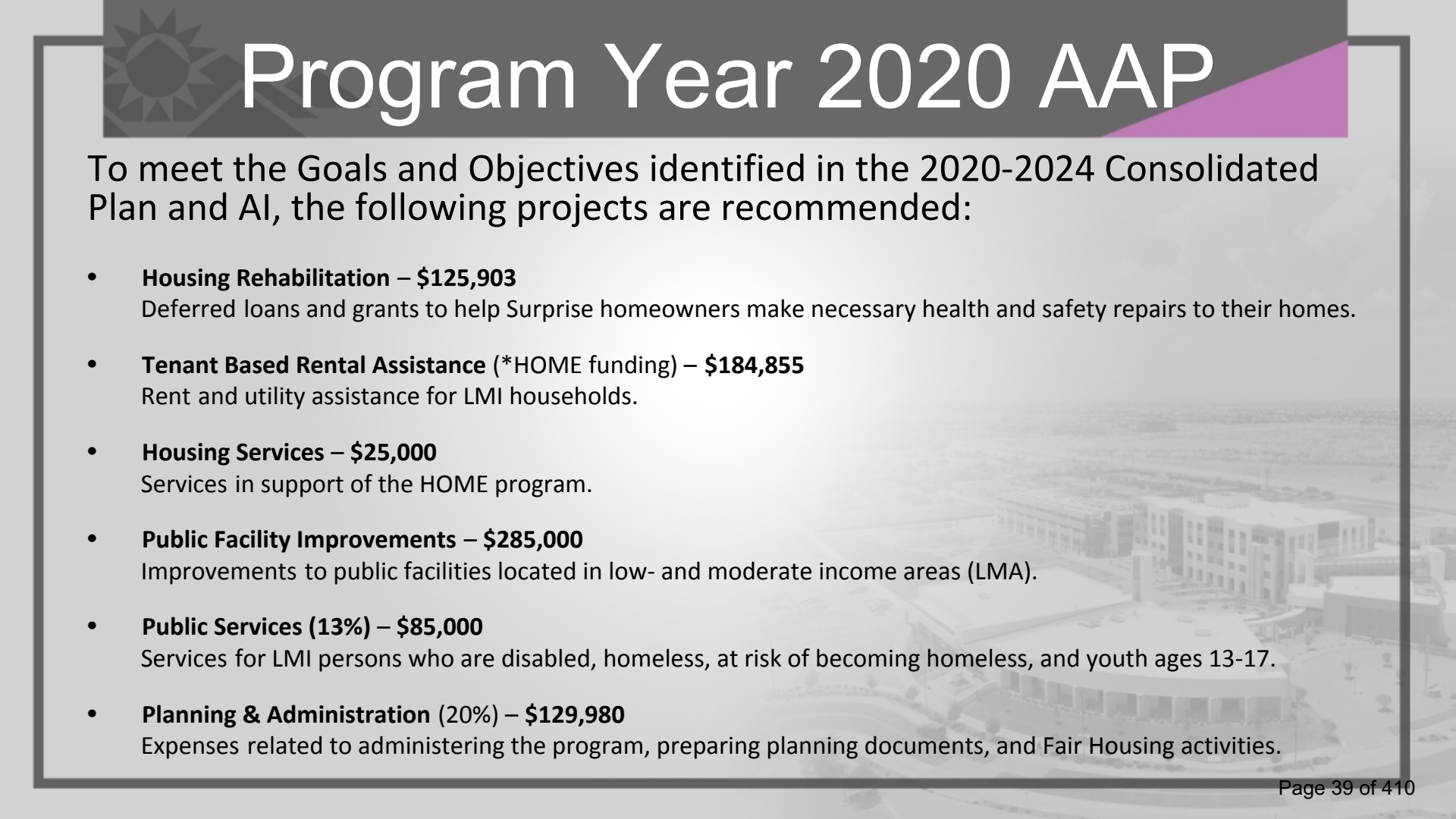
# Program Year 2020 AAP

Program Year 2020 is the first year of the 2020-2024 Consolidated Plan. The CDBG allocation for Program Year 2020 is **\$649,903**.

## **Conditions of Funding:**

Planning and Administration is capped at 20% of allocation

Public Services is capped at 15% of allocation



# Program Year 2020 AAP

To meet the Goals and Objectives identified in the 2020-2024 Consolidated Plan and AI, the following projects are recommended:

- **Housing Rehabilitation – \$125,903**  
Deferred loans and grants to help Surprise homeowners make necessary health and safety repairs to their homes.
- **Tenant Based Rental Assistance (\*HOME funding) – \$184,855**  
Rent and utility assistance for LMI households.
- **Housing Services – \$25,000**  
Services in support of the HOME program.
- **Public Facility Improvements – \$285,000**  
Improvements to public facilities located in low- and moderate income areas (LMA).
- **Public Services (13%) – \$85,000**  
Services for LMI persons who are disabled, homeless, at risk of becoming homeless, and youth ages 13-17.
- **Planning & Administration (20%) – \$129,980**  
Expenses related to administering the program, preparing planning documents, and Fair Housing activities.



# Citizen Participation

## Summary of Citizen Participation and Outreach:

- Community Needs Assessment
- Public Stakeholder Meetings
- Original Town Site outreach
- Public Notices
- Press Releases
- Public Hearing on “Needs”
- Community Survey (223 responses)



# Staff Recommendations

Staff recommends approval of the Draft Five-Year Consolidated Plan, Analysis of Impediments to Fair Housing Choice, and Program Year 2020 Annual Action Plan.



# What's Next?

**March 11, 2020**

Commission to  
Approve the Draft  
Plans

**March 20 – April 21**

30-Day Review &  
Comment Period

**April 21, 2020**

City Council  
Approves Plans

**May 15, 2020**

Plans submitted to  
HUD



# QUESTIONS OR COMMENTS?

**Adam Lane**  
Human Service & Community Vitality  
Neighborhood Services Supervisor

**Joe Gladieux**  
Human Service & Community Vitality  
Manager





**2020-2024  
CONSOLIDATED PLAN  
& Program Year 2020  
Annual Action Plan**

Year 1 of the 2020-2024  
Consolidated Plan



**DRAFT**



# Executive Summary

## ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The City of Surprise, Arizona, receives an annual entitlement allocation from the U.S. Department of Housing and Urban Development (HUD) the Community Development Block Grant (CDBG) program and HOME Investment Partnership Program (HOME).

A key feature of these grants is the City's ability to choose how the funds will be used. HUD provides a broad range of eligible activities that can be utilized with CDBG funding. The City must determine which of the eligible activities will best serve the needs of the community. In order to determine the most pressing needs and develop effective, place-based market-driven strategies to meet those needs, HUD requires grantees to develop a Five-Year Consolidated Plan.

When developing a Consolidated Plan, the City must first analyze the needs within Surprise and then propose strategies to meet those needs.

First, the Needs Assessment (NA) and Market Analysis (MA) outline levels of relative need in the areas of affordable housing, homelessness, special needs, and community development. This information is gathered through several methods, including consultation with local agencies, public outreach, a review of demographic and economic data sets, and a housing market analysis. Once finished, these portions of the Consolidated Plan form the basis of the Strategic Plan.

The Strategic Plan (SP) details how the grantee will address its priority needs. The strategies must reflect the current condition of the market, expected availability of funds, and local capacity to administer the plan.

In undertaking this work, the City will embrace high standards of ethics, management, and accountability. The City strives to continue to create a city of growth and opportunity for all by making Surprise's neighborhoods a better place to live, work, and play.

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Surprise's 2020-2024 Consolidated Plan is a five-year strategic plan that provides an outline of actions for the community as it works toward meeting the housing and community development needs of its low and moderate-income and special needs households. The plan's development includes a profile of the community and its economy, and an assessment of housing and community development needs, and the development of long-range strategies to meet those needs.

The Consolidated Plan serves the following functions:

- A planning document for the City, which builds on a participatory process among citizens, organizations, businesses, and other stakeholders;
- A submission for federal funds under HUD's formula grant program for jurisdictions;
- A strategy to be followed in carrying out HUD programs; and
- A management tool for assessing performance, tracking success, and determining the course of future Consolidated Plans.

The Consolidated Plan for the fiscal year 2020-2024 was prepared in accordance with Sections 91.100 through 91.230 of HUD's Consolidated Plan Final Rule.

The City of Surprise conducted a comprehensive human services needs assessment for the community. The culmination of this effort was *Human Services & Community Vitality in Surprise - A Community That Cares*.

The community human services needs assessment is the first of its kind for the City to be commissioned in conjunction with the City's Veterans, Disability and Human Services Commission (VDHS) and the City Council for use in the City's planning process. The assessment includes long-term and short-term goals, program and fiscal considerations, prioritization of needed services, and program/resource decision making. The community needs assessment will assist the VDHS Commission in aligning a strategic plan with the identification of data-driven needs and opportunities. The initial population groups the City chose to explore as a part of this study to determine the human services needs in Surprise are as follows (in alphabetical order): homeless individuals and families/youth, individuals with disabilities and special needs, low- to moderate-income individuals and families/youth, seniors, survivors of violence (domestic, sexual, and hate crimes), and veterans.

The Consolidated Plan works to directly address the needs identified in *Human Services & Community Vitality in Surprise - A Community That Cares* and the feedback received from residents and community partners.

#### **Identified High Priority Needs**

1. Increase access to and support the development of affordable housing.
2. Support public facility improvements in the Original Town Site.
3. Support public services for low- and moderate-income persons who are disabled, homeless, at risk of becoming homeless, as well as life skill training for youth.
4. Continue providing planning, administrative support to deliver HUD-funded programs, and fair housing activities.

Supporting the development of affordable housing is a primary goal of the City's five-year plan. The City will support affordable housing through the preservation of existing housing, rental assistance, and the creation of new affordable rental units.

- 125 houses rehabilitated for low- and moderate-income residents
- 130 persons assisted with tenant-based rental assistance (TBRA)
- 10 creation of new affordable rental units

### **3. Evaluation of past performance**

The City is building upon the previous experience and success that the City had with utilizing HUD funding for housing rehabilitation, public services, and public facility improvements. This five-year consolidated plan adds to those programs with a tenant-based rental assistance (TBRA) program in years 3 - 5. Additionally, public services will be focused on providing services to persons who are disabled, homeless, at risk of becoming homeless, and life skill training for youth.

### **4. Summary of citizen participation process and consultation process**

Citizen participation plays an integral role throughout the planning and development of the City's Consolidated Plan and Annual Action Plan. The City conducted a Community Needs Assessment in 2019, held multiple public meetings, provided outreach in the Original Town Site (geographic priority area), conducted a survey, and met with stakeholders.

#### **Original Town Site Outreach**

Public comments received at the Original Town Site (OTS) outreach meeting on September 4, 2019. Comments from the public revolved around: rehab of existing homes, environmental hazards in homes, i.e. asbestos and mold, making programs more available and making people more aware, repairing old houses, language barriers to knowing programs are available, and the surplus of empty lots in the OTS.

#### **2020-2024 Consolidated Plan Questionnaire**

The City also provided a questionnaire to the community to gain input on community needs and priorities for the 2020-2024 Consolidated Plan. A total of 223 residents participated. The questionnaire reviewed economic development needs, public facility needs, infrastructure improvements, public service needs, community development needs, assistance to renters, emergency shelter, and permanent housing. Space was provided for residents to also provide direct feedback.

#### **Community Needs Assessment**

The city conducted a Community Needs Assessment with the goal of creating a guiding document which can assist in prioritizing plans, initiatives and programs to meet growing or unmet human service needs in our city. The Community Needs Assessment will be used to inform the new City of Surprise Veteran, Disability & Human Service Commission with resident input and data to create a strategic plan.

The areas assessed include: veteran services, youth, seniors/aging, disability/special needs, low-to-moderate income families, poverty, homelessness, all types of violence against individuals and other areas of need.

The Community Needs Assessment was managed by the city's Human Service and Community Vitality Department and being administered by I & E Consulting. The City held a Surprise Community Leader and

Provider Forum on September 27th, 2019 to present preliminary finding from the Needs Assessment and to gather information on needs from the public. All comments were accepted.

I&E Consulting conducted 9 focus groups attended by 124 participants:

- Senior Center group (10 participants)
- Public housing apartment complex consisting of low-income individuals, individuals with special needs/disabilities, survivors of domestic violence, working poor individuals, older grandparents raising grandchildren (12 participants)
- Nonprofit and City and County government providers (43 Participants)
- Homeless individuals/families and survivors of domestic violence at the Salvation Army location (12 participants)
- Surprise Resource Center group including individuals with special needs/disabilities, seniors, working poor, Spanish speakers, and families (6 participants)
- Veterans group (10 participants)
- Public housing apartment complex group consisting of LMI individuals and families, immigrants, and seniors (4 participants)
- Spanish speakers, immigrants, seniors, a formerly homeless individual, low/moderate income individuals and families, and faith-based individuals (19 participants)
- CDBG issues group, including Spanish speakers, low/moderate income individuals and youth/families (8 participants); Councilmember Ken Remley was also present.

## **Group Interviews**

**Group Interviews.** The I&E research team also participated in four group interviews with recipients and providers of human services of human services, engaging in dialogue and strategizing for improvement as well as administering in-depth proctored survey questionnaires. Thirty-nine (39) individuals participated in these group interviews, offering insight and qualitative data to better understand the complexities and challenges of the provision of human services to those in need in Surprise.

Discussions were held with recipients at St. Mary's food bank (15 participants), The Valley View food bank (9 participants), the youth city court group (10 participants), and a group of librarians (5 participants). These discussions not only provided an opportunity for gathering survey data but also allowed the research team to engage in dialogue with recipients and providers of human services to gain additional information and perspectives.

## **5. Summary of public comments**

Public comments revolved around the challenges that residents face with cost burden for housing, need for additional public services, and public infrastructure.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

All comments were recorded and accepted.

## **7. Summary**

The City is committed to providing a meaningful way for residents to communicate their needs. In December 2018 the City Council voted to create a new commission, the Veterans, Disability and Human Services Commission. The expanded commission is charged with assisting in the development and/or expansion of city programming related to veterans; people with special needs; and those in need of general human services and workforce development.

The 11-member commission must be comprised of volunteer members representing veterans, their family members or someone representing a veteran service organization, members representing those with disabilities and/or programs that support our special needs communities and those representing the social/human services sectors. The new commission assembled for the first time in February 2019.

The Commission holds monthly public meetings and provides an avenue for the community and stakeholders to communicate with the Commission and city staff.

## The Process

### PR-05 Lead & Responsible Agencies - 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| Agency Role        | Name     | Department/Agency                    |
|--------------------|----------|--------------------------------------|
| CDBG Administrator | SURPRISE | Human Service and Community Vitality |

**Table 1– Responsible Agencies**

### Narrative

The City of Surprise Human Services and Community Vitality Department serves as the lead agency for the CDBG and HOME grants. The Surprise Human Service & Community Vitality Department houses the Neighborhood Services Division and Senior Services Division. The department is designed to strengthen community, non-profits, and government partnerships to better serve Surprise residents.

During the preparation of the plan, the City solicited input from other governmental agencies as well as various public and private agencies providing housing, social services, and other community development activities within the community. The City will continue to form new partnerships with non-profit organizations, the private sector, and other local resources.

### Consolidated Plan Public Contact Information

**Adam Lane**

Neighborhood Services Supervisor  
Human Services and Community Vitality  
City of Surprise  
16000 N. Civic Center Plaza  
Surprise, AZ 85374-7470

623.222.3238

adam.lane@surpriseaz.gov

## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

The City of Surprise, in preparation for the Consolidated Plan, decided to commission a Community Needs Assessment in 2019.

The community human services needs assessment is the first of its kind for the City to be commissioned in conjunction with the City's Veterans, Disability and Human Services Commission (VDHS) and the City Council for use in the City's planning process. The assessment includes long-term and short-term goals, program and fiscal considerations, prioritization of needed services, and program/resource decision making. The community needs assessment will assist the VDHS Commission in aligning a strategic plan with the identification of data-driven needs and opportunities. The initial population groups the City chose to explore as a part of this study to determine the human services needs in Surprise are as follows (in alphabetical order): homeless individuals and families/youth, individuals with disabilities and special needs, low- to moderate-income individuals and families/youth, seniors, survivors of violence (domestic, sexual, and hate crimes), and veterans.

I&E Consulting conducted 9 focus groups attended by 124 participants:

- Senior Center group (10 participants)
- Public housing apartment complex consisting of low-income individuals, individuals with special needs/disabilities, survivors of domestic violence, working poor individuals, older grandparents raising grandchildren (12 participants)
- Nonprofit and City and County government providers (43 Participants)
- Homeless individuals/families and survivors of domestic violence at the Salvation Army location (12 participants)
- Surprise Resource Center group including individuals with special needs/disabilities, seniors, working poor, Spanish speakers, and families (6 participants)
- Veterans group (10 participants)
- Public housing apartment complex group consisting of LMI individuals and families, immigrants, and seniors (4 participants)
- Spanish speakers, immigrants, seniors, a formerly homeless individual, low/moderate income individuals and families, and faith-based individuals (19 participants)
- CDBG issues group, including Spanish speakers, low/moderate income individuals and youth/families (8 participants); Councilmember Ken Remley was also present.

The organizations listed in Section 2 of this section are comprised of organizations that participated in the Community Needs Assessment and attended the Community Forum. Their feedback and

perspective on the needs of Surprise directly impacted the needs, goals, and projects in the Consolidated Plan.

The Community Needs Analysis states, "This Surprise-sponsored forum was convened for clarification and corroboration of information gathered throughout the research process and to further support prioritization of strengths, gaps, and recommendations for inclusion in the final report. In addition, it provided an opportunity for dialogue with key community members to help ensure additional credibility of the findings. Within this forum attended by 140 individuals from the community, participants included human services providers; representatives from the education sector, the faith community, and the private business sector; Surprise concerned citizens; and community advocates. In addition, the Mayor, Vice Mayor, and two City Council members were in attendance along with several members of the Veterans, Disabilities, and Human Services Commission. The research team reviewed preliminary findings and a sampling of potential broad-based recommendations for further discussion. The input is reference again in the Priorities and Recommendations section of this report."

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The City of Surprise consulted with the Housing Authority of Maricopa County regarding the creation of additional affordable rental units, the need of rental assistance, and new rental housing construction in the city of Surprise. Additionally, Surprise has consulted with other housing, health, and service providers to provide services at the Heritage at Surprise developed by the Housing Authority.

The City of Surprise collaborates with other West Valley cities through the West Valley Municipal Human Services Collaborative meeting on a monthly basis to discuss needs and funding priorities.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

Surprise Staff members continuously consult with the regions CoC and support regional efforts to address the needs of homeless persons and persons at risk of homelessness. Surprise Staff sits as a committee member on the Maricopa Regional Continuum of Care.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

Discussions on the allocation of ESG funds are discussed at Maricopa Regional Continuum of Care meetings.



**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

DRAFT

**Table 2– Agencies, groups, organizations who participated**

|   |                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|---|------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Agency/Group/Organization</b>                                                                                                                     | A New Leaf                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                | Services - Housing<br>Services-Victims of Domestic Violence<br>Services-homeless<br>Services-Education<br>Services - Victims<br>Child Welfare Agency                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | A New Leaf serves over 25,000 individuals with resources, including homeless and domestic violence shelters with services, affordable housing solutions, youth services, foster care, counseling, financial literacy, neighborhood economic development, workforce support, and community services. The demand for additional services led us to expand our programs into a wide array of offerings, including the following: Domestic violence shelters, transitional homes, and programming Temporary shelter and basic needs, helping the homeless, youth, individuals and families Affordable housing support Community assistance programs Neighborhood economic development Workforce support Early Childhood Education |
| 2 | <b>Agency/Group/Organization</b>                                                                                                                     | Adalante Healthcare                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                | Services-Health                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Non-Homeless Special Needs<br>Market Analysis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Adelante Healthcare currently operates 9 health centers throughout Arizona, offering a wide array of services to patients of all economic backgrounds. Adelante Healthcare is a Federally Qualified Health Center (FQHC). Adalente participated in the Community Needs Assessment process.                                                                                                                                                                                                                                                                                                                                                                                                                                    |

|   |                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3 | <b>Agency/Group/Organization</b>                                                                                                                     | Arizona Charter Academy aka Success Schools                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                | Services-Education                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Homeless Needs - Families with children<br>Market Analysis                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Arizona Charter Academy is a charter school serving children in grades K-8 in Surprise, Arizona. Arizona Charter Academy participated in the Community Needs Assessment process.                                                                                                                                                                                                                                                                                                                                                |
| 4 | <b>Agency/Group/Organization</b>                                                                                                                     | BANNER HEALTH FOUNDATION-PALS-BANNER THUNDERBIRD MEDICAL CTR                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                | Services-Health<br>Publicly Funded Institution/System of Care<br>Major Employer                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Non-Homeless Special Needs<br>Market Analysis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Banner Health is a non-profit health care system headquartered in Phoenix, Arizona, and operates 28 hospitals, including three academic medical centers and other related health entities and services in six states. With more than 50,000 employees, Banner Health is the largest private employer in Arizona and third largest employer in the Northern Colorado front range area. Banner provides comprehensive services, physician services, hospice and home care. Banner participated in the Community Needs Assessment. |
| 5 | <b>Agency/Group/Organization</b>                                                                                                                     | Cancer Support Community Arizona                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                | Services-Health                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Non-Homeless Special Needs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

|   |                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---|------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Cancer Support Community Arizona provides support for individuals throughout their cancer journey. CSAZ offer 100+ programs each month, including health & nutrition, support groups, therapeutic arts, education seminars & workshops, youth/teen & family programs and fun community events, all led by licensed mental health professionals and meant to boost the patient's immune system. All services are 100% free of cost to those on their cancer journey and their loved ones. Their services are always 100% free of cost to those on their cancer journey and their loved ones. CSCA participated in the Community Needs Assessment. |
| 6 | <b>Agency/Group/Organization</b>                                                                                                                     | Dysart Unified School District                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                | Services-Education<br>Major Employer                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Homeless Needs - Chronically homeless<br>Non-Homeless Special Needs<br>Market Analysis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The Dysart Unified School District is a growing community of nearly 24,000 pre-kindergarten through 12th grade students in the Northwest Phoenix Metropolitan area. The district encompasses 140 square miles, serving parts of El Mirage, Glendale, Surprise, Youngtown, and Maricopa County. The district is home to 20 K-8 schools, four comprehensive high schools, a preschool, and one alternative program. DUSD participated in the Community Needs Assessment.                                                                                                                                                                           |
| 7 | <b>Agency/Group/Organization</b>                                                                                                                     | SOJOURNER CENTER                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                | Services-Victims of Domestic Violence<br>Services - Victims                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Homelessness Strategy<br>Non-Homeless Special Needs<br>Market Analysis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

|   |                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                    |
|---|------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Sojourner Center is a safe haven from domestic violence for women and their children in Arizona. The shelter has provided services to more than 60,000 adults and children affected by domestic violence. Sojourner Center participated in the Community Needs Assessment.                                                                                         |
| 8 | <b>Agency/Group/Organization</b>                                                                                                                     | Southwest Products                                                                                                                                                                                                                                                                                                                                                 |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                | Civic Leaders<br>Business and Civic Leaders<br>Major Employer                                                                                                                                                                                                                                                                                                      |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Economic Development<br>Market Analysis                                                                                                                                                                                                                                                                                                                            |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Southwest Products supplies world-class service vehicles, diesel generators and industrial engines to customers in North America. SWP's state-of-the-art manufacturing headquarters is located Surprise, Arizona, with additional sales, parts and service locations throughout the Western U.S. Southwest Product participated in the Community Needs Assessment. |
| 9 | <b>Agency/Group/Organization</b>                                                                                                                     | St. Mary's Food Bank Alliance                                                                                                                                                                                                                                                                                                                                      |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                | Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-Persons with HIV/AIDS<br>Services-Victims of Domestic Violence<br>Services-homeless                                                                                                                                                                                                     |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs<br>Anti-poverty Strategy                                                                                           |

|    |                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                          |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | St. Mary's Food Bank serves to alleviate hunger through the gathering and distribution of food while encouraging self-sufficiency, collaboration, advocacy and education. St. Mary's Food Bank exists to help feed hungry families throughout Phoenix and 9 Arizona counties. St. Mary's participated in the Community Needs Assessment. |
| 10 | <b>Agency/Group/Organization</b>                                                                                                                     | Sun City Grand                                                                                                                                                                                                                                                                                                                           |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Housing<br>Services-Elderly Persons<br>Services-Persons with Disabilities                                                                                                                                                                                                                                                                |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Economic Development                                                                                                                                                                                                                                                                                          |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Sun City Grand is Del Webb's flagship active adult retirement community located in Surprise, AZ. Approximately 17,000 residents call Sun City Grand home. Sun City Grand is an age-restricted community primarily for occupants 55 and over. Sun City Participated in the Community Needs Assessment.                                    |
| 11 | <b>Agency/Group/Organization</b>                                                                                                                     | Surprise Regional Chamber of Commerce                                                                                                                                                                                                                                                                                                    |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Business Leaders<br>Civic Leaders<br>Business and Civic Leaders                                                                                                                                                                                                                                                                          |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Economic Development<br>Market Analysis                                                                                                                                                                                                                                                                                                  |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The mission of the Surprise Regional Chamber of Commerce is to champion economic prosperity, foster a pro-business climate, and to improve the quality of life in our region. The Chamber participated in the Community Needs Assessment.                                                                                                |
| 13 | <b>Agency/Group/Organization</b>                                                                                                                     | The Society of St. Vincent de Paul                                                                                                                                                                                                                                                                                                       |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Housing<br>Services - Housing                                                                                                                                                                                                                                                                                                            |

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|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The Society of St. Vincent de Paul is an international non-profit organization dedicated to serving the poor and providing others with the opportunity to serve. St. Vincent de Paul provides one-time assistance for rent, mortgage and utility bills. SVP in the Southwest has five charitable dining rooms, St. Vincent de Paul is able to serve over 1.2 million meals to hungry families and individuals each year. The Virginia G. Piper Medical Clinic treats adults and children while teaching them about proper nutrition, exercise and other habits to maintain healthy lifestyles for themselves and for their their families. SVP has the first community health center to initiate and join the Arizona Safety Net collaboration of local health organizations to share resources, best practices and partner in treatment. |
| 14 | <b>Agency/Group/Organization</b>                                                                                                                     | Vet Link Solutions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Services-Persons with Disabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Homelessness Needs - Veterans                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Vet Link Solutions mission is to reach as many service-disabled veterans as they can and connect them with the right medical resources and know-how to properly submit a successful claim to the VA.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 15 | <b>Agency/Group/Organization</b>                                                                                                                     | West Maricopa County Regional Association of Realtors                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Housing<br>Civic Leaders                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Market Analysis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

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|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | West and Southeast REALTORS of the Valley (WeSERV) is a member-driven, not-for-profit organization that exists to serve and provide resources and education to members in efforts to foster community and business growth. With the success of each member in mind, the association, led by an elected Board of Directors along with committee volunteers comprised of WeSERV members, works with the member service team to create a community of successful REALTORS dedicated to high standards, protecting private property rights, and effectively influencing the public policy. |
| 16 | <b>Agency/Group/Organization</b>                                                                                                                     | Arizona Department of Veteran Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Housing<br>Services - Housing<br>Services-Persons with Disabilities<br>Services-homeless<br>Services-Health<br>Services-Education<br>Services-Employment<br>Other government - State                                                                                                                                                                                                                                                                                                                                                                                                   |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Homelessness Needs - Veterans                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |



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|    | <p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p> | <p>The Arizona Department of Veterans Services (ADVS) provides direct services to Veterans through the administration of 19 Veterans Benefits Offices throughout the state - helping Veterans connect with their VA benefits, two skilled-nursing Veterans' Home facilities in Phoenix and Tucson provide short and long-term care, the original Arizona Veterans' Memorial Cemetery in Sierra Vista, and two new cemeteries opened in 2016 in Northern Arizona at Camp Navajo and in Southern Arizona in Marana - north of Tucson. In addition, the Arizona Department of Veterans Services provides critical, state-wide coordination and technical assistance to services and organizations serving Veterans. This includes activities such as coordinating services across private and public sectors in serving targeted populations such as Veterans experiencing homelessness, and special needs for the growing population of Women Veterans - many of whom are at-risk, as well as building community capacity to address Veteran employment and higher education.</p> |
| 17 | <b>Agency/Group/Organization</b>                                                                                                                            | Arizona Coalition for Military Families                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                       | <p>Housing</p> <p>Services - Housing</p> <p>Services-Children</p> <p>Other government - Federal</p> <p>Other government - State</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                              | <p>Homelessness Needs - Veterans</p> <p>Non-Homeless Special Needs</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|    | <p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p> | <p>The Arizona Coalition for Military Families (the Coalition) is a nationally recognized public/private partnership focused on building Arizona's statewide capacity to care for, serve and support all service members, veterans, their families and communities. The Coalition serves as Arizona's Inter-Service Family Assistance Committee (ISFAC), a state-level military cooperative partnership meant to engage all branches and components of the armed forces, as well as Arizona's Community Force as a part of the White House Joining Community Forces Initiative.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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| 18 | <b>Agency/Group/Organization</b>                                                                                                                     | Angels on Patrol                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Services - Housing<br>Services-Children<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-Persons with HIV/AIDS<br>Services-Victims of Domestic Violence<br>Services-homeless<br>Services-Health<br>Services-Education<br>Services-Employment<br>Service-Fair Housing<br>Services - Victims                                                                                                                                                                                                                                                                     |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs                                                                                                                                                                                                                                                                                                                                             |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Angels on Patrol's mission is to provide Youth Enrichment and police officer initiated support to community members in times of crisis. Since 2009, Angels on Patrol has assisted over 16,000 individuals through requests from police officers. Serving the most vulnerable by assisting police officers ensure safety and basic needs are met, connecting to homeless & domestic violence shelters, workforce and community resources. These support reduces recidivism, reduces the amount of children sleeping on the streets or going into DCS care, and increases support to victims. |
| 19 | <b>Agency/Group/Organization</b>                                                                                                                     | Su Casa Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Services-Elderly Persons<br>Services-Persons with Disabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Non-Homeless Special Needs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

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|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Su Casa Services provides aging in place services including a CAPS home assessment, home modifications, and smart home technology installations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 20 | <b>Agency/Group/Organization</b>                                                                                                                     | Benevilla                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Services-Elderly Persons<br>Services-Persons with Disabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Non-Homeless Special Needs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Benevilla enriches lives of West Valley residents by serving older adults, adults with disabilities, children and the families who care for them. Each Benevilla Life Enrichment Day Program features specialized programming to meet specific needs from memory care, to physical therapy, to intellectual challenges. Members benefit from a person-centered care philosophy and the support they need, while caregivers receive the resources they need to energize themselves. Identifying the strengths that each member possesses and working with them to make the most of those opportunities is the focus which ultimately assists them in preserving their memory, their physical strength, and achieving optimum self-confidence. |
| 21 | <b>Agency/Group/Organization</b>                                                                                                                     | Abilty360                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Services-Persons with Disabilities<br>Services-Employment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Non-Homeless Special Needs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

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|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Ability360 is a 501 (c)(3) non-profit corporation. Through its comprehensive programs, Ability360 touches the lives of individuals with disabilities and addresses the disability concerns of their family members, co-workers and employers. Ability360 programs and services: individual & systems advocacy, information & referral, employment services ADA services and counsel, empowering youth in transition, home modifications, social and recreational opportunities, and home care services. |
| 22 | <b>Agency/Group/Organization</b>                                                                                                                     | Arizona@Work - Maricopa County                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Services-Employment<br>Other government - State<br>Other government - County                                                                                                                                                                                                                                                                                                                                                                                                                            |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Economic Development                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | ARIZONA@WORK is the statewide workforce development network that helps employers of all sizes and types recruit, develop and retain the best employees for their needs. Arizona@work is a public and private partnership with 12 regional areas and 47 local offices, all working together through one organization-ARIZONA@WORK-and all sharing one mission: providing innovative workforce solutions to employers and job seekers.                                                                    |
| 23 | <b>Agency/Group/Organization</b>                                                                                                                     | Arizona Department of Economic Security                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Services-Children<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-Employment<br>Other government - State                                                                                                                                                                                                                                                                                                                                                                  |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Economic Development<br>Market Analysis                                                                                                                                                                                                                                                                                                                                                                                                                                      |

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|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Arizona Department of Economic Security (DES) works with families, community organizations, advocates and state and federal partners to realize our collective vision that every child, adult, and family in Arizona will be safe and economically secure. DES works to promote enhanced safety and well-being for Arizonans by focusing on three primary goals: strengthening individuals and families; increasing self-sufficiency; and, developing the capacity of communities. |
| 24 | <b>Agency/Group/Organization</b>                                                                                                                     | City of Peoria                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Other government - Local                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Economic Development<br>Market Analysis                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Peoria is a city in Maricopa and Yavapai counties in the state of Arizona. Most of the city is located in Maricopa County, while a tiny portion in the north is in Yavapai County. It is a major suburb of Phoenix. According to 2017 Census Bureau estimates, the population of the city is 168,181.                                                                                                                                                                              |
| 25 | <b>Agency/Group/Organization</b>                                                                                                                     | City of Avondale                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Other government - Local                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Economic Development<br>Market Analysis                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Avondale is a city in Maricopa County, Arizona, United States, adjacent to Phoenix. According to the 2017 U.S. Census estimates, the population of the city is 84,025. Avondale, incorporated in 1946, experienced rapid residential and commercial growth in the years since 1980.                                                                                                                                                                                                |

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| 26 | <b>Agency/Group/Organization</b>                                                                                                                     | Salvation Army - Sun Cities/West Valley Corps.                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Services - Housing<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-Persons with HIV/AIDS<br>Services-homeless<br>Services-Health<br>Services-Education<br>Services-Employment                                                                                                                                                                                                                                                                           |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Non-Homeless Special Needs<br>Market Analysis                                                                                                                                                                                                                                                                                                                                                                                                              |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The Salvation Army, an international movement, is an evangelical part of the universal Christian Church. Salvation Army provides services and programs centered around youth programs, family programs, adult rehabilitation, senior programs, homeless services, educational programs, disaster services, missing persons, and human trafficking.                                                                                                                                    |
| 27 | <b>Agency/Group/Organization</b>                                                                                                                     | Sage Counseling                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Publicly Funded Institution/System of Care                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Non-Homeless Special Needs<br>Market Analysis                                                                                                                                                                                                                                                                                                                                                                                                              |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | SAGE Counseling, Inc. was formed in 1998 to provide evidence-based services to the criminal justice system and court-referred clients. SAGE Counseling utilize Motivational Interviewing, Cognitive-Behavioral Therapy, the Stages of Change Model, Interactive Journaling, and empirically-validated assessment tools. Almost all SAGE Counseling clients' are under court supervision, in a diversion program, incarcerated, or referred by the Arizona Department of Child Safety. |
| 28 | <b>Agency/Group/Organization</b>                                                                                                                     | Revielle Foundation                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Services-Health<br>Services-Education<br>Services-Employment                                                                                                                                                                                                                                                                                                                                                                                                                          |

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|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Non-Homeless Special Needs                                                                                                                                                                                                                                                                                                      |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The Reveille Foundation supports underserved populations with holistic, case management that create individual plans for success and brings the community of resources together to execute these plans. Our primary audiences are: transitioning military, veterans, and families, formerly incarcerated, and Native Americans. |
| 29 | <b>Agency/Group/Organization</b>                                                                                                                     | Phoenix Rescue Mission                                                                                                                                                                                                                                                                                                          |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Services - Housing<br>Services-homeless<br>Services-Health<br>Services-Employment                                                                                                                                                                                                                                               |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Homelessness Strategy<br>Market Analysis                                                                                                                                                                                                                                                             |

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|    | <p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p> | <p>The Phoenix Rescue Mission is a place of hope, healing, and new beginnings for men, women and children in our community struggling with homelessness, addiction, and trauma. Changing Lives Center, houses up to 200 women and children, whether battling addiction, escaping domestic violence or suffering other trauma. B.R.I.D.G.E stands for Building Relationships with Incarcerated men and women to Direct them toward the God who transforms lives, and to Empower them for healthy, independent living. This program is designed to reach out to inmates. R.A.P. is the first step of admission into our residential recovery program. Through a structured 7-day temporary shelter program, we assess men and women who are motivated for change and place them in the best solution pathway for their situation. Phoenix Rescue Mission serves over 2 million meals a year in our dining room and through our Mission Sharing program. We believe that hope begins with a meal, and that we are called to meet the basic needs of the hungry and homeless. Hope Coach is Phoenix Rescue Mission's mobile street outreach program. The goal is to bring the unsheltered homeless into the R.A.P. Program. Nearly every day of the year, our marked Hope Coach vans drive the streets of Phoenix to hand out life-saving items, including hygiene kits, water, and socks. Our Vocational Development program provides solutions to help homeless men and women obtain and retain jobs. Our classes and one-on-one counseling allow us to tailor solutions to equip clients with confidence and practical skills needed to land gainful employment.</p> |
| 30 | <b>Agency/Group/Organization</b>                                                                                                                            | Northwest Family YMCA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                       | Services-Children<br>Services-Elderly Persons<br>Services-Health<br>Services-Education<br>Services-Employment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |



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|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Market Analysis                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Valley of the Sun YMCA serves over 100,000 families and is located in 17 communities. Through our initiatives, programs, and services youth realize their potential; teens and young adults prepare for college; families spend time and have fun together; people are healthier in mind, body, and spirit; job seekers prepare for employment; newcomers are welcome and embraced; a nationwide service ethic is fostered; and so much more.                                                                    |
| 31 | <b>Agency/Group/Organization</b>                                                                                                                     | Northwest Valley Connect                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Services-Persons with Disabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Economic Development<br>Market Analysis                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | NW Valley Connect helps connect residents to local transportation resources to a variety of existing travel options to provide residents with easy-to-use information that will assist them in planning their transportation needs. Working with government, private, nonprofit and volunteer transportation providers, our goal is to educate residents on existing available transportation resources and to simplify their approach to trip planning. NW Valley Connect also offers a Request a Ride Service. |
| 32 | <b>Agency/Group/Organization</b>                                                                                                                     | Lutheran Social Services of the Southwest                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Housing<br>Services - Housing<br>Services-Children<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-homeless                                                                                                                                                                                                                                                                                                                                                                        |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth                                                                                                                                                                                                                                                                                                                           |

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|    | <p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p> | <p>Lutheran Social Services of the Southwest is a 501(c)(3) nonprofit organization, an Arizona Qualifying Charity, and is affiliated with the Evangelical Lutheran Church in America, and recognized by the Lutheran Church-Missouri Synod. I-HELP is a unique, cost effective program that uses what churches have in abundance (space, volunteers, the desire to help the stranger) to provide overnight emergency shelter to those experiencing homelessness and case management to help them move from crisis to stability. I-HELP current operates in Mesa and the Southwest Valley, including Avondale and Goodyear. Child and Family Services includes programs for foster and adoption, child and parent workshops, family resource centers, and community education. Refugee and immigration service include case management, employment support, and immigration services. Aging &amp; Disability Services, a program of Lutheran Social Services of the Southwest, is a community of caregivers who work to: provide assistance to seniors, allowing them to remain as independent as possible within their own homes bring nutritious meals to the homebound elderly in Pima County</p> |
| 33 | <b>Agency/Group/Organization</b>                                                                                                                            | Luke Air Force Base                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                       | Housing<br>Services - Housing<br>Services-Children<br>Services-Health<br>Services-Education<br>Services-Employment<br>Health Agency<br>Other government - Federal<br>Major Employer                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                              | Housing Need Assessment<br>Economic Development<br>Market Analysis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

|    |                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Luke Air Force Base is located 7 miles west of the central business district of Glendale, in Maricopa County, Arizona, United States. Luke AFB is a major training base of the Air Education and Training Command (AETC), training pilots in the F-16 Fighting Falcon. Luke AFB currently serves more than 85,000 personnel consisting of 4,599 Active Duty, 818 Reservists, 1,206 Air Force Civilian Employees, 1,200 Students, 6,700 Family Members, and 68,900 Military Retirees. |
| 34 | <b>Agency/Group/Organization</b>                                                                                                                     | Habitat for Humanity                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Housing<br>Services - Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Homelessness Strategy<br>Market Analysis                                                                                                                                                                                                                                                                                                                                                                                                                  |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Habitat for Humanity Central Arizona (Habitat), an affiliate of Habitat for Humanity International, is an independent, locally run, nonprofit 501 (c)(3) organization. They work in partnership with low-income families, volunteers and sponsors to build, renovate and repair homes.                                                                                                                                                                                               |
| 35 | <b>Agency/Group/Organization</b>                                                                                                                     | Veterans, Disability and Human Service Commission                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Services - Housing<br>Services-Children<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-Victims of Domestic Violence<br>Services-homeless<br>Services-Employment<br>Services - Victims<br>Grantee Department                                                                                                                                                                                                                                           |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Economic Development<br>Market Analysis                                                                                                                                                                                                                                                                                                                                                                                                                   |

|    |                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The City of Surprise, Veterans, Disability and Human Services Commission is charged with assisting in the development and/or expansion of city programming related to veterans; people with special needs; and those in need of general human services and workforce development.                                                                                                                                                                                                                                                                                                                                                                                       |
| 36 | <b>Agency/Group/Organization</b>                                                                                                                     | Housing Authority of Maricopa County                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|    | <b>Agency/Group/Organization Type</b>                                                                                                                | Housing<br>PHA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|    | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Public Housing Needs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The Housing Authority is a HUD-designated agency responsible for housing programs in Maricopa County, Arizona. The Housing Authority's primary jurisdiction includes 22 communities and all unincorporated portions of the Metropolitan Phoenix area and surrounding cities as a service area larger than 5 states with a population in excess of 4 million people. The Maricopa County Board of Commissioners are responsible for HAMC policy and provides general oversight and administrative direction for the organization. In addition, the Board provides for the ongoing management of the Housing Authority through the office of the HAMC Executive Director. |

**Identify any Agency Types not consulted and provide rationale for not consulting**

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

| <b>Name of Plan</b> | <b>Lead Organization</b>            | <b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>                                              |
|---------------------|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| Continuum of Care   | Maricopa Regional Continuum of Care | The City's goals to help residents at risk of becoming homeless also align with the Maricopa Regional Continuum of Care's goals. |

| Name of Plan                                       | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan?                                                                                      |
|----------------------------------------------------|-------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Growth Plan 2035                                   |                   | The Consolidated Plans goals align with the economic development, housing, and infrastructure goals outlined in the Surprise Growth Plan 2035.                    |
| Maricopa HOME Consortium Assessment of Impediments |                   | The Consolidated Plan works to directly address the high priority impediments outlined in the 2020 Assessment of Impediments to Fair and Affordable Housing (AI). |

**Table 3– Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The City of Surprise is a member of the Maricopa County HOME Consortium, sits on the board of the Maricopa Regional Continuum of Care, Maricopa Association of Governments (MAG), and works collaboratively with local governments on a regular basis.

**Narrative**

## **PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Citizen participation plays an integral role throughout the planning and development of the City's Consolidated Plan and Annual Action Plan. The City conducted a Community Needs Assessment in 2019, held multiple public meetings, provided outreach in the Original Town Site (geographic priority area), conducted a survey, and met with stakeholders.

## Citizen Participation Outreach

| Sort Order | Mode of Outreach  | Target of Outreach           | Summary of response/attendance                                                                                                                                                      | Summary of comments received                                                                                                                                                                                                                                                                     | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|-------------------|------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|---------------------|
| 1          | Internet Outreach | Non-targeted/broad community | The City also provided a questionnaire to the community to gain input on community needs and priorities for the 2020-2024 Consolidated Plan. A total of 223 residents participated. | The questionnaire reviewed economic development needs, public facility needs, infrastructure improvements, public service needs, community development needs, assistance to renters, emergency shelter, and permanent housing. Space was provided for residents to also provide direct feedback. | All comments were accepted and recorded.     |                     |

| Sort Order | Mode of Outreach | Target of Outreach                   | Summary of response/attendance                                                                                                  | Summary of comments received                                                                                                                                                                                                                                                                                 | Summary of comments not accepted and reasons | URL (if applicable) |
|------------|------------------|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|---------------------|
| 2          | Public Meeting   | Minorities<br><br>Original Town Site | Public comments received at the Original Town Site (OTS) outreach meeting on September 4, 2019. There were 7 residents present. | Comments from the public revolved around: rehab of existing homes, environmental hazards in homes, i.e. asbestos and mold, making programs more available and making people more aware, repairing old houses, language barriers to knowing programs are available, and the surplus of empty lots in the OTS. | All comments were accepted.                  |                     |
| 3          | Public Meeting   | Non-targeted/broad community         | A Needs Hearing for the Consolidated Plan was held on February 12, 2020 at 6pm in Surprise City Council Chambers.               | No comments were received.                                                                                                                                                                                                                                                                                   | The City accepts all comments.               |                     |

**Table 4-- Citizen Participation Outreach**



DRAFT

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment (NA) of the Consolidated Plan provides a profile of the City's population, median income, household demographics, housing problems, cost burden, and crowding. HUD Comprehensive Housing Affordability (CHAS), American Community Survey (ACS), and Census data were used to help in assessing the City's priority needs, which will form the basis for the Strategic Plan and the activities that will be supported with CDBG funding.

A key goal of the Needs Assessment is to identify the nature and extent of housing problems experienced by the City of Surprise's citizens.

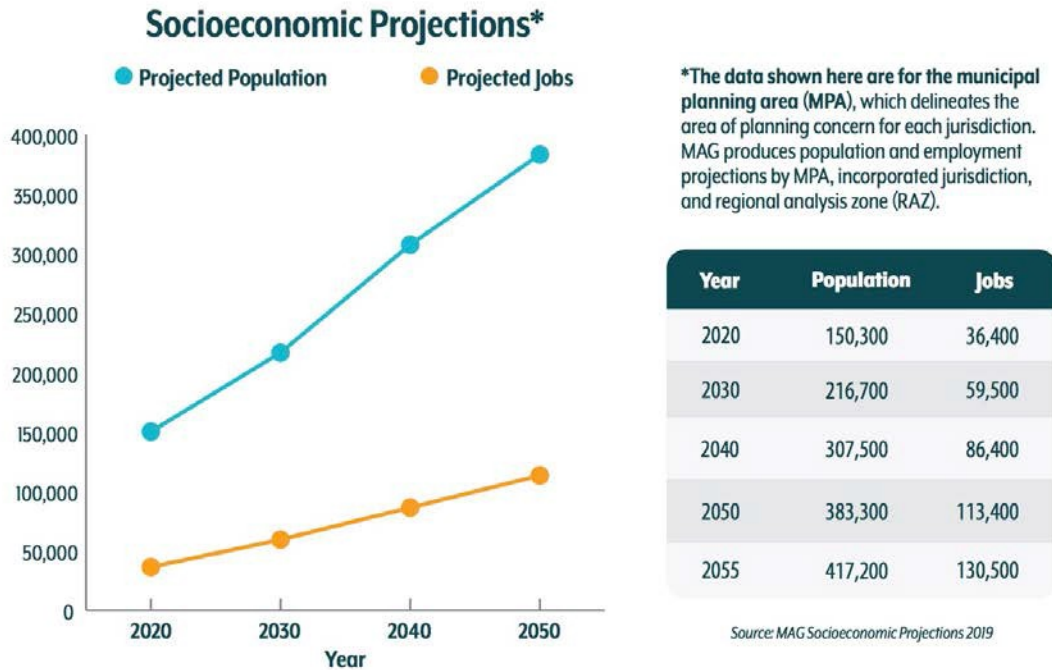
In 2019, the City of Surprise commissioned I&E Consultants to do a comprehensive needs assessment of the community. The needs of low- and moderate-income persons were an integral part of the report and helped to inform the strategies and goals for the Consolidated Plan. The plan outlined the challenges that the City faces with continued population growth.

"As the population of Arizona and Phoenix has continued to experience rapid growth, the West Valley has been subject to the pains of many other large metropolitan areas in which the cost of housing in the core of the metropolitan area (Phoenix) has risen to the point that people find it necessary to commute further to find the home they prefer at a price they can afford.

The Maricopa Association of Governments (MAG) was quoted as saying that "over the next 25 years, about 50 percent of the growth in Maricopa County will be in the West Valley." [yourvalley.net, April 9, 2019] Liz Recchia, government affairs director for West Maricopa County Regional Association of Realtors, was also quoted in *Your Valley* newspaper on June 13, 2019, saying that the West Valley is transforming from a very large bedroom community for Phoenix to an employment center with residential, retail, and amenities to serve the population, and the surrounding cities have been collaborating in terms of regional economic development to foster growth in employers, infrastructure, jobs, infill, and housing. These are all costly and time-sensitive commitments. Beyond these considerations, Surprise understands that these cities will be required to add social services to meet the needs of its residents as its population grows." *Human Services & Community Vitality in Surprise - A Community That Cares*, November 2019, prepared by I&E Consulting LLC, for the City of Surprise

Surprise experienced a population growth of 314% between 2000 - 2017. The *Surprise General Plan 2035* states, "The City of Surprise's population is projected to reach approximately 750,000 residents upon build-out of the City's Planning Area" over the next 15-years.

The pressures on continued housing development have a secondary effect of an increased housing cost burden as residents try to find housing solutions that match their personal budgets.



#### MAG Population Projections



## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

The CDBG program identifies publicly-owned facilities and infrastructure such as streets, playgrounds, and underground utilities, and buildings owned by non-profits that are open to the general public, as Public Facilities and Improvements.

Publicly-owned community facilities include a wide range of recreational uses, including recreation and aquatic centers, senior centers, libraries, specialty parks, and event plazas. These facilities offer a specific stand-alone use, though they can be located within or adjacent to public parks sharing facilities to integrate related programming. Each community facility has location and service levels that need to be evaluated based on land area required, demographics of residents it serves and relationship to other city facilities and parks.

**Multi-generational/Recreation Centers and fieldhouse:** The City is currently evaluating the program and location of a new 25-acre multi-generational Recreation Center and Fieldhouse facility. The current plan includes a 30,000 to 50,000 square foot recreation center providing fitness, indoor track, basketball courts, and supporting facilities. The Fieldhouse is programmed as a 124,000 square foot enclosure that would accommodate up to 12 indoor basketball courts. It is envisioned that the site would include opportunities for sports fields supported by facilities located in the recreation center.

**Libraries:** The City has two existing libraries, the Northwest Surprise Regional Library and the Hollyhock Branch Library. The Maricopa County Library District currently operates the libraries for the City. As the City continues to grow, the need to provide additional library facilities will be required. Expansion of the library system may include enlargement of the existing Surprise Regional Library or the addition of up to two additional libraries. It is envisioned that a new City Library will be located in a new City Park and new branch libraries may be located within new Community Parks.

**Aquatic Centers:** A new Aquatic Center is a high priority for the City. The Surprise Community Pool has extremely high use and demonstrates the need for additional aquatic facilities. Included in the master plan for Surprise Farms Park, a new aquatics facility would include a bathhouse, a recreation swimming pool, a play pool with water slides and a splash pad.

**Sports Complex:** Three tournament fields and 16 practice fields on a site of approximately 65-acres is in the planning phase by The City. It is envisioned to include a central exhibition field and team clubhouses. The soccer complex will provide much-needed practice fields as well as a venue to develop and support local, regional, and national tournaments.

**Skate Parks:** The City recently developed a successful skate park at Surprise Farms Park. This plaza style skate park met an urgent need for community and youth skating activities. During the skate park public

work session for Plan development, residents vocally supported a larger, more sophisticated skate park and a BMX park to be located elsewhere in the City.

**Public Buildings/Non-profits:** The City remains committed to supporting and partnering with area non-profits who provide needed services to Surprise residents. As the City grows, these non-profits face continued stress on their existing infrastructure. The City may work with non-profits over the period of the 2020-2024 Consolidated Plan to help with construction, rehabilitation, ADA compliance, and other eligible activities to help ensure that the facilities within the City continue to meet the residents' needs.

### **How were these needs determined?**

*The Surprise Parks and Recreation Master Plan 2015-2022* provides a comprehensive analysis of the need for public facilities and a strategic avenue toward achieving the plan's goals.

### **Describe the jurisdiction's need for Public Improvements:**

The continued population growth mandates the need for additional public facilities and public improvements to meet the needs of the increased population. *The Surprise General Plan 2035* outlined key areas that would benefit from an investment in public improvements.

**Heritage District:** The Original Town Site (OTS) of Surprise currently includes over 16% of undeveloped lands within its boundaries, in addition to many vacant properties. The ultimate pattern of revitalization supports design strategies and public improvements that capitalize on the cultural aspects of walkability and “front yard-living” that provide the basis for a vibrant, culturally diverse community, while providing regional connectivity and expanded services. Current planning efforts for this area include the Village 1 Plan and the Specific Plan for the Revitalization of the Original Town Site.

**City Center:** City Center or Downtown Surprise has a unique role to play in the 21st-century development of the West Valley region. In addition to being the civic, administrative, legal, cultural, and entertainment center, downtown will also offer transit connections and is planned as an exciting pedestrian environment. Development should exhibit high architectural and urban design standards where the public realm is inviting and the street network is supportive of alternative modes of transportation.

**Railplex:** This growth area is already a significant employment center within Surprise. The availability of extensive land resources combined with the placement of existing infrastructure and rail access, positions this area to immediately support a mix of export-oriented base sector activities, such as warehouse distribution, light or heavy manufacturing, research and development uses, and select business services. In order to support near term job growth in the City, development in this area should focus on supporting a variety of employment types from small and mid-size warehouse projects to large

scale manufacturing. In addition, the maintenance of the “goods movement” infrastructure within this growth area is also important to remain competitive within the region.

**303 Corridor:** The 303 Corridor is expected to be a prestigious corporate center and high-density development area. The strong connections this growth area has to the Loop 303 regional transportation system, as well as the local circulation system, makes this area appropriate for a mix of employment and residential uses. Development should create an attractive public realm and include provisions for enhanced community amenities, transportation and infrastructure, and other public services. Density, building design, and streetscapes must support transit-oriented development and must encourage the use of alternative modes of transportation as the preferred method of travel to and within this area.

**Grand & Beardsley:** As development occurs along 163rd Avenue, this growth area will play a prominent role in providing a variety of employment opportunities, such as office and institutional jobs and regional shopping services. Access to Loop 303 will also help to draw people beyond the adjacent residential neighborhoods to this mixed-use area. The relationship between these various uses and their impact on one another and surrounding residential neighborhoods deserves special consideration. With the BNSF rail line and Beardsley canal running through this area, it will be critical to provide adequate connections to the surrounding planned residential neighborhoods and open space linkages to ensure this area is not an isolated development.

The list of areas is not all-inclusive, and projects for public improvements may occur outside these identified growth areas during the course of the 2020-2024 Consolidated Plan.

### **How were these needs determined?**

The City developed a robust policy framework to guide growth management sustainably and determine the areas where public facilities and improvements would be needed, as outlined in the *General Plan 2035*.

The *General Plan 2035* plan utilized smart growth policies that promote development near existing transportation options, public infrastructure, and community facilities. Additionally, the Plan aims to foster distinct, attractive communities with a strong sense of place; and preserve open space and critical environmental areas.

### **Describe the jurisdiction’s need for Public Services:**

The *Humans Services and Community Vitality in Surprise - A Community that Cares* identified key areas in need of public services in Surprise.

"Although a basic core of common challenges was universal to all groups, the nature of the themes varied by population group to some extent. For example, the theme of "additional safe, affordable housing options" took on a slightly different perspective for each group:

**For low/moderate-income individuals and families**—finding affordable and accessible housing includes options to be able to remain in Surprise in light of housing consuming more than 50 percent of household income and for individuals and families "one paycheck away" from losing their home if a health or economic crisis arises.

**For homeless individuals and families**—safe, affordable housing includes a variety of options such as short-term emergency shelters, transitional housing (e.g., while struggling to regain stability after escaping from domestic violence), age-appropriate shelters for vulnerable youth and seniors, and long-term shelters for those individuals with serious mental health issues. This population group also includes youth for whom safe, affordable housing can be shelters for homeless teens to protect them from victimization, as well as group homes for youth in special circumstances, e.g., abusive homes, homes with extensive substance abuse issues, and those with mental health concerns.

**For individuals with disabilities/special needs**—the search for housing includes living arrangements that accommodate the individual needs of those who are physically or developmentally disabled, offer safe environments that provide a level of assistance to live without fear and anxiety, and provide options for inpatient mental health care.

**For seniors**—housing decisions include the search for options such as affordable long-term care/assisted living, the need to downsize to live on a retirement income insufficient to meet the rising cost of independent housing, and finding a home that feels safe after losing a spouse and becoming isolated.

**For survivors of domestic violence, sexual assault, and hate crimes**—adequate housing includes more shelter space for families where they can feel safe, and the children and parents are not separated.

**For veterans**—housing concerns can range from securing homes that are affordable enough to still have means to access counseling for veterans with Post-Traumatic Stress Disorder (PTSD) or Military Sexual Trauma (MST) to extensive waitlists for VA nursing homes." *Human Services and Community Vitality in Surprise - A Community that Cares, November 2019, prepared by I&E Consulting, LLC for the City of Surprise*

### **How were these needs determined?**

The *Human Services and Community Vitality in Surprise - A Community that Cares* provided data-driven needs and opportunities to determine the human services needs in Surprise for the following groups:

- Homeless individuals and families/youth
- Individuals with disabilities and special needs



- Low to moderate-income individuals and families/youth
- Seniors
- Survivors of Domestic Violence (domestic, sexual, and hate crimes)
- Veterans

The multiple prongs of the research study included the following targeted samples:

- 1) the collection of detailed information from 190 Surprise human service recipients, service providers and key community stakeholders utilizing in-depth, personally-proctored and electronic survey questionnaires;
- 2) nine focus groups attended by 81 diverse participants who receive or need human services;
- 3) a focus group including 43 human services providers representing the specific population groups included in the study, as well as discussions with 39 participants in four group interviews;
- 4) in-depth structured interviews with 28 individuals from the community, paying special attention to information about human services groups with less representation in the research process and any potential emerging groups; and
- 5) a community forum convened for clarification and corroboration of information gathered throughout the process to further support prioritization of strengths, gaps, and recommendations for inclusion in the final report. Within the forum attended by 140 individuals from the human services community, the faith community, concerned Surprise residents, and community advocates, the I&E Consulting research team reviewed preliminary findings and a sampling of recommendations for further discussion and input. In addition, the Mayor, Vice Mayor, two City Councilmembers, and several members of the Veterans, Disabilities, and Human Services Commission participated.

**Based on the needs analysis above, describe the State's needs in Colonias**

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a clear picture of the environment in which the jurisdiction must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered.

The Housing Market Analysis provides information on:

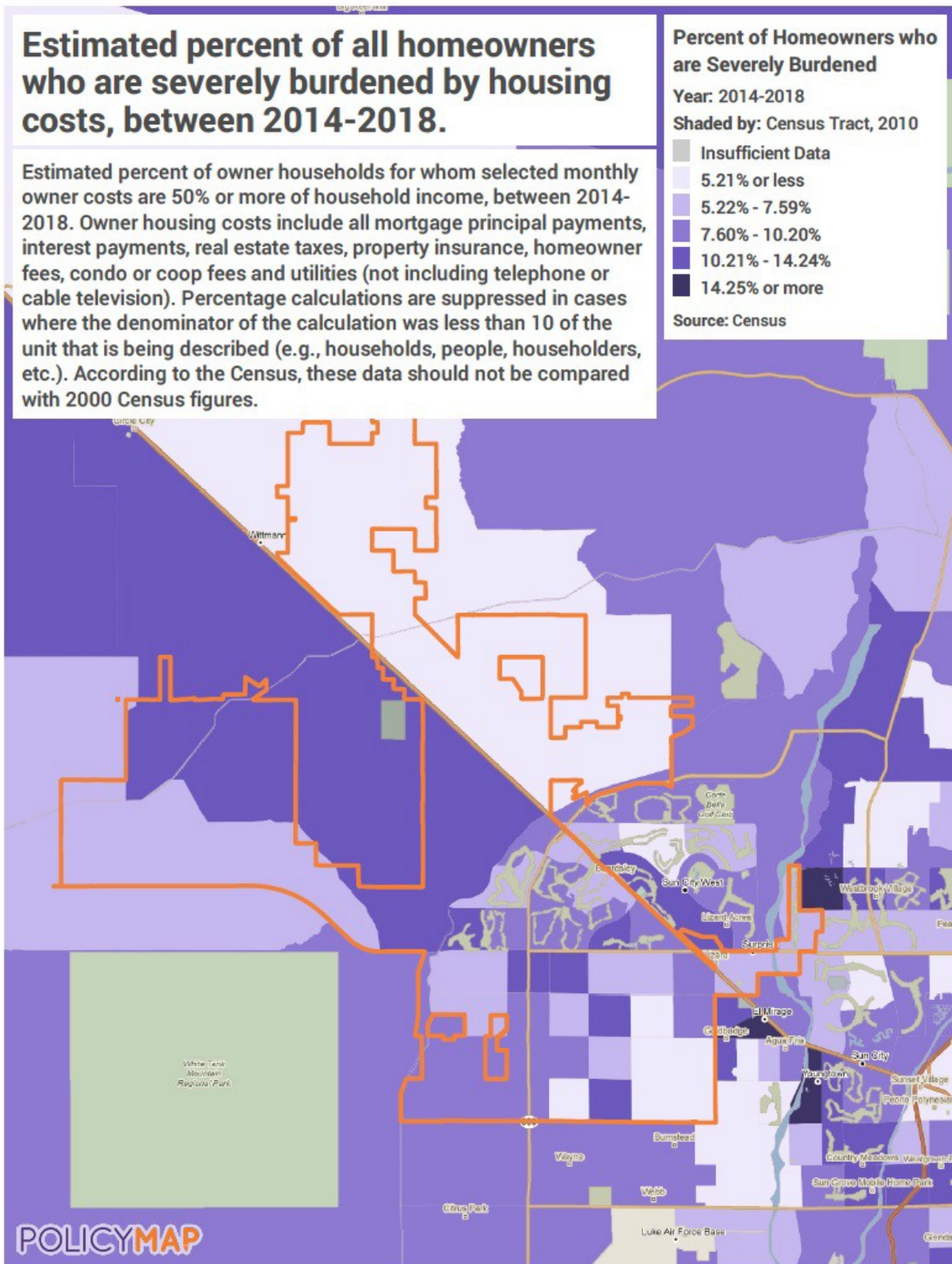
- Significant characteristics of Surprise's housing market in general, including the supply, demand, and condition and cost of housing
- Housing stock available to serve persons with disabilities and other special needs
- Condition and need of public and assisted housing
- Brief inventory of facilities, housing, and services to meet the needs of homeless persons
- Regulatory barriers to affordable housing
- Significant characteristics of the jurisdiction's economy

The City of Surprise lacks multi-family units which contributes to a limited supply of affordable rental opportunities. Currently, in Surprise, less than .1% of current planning area land use is designated for multi-family, and **less than 1% of existing residential units are multi-family**. As a result, **46% of Surprise renters are experiencing Housing Cost Burden**.

The 2018 HUD Housing Market Analysis (HMA) for Phoenix (which includes Surprise) reports that the overall rental market in the HMA is currently balanced, with an estimated **vacancy rate of 5.9 percent** as of August 1, 2018, down from 13.8 percent in April 2010. Strong renter household growth has contributed to declining vacancy rates and strong rent growth since the early 2010s. During the forecast period, **demand is expected for 37,050 new market-rate rental units**; the approximately 10,800 rental units currently under construction and an estimated 940 units expected to start construction in the next 3 years will meet a portion of that demand.

The City of Surprise strategy to improve access to affordable housing opportunities is to leverage resources and develop partnerships to create new affordable rental housing units. In addition to maximizing opportunities, Surprise will provide rental assistance to low-income households experiencing housing cost burden. The City will also actively seek partners to assist with outreach and housing navigation, to more effectively provide affordable housing assistance.

CoreLogic's Single-Family Rental Index (SFRI) that was published in January 2020 showed that for the 12th consecutive month, Phoenix MSA had the **highest year-over-year increase in single-family rents** in November 2019 at 6.9% (compared to November 2018). Data collected for November 2019 shows a national rent increase of 3% year over year, unchanged from November 2018.



#### Extreme Cost Burden Homeowners

## Estimated percent of all renters who are severely cost burdened, between 2014-2018.

Percent of renter households for whom gross rent is 50% or more of household income, between 2014-2018. Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. Percentage calculations are suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (e.g., households, people, householders, etc.). According to the Census, these data should not be compared with 2000 Census figures.

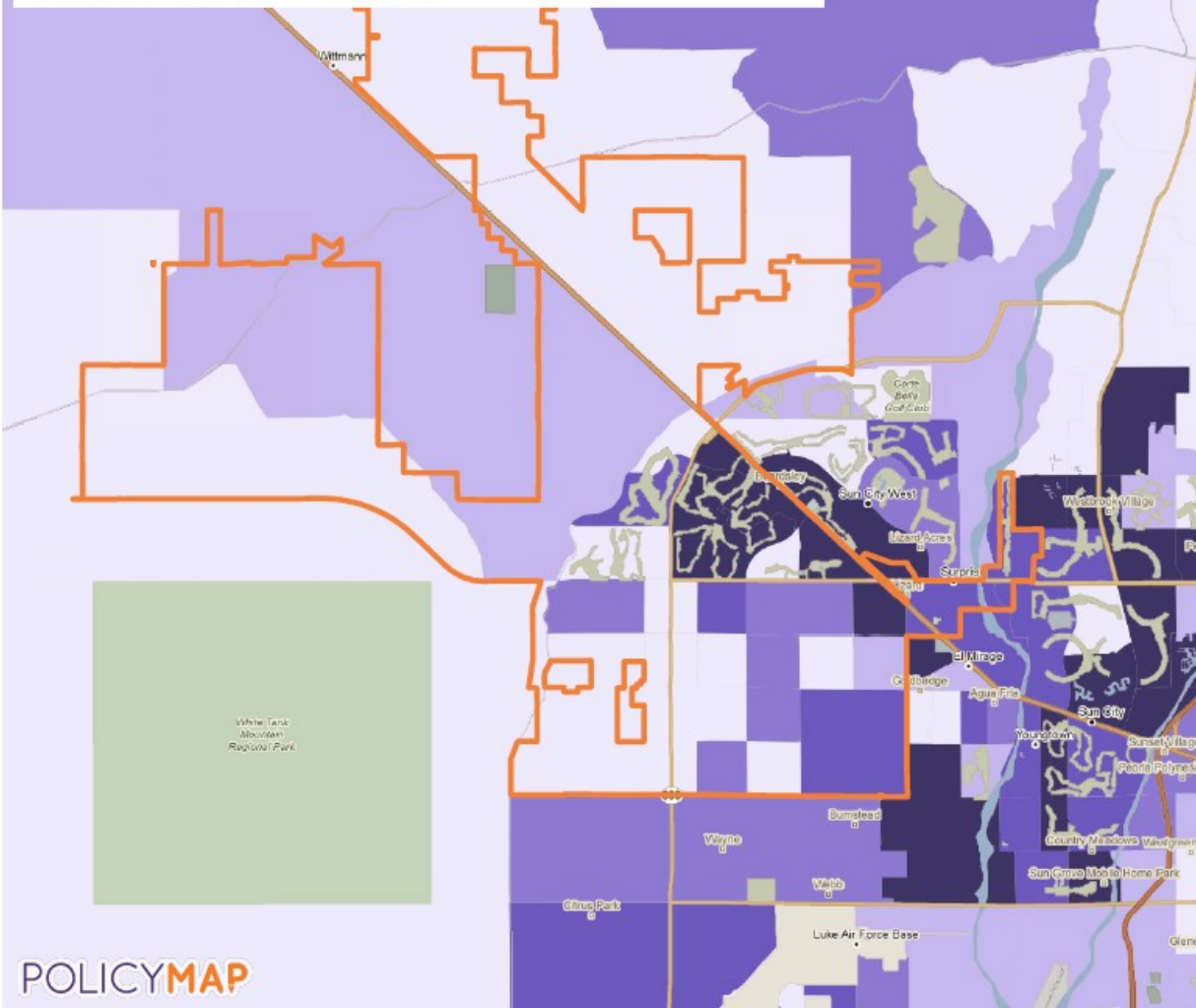
### Percent of Renters who are Severely Burdened

Year: 2014-2018

Shaded by: Census Tract, 2010

- Insufficient Data
- 11.38% or less
- 11.39% - 17.77%
- 17.78% - 23.72%
- 23.73% - 31.14%
- 31.15% or more

Source: Census



### Extreme Cost Burden Renters

| Burdens by Age    | Cost Burdened Renters between 2014-2018 |                                |
|-------------------|-----------------------------------------|--------------------------------|
|                   | #                                       | % of all cost burdened renters |
| City (Surprise)   |                                         |                                |
| Under 65          | 4,132                                   | 75.25%                         |
| 65 or older       | 1,359                                   | 24.75%                         |
| County (Maricopa) |                                         |                                |
| Under 65          | 223,700                                 | 84.2%                          |
| 65 or older       | 41,965                                  | 15.8%                          |
| State (Arizona)   |                                         |                                |
| Under 65          | 343,073                                 | 83.22%                         |
| 65 or older       | 69,175                                  | 16.78%                         |

### Cost Burden Renters by Age



## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

Over the last seventeen years, the City's population has increased by nearly 350 percent, and it has emerged as a sustainable community working towards global connectivity. Growth has been fueled by an increase in employment in construction and the establishment of retail and service sectors. The City also continues to bring in high-quality jobs to its residents and investment-rich global companies to its Foreign Trade Zone. Targeted initiatives have been launched to attract industry sectors like advanced manufacturing, innovation, medical travel and signature retail. The city has a progressive approach for supporting high employment projects and is skilled at identifying incentives to assist critical needs of incoming projects.

### Economic Development Market Analysis

#### Business Activity

| Business by Sector                            | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|-----------------------------------------------|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction     | 337               | 12             | 1                  | 0               | -1                  |
| Arts, Entertainment, Accommodations           | 5,655             | 3,649          | 15                 | 26              | 11                  |
| Construction                                  | 2,234             | 609            | 6                  | 4               | -2                  |
| Education and Health Care Services            | 8,537             | 2,307          | 22                 | 16              | -6                  |
| Finance, Insurance, and Real Estate           | 3,515             | 781            | 9                  | 5               | -4                  |
| Information                                   | 959               | 259            | 2                  | 2               | 0                   |
| Manufacturing                                 | 2,139             | 648            | 6                  | 5               | -1                  |
| Other Services                                | 1,269             | 723            | 3                  | 5               | 2                   |
| Professional, Scientific, Management Services | 3,105             | 394            | 8                  | 3               | -5                  |
| Public Administration                         | 0                 | 0              | 0                  | 0               | 0                   |
| Retail Trade                                  | 7,173             | 4,425          | 19                 | 31              | 12                  |
| Transportation and Warehousing                | 1,601             | 77             | 4                  | 1               | -3                  |
| Wholesale Trade                               | 1,892             | 385            | 5                  | 3               | -2                  |
| Total                                         | 38,416            | 14,269         | --                 | --              | --                  |

Table 5 - Business Activity



**Data Source:** 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

|                                                |        |
|------------------------------------------------|--------|
| Total Population in the Civilian Labor Force   | 52,850 |
| Civilian Employed Population 16 years and over | 48,260 |
| Unemployment Rate                              | 8.70   |
| Unemployment Rate for Ages 16-24               | 18.34  |
| Unemployment Rate for Ages 25-65               | 5.92   |

**Table 6 - Labor Force**

**Data Source:** 2011-2015 ACS

| Occupations by Sector                            |        | Number of People |
|--------------------------------------------------|--------|------------------|
| Management, business and financial               | 10,880 |                  |
| Farming, fisheries and forestry occupations      | 2,280  |                  |
| Service                                          | 5,680  |                  |
| Sales and office                                 | 13,910 |                  |
| Construction, extraction, maintenance and repair | 3,995  |                  |
| Production, transportation and material moving   | 2,885  |                  |

**Table 7 – Occupations by Sector**

**Data Source:** 2011-2015 ACS

## Travel Time

| Travel Time        | Number        | Percentage   |
|--------------------|---------------|--------------|
| < 30 Minutes       | 20,660        | 46%          |
| 30-59 Minutes      | 18,575        | 41%          |
| 60 or More Minutes | 5,590         | 12%          |
| <b>Total</b>       | <b>44,825</b> | <b>100 %</b> |

Table 8 - Travel Time

Data Source: 2011-2015 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment                      | In Labor Force    |            | Not in Labor Force |
|---------------------------------------------|-------------------|------------|--------------------|
|                                             | Civilian Employed | Unemployed |                    |
| Less than high school graduate              | 2,435             | 355        | 1,130              |
| High school graduate (includes equivalency) | 9,580             | 1,025      | 4,170              |
| Some college or Associate's degree          | 17,190            | 1,615      | 4,870              |
| Bachelor's degree or higher                 | 11,375            | 420        | 2,945              |

Table 9 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

### Educational Attainment by Age

|                                           | Age       |           |           |           |         |
|-------------------------------------------|-----------|-----------|-----------|-----------|---------|
|                                           | 18-24 yrs | 25-34 yrs | 35-44 yrs | 45-65 yrs | 65+ yrs |
| Less than 9th grade                       | 70        | 125       | 295       | 715       | 785     |
| 9th to 12th grade, no diploma             | 1,160     | 930       | 820       | 1,030     | 1,175   |
| High school graduate, GED, or alternative | 2,725     | 4,090     | 3,995     | 6,705     | 6,930   |
| Some college, no degree                   | 2,535     | 4,680     | 5,015     | 7,690     | 7,110   |

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|                                 | Age       |           |           |           |         |
|---------------------------------|-----------|-----------|-----------|-----------|---------|
|                                 | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Associate's degree              | 524       | 1,755     | 1,780     | 2,980     | 1,865   |
| Bachelor's degree               | 365       | 2,820     | 3,475     | 3,735     | 4,850   |
| Graduate or professional degree | 0         | 975       | 1,780     | 2,055     | 3,255   |

**Table 10 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment                      | Median Earnings in the Past 12 Months |
|---------------------------------------------|---------------------------------------|
| Less than high school graduate              | 49,737                                |
| High school graduate (includes equivalency) | 62,660                                |
| Some college or Associate's degree          | 77,712                                |
| Bachelor's degree                           | 95,081                                |
| Graduate or professional degree             | 94,489                                |

**Table 11 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The above tables identify Retail Trade (31%), Arts, Entertainment, Accommodations (26%) and Education and Health Care Services (16%) as the major employment sectors. The employment tables utilize data from 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs). These industries still fuel the Surprise economy. Over the last five years, Surprise has permitted nearly 1,750 commercial projects representing almost 4 million square feet of development. These developments represent \$600 million of capital investment into the community.

The City is sees opportunities for economic growth and job creation in four sectors: advanced manufacturing, innovation and entrepreneurship, medical travel and signature retail.

**ADVANCED MANUFACTURING** Manufacturing or logistics businesses that use innovative technologies to improve their products or processes.

**INNOVATION & ENTREPRENEURSHIP** The evolution of a product, idea or field that enhances and improves to find a solution to a common problem or need.

**MEDICAL TRAVEL** Specialty, world-class medical services and treatments aimed at attracting and caring for international visitors.

**Describe the workforce and infrastructure needs of the business community:**

The *General Plan 2035* identified key areas in Surprise that have infrastructure needs in order to continue growing the local economy.

**Surprise Center - The Surprise Center District** is home to City of Surprise Recreation Campus, Surprise Stadium, Tennis Complex, Community Park, Aquatic Center, Northwest Regional Library, City Hall and Civic Complex, and the West Point master planned community. The Surprise Center District area has been the recipient of considerable financial investment over the years and is supported by strong vehicular access from all four directions. This area currently serves as the recreation and tourism hub of the community by drawing visitors to its world class recreation center and Kansas City Royals/Texas Rangers spring training facilities. Restaurants, hotels and shopping opportunities are in close proximity to support the recreation and tourism destinations. Communiversity@Surprise is home to five colleges and universities that offer a variety of degrees that range from business management to healthcare. While this area is currently the recreation, tourism, and government services hub of the community, Surprise has long envisioned this area to ultimately be a vibrant downtown – an essential cornerstone element to the growth and vibrancy in creating “One Surprise”. **An infusion of mixed-use developments, medical offices, higher density residential, hotels, a four year university, restaurants, shops, and entertainment uses are desired to complement and build upon existing uses to create a more economically sustaining and robust downtown destination.**

**Loop 303/Prasada** This area is planned to serve as a regional retail and office hub that already is home to Auto Show at Prasada which is one of the best performing car dealerships in the United States. **This area also has a planned regional mall, regional hospital/medical campus and a regional professional office center that collectively could employ as many as 20,000 jobs in this area.**

**Luke AFB Compatibility District - Luke Compatibility District (LCD)** represents a large swath of Employment-designated land uses intended primarily for industrial and business park-oriented operations that promote and support the continued mission of Luke Air Force Base and Auxiliary Field #1. The LCD will be the largest concentration of planned employment-related land uses in Surprise, but **currently does not possess the needed transportation and utility infrastructure to adequately service the entire LCD area.** The planned White Tanks Freeway

bifurcates the LCD just north of the Jomax Road alignment. As this facility is constructed in the future, it will serve as a transportation and logistical catalyst for industrial and commerce park employment growth opportunities in this area.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Surprise has a population of 138,161 (*U.S. Census Bureau, 2018 Population Estimate*). The Maricopa Association of Government (MAG) Socioeconomic Projections 2019 anticipate that Surprise will have a population of 417,200 in 2050 with 130,500 jobs. This continued and profound growth will drive the need for additional market-rate housing, employment opportunities, public facilities, and public service. The growth touches every area of the community from schools to parks to transportation infrastructure. Few communities will face this level of challenge over the next several decades.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The development of a highly skilled and trained workforce is a medium to long term proposition – it takes a collaboration of commitment between the City, local school districts, businesses and others to invest the time and resources to train workers that will attract employers to invest in Surprise. The City will continue to take an active role by encouraging job training, apprenticeship programs, workforce development and life-long learning. The City of Surprise has an educated population, which is reflected in the number of high school and college graduates. High School graduation rates are anticipated to continue to increase over the period of the Consolidated Plan.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Workforce training continues to be an integral part of the long-term growth strategy for Surprise. Workforce training and education are a pivotal part of *Growth Plan 2035* and remains a focus of economic development activities.

**Arizona@Work Maricopa County** - ARIZONA@WORK is the statewide workforce development network that helps employers of all sizes and types recruit, develop and retain the best employees for their needs. For job seekers throughout the state, we provide services and resources to pursue employment opportunities.

The Maricopa County Workforce Development Board was established to assist the Maricopa County Board of Supervisors as the Chief Local Elected Officials in strategic planning, oversight and evaluation of the local workforce development area, as well as to promote effective outcomes consistent with statewide goals, objectives and negotiated local performance.

**Ottawa University Arizona (OUAZ)** - Ottawa University is a private Baptist liberal arts university founded in Ottawa, Kansas that has grown to have a second residential campus in Surprise, Arizona, and adult campuses in several locations throughout the United States. It was founded in 1865 and is affiliated with the American Baptist Churches USA. The residential campus in Ottawa has approximately 750 students, while the OUAZ campus in Surprise boasts nearly 700, in addition to approximately 4,000 students across all of its campuses and online. The OUAZ campus is located in the Surprise Civic Center complex.

**West-MEC Career & Technical Education** - Western Maricopa Education Center (West-MEC) is a public-school district dedicated to providing innovative career and technical education (CTE) programs that prepare students to enter the workforce and pursue continuing education. West-MEC CTE programs provide students opportunities to earn college credit and industry credentials.

**AZ TechCelerator** - The AZ TechCelerator, a four-building campus, totaling nearly 60,000 square feet is designed to “incubate” new, start-up innovation business ventures by providing affordable space, tools and resources to grow new businesses. The City offers access to experienced mentors and partnerships with area businesses such as University of Advancing Technologies (UAT), the Arizona Small Business Development Center (AZ SBDC) and Service Corps. of Retired Executives (SCORE). Located in the Original Town Site (OTS), the AZ TechCelerator is a city-owned building that has recently undertaken a \$500,000 renovation. The center is currently home to 12 tenant businesses including Google, Inc. and MD24 House Call.

**Small Business Assistance Program (SBAP)** offered at AZ TechCelerator, Surprise offers one-on-one coaching and counseling to existing and would-be entrepreneurs, helping them establish business plans and access private and public resources.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The City of Surprise does not have a CEDS. Economic Development Plan are made at the City level and are an integral part of *General Plan 2035*. None the other member of the Maricopa HOME Consortium has CEDS strategies funded by the U.S. Economic Development Administration but instead have other locally generated plans. Members of the Urban County have and will continue to strategically commit CDBG and other resources for focused infrastructure, public improvements, business support, public services and other needed eligible activities to induce and sustain economic development within the jurisdiction.

## **Discussion**

The Surprise City Council actively supports high employment projects, and City staff is skilled at utilizing assistance programs to meet the critical needs of incoming projects through the following tools:

**Foreign Trade Zone No. 277** - The City of Surprise is located within the Greater Maricopa Foreign Trade Zone No. 277 which offers both federal benefits and up to a 75% reduction on Arizona Real and Personal Property Taxes. The City of Surprise partners with the Western Maricopa Coalition (WESTMARC), which is a public-private partnership of the 15 communities, the business community and the educational sector in the West Valley of Greater Phoenix, to facilitate the activation of the Foreign Trade Zone within the City of Surprise.

The city has experience in assisting businesses in obtaining an FTZ Designation and recently worked with IRIS USA in establishing their FTZ designation for their 400,000+ square foot manufacturing facility in the City's Southwest Railplex industrial district. The City worked with the company during the designation process and coordinated efforts directly with the company, site selector, WESTMARC and the designated FTZ consultant to file the appropriate applications.

**5-Day Building Permit Program** - The Self-Certification Permit Program, also known as the 5-Day Building Permit Program, illustrates how the City of Surprise is committed to enhancing customer service for our building community. The program eliminates the plan review fee for Licensed Design Professionals certified with the City of Phoenix and provides a faster permit process for eligible projects, allowing a permit to be issued within five business days.

The City of Surprise may provide interim office space at its 60,000 square foot AZ TechCelerator business incubator to businesses entering the market. This helps to accommodate business start-up operations, hiring & recruitment, and training needs while the planning and construction of a new facility is underway.

The **Surprise Heritage District (SHD)** is a zoning district that regulates properties in the City's Original Town Site (OTS), which is bounded North-South by Bell Rd and Greenway Rd and East-West by El Mirage Rd and Dysart Rd. The SHD is intended to aid in revitalization of the OTS while preserving historical character and a unique sense of place.

Adopted under Ord 2016-14, the City's Infill Incentive District provides financial incentives to promote both residential and commercial development that will aid in the revitalization of the Original Town Site. In order to be eligible, properties within the OTS will now be required to have one of the optional overlay zones, either SHD-RO or SHD-CO. If the property qualifies, the available incentive and procedure to obtain it will be determined by the type of project: residential or commercial.

- New residential development on parcels zoned either SHD-RO or SHD-CO shall receive a 100% waiver of the City of Surprise Development Impact Fees
- New, expanding qualifying commercial development may request a 100% waiver of Building Plan Review, Building Permit, and City of Surprise Development Impact Fees at the approval of City Council

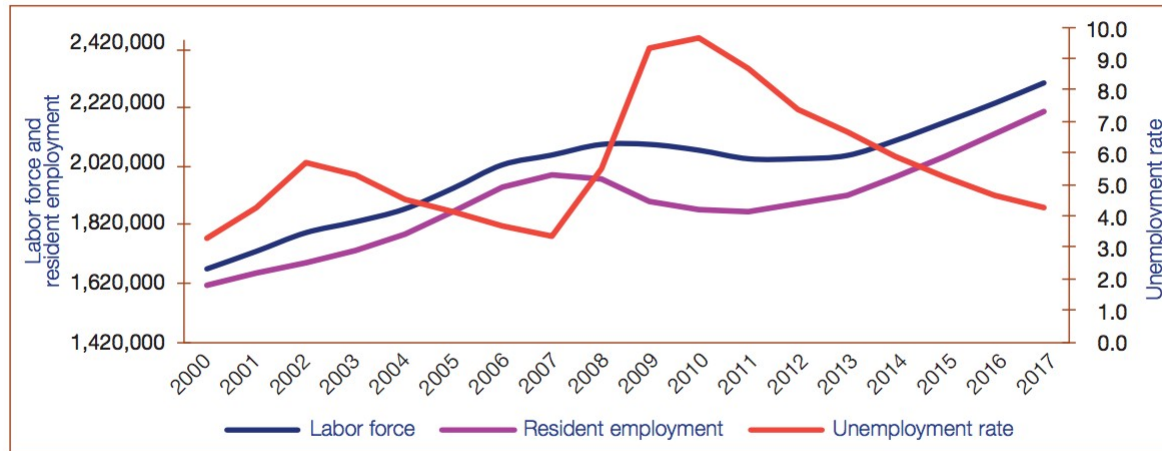
### **Workforce Needs**

Continuing education is pivotal to the advancement of residents and economic opportunities. To raise the educational opportunities the City of Surprise strives to bring universities, trade schools, and colleges to the region. The presence of excelling educational and occupational training facilities convenient for the Surprise workforce is regarded as one of the community's greatest assets in attracting industries. An educated population with excelling job skills allows for greater earning potential.

The Surprise area is underserved by educational opportunities. The Communiversity at Surprise is the City's only higher education institution. Communiversity, located adjacent to City Hall, is a partnership of higher education institutions dedicated to providing students with the opportunity to continue their education and earn progressive degrees. The market for educational opportunities in Surprise can be expanded by targeting facilities that tailor their education to take advantage of the unique demographics and resources available in the region.



**Figure 1.** Trends in Labor Force, Resident Employment, and Unemployment Rate in the Phoenix HMA\*, 2000 Through 2017



\* Phoenix-Mesa-Scottsdale HMA  
Source: U.S. Bureau of Labor Statistics

## Trends in Labor Force

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

There are four housing problems in the CHAS data that HUD uses to define a housing problem: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. A household is said to have a housing problem if they have any 1 or more of these 4 problems. Concentration occurs when the area experiences multiple housing problems a greater rate than the rest of the community.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

To assist communities in identifying racially/ethnically-concentrated areas of poverty (R/ECAPs), HUD has developed a census tract-based definition of R/ECAPs. The definition involves a racial/ethnic concentration threshold and a poverty test. The racial/ethnic concentration threshold is straightforward: R/ECAPs must have a non-white population of 50 percent or more. Regarding the poverty threshold, defines neighborhoods of extreme poverty as census tracts with 40 percent or more of individuals living at or below the poverty line. Because overall poverty levels are substantially lower in many parts of the country, HUD supplements this with an alternate criterion. Thus, a neighborhood can be a R/ECAP if it has a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower.

Surprise has a current R/ECAP the overlays with the Original Town Site.

The **Original Town Site (OTS)** is the historic center of Surprise. It is just over one square mile, 664 acres in area -- bounded by Bell Road on the north, Dysart Road on the west, Greenway on the south and El Mirage on the east. Grand Avenue (U.S. 60) and the Santa Fe railroad tracks angle through the area, separating the north and south portions of the neighborhood.

The City has designated the OTS a geographic priority for CDBG funding in the Consolidated Plan. Projects will center around improving the infrastructure and public facilities that residents use.

### **What are the characteristics of the market in these areas/neighborhoods?**

The OTS is remarkable in its variety. Existing conditions range from the oldest, original residences and businesses in the City to the Bell Road Corridor shops, restaurants, hotels and offices as well as public facilities, commercial development and new housing within the neighborhood. There are also vacant parcels, properties in need of rehabilitation and marginal land uses that are prime candidates for redevelopment.

### **Are there any community assets in these areas/neighborhoods?**

OTS includes a 1,000-square-foot Hollyhock Library, the Surprise Senior Center, and the Villanueva Recreation Center and Hollyhock Community Pool.

### **Are there other strategic opportunities in any of these areas?**

The City is actively working to improve the Original Townsite (OTS).

The Surprise Heritage District (SHD) is a zoning district that regulates properties in the City's Original Town Site (OTS), which is bounded North-South by Bell Rd and Greenway Rd and East-West by El Mirage Rd and Dysart Rd.

The SHD is intended to aid in revitalization of the OTS while preserving historical character and a unique sense of place. The SHD was approved by the Surprise City Council in June 2016 following extensive public outreach and input.

Comprehensive design standards apply to all properties in the OTS:

- Implements the desired character and architecture on new development
- Previously applied under the authority of the OTS revitalization plan
- Acceptable architectural styles include Bungalow, Southwest, Spanish Colonial Revival, Pueblo, and other common to the Valley Metropolitan area from the late 1800's- through the 1950's
- All new homes will include a front porch

Works in combination with other zoning regulations:

- Does not change allowed land use regulations
- Does not change development standards
- Additional zoning is needed to identify these regulations

**New Development standards may help bring current “legal, non-conforming” properties into conformance:**

- Smaller setbacks
- Increased maximum lot coverage
- Allow more than 1 accessory structure up to 800 sq. ft.
- The RO promotes desired pedestrian scale with flexible front yard setbacks.

**Introduces “Cottage Industry” into the OTS to help grow home based businesses:**

- More flexible than the “Home Occupation” regulations

- A small business conducted as an accessory to the residence
- Both protect against adverse effects of activities associated with businesses in residential areas
- Hours of operation are defined as 8am-8pm
- Allow a small number of employees
- May use up to 50% of the home
- Activities are allowed outside the house (must be screened)
- Small signage is allowed to identify a business in the home
- Wider range of business types can be a “Cottage Industry”

#### **Allows Manufactured Homes:**

- Viable housing option within the OTS. Many exist but need to be replaced/updated
- Cannot be more than 10 years old when acquiring building permit
- Must maintain the aesthetic and architectural design standards similar to conventional site-built homes
- Requires a front porch
- Garage/carports shall match architecture of the home
- All additions must meet building code requirements and be compliant with HUD standards

#### **Development Incentives**

Adopted under Ord 2016-14, the City’s Infill Incentive District provides financial incentives to promote both residential and commercial development that will aid in the revitalization of the Original Townsite. In order to be eligible, properties within the OTS will now be required to have one of the optional overlay zones, either SHD-RO or SHD-CO. If the property qualifies, the available incentive and procedure to obtain it will be determined by the type of project: residential or commercial.

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## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Broadband access in communities helps provide economic growth, improved educational opportunities, access to better healthcare, greater employment opportunities, improving public safety, and increased global competitiveness for businesses.

The term broadband commonly refers to high-speed Internet access that is always on and faster than the traditional dial-up access. Broadband includes several high-speed transmission technologies such as: digital subscriber line (DSL), cable modem, fiber, wireless, satellite, and broadband over power lines (BPL).

Research among Organization for Economic Co-operation and Development (OECD) countries shows that a 4 Mbps increase in household broadband speed is associated with a roughly 4 percent increase in household income. Research shows that businesses who begin utilizing broadbands increase their employees' labor productivity of an average 5 percent in the manufacturing sector and 10 percent in the services sector.

The current standard for broadband in the U.S. is internet with a 25 Mbps (Megabits per second) download speed. Though Netflix says it needs only 5 Mbps to stream video, the 25 Mbps threshold is intended to satisfy the different needs; high-quality downloads, video communication, and multiple demands of a single household's network.

However, there are still a large number of Americans unable to access broadband at the speeds necessary to make full use of its benefits. Federal Communications Commission (FCC) and National Telecommunications and Information Administration (NTIA) datasets clearly demonstrate these significant gaps in access to broadband infrastructure:

- 10 percent of all Americans (34 million people) lack access to 25 Mbps/3 Mbps service.
- 39 percent of rural Americans (23 million people) lack access to 25 Mbps/3 Mbps.
- By contrast, only 4 percent of urban Americans lack access to 25 Mbps/3 Mbps broadband.
- The availability of fixed terrestrial services in rural America continues to lag behind urban America at all speeds: 20 percent lack access even to service at 4 Mbps/1 Mbps, down only 1 percent from 2011, and 31 percent lack access to 10 Mbps/1 Mbps, down only 4 percent from 2011.
- Americans living in rural and urban areas adopt broadband at similar rates where 25 Mbps/ 3 Mbps service is available, 28 percent in rural areas and 30 percent in urban areas.

In December of 2017, HUD published the final rule, "Narrowing the Digital Divide Through Installation of Broadband Infrastructure in HUD-Funded New Construction and Substantial Rehabilitation of Multifamily Rental Housing." HUD is actively working to bridge the digital divide in low-income communities served by HUD by providing helping with the expansion of broadband infrastructure to low- and moderate-income communities. The final ruling requires installation of broadband infrastructure at the time of new construction or substantial rehabilitation of multifamily rental housing that is funded or supported by HUD. Additionally, CDBG entitlement communities are required to provide an analysis of the needs of the broadband needs of housing occupied by low- and moderate-income households.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

The FCC Fixed Residential Broadband Providers Map displays data showing the number of providers reporting residential fixed broadband in Surprise. The map shows the number of providers available with the most recent data from December 2018 with >25/3 Mbps. The City has complete coverage with diverse broadband providers for residents to choose from.

While several broadband providers are available to residents, low- and moderate-income census neighborhoods have a low percentage of households subscribing to broadband. Some residents may be accessing internet service utilizing their mobile phone and the data from 2014-2018 may be out of date.

The average download speed in Surprise is 49.22 Mbps. This is 19.7% slower than the average in Arizona and 12.6% slower than the national average.

BroadbandNOW reports the following about broadband internet service providers in Surprise:

- There are 18 internet providers in Surprise with 6 of those offering residential service.
- Approximately 89% of Surprise residents are serviced by multiple wired providers.
- The average internet download speed in Arizona is 61.29 Mbps.
- Fiber optic internet is available to just 5% of Maricopa County residents.
- In Maricopa County, approximately 229,000 people do not have access to 25mbps wired broadband.
- There are 13 companies offering business internet services in Surprise.

## Availability of residential wired broadband internet access in 2018.

Availability of wired broadband internet access for residential customers in 2018. Includes all areas with advertised internet speeds of 768 kilobits per second (kbps) or higher. Access may not be available in entire area. Includes asymmetric xDSL (ADSL), symmetric xDSL (SDSL), VDSL, other copper wire technologies, cable modem, optical carrier/fiber to the end user, terrestrial fixed wireless, and electric power line. Areas where no data are available are labeled as having No Broadband Available.

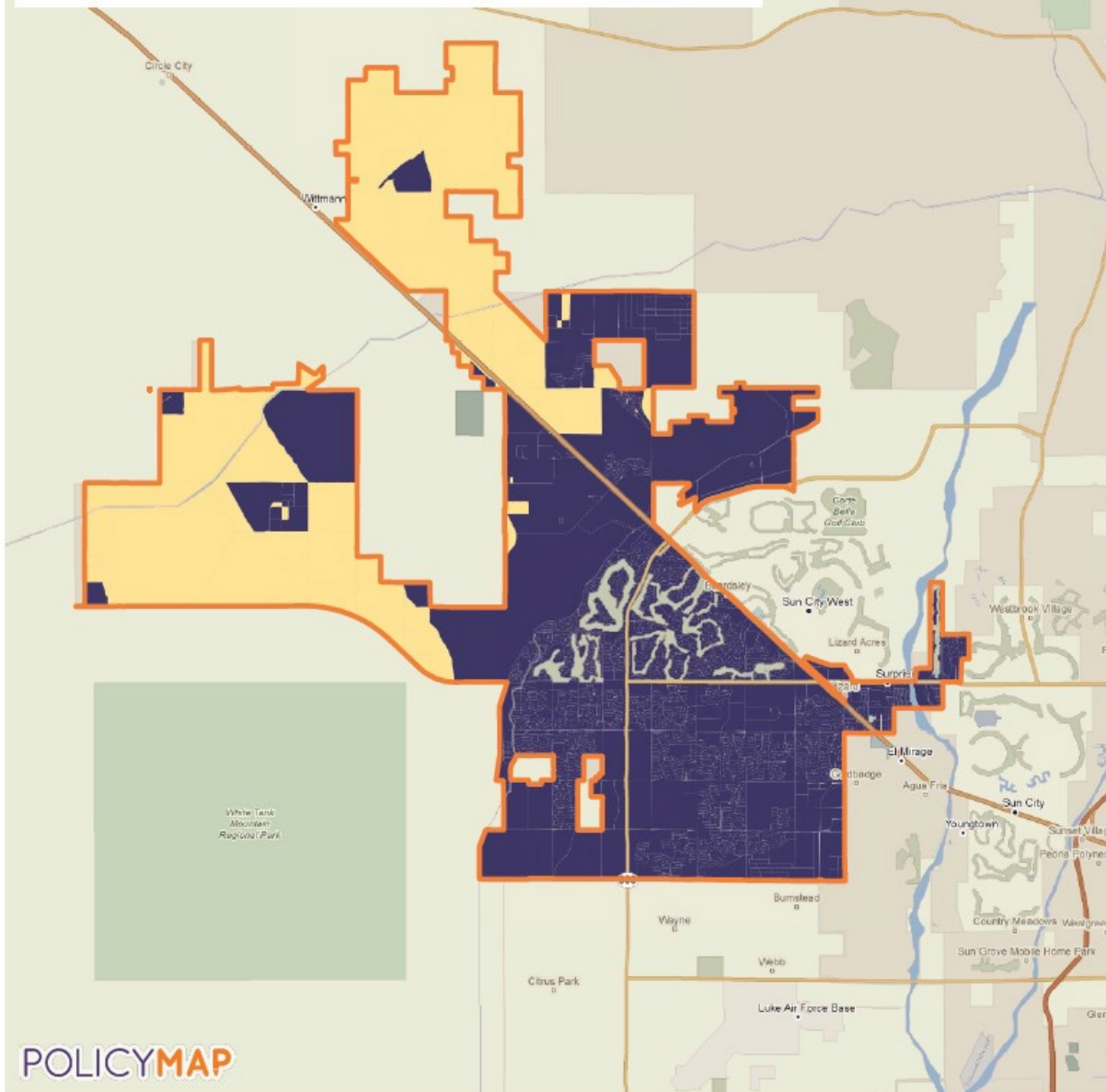
### Wired Broadband Access (Residential)

Year: 2018

Shaded by: Block

- Insufficient Data
- Broadband Available
- No Broadband Available

Source: FCC



### Residential Broadband

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OMB Control No: 2506-0117 (exp. 06/30/2018)

## Estimated percent of households with no broadband internet subscription, between 2014-2018.

Estimated percent of households with no broadband internet subscription, between 2014-2018. This includes households with subscriptions to dial-up internet, with internet access without a subscription, and with no internet access. Percentage calculations are suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (e.g., households, people, householders, etc.).

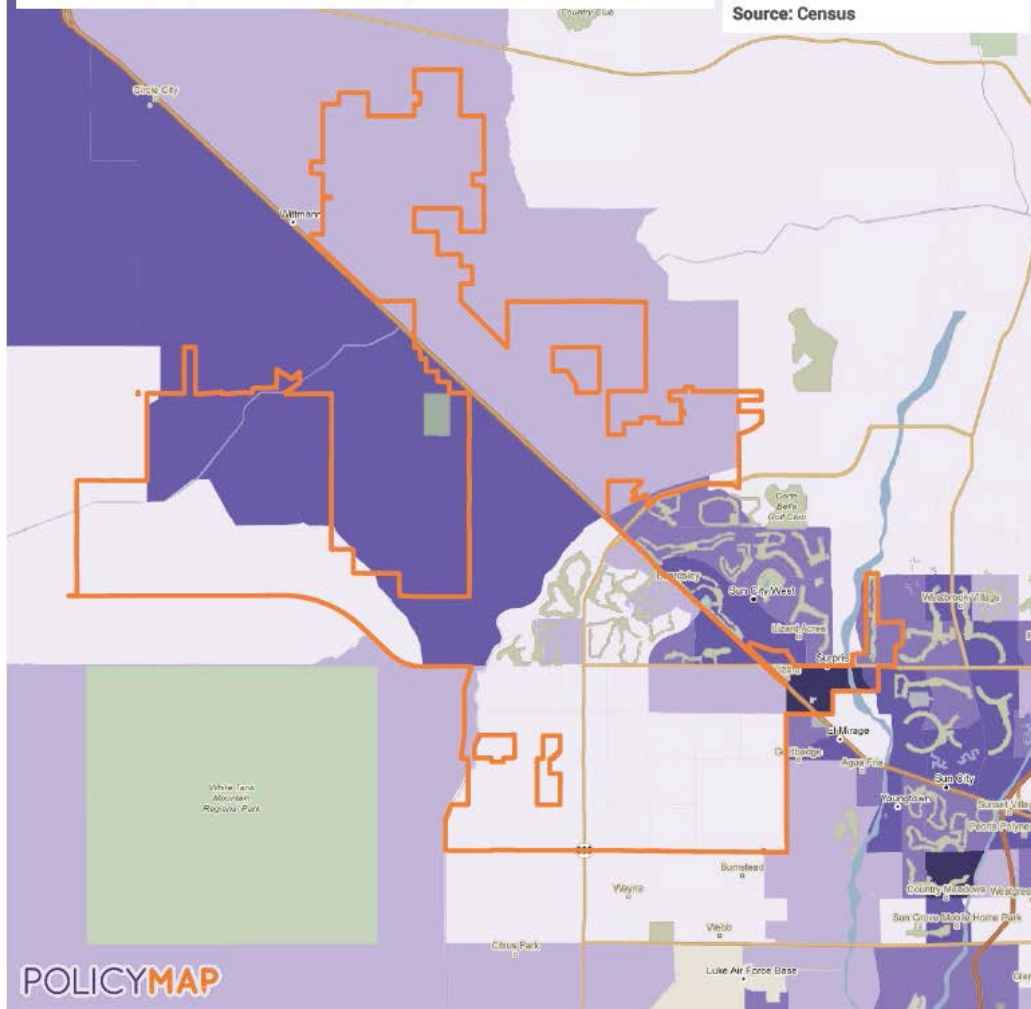
### Percent Households with No Broadband Internet Subscription

Year: 2014-2018

Shaded by: Census Tract, 2010

- Insufficient Data
- 10.04% or less
- 10.05% - 16.27%
- 16.28% - 22.79%
- 22.80% - 31.31%
- 31.32% or more

Source: Census



### No Broadband Subscription



## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

The Maricopa County Multi-Jurisdictional Hazard Mitigation Plan (2015) found that the following impacts are possible throughout the Southwest Region due to climate change:

- Snowpack and streamflow amounts are projected to decline in parts of the Southwest, decreasing surface water supply reliability for cities, agriculture, and ecosystems. The Southwest produces more than half of the nation's high-value specialty crops, which are irrigation-dependent and particularly vulnerable to extremes of moisture, cold, and heat. Reduced yields from increasing temperatures and increasing competition for scarce water supplies will displace jobs in some rural communities.
- Increased warming, drought, and insect outbreaks, all caused by or linked to climate change, have increased wildfires and impacts to people and ecosystems in the Southwest.
- Fire models project more wildfire and increased risks to communities across extensive areas.
- Flooding and erosion in coastal areas are already occurring even at existing sea levels and damaging some California coastal areas during storms and extreme high tides. Sea level rise is projected to increase as Earth continues to warm, resulting in major damage as wind-driven waves ride upon higher seas and reach farther inland.
- Projected regional temperature increases, combined with the way cities amplify heat, will pose increased threats and costs to public health in southwestern cities, which are home to more than 90% of the region's population. Disruptions to urban electricity and water supplies will exacerbate these health problems.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

The City continues to focus energy and resources on helping to ensure that residents, particularly the elderly, are safe during times of extreme summer heat. The City's housing rehabilitation program, supported with CDBG funds, helps to ensure that low- and moderate-income home owners are able to access financial resources to replace air conditioning systems.

Extreme heat often results in the highest number of deaths each year among all weather-related hazards. In 2018, Maricopa County reported 119 heat caused deaths and 63 heat related deaths. Heat disorders strike when people spend too much time in the heat or overexert themselves. Older adults, young children, and people who are sick, overweight or have an underlying health condition are more susceptible to heat-related illness.

The National Weather Service reports that Phoenix had 29 days over 110 in 2019. Extreme heat is defined as a period of at least 2-3 days of high heat with temperatures above 90 degrees. The average temperature in Phoenix in July, according to The Weather Channel, is 106 degrees.

The City works to actively mitigate the challenges faced by low- and moderate-income residents in the face a natural disaster.

**City of Surprise Functional Needs Database Information Form** - This is a voluntary registry for Surprise residents to assist public safety personnel in identifying persons with disabilities or functional needs. This database will be used by the Surprise Public Safety Departments during disasters to determine where persons with disabilities or other functional needs reside. The information provided on this form will only be used by emergency personnel in the course of their duties.

### **Heat Relief Network**

The Heat Relief Network is a regional partnership of the Maricopa Association of Governments (MAG), municipalities, nonprofit organizations, the faith-based community, and businesses. Each year, MAG coordinates the mapping of the Heat Relief Network, a network of partners providing hydration stations, refuge locations, and water donation sites throughout the Valley with the goal of preventing heat-related and heat caused deaths among vulnerable populations and people experiencing homelessness.

Emergency Cooling Centers and water distribution areas are located throughout Maricopa County during extreme heat events for those who do not have access to indoor cool environments. Cooling centers can be community centers, churches, and other community-based organizations that provide water and serve as a safe, cool indoor place during the day for refuge from the heat. Additionally, water and other heat relief supply donations are collected throughout the County.



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The City of Surprise's 2020-2024 Consolidated Plan is a five-year strategic plan to provide an outline of action for the community as it works toward meeting the housing and community development needs of its low- and moderate-income and special needs households. The plan's development includes a profile of the community and its economy, and an assessment of housing and community development needs, and the development of long-range strategies to meet those needs.

Priorities were determined through analysis of multiple data sources:

- 2020 Maricopa HOME Consortium - Impediments to Fair and Affordable Housing
- 2020 Maricopa HOME Consortium Consolidated Plan
- Human Services & Community Vitality in Surprise—A Community That Cares (2019)
- Surprise Park and Recreation Master Plan (2015)
- General Plan 2035 (2015)
- Maricopa County Multi-Jurisdictional Hazard Mitigation Plan (2015)
- Stakeholder meetings and surveys
- Consultation with Maricopa HOME Consortium members
- Citizen input gathered at public meetings/listening sessions and survey results
- Staff recommendations
- Community Housing Assessment Strategy (CHAS) data
- American Housing Survey (AHS) data
- American Community Survey (ACS) 2013-2017 5-Year Estimates

The Strategic Plan serves as a planning document which outlines the anticipated resources over the course of 5-years from CDBG entitlement funding, program income, and other sources. Additionally, a series of goals is described which illuminate how the City will prioritize available financial resources, geographic priorities and expected outcomes.

Through the process of preparing for the Consolidated Plan, the City identified the following high priority needs.

- Maintain and increase affordable housing
- Invest in public facility improvements
- Support public services
- Continue planning and administration of HUD funded programs

Over the course of the 2020-2024 Consolidated Plan the City has established goals and outcomes to address:

- Housing rehabilitation – Preservation of existing affordable housing stock.
- Housing services – Activities to support Tennant Based Rental Assistance.
- Affordable rental housing – Development of new units, and/or rehabilitation of existing units.
- Public facility improvement – Improvements to public facilities located in low – and moderate income areas.
- Public Services – Services for LMI persons in Surprise.
- Planning and Administration – Continued planning and administration of the program.

## SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

### Geographic Area

Table 12 - Geographic Priority Areas

|   |                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Area Name:</b>                                                                   | ORIGINAL TOWNSITE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | <b>Area Type:</b>                                                                   | Local Target area                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | <b>Other Target Area Description:</b>                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|   | <b>HUD Approval Date:</b>                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|   | <b>% of Low/ Mod:</b>                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|   | <b>Revital Type:</b>                                                                | Comprehensive                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|   | <b>Other Revital Description:</b>                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|   | <b>Identify the neighborhood boundaries for this target area.</b>                   | The <b>Original Town Site (OTS)</b> is the historic center of Surprise. It is just over one square mile, 664 acres in area -- bounded by Bell Road on the north, Dysart Road on the west, Greenway on the south and El Mirage on the east. Grand Avenue (U.S. 60) and the Santa Fe railroad tracks angle through the area, separating the north and south portions of the neighborhood.                                                                                                                                                                                                          |
|   | <b>Include specific housing and commercial characteristics of this target area.</b> | The OTS is remarkable in its variety. Existing conditions range from the oldest, original residences and businesses in the City to the Bell Road Corridor shops, restaurants, hotels and offices as well as public facilities, commercial development and new housing within the neighborhood. There are also vacant parcels, properties in need of rehabilitation and marginal land uses that are prime candidates for redevelopment.<br><br>OTS includes a 1,000-square-foot Hollyhock Library, the Surprise Senior Center, and the Villanueva Recreation Center and Hollyhock Community Pool. |

|                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p> | <p><b>Original Town Site Outreach</b></p> <p>The City held a an outreach meeting at the Original Town Site (OTS) outreach meeting on September 4, 2019 to aid in the identification of the OTS as as a target area. Comments from the public revolved around: rehab of existing homes, environmental hazards in homes, i.e. asbestos and mold, making programs more available and making people more aware, repairing old houses, language barriers to knowing programs are available, and the surplus of empty lots in the OTS.</p> |
| <p><b>Identify the needs in this target area.</b></p>                                                                              | <p>The OTS is in need of residential, commercial, and infrastructure improvements.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                               |

|                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
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| <p><b>What are the opportunities for improvement in this target area?</b></p> | <p>The Original Town Site (OTS) of Surprise currently includes over 16% of undeveloped lands within its boundaries, in addition to many vacant properties. The ultimate pattern of revitalization supports design strategies and public improvements that capitalize on the cultural aspects of walkability and “front yard-living” that provide the basis for a vibrant, culturally diverse community, while providing regional connectivity and expanded services. Current planning efforts for this area include the Village 1 Plan and the Specific Plan for the Revitalization of the Original Town Site.</p> <p>The <b>Surprise Heritage District (SHD)</b> is a zoning district that regulates properties in the city’s Original Town Site (OTS), which is bounded North-South by Bell Rd and Greenway Rd and East-West by El Mirage Rd and Dysart Rd. The SHD is intended to aid in revitalization of the OTS while preserving historical character and a unique sense of place.</p> <p>Adopted under Ord 2016-14, the City’s Infill Incentive District provides financial incentives to promote both residential and commercial development that will aid in the revitalization of the Original Town Site. In order to be eligible, properties within the OTS will now be required to have one of the optional overlay zones, either SHD-RO or SHD-CO. If the property qualifies, the available incentive and procedure to obtain it will be determined by the type of project: residential or commercial.</p> <ul style="list-style-type: none"> <li>• New residential development on parcels zoned either SHD-RO or SHD-CO shall receive a 100% waiver of the City of Surprise Development Impact Fees</li> <li>• New, expanding qualifying commercial development may request a 100% waiver of Building Plan Review, Building Permit, and City of Surprise Development Impact Fees at the approval of City Council</li> </ul> |
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|                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Are there barriers to improvement in this target area?</b></p> | <p>The City is actively working to improve the Original Townsite (OTS).</p> <p>The Surprise Heritage District (SHD) is a zoning district that regulates properties in the city's Original Town Site (OTS), which is bounded North-South by Bell Rd and Greenway Rd and East-West by El Mirage Rd and Dysart Rd.</p> <p>The SHD is intended to aid in revitalization of the OTS while preserving historical character and a unique sense of place. The SHD was approved by the Surprise City Council in June 2016 following extensive public outreach and input.</p> <p>Comprehensive design standards apply to all properties in the OTS:</p> <ul style="list-style-type: none"> <li>• Implements the desired character and architecture on new development</li> <li>• Previously applied under the authority of the OTS revitalization plan</li> <li>• Acceptable architectural styles include Bungalow, Southwest, Spanish Colonial Revival, Pueblo, and other common to the Valley Metropolitan area from the late 1800's- through the 1950's</li> <li>• All new homes will include a front porch</li> </ul> <p>Works in combination with other zoning regulations:</p> <ul style="list-style-type: none"> <li>• Does not change allowed land use regulations</li> <li>• Does not change development standards</li> <li>• Additional zoning is needed to identify these regulations</li> </ul> <p><b>New Development standards may help bring current "legal, non-conforming" properties into conformance:</b></p> <ul style="list-style-type: none"> <li>• Smaller setbacks</li> <li>• Increased maximum lot coverage</li> <li>• Allow more than 1 accessory structure up to 800 sq. ft.</li> </ul> |
|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <ul style="list-style-type: none"> <li>• The RO promotes desired pedestrian scale with flexible front yard setbacks.</li> </ul> <p><b>Introduces “Cottage Industry” into the OTS to help grow home based businesses:</b></p> <ul style="list-style-type: none"> <li>• More flexible than the “Home Occupation” regulations</li> <li>• A small business conducted as an accessory to the residence</li> <li>• Both protect against adverse effects of activities associated with businesses in residential areas</li> <li>• Hours of operation are defined as 8am-8pm</li> <li>• Allow a small number of employee</li> <li>• May use up to 50% of the home</li> <li>• Activities are allowed outside the house (must be screened)</li> <li>• Small signage is allowed to identify a business in the home</li> <li>• Wider range of business types can be a “Cottage Industry”</li> </ul> <p><b>Allows Manufactured Homes:</b></p> <ul style="list-style-type: none"> <li>• Viable housing option within the OTS. Many exist but need to be replaced/updated</li> <li>• Cannot be more than 10 years old when acquiring building permit</li> <li>• Must maintain the aesthetic and architectural design standards similar to conventional site-built homes</li> <li>• Requires a front porch</li> <li>• Garage/carports shall match architecture of the home</li> <li>• All additions must meet building code requirements and be compliant with HUD standards</li> </ul> <p><b>Development Incentives</b></p> |
|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|   |                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   |                                                                                                                             | <p>Adopted under Ord 2016-14, the City's Infill Incentive District provides financial incentives to promote both residential and commercial development that will aid in the revitalization of the Original Townsite. In order to be eligible, properties within the OTS will now be required to have one of the optional overlay zones, either SHD-RO or SHD-CO. If the property qualifies, the available incentive and procedure to obtain it will be determined by the type of project: residential or commercial.</p> <ul style="list-style-type: none"> <li>• New residential development on parcels zoned either SHD-RO or SHD-CO shall receive a 100% waiver of the City of Surprise Development Impact Fees</li> <li>• New, expanding Qualifying Commercial development may request a 100% waiver of Building Plan Review, Building Permit, and City of Surprise Development Impact Fees at the approval of City Council.</li> </ul> |
| 2 | <b>Area Name:</b>                                                                                                           | Surprise Citywide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|   | <b>Area Type:</b>                                                                                                           | Local Target area                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|   | <b>Other Target Area Description:</b>                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|   | <b>HUD Approval Date:</b>                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|   | <b>% of Low/ Mod:</b>                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|   | <b>Revital Type:</b>                                                                                                        | Comprehensive                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | <b>Other Revital Description:</b>                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|   | <b>Identify the neighborhood boundaries for this target area.</b>                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|   | <b>Include specific housing and commercial characteristics of this target area.</b>                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|   | <b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|   | <b>Identify the needs in this target area.</b>                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

|  |                                                                        |  |
|--|------------------------------------------------------------------------|--|
|  | <b>What are the opportunities for improvement in this target area?</b> |  |
|  | <b>Are there barriers to improvement in this target area?</b>          |  |

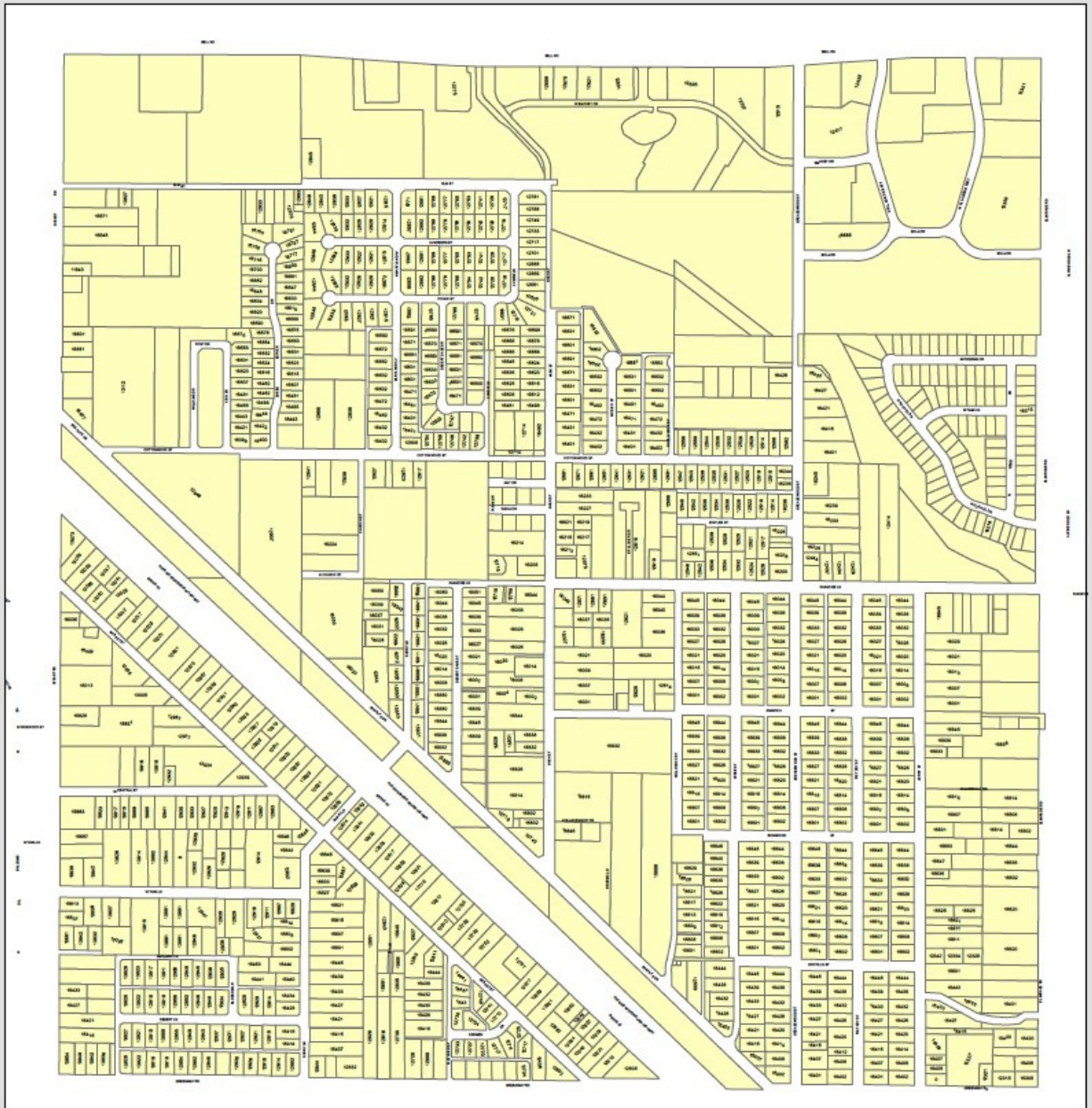
### General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City is actively working to improve the Original Townsite (OTS) and has identified the high priority need for public facility improvements. The City's will limit low mod area benefit (LMA) to public facility improvements in the Original Town Site (OTS). All of other projects in the 2020 Action Plan will occur citywide.

The **Original Town Site (OTS)** is the historic center of Surprise. It is just over one square mile, 664 acres in area -- bounded by Bell Road on the north, Dysart Road on the west, Greenway on the south and El Mirage on the east. Grand Avenue (U.S. 60) and the Santa Fe railroad tracks angle through the area, separating the north and south portions of the neighborhood.

# City of Surprise - Original Town Site



0 250 500 1,000 Feet



OTS MAP

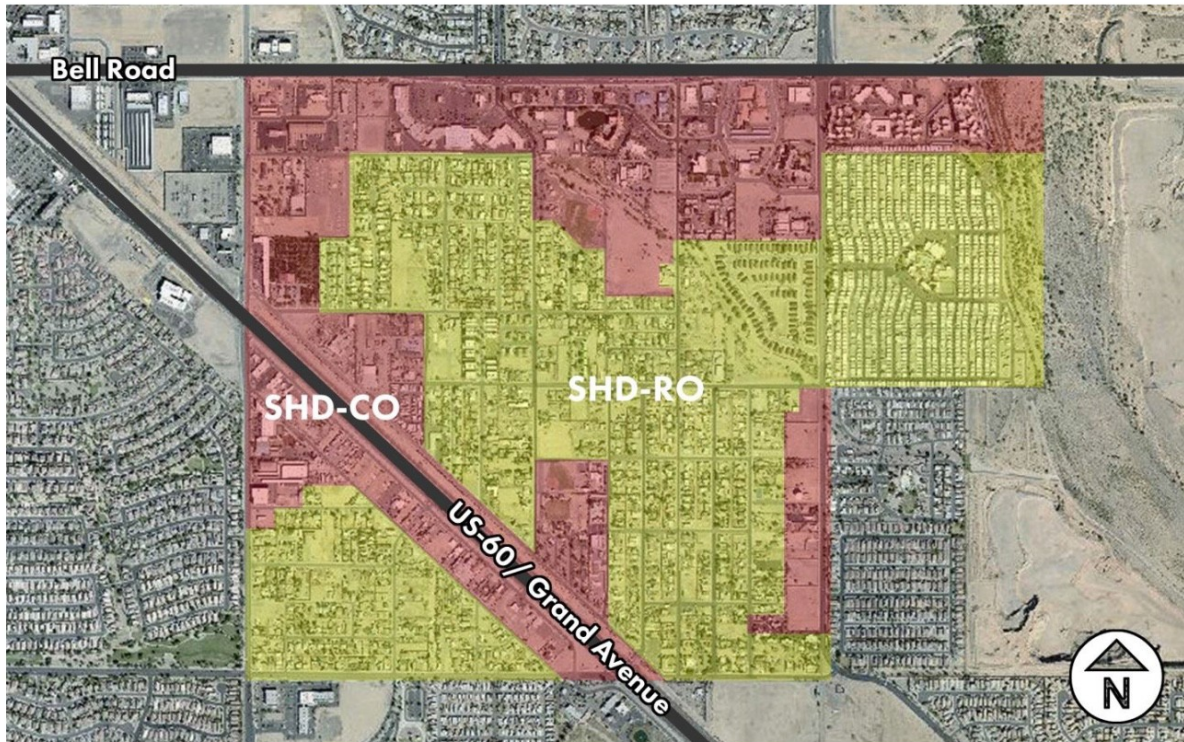
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OMB Control No: 2506-0117 (exp. 06/30/2018)





**OTS - Surprise Opportunity Zone**

## SP-25 Priority Needs - 91.415, 91.215(a)(2)

### Priority Needs

**Table 13 – Priority Needs Summary**

|          |                                  |                                                                                                                                                                                                                                                 |
|----------|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>1</b> | <b>Priority Need Name</b>        | Affordable Housing                                                                                                                                                                                                                              |
|          | <b>Priority Level</b>            | High                                                                                                                                                                                                                                            |
|          | <b>Population</b>                | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Individuals<br>Families with Children<br>Victims of Domestic Violence<br>Elderly<br>Persons with Mental Disabilities<br>Victims of Domestic Violence |
|          | <b>Geographic Areas Affected</b> | Surprise Citywide                                                                                                                                                                                                                               |
|          | <b>Associated Goals</b>          | Housing Rehabilitation<br>Housing Services<br>Affordable Rental Housing                                                                                                                                                                         |
|          | <b>Description</b>               | The City of Surprise has identified the high priority need of access to safe and affordable housing for Surprise residents.                                                                                                                     |
|          |                                  |                                                                                                                                                                                                                                                 |

|          |                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----------|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|          | <b>Basis for Relative Priority</b> | <p>The Assessment of Impediments (AI) for the Maricopa HOME Consortium members listed "Insufficient affordable housing in a range of unit sizes" as the first of several high priorities. Some 29.4% of households have costs burdens. This is more significant for renter households, of which 43.4% have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population.</p> <p>Creating new, affordable rental housing for LMI persons is a direct way that the City of Surprise can address this high priority impediment. Additionally, the City will launch a new tenant-based rental assistance (TBRA) program to help provide more stability to persons at risk of becoming homeless due to housing cost burden.</p> <p>Additionally, the AI called out "Insufficient accessible affordable housing" and "Failure to make reasonable accommodations" as two separate high priority impediments. The study explained that the number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 46.5% of persons aged 75 and older have at least one form of disability. Input from local service providers assert that these estimates may be lower than the actual rate of disability in the HOME Consortium.</p> <p>Disability was the number one fair housing basis for complaints with cause between 2008 and 2017. Failure to make reasonable accommodations accounted for the largest number of issues for fair housing complaints during this time period.</p> <p>The City of Surprise will address these needs by proving a housing rehabilitation program that focuses on health and safety issue for low- and moderate-income homeowners.</p> |
| <b>2</b> | <b>Priority Need Name</b>          | Public Facility Improvements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|          | <b>Priority Level</b>              | High                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |



|  |                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Public Housing Residents<br>Chronic Homelessness<br>Individuals<br>Families with Children<br>Mentally Ill<br>Chronic Substance Abuse<br>veterans<br>Persons with HIV/AIDS<br>Victims of Domestic Violence<br>Unaccompanied Youth<br>Elderly<br>Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Persons with Alcohol or Other Addictions<br>Persons with HIV/AIDS and their Families<br>Victims of Domestic Violence<br>Non-housing Community Development |
|  | <b>Geographic Areas Affected</b>   | ORIGINAL TOWNSITE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|  | <b>Associated Goals</b>            | Public Facility Improvements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|  | <b>Description</b>                 | The City is actively working to improve the Original Townsite (OTS) and has identified the high priority need for public facility improvements.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|  | <b>Basis for Relative Priority</b> | The City's will limit low mod area benefit (LMA) to public facility improvements in the Original Town Site (OTS).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|  | <b>3 Priority Need Name</b>        | Public Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|  | <b>Priority Level</b>              | High                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

|  |                                  |                                                                                                                                                                                                                                                                                                                                                                                                      |
|--|----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <b>Population</b>                | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Public Housing Residents<br>Individuals<br>Families with Children<br>Victims of Domestic Violence<br>Unaccompanied Youth<br>Elderly<br>Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Victims of Domestic Violence |
|  | <b>Geographic Areas Affected</b> | Surprise Citywide                                                                                                                                                                                                                                                                                                                                                                                    |
|  | <b>Associated Goals</b>          | Public Services                                                                                                                                                                                                                                                                                                                                                                                      |
|  | <b>Description</b>               | The City of Surprise has identified the need for public services throughout the City. These public service needs include services for seniors, persons with disabilities, persons experiencing homelessness, persons at risk of becoming homeless, low-income children, and youth.                                                                                                                   |

|   |                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---|------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>Basis for Relative Priority</b> | <p>The Community Needs Assessment, <i>Human Services &amp; Community Vitality in Surprise—A Community That Cares...</i> November 2019, developed a series of recommended action for the City that would help better provide for the City's most vulnerable population.</p> <p>The study identified universal gaps that are considered a first priority. These identified themes common to surveys, focus groups, and interviews include (in order of prioritization):</p> <ol style="list-style-type: none"> <li>1. Response to those individuals and families in immediate, urgent need</li> <li>2. Need for a coordinated system of community partners working together to address immediate, urgent needs using a community-based human services delivery model</li> <li>3. Access to mental health, behavioral health, substance abuse, and health care treatment services</li> <li>4. Solutions to local transportation needs</li> <li>5. Additional safe, affordable housing options</li> <li>6. Awareness/communication of available services</li> <li>7. Enhanced planning for community building, collaboration, and partnership communication</li> <li>8. Employment (for most population groups)</li> </ol> <p>The City has determined that one of the avenues to address these critical needs is to utilize HUD CDBG funding to provide public service to seniors, persons with disabilities, persons experiencing homelessness, persons at risk of becoming homeless, low-income children, and youth. While public service cannot address each of the critical needs, it can work to make a difference in the lives of residents in the most need.</p> <ol style="list-style-type: none"> <li>1.</li> <li>1.</li> </ol> |
| 4 | <b>Priority Need Name</b>          | Planning and Administration                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|   | <b>Priority Level</b>              | High                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

|                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Middle<br>Large Families<br>Families with Children<br>Elderly<br>Public Housing Residents<br>Rural<br>Chronic Homelessness<br>Individuals<br>Families with Children<br>Mentally Ill<br>Chronic Substance Abuse<br>veterans<br>Persons with HIV/AIDS<br>Victims of Domestic Violence<br>Unaccompanied Youth<br>Elderly<br>Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Persons with Alcohol or Other Addictions<br>Persons with HIV/AIDS and their Families<br>Victims of Domestic Violence<br>Non-housing Community Development |
| <b>Geographic Areas Affected</b>   | Surprise Citywide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Associated Goals</b>            | Planning and Administration                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Description</b>                 | The City will continue supporting HUD funded programs with administration of the programs, planning related activities, fair housing activities, and other eligible activities.                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Basis for Relative Priority</b> | Planning and administration of HUD funded programs is vital to having a successful program.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

## Narrative (Optional)

Priorities were determined through analysis of multiple data sources:

- 2020 Maricopa HOME Consortium - Impediments to Fair and Affordable Housing
- 2020 Maricopa HOME Consortium Consolidated Plan
- Human Services & Community Vitality in Surprise—A Community That Cares (2019)
- Surprise Park and Recreation Master Plan (2015)
- General Plan 2035 (2015)
- Maricopa County Multi-Jurisdictional Hazard Mitigation Plan (2015)
- Stakeholder meetings and surveys
- Consultation with Maricopa HOME Consortium members
- Citizen input gathered at public meetings/listening sessions and survey results
- Staff recommendations
- Community Housing Assessment Strategy (CHAS) data
- American Housing Survey (AHS) data
- American Community Survey (ACS) 2013-2017 5-Year Estimates

*Human Services & Community Vitality in Surprise—A Community That Cares* (2019) identified universal gaps that are considered a first priority. These identified themes common to surveys, focus groups, and interviews include (in order of prioritization):

1. Response to those individuals and families in immediate, urgent need
2. Need for a coordinated system of community partners working together to address immediate, urgent needs using a community-based human services delivery model
3. Access to mental health, behavioral health, substance abuse, and health care treatment services
4. Solutions to local transportation needs
5. Additional safe, affordable housing options
6. Awareness/communication of available services
7. Enhanced planning for community building, collaboration, and partnership communication
8. Employment (for most population groups)

Additionally, the Maricopa HOME Consortium Assessment of Impediments to Fair and Affordable Housing (AI) identified the following high priority impediments.

- Insufficient affordable housing in a range of unit sizes
- Black or African American, Hispanic, and Native Hawaiian/Pacific Islander households with disproportionate rates of housing problems
- Insufficient accessible affordable housing
- Failure to Make Reasonable Accommodations

- Lack of fair housing infrastructure
- Insufficient fair housing education
- Insufficient understanding of credit

While, it is difficult to solve each of these universal gaps and impediments with HUD CBDG funding, these conditions do directly related back to each of the needs, goals, and projects in the Consolidated Plan.

## SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City of Surprise prioritized goals and objectives for using CDBG funding to strategically and effectively benefit low- and moderate-income residents by supporting the creation of affordable housing, investing in public facility improvements, and supporting public services. The City expects partners to leverage CDBG funding to the fullest extent possible to implement robust programs that will help further the needs of area residents.

### Anticipated Resources

| Program | Source of Funds  | Uses of Funds                                                                                                  | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Remainder of ConPlan \$ | Narrative Description                          |
|---------|------------------|----------------------------------------------------------------------------------------------------------------|----------------------------------|--------------------|--------------------------|-----------|---------------------------------------------------|------------------------------------------------|
|         |                  |                                                                                                                | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |                                                   |                                                |
| CDBG    | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 649,903                          | 0                  | 0                        | 649,903   | 2,599,612                                         | The City's allocation for PY2020 is \$649,303. |

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| Program      | Source of Funds | Uses of Funds                                                           | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Remainder of ConPlan \$ | Narrative Description                                                                                                                                                 |
|--------------|-----------------|-------------------------------------------------------------------------|----------------------------------|--------------------|--------------------------|-----------|---------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |                 |                                                                         | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |                                                   |                                                                                                                                                                       |
| General Fund | public - local  | Admin and Planning<br>Housing<br>Public Improvements<br>Public Services | 75,000                           | 0                  | 0                        | 75,000    | 300,000                                           | The City of Surprise allocates approximately \$75,000 annually of City General Funds for CDBG staff salary in support of program administration and project delivery. |

**Table 14 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City of Surprise allocates approximately \$75,000 annually from the City General Funds for CDBG staff salary in support of program administration and project delivery.

The projects outlined in the Strategic Plan which are implemented by outside agencies are anticipated to use CDBG funding to leverage their initial financial resources.

Many of the development activities outlined in the Strategic Plan and Annual Action Plan receive substantial leverage from the City's general fund, development incentive programs, and other programs designed to encourage economic growth. Leveraged resources are reported in the Consolidated Annual Performance and Evaluation Report (CAPER).

The City of Surprise offers incentives for new affordable housing developments in the Original Town Site. Surprise provided over \$275,000 in development fee reduction in the Heritage at Surprise project. Surprise continues to find ways to leverage funding for matching requirements.



**If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan**

The City is looking to improve public facilities in low- and moderate-income in the Original Town Site. The City will continue to evaluate locations on public owned property over the course of the Consolidated Plan. In general, the areas of needs described in the *General Plan 2035*, *Parks and Recreation Master Plan*, and *Human Services and Community Vitality in Surprise - A Community that Cares* will help to guide the locations of investment. As the City continues to grow, additional property may be identified that would be suitable for utilizing HUD funding.

The City of Surprise owns the land for the Heritage at Surprise project. Additionally, Surprise owns 17 acres in the Heritage District of the Original Town Site, and is actively seeking partners to develop the property that could include new affordable rental units.

**Discussion**

The City will not have any program income in excess of \$25,000 a year during the consolidated plan period.

## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

| Responsible Entity | Responsible Entity Type | Role                                                                                                                                                                                | Geographic Area Served |
|--------------------|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| SURPRISE           | Government              | Economic<br>Development<br>Homelessness<br>Non-homeless special<br>needs<br>Ownership<br>Planning<br>Rental<br>neighborhood<br>improvements<br>public facilities<br>public services | Jurisdiction           |

**Table 15 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

Surprise has a variety of service providers who provide targeted assistance and mainstream services, such as health, mental health, and employment services to homeless persons and persons with HIV.

The City is administering most of the HUD CDBG and HOME programs internally, working in coordination with other local . Maintaining the CDBG and HOME program administration and service delivery of programs allows the City to optimize funding, reduce overhead/increase efficiency, and provide the most critical services to low- and moderate-income residents.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

| Homelessness Prevention Services        | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|-----------------------------------------|----------------------------|----------------------|-----------------------------|
| <b>Homelessness Prevention Services</b> |                            |                      |                             |
| Counseling/Advocacy                     |                            |                      |                             |
| Legal Assistance                        |                            |                      |                             |
| Mortgage Assistance                     |                            |                      |                             |
| Rental Assistance                       | X                          |                      |                             |
| Utilities Assistance                    | X                          |                      |                             |
| <b>Street Outreach Services</b>         |                            |                      |                             |
| Law Enforcement                         | X                          | X                    |                             |

| Street Outreach Services           |   |  |
|------------------------------------|---|--|
| Mobile Clinics                     |   |  |
| Other Street Outreach Services     |   |  |
| Supportive Services                |   |  |
| Alcohol & Drug Abuse               |   |  |
| Child Care                         | X |  |
| Education                          | X |  |
| Employment and Employment Training | X |  |
| Healthcare                         | X |  |
| HIV/AIDS                           |   |  |
| Life Skills                        | X |  |
| Mental Health Counseling           |   |  |
| Transportation                     |   |  |
| Other                              |   |  |
|                                    |   |  |

**Table 16 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

There are variety of services providers in Surprise who provide health, mental health, and employment services. These programs, while not specifically targeted to homeless persons and/or persons with HIV, they are made available to these population groups.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The City of Surprise participates in a regional Continuum of Care plan in collaboration with the all other jurisdictions in Maricopa County. The Maricopa Association of Governments (MAG) is the lead agency for the Maricopa Regional Continuum of Care (CoC), and plans and administers the CoC.

The Continuum of Care represents a wide range of services for the homeless, including; homeless/emergency shelters, transitional shelters, permanent supportive housing, supportive services, homelessness prevention, rapid re-housing, outreach, emergency food, meals, clothing, medical services, mental health services, rental and utility assistance, and many other appropriate services. Each year a Point-in-Time (PIT) count is made of the persons residing in shelter and transitional facilities and living unsheltered within the community. The Continuum of Care is also the lead agency overseeing the community's 10-Year Plan to End Chronic Homelessness.

While many services for homeless persons are available throughout Maricopa County, there are fewer dedicated services within the City of Surprise. Often persons experiencing homelessness need to travel outside the City to access services.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

To overcome gaps in the system, the City will continue to provide opportunities for public, private and governmental organizations to come together to share information, advocate for issues of concern, leverage resources to make projects happen, address barriers associated with implementing activities and coordinate efforts.

The City has integrated the needs of homeless persons into the Consolidated Plan's identified needs, goals, and projects.

1. Affordable housing. The City will may include tenant-based rental assistance (TBRA) to help residents from becoming homeless or transition homeless persons into permanent housing.
2. Public services. Public services will have a narrow focus providing services for persons who are homeless, at-risk of becoming homeless, disabled, or are for life skill training for youth.

Additionally, City departments also meets regularly help provide comprehensive services across disciplines and to find solutions to address homelessness that are utilizes available resources.

## SP-45 Goals - 91.415, 91.215(a)(4)

### Goals Summary Information

| Sort Order | Goal Name                    | Start Year | End Year | Category                                                              | Geographic Area   | Needs Addressed              | Funding         | Goal Outcome Indicator                                                                                              |
|------------|------------------------------|------------|----------|-----------------------------------------------------------------------|-------------------|------------------------------|-----------------|---------------------------------------------------------------------------------------------------------------------|
| 1          | Housing Rehabilitation       | 2020       | 2024     | Affordable Housing                                                    | Surprise Citywide | Affordable Housing           | CDBG: \$714,615 | Homeowner Housing Rehabilitated: 125 Household Housing Unit                                                         |
| 2          | Housing Services             | 2020       | 2024     | Affordable Housing                                                    | Surprise Citywide | Affordable Housing           | CDBG: \$135,000 | Tenant-based rental assistance / Rapid Rehousing: 130 Households Assisted                                           |
| 3          | Affordable Rental Housing    | 2022       | 2024     | Affordable Housing                                                    | Surprise Citywide | Affordable Housing           | CDBG: \$547,000 | Rental units constructed: 10 Household Housing Unit                                                                 |
| 4          | Public Facility Improvements | 2020       | 2024     | Non-Housing Community Development                                     | ORIGINAL TOWNSITE | Public Facility Improvements | CDBG: \$852,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted |
| 5          | Public Services              | 2020       | 2024     | Homeless Non-Homeless Special Needs Non-Housing Community Development |                   | Public Services              | CDBG: \$351,000 | Public service activities other than Low/Moderate Income Housing Benefit: 615 Persons Assisted                      |

| Sort Order | Goal Name                   | Start Year | End Year | Category                                                                                                                  | Geographic Area | Needs Addressed             | Funding                                          | Goal Outcome Indicator |
|------------|-----------------------------|------------|----------|---------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------------------|--------------------------------------------------|------------------------|
| 6          | Planning and Administration | 2020       | 2020     | Affordable Housing<br>Public Housing<br>Homeless<br>Non-Homeless<br>Special Needs<br>Non-Housing<br>Community Development |                 | Planning and Administration | CDBG:<br>\$649,900<br>General Fund:<br>\$375,000 | Other:<br>1 Other      |

**Table 17 – Goals Summary**

## Goal Descriptions

|   |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|---|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Goal Name</b>        | Housing Rehabilitation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|   | <b>Goal Description</b> | <p>The City of Surprise has a robust housing rehabilitation program that provides deferred loan for low- and moderate-income residents for residential improvements to (1) health, safety, and livability improvements and (2) home weatherization and energy efficiency.</p> <p>Projects include rehabilitation of privately owned, single-unit homes and all delivery costs (including staff, other direct costs, and service costs) directly related to carrying out housing rehabilitation activities.</p> |
| 2 | <b>Goal Name</b>        | Housing Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|   | <b>Goal Description</b> | <p>Funds will be used to provide direct assistance to low-income households who need help paying their rent. Tenant-Based Rental Assistance (TBRA) is a rental subsidy that helps make up the difference between what a renter can afford to pay and the actual rent for a home.</p>                                                                                                                                                                                                                           |

|          |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|----------|-------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>3</b> | <b>Goal Name</b>        | Affordable Rental Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | <b>Goal Description</b> | The City will support affordable rental housing through the creation of new affordable rental units. Projects may include: rehabilitation of privately owned buildings with two or more permanent residential units, rehabilitation of housing units owned/operated by a public housing authority (PHA), acquisition of property to be rehabilitated for housing, and acquisition of real property that will be developed for a public purpose.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>4</b> | <b>Goal Name</b>        | Public Facility Improvements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|          | <b>Goal Description</b> | <p>Public facility improvements may include:</p> <ol style="list-style-type: none"> <li>1. Acquisition, construction, or rehabilitation of facilities (except permanent housing) for seniors</li> <li>2. Acquisition, construction, or rehabilitation of facilities that are principally designed to serve a neighborhood and that will be used for social services or for multiple purposes (including recreation)</li> <li>3. Development of open space areas or facilities intended primarily for recreational use</li> <li>4. Installation or replacement of water lines, sanitary sewers, storm sewers, and fire hydrants.</li> <li>5. Improvements to sidewalks including the installation of trash receptacles, lighting, benches, and trees</li> <li>6. Acquisition, construction, conversion of buildings, or rehabilitation of temporary shelters and transitional housing for the homeless, including victims of domestic violence, dating violence, sexual assault or stalking, disaster victims, runaway children, drug offenders, and parolees.</li> </ol> |

|   |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|---|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 5 | <b>Goal Name</b>        | Public Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | <b>Goal Description</b> | <p>Projects may include:</p> <ol style="list-style-type: none"> <li>1. <b>Subsistence Payments.</b> One-time or short-term (no more than three months) emergency payments on behalf of individuals or families, generally for the purpose of preventing homelessness. Examples include utility payments to prevent cutoff of service, and rent/mortgage payments to prevent eviction.</li> <li>2. <b>Homeless/AIDS Patients Programs</b> - Costs associated with the operation of programs for the homeless or for AIDS patients, such as staff costs, utilities, maintenance, and insurance</li> <li>3. <b>Services for Persons with Disabilities</b> - Services for the persons with disabilities, regardless of age.</li> <li>4. <b>Youth Services</b> - Services for young people age 13 to 19.</li> </ol> |
| 6 | <b>Goal Name</b>        | Planning and Administration                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|   | <b>Goal Description</b> | Expenses related to administering the program, preparing planning documents and reports, fair housing activities, and other eligible expenses under this category.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Supporting the development of affordable housing is a primary goal of the City's five-year plan. The City will support affordable housing through the preservation of existing housing, rental assistance, and the creation of new affordable rental units.

- 125 houses rehabilitated for low- and moderate-income residents
- 130 persons assisted with tenant-based rental assistance (TBRA)
- 10 creation of new affordable rental units





## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The health risks to young children posed by lead-based paint in residential dwellings remains an important issue for both the housing industry and the public health community to address. The City is committed to addressing the challenges faced by young families living in homes with lead-based paint.

#### **Housing Rehabilitation Lead-based Paint**

The City of Surprise lead-based paint evaluation and reduction of lead-based paints involves the following areas: notification, lead hazard evaluation; lead hazard reduction, and clearance. CDBG housing rehabilitation projects do not require ongoing lead-based paint maintenance. Lead-based paint activities apply to all homes built prior to 1978.

#### **TBRA Lead-based Paint**

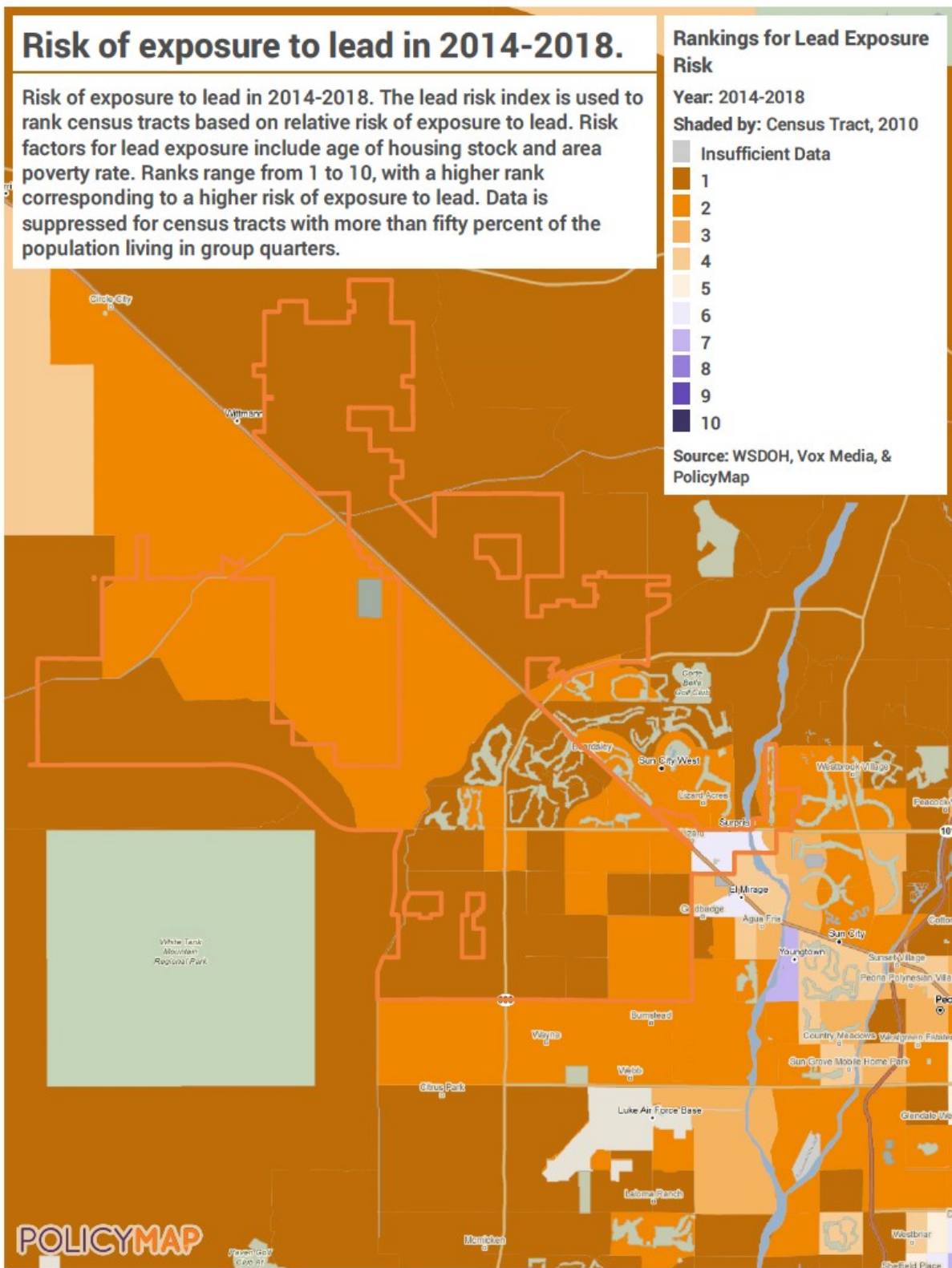
TBRA lead-based paint requirements apply to dwelling units occupied or to be occupied by families or households that have one or more children under age six, the common areas servicing the units, exterior painted surfaces associated with such units, and other areas used by unit residents and frequented by children under age six.

Units with tenant-based rental assistance and households with no children under the age of six are exempt from the requirements, except families and households in all tenant-based rental assistance pre-1978 units must receive the lead hazard information pamphlet and disclosure information.

The City of Surprise TBRA activities for units with families or households that have one or more children under age six must include: notification, lead hazard evaluation, lead hazard reduction, ongoing maintenance, and responding to children with environmental intervention blood lead levels.

### **How are the actions listed above integrated into housing policies and procedures?**

The City has written policies and procedures for all programs required to comply with the HUD lead-safe housing rule (LSHR). Additionally, the City requires lead-based paint policies and procedures with any partners who may administer these programs on the City's behalf. Contractors in the housing rehabilitation program have lead-based paint requirements integrated into their contract for services with the homeowner.



## Risk of Exposure to Lead



## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City Surprise will continue to work cooperatively with local service provider agencies to enhance its affordable housing and supportive service funding sources. This effort will be aimed at maximizing available resources to access funds at the federal, state and local levels. The principal goal of this coordinated strategy is to assist low- and moderate-income renters and owners, the homeless, female headed households with children, low-income elderly, persons with AIDS, public and assisted housing residents, persons with mental and physical disabilities and other special needs populations. The City will take advantage of established creative partnerships with private lenders, community based nonprofit organizations and other state and local agencies to provide affordable housing and other public service/community development activities to improve the quality of life for all of its residents.

#### **City of Surprise Resource Center**

The City of Surprise Resource Center provides a central location for local service providers to reach out to persons experiencing homelessness. The Surprise Resource Center is a one-stop-shop for social services. Through strategic partnerships with a growing number of community-based organizations and government agencies, the Center offers Surprise residents connections to services that include everything from rent and utility assistance to employment support to food and nutrition resources.

Program offered at the Resource Center include:

- Community Action Program (CAP) for Surprise and El Mirage,
- Arizona@Work Maricopa County, Veteran Employment Assistance,
- Job Club for Veterans, Eve's Place - mobile domestic violence advocacy services,
- WIC services,
- Adelante Healthcare,
- Helping Families in Need (SNAP, TANF, AHCCCS),
- Headstart,
- St. Mary's Food Bank (TEFAP), and
- Medicare and Medicaid support counseling.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The needs goals, and projects outlined in the Consolidated Plan all work together to help reduce poverty. While poverty is a function of factors (many of which are) beyond the control of city policies, providing citizens of Surprise with affordable, quality housing in economically diverse neighborhoods, can foster economic mobility and at least soften the impact of poverty. Moving forward with both

service outreach and housing polices which help LMI persons find quality housing will help limit the extent of poverty in Surprise.

In 2019, in preparation for the 2020-2024 Consolidated Plan, the City has invested in the *Human Services & Community Vitality in Surprise - A Community That Cares*. These initiatives help to define the challenges in Surprise and to develop a clear pathway to help reduce poverty and provide residents with more affordable housing options.

Additionally, the Consolidated Plan is in alignment with *General Plan 2035*. The *General Plan 2035* guides the City's development. It expresses community values and goals, and portrays the community's vision to create an overall sense of community, while respecting and celebrating the city's unique character areas.

## **SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The goal of monitoring is to encourage completion of projects within the contract period while ensuring that project objectives are met. Monitoring is an ongoing, two-way communication process between the City and recipients. Successful monitoring involves frequent telephone contacts, written communications, analysis of reports and audits, and periodic meetings.

Monitoring is the principal means by which the City:

- Ensures that HUD-funded programs and technical areas are carried out efficiently, effectively, and in compliance with applicable laws and regulations
- Assists subrecipients in improving their performance, developing or increasing capacity, and augmenting their management and technical skills
- Stays abreast of the efficacy and technical areas of HUD CDBG and HOME programs.
- Documents the effectiveness of programs administered by the subrecipients.

The City performs a risk assessment of subrecipients to identify which subrecipients require comprehensive monitoring. High-risk subrecipients include those that are:

- New to the CDBG program;
- Experience turnover in key staff positions or change in goals or directions;
- Encountering complaints and/or bad press;
- Previous compliance or performance problems including failure to meet schedules, submit timely reports, or clear monitoring or audit findings;
- Carrying out high risk activities (economic development, job creation, etc.);
- Undertaking multiple CDBG-funded activities for the first time

The City of Surprise is committed taking all necessary affirmative steps to assure that minority businesses, women's business enterprises, and labor surplus area firms are used when possible.

- The City works to ensure that qualified small and minority businesses and women's business enterprises are included on solicitation lists;
- The City works to ensure that small and minority businesses, and women's business enterprises are solicited whenever they are potential sources;
- The City divides total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by small and minority businesses, and women's business enterprises;

- The City establishes delivery schedules, where the requirement permits, which encourage participation by small and minority businesses, and women's business enterprises; The City requires the prime contractor, if subcontracts are to be let, to take the affirmative steps to reach out to and hire qualified minority businesses, women's business enterprises, and labor surplus firms when possible.

The City has a policy and procedure manual that covers the monitoring requirements for each HUD program area that the City administers.



## Expected Resources

### **AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)**

#### **Introduction**

The City of Surprise prioritized goals and objectives for using CDBG funding to strategically and effectively benefit low- and moderate-income residents by supporting the creation of affordable housing, investing in public facility improvements, and supporting public services. The City expects partners to leverage CDBG funding to the fullest extent possible to implement robust programs that will help further the needs of area residents.

## Anticipated Resources

| Program      | Source of Funds  | Uses of Funds                                                                                                  | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Remainder of ConPlan \$ | Narrative Description                                                                                                                                                 |
|--------------|------------------|----------------------------------------------------------------------------------------------------------------|----------------------------------|--------------------|--------------------------|-----------|---------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |                  |                                                                                                                | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |                                                   |                                                                                                                                                                       |
| CDBG         | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 649,903                          | 0                  | 0                        | 649,903   | 2,599,612                                         | The City's allocation for PY2020 is \$649,303.                                                                                                                        |
| General Fund | public - local   | Admin and Planning<br>Housing<br>Public Improvements<br>Public Services                                        | 75,000                           | 0                  | 0                        | 75,000    | 300,000                                           | The City of Surprise allocates approximately \$75,000 annually of City General Funds for CDBG staff salary in support of program administration and project delivery. |

Table 18 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City of Surprise allocates approximately \$75,000 annually from the City General Funds for CDBG staff salary in support of program administration and project delivery.

The projects outlined in the Strategic Plan which are implemented by outside agencies are anticipated to use CDBG funding to leverage their initial financial resources.

Many of the development activities outlined in the Strategic Plan and Annual Action Plan receive substantial leverage from the City's general fund, development incentive programs, and other programs designed to encourage economic growth. Leveraged resources are reported in the Consolidated Annual Performance and Evaluation Report (CAPER).

The City of Surprise offers incentives for new affordable housing developments in the Original Town Site. Surprise provided over \$275,000 in development fee reduction in the Heritage at Surprise project. Surprise continues to find ways to leverage funding for matching requirements.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City is looking to improve public facilities in low- and moderate-income in the Original Town Site. The City will continue to evaluate locations on public owned property over the course of the Consolidated Plan. In general, the areas of needs described in the *General Plan 2035, Parks and Recreation Master Plan*, and *Human Services and Community Vitality in Surprise - A Community that Cares* will help to guide the locations of investment. As the City continues to grow, additional property may be identified that would be suitable for utilizing HUD funding.

The City of Surprise owns the land for the Heritage at Surprise project. Additionally, Surprise owns 17 acres in the Heritage District of the Original Town Site, and is actively seeking partners to develop the property that could include new affordable rental units.

**Discussion**

The City will not have any program income in excess of \$25,000 a year during the consolidated plan period.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

| Sort Order | Goal Name                    | Start Year | End Year | Category                                                              | Geographic Area   | Needs Addressed              | Funding                 | Goal Outcome Indicator                                                                                             |
|------------|------------------------------|------------|----------|-----------------------------------------------------------------------|-------------------|------------------------------|-------------------------|--------------------------------------------------------------------------------------------------------------------|
| 1          | Housing Rehabilitation       | 2020       | 2024     | Affordable Housing                                                    | Surprise Citywide | Affordable Housing           | CDBG: \$124,923         | Homeowner Housing Rehabilitated: 25 Household Housing Unit                                                         |
| 2          | Housing Services             | 2020       | 2024     | Affordable Housing                                                    | Surprise Citywide | Affordable Housing           | General Fund: \$25,000  | Tenant-based rental assistance / Rapid Rehousing: 26 Households Assisted                                           |
| 3          | Public Facility Improvements | 2020       | 2024     | Non-Housing Community Development                                     | ORIGINAL TOWNSITE | Public Facility Improvements | General Fund: \$285,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted |
| 4          | Public Services              | 2020       | 2024     | Homeless Non-Homeless Special Needs Non-Housing Community Development | Surprise Citywide | Public Services              | General Fund: \$85,000  | Public service activities other than Low/Moderate Income Housing Benefit: 123 Persons Assisted                     |

| Sort Order | Goal Name                   | Start Year | End Year | Category                                                                                                                  | Geographic Area   | Needs Addressed             | Funding                                   | Goal Outcome Indicator |
|------------|-----------------------------|------------|----------|---------------------------------------------------------------------------------------------------------------------------|-------------------|-----------------------------|-------------------------------------------|------------------------|
| 5          | Planning and Administration | 2020       | 2020     | Affordable Housing<br>Public Housing<br>Homeless<br>Non-Homeless<br>Special Needs<br>Non-Housing<br>Community Development | Surprise Citywide | Planning and Administration | CDBG: \$129,980<br>General Fund: \$75,000 | Other: 1 Other         |

**Table 19 – Goals Summary**

## Goal Descriptions

|   |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|---|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Goal Name</b>        | Housing Rehabilitation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|   | <b>Goal Description</b> | <p>The City of Surprise has a robust housing rehabilitation program that provides deferred loan for low- and moderate-income residents for residential improvements to (1) health, safety, and livability improvements and (2) home weatherization and energy efficiency.</p> <p>Projects include rehabilitation of privately owned, single-unit homes and all delivery costs (including staff, other direct costs, and service costs) directly related to carrying out housing rehabilitation activities.</p> |
| 2 | <b>Goal Name</b>        | Housing Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|   | <b>Goal Description</b> | <p>Funds will be used for activity delivery to provide direct assistance to low-income households who need help paying their rent. Tenant-Based Rental Assistance (TBRA) is a rental subsidy that helps make up the difference between what a renter can afford to pay and the actual rent for a home.</p>                                                                                                                                                                                                     |

|   |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3 | <b>Goal Name</b>        | Public Facility Improvements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|   | <b>Goal Description</b> | <p>Public facility improvements may include:</p> <ol style="list-style-type: none"> <li>1. Acquisition, construction, or rehabilitation of facilities (except permanent housing) for seniors</li> <li>2. Acquisition, construction, or rehabilitation of facilities that are principally designed to serve a neighborhood and that will be used for social services or for multiple purposes (including recreation)</li> <li>3. Development of open space areas or facilities intended primarily for recreational use</li> <li>4. Installation or replacement of water lines, sanitary sewers, storm sewers, and fire hydrants.</li> <li>5. Improvements to sidewalks including the installation of trash receptacles, lighting, benches, and trees</li> <li>6. Acquisition, construction, conversion of buildings, or rehabilitation of temporary shelters and transitional housing for the homeless, including victims of domestic violence, dating violence, sexual assault or stalking, disaster victims, runaway children, drug offenders, and parolees.</li> </ol> <p>Activities will be focused in the Original Town Site.</p> |
| 4 | <b>Goal Name</b>        | Public Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|   | <b>Goal Description</b> | <p>Projects may include:</p> <ol style="list-style-type: none"> <li>1. <b>Subsistence Payments.</b> One-time or short-term (no more than three months) emergency payments on behalf of individuals or families, generally for the purpose of preventing homelessness. Examples include utility payments to prevent cutoff of service, and rent/mortgage payments to prevent eviction.</li> <li>2. <b>Homeless/AIDS Patients Programs</b> - Costs associated with the operation of programs for the homeless or for AIDS patients, such as staff costs, utilities, maintenance, and insurance</li> <li>3. <b>Services for Persons with Disabilities</b> - Services for the persons with disabilities, regardless of age.</li> <li>4. <b>Youth Services</b> - Services for young people age 13 to 19.</li> </ol>                                                                                                                                                                                                                                                                                                                        |
| 5 | <b>Goal Name</b>        | Planning and Administration                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|   | <b>Goal Description</b> | This includes eligible activities for planning, administration, and fair housing activities.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |





## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The strategies listed in this plan address the first-year allocation for the City of Surprise in FY 2020. The City will be managing the majority of the CDBG funding directly. Projects align with the priority needs of the community: create and support existing affordable housing, invest in public facility improvements in the Original Town Site, support public services, and maintain the administration/planning of HUD funded programs.

| # | Project Name                 |
|---|------------------------------|
| 1 | Housing Rehabilitation       |
| 2 | Housing Services             |
| 3 | Public Facility Improvements |
| 4 | Public Services              |
| 5 | Administration and Planning  |

**Table 20 – Project Information**

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Surprise chose first-year action plan projects based upon the needs of the community identified in *Human Services & Community Vitality - A Community That Cares* (2019), input from stakeholders and residents, and the recommendation identified in the *Maricopa HOME Consortium - Assessment of Impediments to Fair and Affordable Housing*. The City continues to evaluate past and present projects to ensure that money is being utilized in an efficient manner that best helps solve the challenges faced by Surprise's low- and moderate-income residents.

## AP-38 Project Summary

### Project Summary Information

|   |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Project Name</b>                                                                            | Housing Rehabilitation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|   | <b>Target Area</b>                                                                             | Surprise Citywide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|   | <b>Goals Supported</b>                                                                         | Housing Rehabilitation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|   | <b>Needs Addressed</b>                                                                         | Affordable Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|   | <b>Funding</b>                                                                                 | CDBG: \$124,923                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|   | <b>Description</b>                                                                             | The City provides a Housing Rehabilitation Program for privately owned, single-unit homes for LMI households. This also includes all delivery costs (including staff, other direct costs, and service costs) directly related to carrying out housing rehabilitation activities. This may include appraisal, architectural, engineering, and other professional services; preparation of work specifications and work write-ups; loan processing and underwriting; survey, site and utility plans; application processing and other eligible activities. |
|   | <b>Target Date</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | A total of 25 LMI households will receive assistance for housing rehabilitation projects.                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | <b>Location Description</b>                                                                    | Citywide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

|   |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>Planned Activities</b>                                                                      | <p>The City provides a Housing Rehabilitation Program for privately owned, single-unit homes for LMI households.</p> <p>This also includes all delivery costs (including staff, other direct costs, and service costs) directly related to carrying out housing rehabilitation activities. This may include appraisal, architectural, engineering, and other professional services; preparation of work specifications and work write-ups; loan processing and underwriting; survey, site and utility plans; application processing and other eligible activities.</p> |
| 2 | <b>Project Name</b>                                                                            | Housing Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|   | <b>Target Area</b>                                                                             | Surprise Citywide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|   | <b>Goals Supported</b>                                                                         | Housing Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|   | <b>Needs Addressed</b>                                                                         | Affordable Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|   | <b>Funding</b>                                                                                 | CDBG: \$25,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|   | <b>Description</b>                                                                             | Funds will be used to provide direct assistance to low-income households who need help paying their rent. Tenant-Based Rental Assistance (TBRA) is a rental subsidy that helps make up the difference between what a renter can afford to pay and the actual rent for a home.                                                                                                                                                                                                                                                                                          |
|   | <b>Target Date</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Tenant-based rental assistance will be utilized by 26 households.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|   | <b>Location Description</b>                                                                    | Citywide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 3 | <b>Planned Activities</b>                                                                      | Funds will be used to provide direct assistance to low-income households who need help paying their rent. Tenant-Based Rental Assistance (TBRA) is a rental subsidy that helps make up the difference between what a renter can afford to pay and the actual rent for a home.                                                                                                                                                                                                                                                                                          |
|   | <b>Project Name</b>                                                                            | Public Facility Improvements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|   | <b>Target Area</b>                                                                             | ORIGINAL TOWNSITE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|   | <b>Goals Supported</b>                                                                         | Public Facility Improvements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

|   |                                                                                                |                                                                                                                                                                                                                                |
|---|------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4 | <b>Needs Addressed</b>                                                                         | Public Facility Improvements                                                                                                                                                                                                   |
|   | <b>Funding</b>                                                                                 | CDBG: \$285,000                                                                                                                                                                                                                |
|   | <b>Description</b>                                                                             | Improvements to public facilities located in low- and moderate-income areas.                                                                                                                                                   |
|   | <b>Target Date</b>                                                                             |                                                                                                                                                                                                                                |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 4,000 families will benefit from public facility improvements in the Original Town Site in 2020.                                                                                                                 |
|   | <b>Location Description</b>                                                                    | Original Town Site                                                                                                                                                                                                             |
|   | <b>Planned Activities</b>                                                                      | The City will provide improvements to Gaines Park Parking Lot and other eligible activities in the OTS.                                                                                                                        |
|   | <b>Project Name</b>                                                                            | Public Services                                                                                                                                                                                                                |
|   | <b>Target Area</b>                                                                             | Surprise Citywide                                                                                                                                                                                                              |
|   | <b>Goals Supported</b>                                                                         | Public Services                                                                                                                                                                                                                |
|   | <b>Needs Addressed</b>                                                                         | Public Services                                                                                                                                                                                                                |
|   | <b>Funding</b>                                                                                 | CDBG: \$85,000                                                                                                                                                                                                                 |
|   | <b>Description</b>                                                                             | Services to low- and moderate-income persons who are disabled, homeless, at risk of becoming homeless, as well as life skill training for youth.                                                                               |
|   | <b>Target Date</b>                                                                             |                                                                                                                                                                                                                                |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | The City estimates that 123 individuals will benefit from public service activities in 2020.                                                                                                                                   |
|   | <b>Location Description</b>                                                                    | Citywide                                                                                                                                                                                                                       |
|   | <b>Planned Activities</b>                                                                      | Activities may include funding for Lutheran Social Services - IHELP, crisis assistance, homelessness services, Northwest Valley Connects' transportation services, and summer youth employment, and other eligible activities. |
|   |                                                                                                |                                                                                                                                                                                                                                |
|   |                                                                                                |                                                                                                                                                                                                                                |
|   |                                                                                                |                                                                                                                                                                                                                                |

|   |                                                                                                |                                                                                                                                                                    |
|---|------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 5 | <b>Project Name</b>                                                                            | Administration and Planning                                                                                                                                        |
|   | <b>Target Area</b>                                                                             | Surprise Citywide                                                                                                                                                  |
|   | <b>Goals Supported</b>                                                                         | Planning and Administration                                                                                                                                        |
|   | <b>Needs Addressed</b>                                                                         | Planning and Administration                                                                                                                                        |
|   | <b>Funding</b>                                                                                 | CDBG: \$129,980<br>General Fund: \$75,000                                                                                                                          |
|   | <b>Description</b>                                                                             | Expenses related to administering the program, preparing planning documents and reports, fair housing activities, and other eligible expenses under this category. |
|   | <b>Target Date</b>                                                                             |                                                                                                                                                                    |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Planning and administration of HUD programs provides a benefit to all families in Surprise.                                                                        |
|   | <b>Location Description</b>                                                                    | City wide                                                                                                                                                          |
|   | <b>Planned Activities</b>                                                                      | Expenses related to administering the program, preparing planning documents and reports, fair housing activities, and other eligible expenses under this category. |

## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The City's will limit low mod area benefit (LMA) to public facility improvements in the Original Town Site (OTS). All of other projects in the 2020 Action Plan will occur citywide.

The **Original Town Site (OTS)** is the historic center of Surprise. It is just over one square mile, 664 acres in area -- bounded by Bell Road on the north, Dysart Road on the west, Greenway on the south and El Mirage on the east. Grand Avenue (U.S. 60) and the Santa Fe railroad tracks angle through the area, separating the north and south portions of the neighborhood.

The OTS is remarkable in its variety. Existing conditions range from the oldest, original residences and businesses in the City to the Bell Road Corridor shops, restaurants, hotels and offices as well as public facilities, commercial development and new housing within the neighborhood. There are also vacant parcels, properties in need of rehabilitation and marginal land uses that are prime candidates for redevelopment.

### **Geographic Distribution**

| <b>Target Area</b> | <b>Percentage of Funds</b> |
|--------------------|----------------------------|
| ORIGINAL TOWNSITE  | 43                         |

**Table 21 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The City is actively working to improve the Original Townsite (OTS) and has identified the high priority need for public facility improvements.

The Original Town Site (OTS) of Surprise currently includes over 16% of undeveloped lands within its boundaries, in addition to many vacant properties. The ultimate pattern of revitalization supports design strategies and public improvements that capitalize on the cultural aspects of walkability and “front yard-living” that provide the basis for a vibrant, culturally diverse community, while providing regional connectivity and expanded services. Current planning efforts for this area include the Village 1 Plan and the Specific Plan for the Revitalization of the Original Town Site.

The OTS is also a designated Opportunity Zone.

### **Discussion**

The City is actively working to improve the Original Townsite (OTS) and has identified the high priority

need for public facility improvements.

The Original Town Site (OTS) of Surprise currently includes over 16% of undeveloped lands within its boundaries, in addition to many vacant properties. The ultimate pattern of revitalization supports design strategies and public improvements that capitalize on the cultural aspects of walkability and “front yard-living” that provide the basis for a vibrant, culturally diverse community, while providing regional connectivity and expanded services. Current planning efforts for this area include the Village 1 Plan and the Specific Plan for the Revitalization of the Original Town Site.

The OTS is also a designated Opportunity Zone.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

The City of Surprise continue to focus on the needs of low- and moderate-income residents and to provide needed services that will help improve their lives.

### **Veterans, Disability and Human Services Commission**

In 2018, the City Council voted to disband the Disability and Advisory Commission and expand it into a new commission, the Veterans, Disability and Human Services Commission. The expanded commission is charged with assisting in the development and/or expansion of city programming related to veterans; people with special needs; and those in need of general human services and workforce development.

The 11-member commission must be comprised of volunteer members representing veterans, their family members or someone representing a veteran service organization, members representing those with disabilities and/or programs that support our special needs communities and those representing the social/human services sectors.

### **Surprise Community Outreach Program**

In an effort to support and grow the quality of life in Surprise, the Mayor and City Council offer the Surprise Community Outreach Program (SCOP). The program provides financial assistance to qualified nonprofits that provide direct services to City of Surprise residents. The Surprise City Council set aside up to \$100,000 for FY2019-2020. Applicants must provide direct services which improve the health and welfare of Surprise residents.

### **Actions planned to address obstacles to meeting underserved needs**

The City has partnered with Lutheran Social Services for their I-Help program, and will actively seek additional partners for local homeless outreach, and housing navigation.

The City of Surprise Resource Center provides a central location for local service providers to reach out to persons experiencing homelessness. The Surprise Resource Center is a one-stop-shop for social services. Through strategic partnerships with a growing number of community-based organizations and government agencies, the Center offers Surprise residents connections to services that include



everything from rent and utility assistance to employment support to food and nutrition resources.

Program offered at the Resource Center include:

- Community Action Program (CAP) for Surprise and El Mirage,
- Arizona@Work Maricopa County, Veteran Employment Assistance,
- Job Club for Veterans, Eve's Place - mobile domestic violence advocacy services,
- WIC services,
- Adelante Healthcare,
- Helping Families in Need (SNAP, TANF, AHCCCS),
- Headstart,
- St. Mary's Food Bank (TEFAP), and
- Medicare and Medicaid support counseling.
- 

### **Actions planned to foster and maintain affordable housing**

The City plans to continue providing housing rehabilitation for low- and moderate-income residents in need of health and safety rehabilitation to their homes. The City is launching a tenant-based rehabilitation (TBRA) program in 2020 to help eligible residents to have stable and affordable housing.

Additionally, in future years of the Consolidated Plan, the City will help in the creation of more multi-family housing.

### **Actions planned to reduce lead-based paint hazards**

The health risks to young children posed by lead-based paint in residential dwellings remains an important issue for both the housing industry and the public health community to address. The City is committed to addressing the challenges faced by young families living in homes with lead-based paint.

#### **Housing Rehabilitation Lead-based Paint**

The City of Surprise lead-based paint evaluation and reduction of lead-based paints involves the following areas: notification, lead hazard evaluation; lead hazard reduction, and clearance. CDBG housing rehabilitation projects do not require ongoing lead-based paint maintenance. Lead-based paint activities apply to all homes built prior to 1978.

#### **TBRA Lead-based Paint**

TBRA lead-based paint requirements apply to dwelling units occupied or to be occupied by families or households that have one or more children under age six, the common areas servicing the units, exterior painted surfaces associated with such units, and other areas used by unit residents and frequented by

children under age six.

Units with tenant-based rental assistance and households with no children under the age of six are exempt from the requirements, except families and households in all tenant-based rental assistance pre-1978 units must receive the lead hazard information pamphlet and disclosure information.

The City of Surprise TBRA activities for units with families or households that have one or more children under age six must include: notification, lead hazard evaluation, lead hazard reduction, ongoing maintenance, and responding to children with environmental intervention blood lead levels.

### **Actions planned to reduce the number of poverty-level families**

The City of Surprise will provide rental assistance to very low income families who are at risk of becoming homeless. The City will actively seek partnerships to provide homeless outreach and housing navigation in Surprise.

The City of Surprise will provide short and long term rental and utility assistance utilizing HOME and CDBG funding to assist families who are homeless or at risk of becoming homeless to access stable affordable housing. The City's partnership with Lutheran Social Services and HAMC will help families make the transition, and provide stable housing opportunities.

### **Actions planned to develop institutional structure**

The City of Surprise is deeply committed to understanding and providing services to the City's residents. In 2019, the city conducted a Community Needs Assessment with the goal of creating a guiding document which can assist in prioritizing plans, initiatives and programs to meet growing or unmet human service needs in our city. The assessment measured needs of residents through the collection of data and information from residents, service providers, community leaders, the U.S. Census Bureau and other data sources. The areas assessed include: veteran services, youth, seniors/aging, disability/special needs, low-to-moderate income families, poverty, homelessness, all types of violence against individuals and other areas of need. The Community Needs Assessment was managed by the city's Human Service and Community Vitality Department and administered by I & E Consulting. The Community Needs Assessment will be used to inform the new City of Surprise Veteran, Disability & Human Service Commission with resident input and data to create a strategic plan.

The City utilized the Community Needs Assessment in helping to determine needs, goals, and projects for the 2020-2024 Consolidated Plan. It will also help guide the City and the Veterans, Disability, and Human Services Commission in allocating City resources to help solve the challenges outlined in the

report.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

City staff participate and are members of the West Valley Municipal Human Services Collaborative, Maricopa Regional Continuum of Care, West Valley Human Services Collective. Staff also regularly meet with the Housing Authority of Maricopa County. The regional stakeholders have a strong history of working together to achieve shared community goals.

### **Discussion**

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

Projects planned with CDBG and HOME funds for FY2020 are identified in the Projects Table located earlier in the Consolidated/Annual Plan Process. The City does not receive program income in excess of \$25,000.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

|                                                                                                                                                                                                |          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed                                            | 0        |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0        |
| 3. The amount of surplus funds from urban renewal settlements                                                                                                                                  | 0        |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan                                                   | 0        |
| 5. The amount of income from float-funded activities                                                                                                                                           | 0        |
| <b>Total Program Income:</b>                                                                                                                                                                   | <b>0</b> |

#### Other CDBG Requirements

|                                                                                                                                                                                                                                                                                                                                                                                                   |         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| 1. The amount of urgent need activities                                                                                                                                                                                                                                                                                                                                                           | 0       |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100.00% |

## Discussion

## Appendix - Alternate/Local Data Sources

# **DRAFT**

# **ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

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**MARICOPA COUNTY, ARIZONA**

**2020**



Prepared for:  
Maricopa Urban County  
and the  
Maricopa HOME Consortium

Prepared by:  
Western Economic Services, LLC  
212 SE 18<sup>th</sup> Avenue  
Portland, OR 97214  
Phone: (503) 239-9091  
Toll Free: (866) 937-9437  
Fax: (503) 239-0236

Website: <http://www.westernes.com>

# Has Your Right to Fair Housing Been Violated?

If you feel you have experienced discrimination in the housing industry, please contact:

**Southwest Fair Housing Council**

177 N Church Ave

Suite 1104

Tucson AZ 85701

1-888-624-4611

TTY: (520) 670-0233

<http://swfhc.com/contact-us>

**Arizona Attorney General**

2005 N Central Avenue

Phoenix, AZ 85004

602-542-5263

[CivilRightsInfo@azag.gov](mailto:CivilRightsInfo@azag.gov)

**San Francisco Regional Office of FHEO**

U.S. Department of Housing and Urban Development

One Sansome Street, Suite 1200

San Francisco, CA 94104

(415) 489-6524

(800) 347-3739

TTY (415) 436-6594

Civil Rights Complaints: [ComplaintsOffice09@hud.gov](mailto:ComplaintsOffice09@hud.gov)



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## Section I. Executive Summary

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### Overview

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

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

### Lead Agency and Service Area

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

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

### Assessing Fair Housing

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

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

---

<sup>1</sup> [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/fair\\_housing\\_and\\_related\\_law](https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_and_related_law)

<sup>2</sup> 42 U.S.C.3601 et seq.

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

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

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

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

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020.<sup>6</sup> Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the online Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty, and access to opportunity. The development of an

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<sup>3</sup> § 5.152 Affirmatively Furthering Fair Housing

<sup>4</sup> § 5.152 Affirmatively Furthering Fair Housing

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

<sup>6</sup> 83 FR 683 (January 5, 2018)

AI also includes public input, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues and impediments.

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

### **Socio-Economic Context**

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

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

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

### **Overview of Findings**

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

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

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

### **ADDITIONAL FINDINGS**

The Code and Zoning Review found that certain jurisdiction may have limiting definitions of the word "family," when limiting the number of persons. This includes Maricopa County, Avondale, Scottsdale, and Tempe. Most definitions in the codes reviewed had a definition of "disabled" or "disability"

consistent with the Americans with Disabilities Act (ADA). Those jurisdictions without definitions may consider adding a definition or reference to the ADA. Group homes were permitted in most residentially zoned areas in the HOME Consortium. The County's Comprehensive Plan: Vision 2030 identified a lack of incentives for Affordable Housing development, as well as limitation in the County's Zoning Ordinances that limits affordable housing development, including strict land use regulations and limitations on accessory dwelling units.

**Table I.1**  
**Contributing Factors**  
Maricopa County HOME Consortium

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

## FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

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

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



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

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



## Section II. Community Participation Process

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

### A. OVERVIEW

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

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

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

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

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

### B. THE 2019 FAIR HOUSING SURVEY

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

### C. FAIR HOUSING FORUM

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

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

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

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

#### **D. THE FINAL PUBLIC REVIEW PROCESS**

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

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## Section III. Assessment of Past Goals and Actions

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

### A. PAST IMPEDIMENTS AND ACTIONS

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

#### **2015 IMPEDIMENTS TO FAIR HOUSING CHOICE AND SUGGESTED ACTIONS**

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

###### **Recommendations:**

Specific strategies for the County include:

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

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

###### **Recommendations:**

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

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

County collaborations should focus on the following goals:

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

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

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

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

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

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

Maricopa County should focus on improving the distribution of resources to adequately cover all areas of the County. In the future, the County's strategy for the development of new affordable housing, including identifying target areas where the number of subsidized housing units could be increased, should focus on areas that beyond RCAP/ECAP areas with limited access to opportunity. This strategy should be communicated to developers and nonprofit partners, and give funding priority to projects that align with this goal.

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

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

## **2017-18 FAIR HOUSING ACTIVITIES**

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

### **2017-18 Maricopa County Fair Housing Accomplishments**

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

information about housing discrimination, and how to learn more about their rights under the Arizona Residential Landlord and Tenant Act;

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

**Maricopa Urban County and Maricopa HOME Consortium individual member responses can be found in the County's CAPER.**

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## Section IV. Fair Housing Analysis

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

### Lead Agency and Service Area

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

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

## A. SOCIO-ECONOMIC OVERVIEW

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### Demographics

#### Population Estimates

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

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

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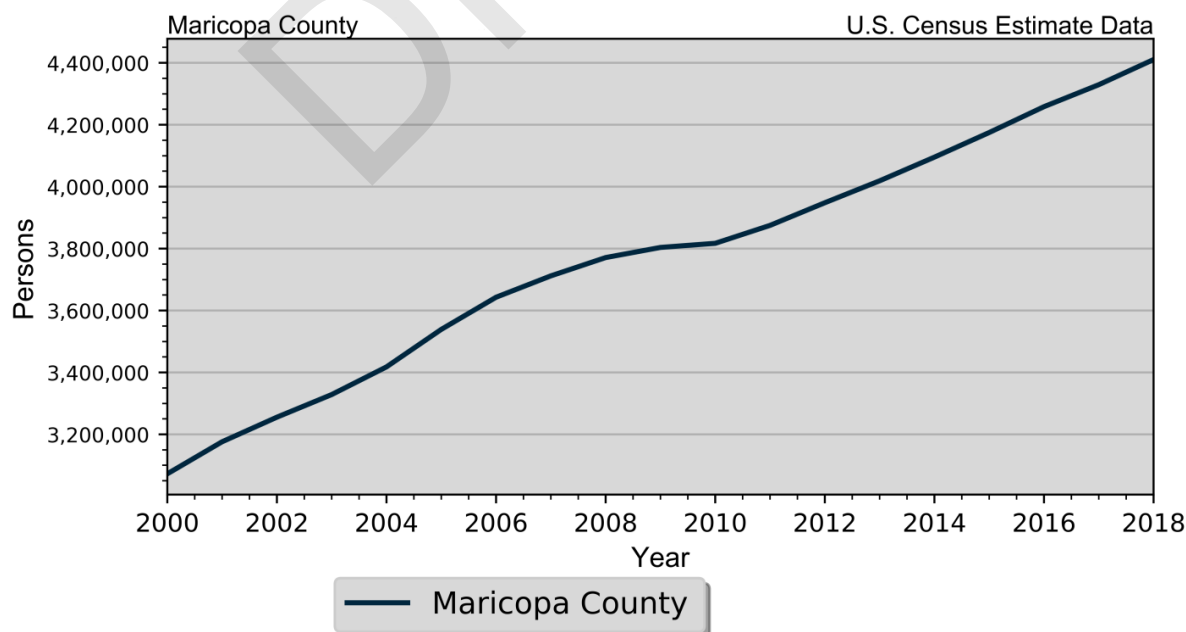
<sup>7</sup> <https://www.azcentral.com/story/news/local/phoenix/2019/04/18/maricopa-county-fastest-growing-us-census-growth/3506291002/>



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

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

**Diagram IV.1**  
**Population**  
 Maricopa County





## Census Demographic Data

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

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

## Population Estimates

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

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

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

**Table IV.3**  
**Population by Race and Ethnicity**  
 Maricopa County HOME Consortium  
 2010 Census & 2017 Five-Year ACS

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

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

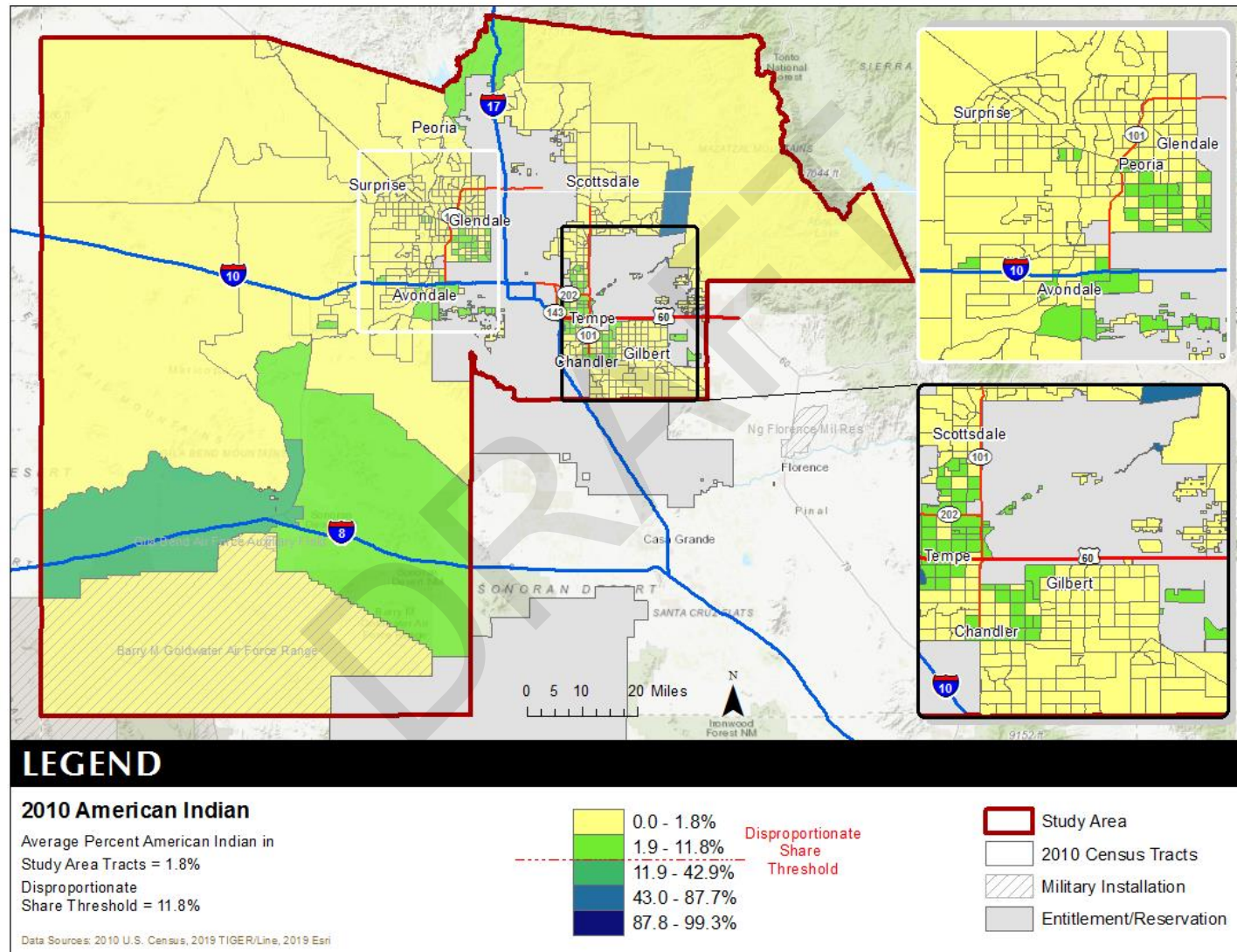
As seen in Maps IV.1 and IV.2, the American Indian population, which accounted for 1.8% of the Maricopa County HOME Consortium population in 2017, saw a disproportionate share of the population in several locations. These areas tended to be adjacent to the Gila River Indian Reservation and the Salt River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

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

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

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

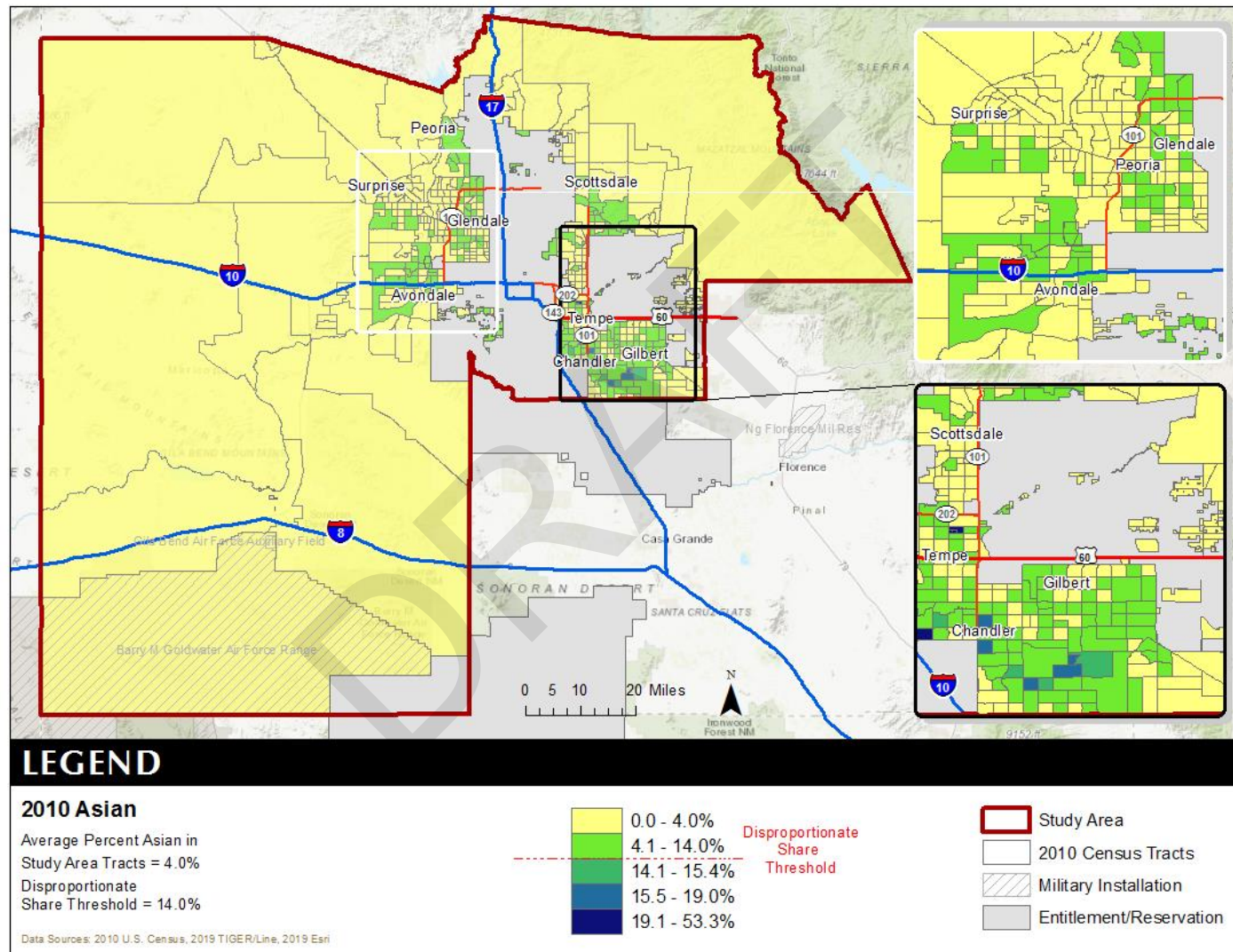
**Map IV.1**  
**2010 Disproportionate Share - American Indian Households**  
 Maricopa County HOME Consortium  
 2010 Census, Tigerline





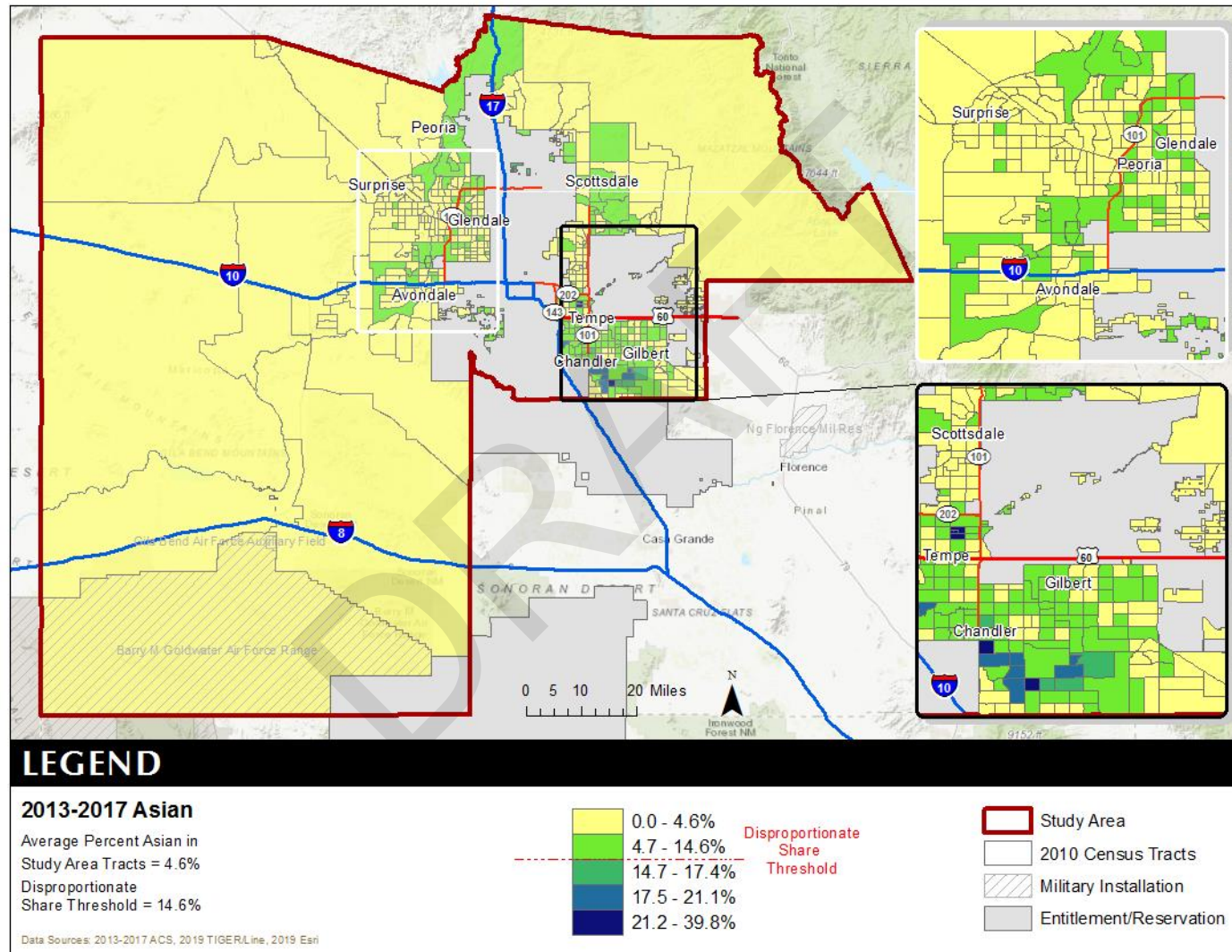


**Map IV.3**  
**2010 Disproportionate Share - Asian Households**  
 Maricopa County HOME Consortium  
 2010 Census, Tigerline

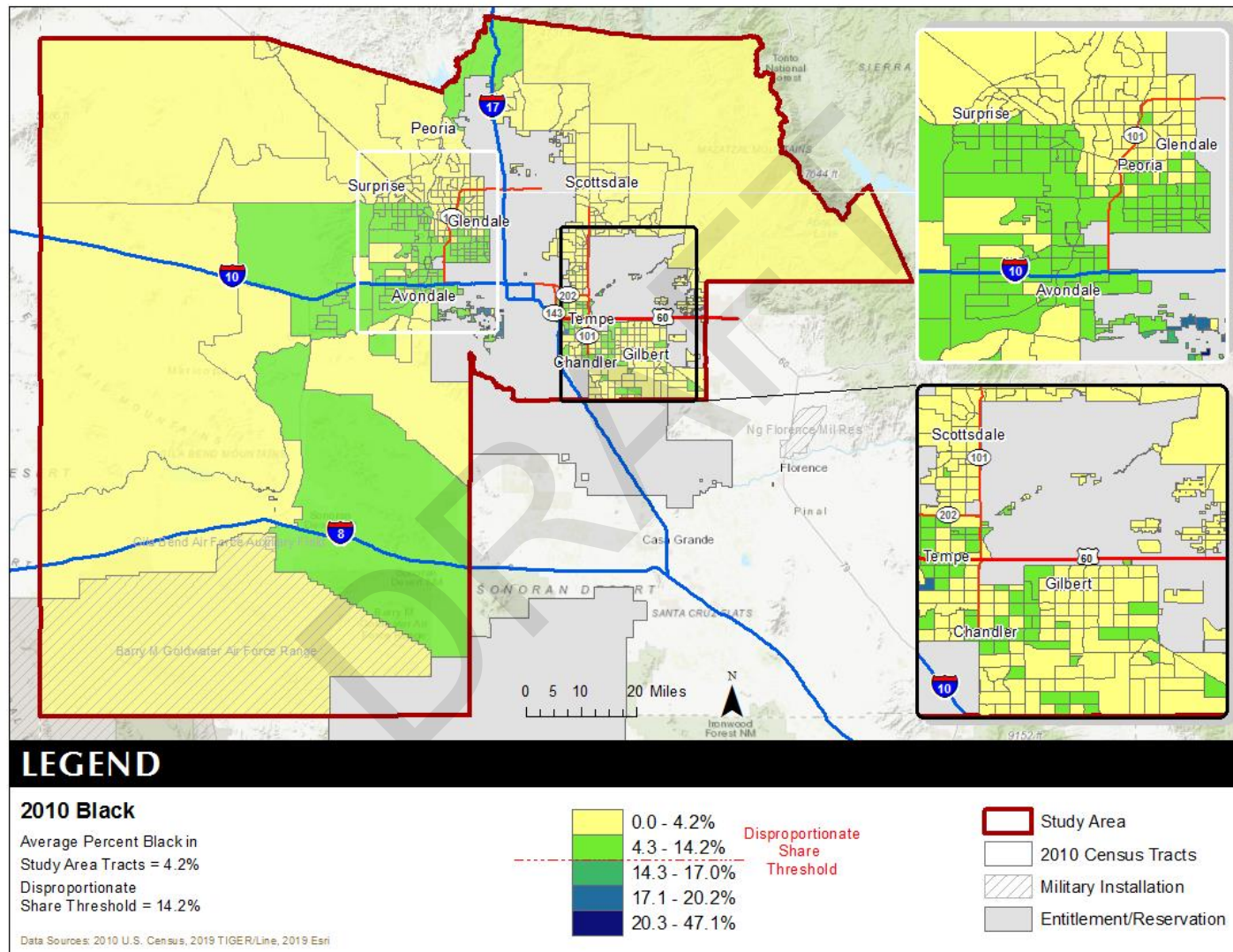




**Map IV.4**  
**2017 Disproportionate Share - Asian Households**  
 Maricopa County HOME Consortium  
 2017 ACS, Tigerline

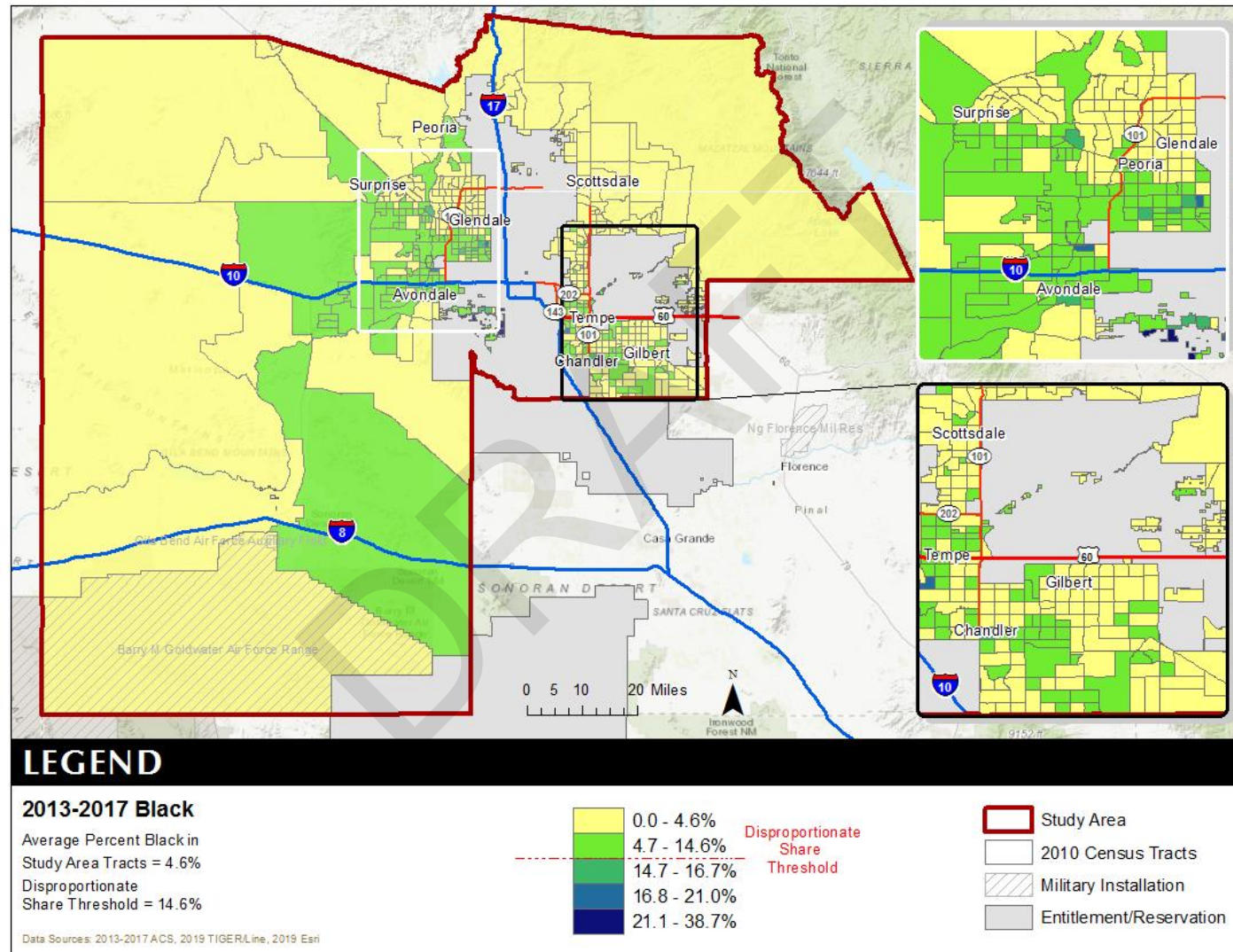


**Map IV.5**  
**2010 Disproportionate Share - Black Households**  
 Maricopa County HOME Consortium  
 2010 Census, Tigerline



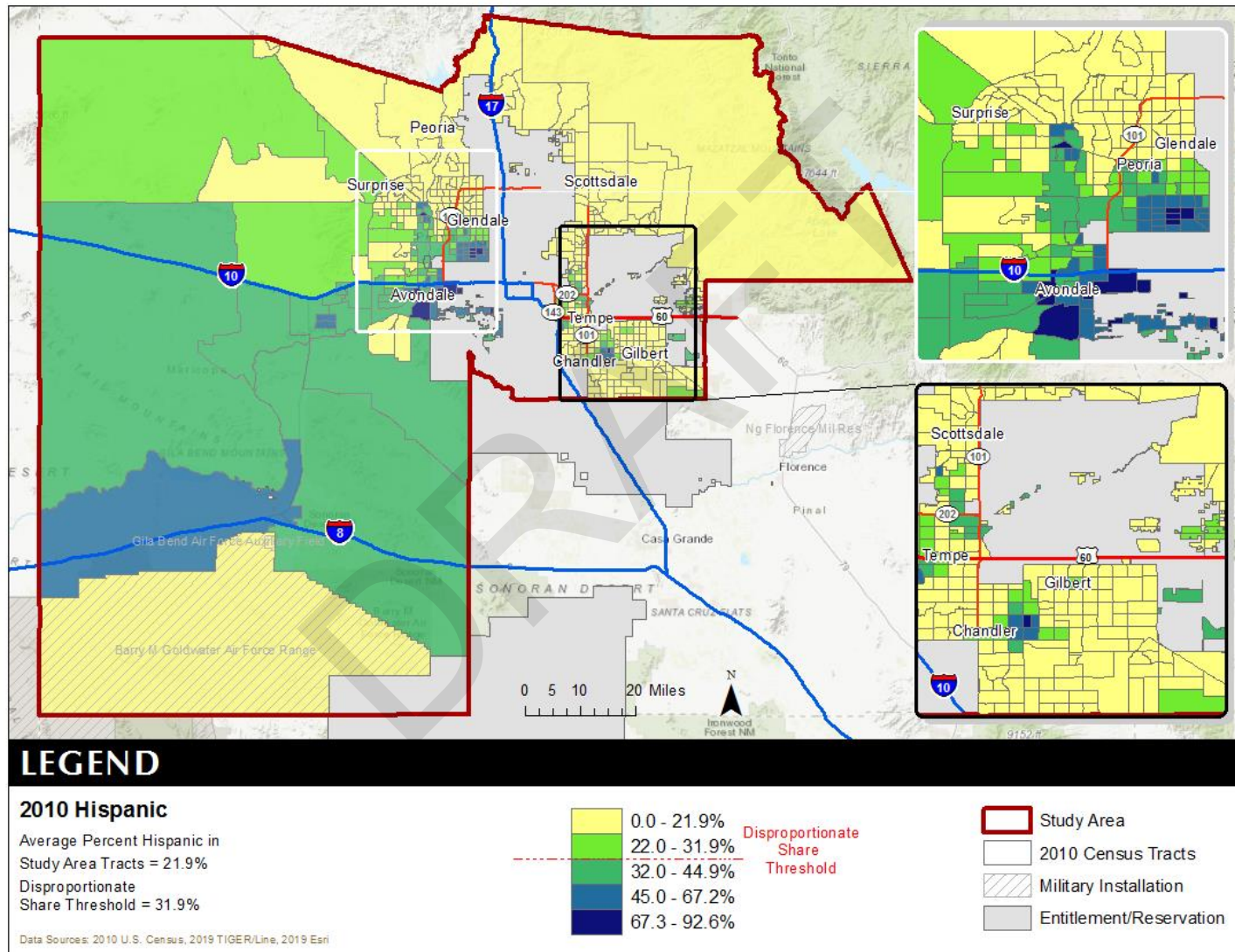


**Map IV.6**  
**2017 Disproportionate Share - Black Households**  
 Maricopa County HOME Consortium  
 2017 ACS, Tigerline

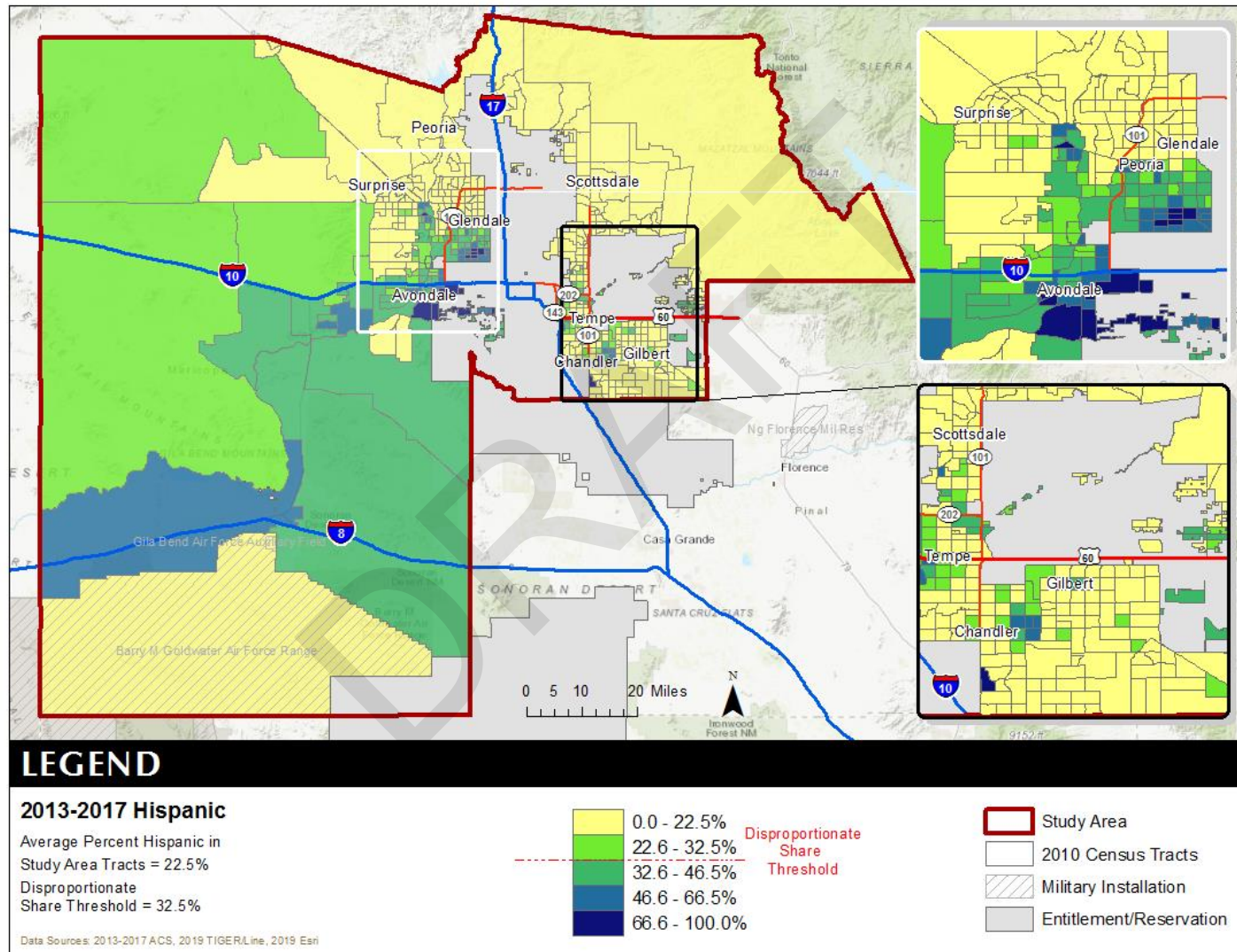




**Map IV.7**  
**2010 Disproportionate Share - Hispanic Households**  
 Maricopa County HOME Consortium  
 2010 Census, Tigerline



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



### Foreign Born Population and Limited English Proficiency

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

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

| <b>Table IV.4</b><br><b>Place of Birth for the Foreign-Born Population</b><br>Maricopa County HOME Consortium<br>2017 Five-Year ACS |                                      |                  |                             |
|-------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|-----------------------------|
| Number                                                                                                                              | County                               | Number of Person | Percent of Total Population |
| #1 country of origin                                                                                                                | Mexico                               | 89,670           | 4.3%                        |
| #2 country of origin                                                                                                                | India                                | 18,645           | 0.9%                        |
| #3 country of origin                                                                                                                | Canada                               | 15,591           | 0.7%                        |
| #4 country of origin                                                                                                                | Philippines                          | 12,095           | 0.6%                        |
| #5 country of origin                                                                                                                | China excluding Hong Kong and Taiwan | 10,124           | 0.5%                        |
| #6 country of origin                                                                                                                | Vietnam                              | 9,304            | 0.4%                        |
| #7 country of origin                                                                                                                | Korea                                | 4,865            | 0.2%                        |
| #8 country of origin                                                                                                                | Germany                              | 4,742            | 0.2%                        |
| #9 country of origin                                                                                                                | Iraq                                 | 4,561            | 0.2%                        |
| #10 country of origin                                                                                                               | England                              | 3,251            | 0.2%                        |

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

| <b>Table IV.5</b><br><b>Limited English Proficiency and Language Spoken at Home</b><br>Maricopa County HOME Consortium<br>2017 Five-Year ACS |                                            |                  |                             |
|----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|------------------|-----------------------------|
| Number                                                                                                                                       | County                                     | Number of Person | Percent of Total Population |
| #1 LEP Language                                                                                                                              | Spanish                                    | 78,608           | 4%                          |
| #2 LEP Language                                                                                                                              | Chinese                                    | 7,575            | 0.4%                        |
| #3 LEP Language                                                                                                                              | Other Indo-European languages              | 5,928            | 0.3%                        |
| #4 LEP Language                                                                                                                              | Vietnamese                                 | 5,886            | 0.3%                        |
| #5 LEP Language                                                                                                                              | Arabic                                     | 4,440            | 0.2%                        |
| #6 LEP Language                                                                                                                              | Other Asian and Pacific Island languages   | 4,399            | 0.2%                        |
| #7 LEP Language                                                                                                                              | Other and unspecified languages            | 3,530            | 0.2%                        |
| #8 LEP Language                                                                                                                              | Tagalog                                    | 2,778            | 0.1%                        |
| #9 LEP Language                                                                                                                              | Russian, Polish, or other Slavic languages | 2,386            | 0.1%                        |

<sup>8</sup> [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/limited\\_english\\_proficiency\\_o](https://www.hud.gov/program_offices/fair_housing_equal_opp/limited_english_proficiency_o)

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



|                  |        |       |      |
|------------------|--------|-------|------|
| #10 LEP Language | Korean | 2,201 | 0.1% |
|------------------|--------|-------|------|

## Education and Employment

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

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

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

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

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

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

## Summary

While the population in the Maricopa County HOME Consortium is growing, the racial and ethnic makeup of the area is not changing significantly. There are areas in the HOME Consortium, however, that do see high concentrations of Hispanic residents, particularly in the more urban areas. An estimated 4% of the population speaks Spanish at home, followed by 0.4% speaking Chinese. In 2017,

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

DRAFT

## ECONOMICS

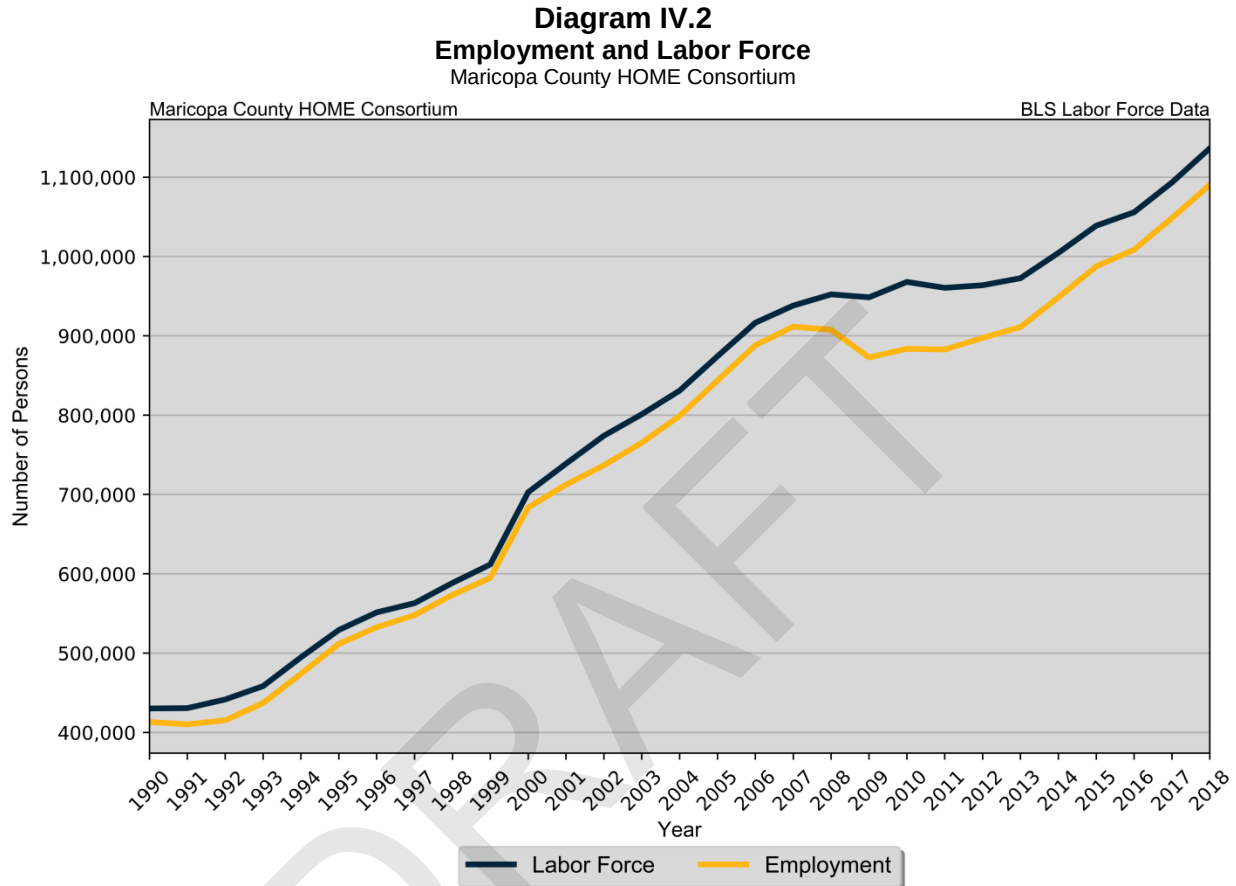
The following section describes the economic context for the Maricopa County HOME Consortium. The data presented here is from the Bureau of Economic Analysis (BEA) and the Bureau of Labor Statistics (BLS). The data from the BEA is only available at the County level and shows the entirety of Maricopa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

### Labor Force

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

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

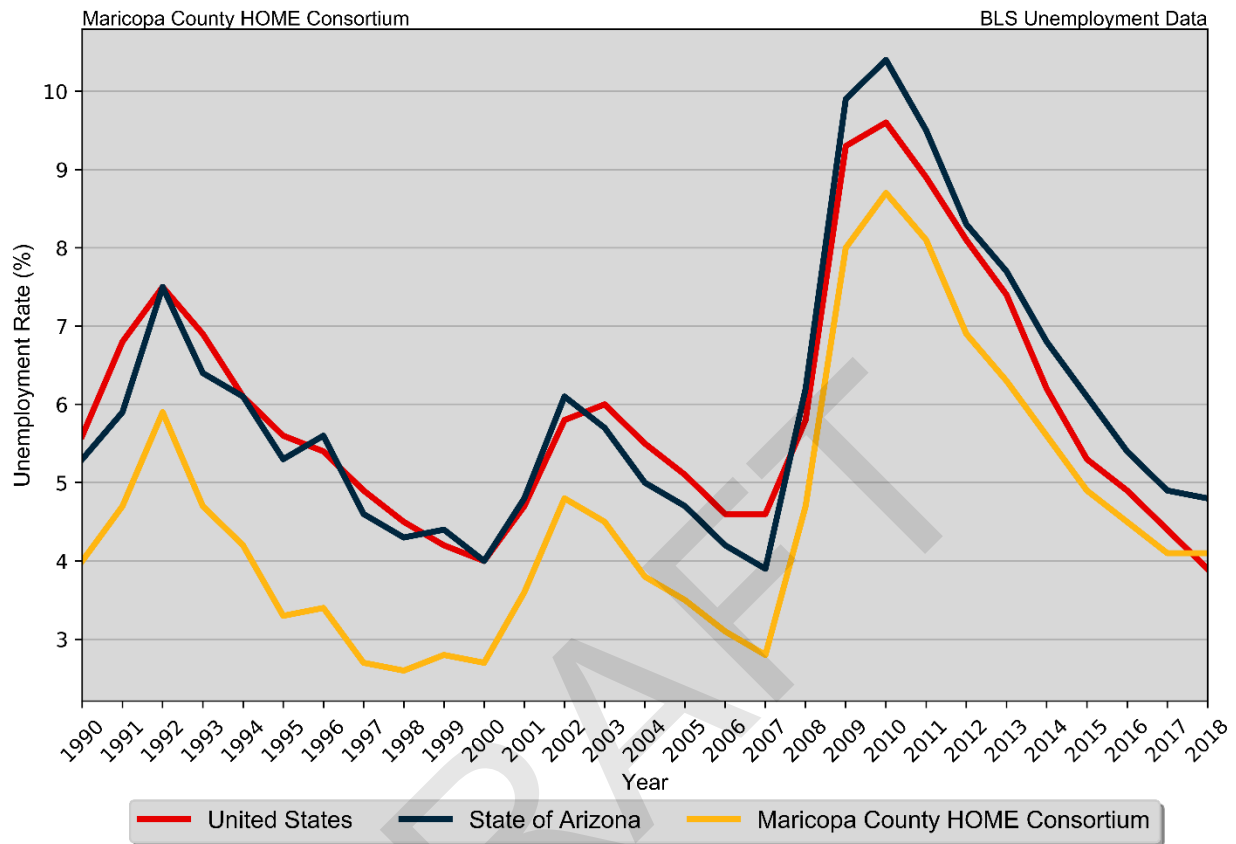
Diagram IV.2 shows the employment and labor force for Maricopa County HOME Consortium. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 1,090,334 persons, with the labor force reaching 1,136,431, indicating there were a total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



### Unemployment

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

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



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



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

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

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

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

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

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

| <b>Table IV.12</b><br><b>Real Earnings Per Job by Industry</b><br>Maricopa County<br>BEA Table CA5N and CA25 Data |               |               |               |               |               |               |               |               |                      |
|-------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------------|
| NAICS Categories                                                                                                  | 2010          | 2011          | 2012          | 2013          | 2014          | 2015          | 2016          | 2017          | %<br>Change<br>16-17 |
| Farm earnings                                                                                                     | 35,696        | 54,225        | 49,482        | 54,910        | 59,271        | 50,272        | 49,352        | 73,880        | 49.7                 |
| Forestry, fishing, related activities, and other                                                                  | 21,224        | 24,042        | 25,359        | 24,692        | 21,535        | 24,230        | 23,060        | 23,322        | 1.1                  |
| Mining                                                                                                            | 42,595        | 47,431        | 44,619        | 47,993        | 67,076        | 65,858        | 66,282        | 69,315        | 4.6                  |
| Utilities                                                                                                         | 153,356       | 158,737       | 149,692       | 155,340       | 155,956       | 158,946       | 161,788       | 157,460       | -2.7                 |
| Construction                                                                                                      | 62,147        | 58,450        | 57,697        | 59,270        | 58,548        | 60,951        | 62,122        | 67,033        | 7.9                  |
| Manufacturing                                                                                                     | 89,665        | 90,803        | 90,702        | 88,359        | 89,557        | 90,649        | 89,171        | 87,881        | -1.4                 |
| Wholesale trade                                                                                                   | 85,689        | 86,659        | 90,993        | 86,450        | 86,113        | 88,472        | 93,907        | 96,087        | 2.3                  |
| Retail trade                                                                                                      | 36,979        | 39,672        | 40,395        | 39,026        | 39,955        | 39,186        | 38,357        | 38,218        | -0.4                 |
| Transportation and warehousing                                                                                    | 60,011        | 56,782        | 57,006        | 54,557        | 53,574        | 51,848        | 48,393        | 51,534        | 6.5                  |
| Information                                                                                                       | 72,711        | 71,964        | 75,306        | 78,733        | 85,461        | 86,379        | 89,404        | 84,925        | -5                   |
| Finance and insurance                                                                                             | 59,064        | 58,164        | 61,436        | 63,520        | 65,405        | 66,636        | 68,386        | 69,743        | 2                    |
| Real estate and rental and leasing                                                                                | 9,128         | 11,366        | 15,185        | 22,726        | 25,826        | 29,054        | 31,127        | 30,548        | -1.9                 |
| Professional and technical services                                                                               | 70,749        | 73,252        | 74,367        | 72,650        | 72,596        | 73,775        | 73,411        | 73,673        | 0.4                  |
| Management of companies and enterprises                                                                           | 92,157        | 94,213        | 98,351        | 101,563       | 102,906       | 95,912        | 87,471        | 91,460        | 4.6                  |
| Administrative and waste services                                                                                 | 43,116        | 42,637        | 42,535        | 42,713        | 43,395        | 44,061        | 43,417        | 44,871        | 3.3                  |
| Educational services                                                                                              | 48,208        | 48,869        | 48,679        | 47,117        | 46,784        | 45,697        | 45,641        | 44,204        | -3.1                 |
| Health care and social assistance                                                                                 | 66,675        | 66,266        | 64,958        | 64,505        | 64,018        | 63,762        | 64,398        | 65,280        | 1.4                  |
| Arts, entertainment, and recreation                                                                               | 29,413        | 29,022        | 35,845        | 39,741        | 41,728        | 39,792        | 41,843        | 44,062        | 5.3                  |
| Accommodation and food services                                                                                   | 28,427        | 28,764        | 29,818        | 29,450        | 27,478        | 27,627        | 27,556        | 29,391        | 6.7                  |
| Other services, except public administration                                                                      | 39,464        | 38,399        | 40,103        | 39,002        | 39,815        | 38,901        | 39,518        | 40,836        | 3.3                  |
| Government and government enterprises                                                                             | 75,976        | 74,684        | 73,820        | 74,584        | 73,760        | 74,856        | 75,471        | 75,883        | 0.5                  |
| <b>Total</b>                                                                                                      | <b>54,963</b> | <b>55,024</b> | <b>56,006</b> | <b>56,210</b> | <b>56,492</b> | <b>56,867</b> | <b>57,103</b> | <b>58,156</b> | <b>1.8</b>           |

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

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

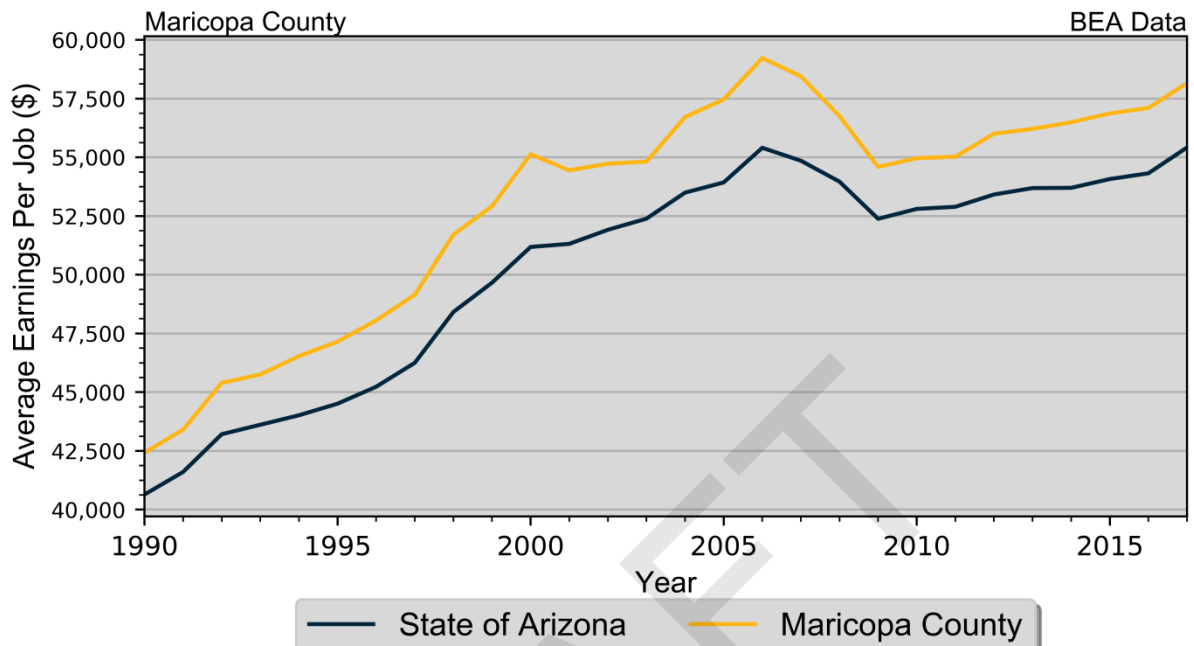
Diagram IV.5 shows real per capita income for the Maricopa County from 1990 to 2017, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over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

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

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

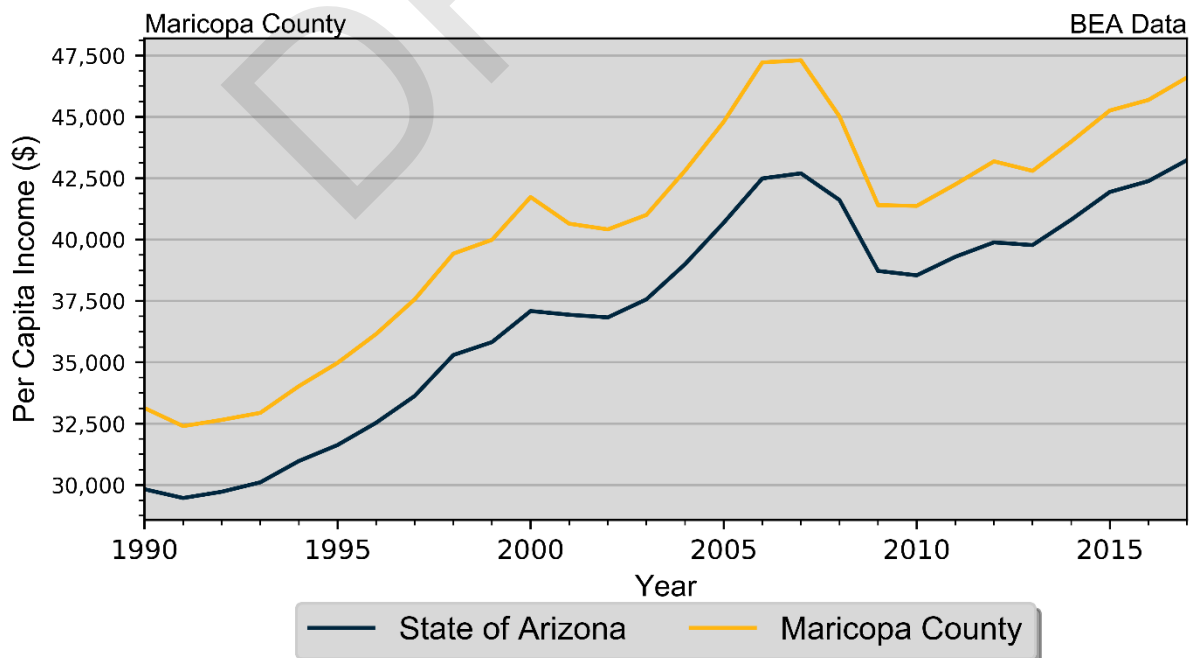
**Diagram IV.4**  
**Real Average Earnings**

Maricopa County  
BEA Data 1990 - 2017



**Diagram IV.5**  
**Real per Capita Income**

Maricopa County  
BEA Data 1990 - 2017



## Quarterly Census of Employment and Wages

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

| <b>Table IV.14</b><br><b>Total Monthly Employment</b><br>Maricopa County<br>BLS QCEW Data, 2001–2018(p) |                  |                  |                  |                  |                  |                  |                  |                  |
|---------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Period                                                                                                  | 2010             | 2011             | 2012             | 2013             | 2014             | 2015             | 2016             | 2017             |
| Jan                                                                                                     | 1,591,307        | 1,602,646        | 1,643,448        | 1,684,487        | 1,732,448        | 1,783,681        | 1,842,968        | 1,893,254        |
| Feb                                                                                                     | 1,598,838        | 1,613,327        | 1,655,920        | 1,700,870        | 1,744,031        | 1,799,497        | 1,860,905        | 1,909,372        |
| Mar                                                                                                     | 1,609,077        | 1,623,087        | 1,667,721        | 1,710,345        | 1,751,077        | 1,805,024        | 1,866,801        | 1,917,845        |
| Apr                                                                                                     | 1,618,741        | 1,635,098        | 1,668,028        | 1,714,839        | 1,756,366        | 1,814,282        | 1,874,858        | 1,927,571        |
| May                                                                                                     | 1,622,543        | 1,633,939        | 1,667,612        | 1,714,733        | 1,750,108        | 1,812,398        | 1,868,139        | 1,923,147        |
| Jun                                                                                                     | 1,567,575        | 1,593,347        | 1,636,794        | 1,680,045        | 1,717,894        | 1,777,360        | 1,830,806        | 1,893,820        |
| Jul                                                                                                     | 1,536,268        | 1,565,296        | 1,597,133        | 1,647,285        | 1,686,812        | 1,753,699        | 1,809,040        | 1,859,721        |
| Aug                                                                                                     | 1,587,108        | 1,615,729        | 1,659,825        | 1,709,351        | 1,746,872        | 1,811,232        | 1,867,466        | 1,920,230        |
| Sep                                                                                                     | 1,597,531        | 1,637,377        | 1,675,365        | 1,721,630        | 1,757,992        | 1,825,516        | 1,887,707        | 1,939,490        |
| Oct                                                                                                     | 1,621,019        | 1,650,892        | 1,692,264        | 1,742,325        | 1,785,306        | 1,857,202        | 1,904,107        | 1,963,983        |
| Nov                                                                                                     | 1,638,325        | 1,671,245        | 1,714,975        | 1,767,750        | 1,810,497        | 1,880,796        | 1,923,067        | 1,987,211        |
| Dec                                                                                                     | 1,644,592        | 1,677,772        | 1,722,654        | 1,774,241        | 1,823,103        | 1,884,247        | 1,927,570        | 1,992,822        |
| <b>Average</b>                                                                                          | <b>1,602,744</b> | <b>1,626,646</b> | <b>1,666,812</b> | <b>1,713,992</b> | <b>1,755,209</b> | <b>1,817,078</b> | <b>1,871,953</b> | <b>1,927,372</b> |
| %<br>Change                                                                                             | -1.60%           | 1.50%            | 2.50%            | 2.80%            | 2.40%            | 3.50%            | 3%               | 3%               |

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

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

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

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



## Poverty

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

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

| <b>Table IV.17</b><br><b>Persons in Poverty</b><br>Maricopa County<br>2000–2017 SAIE Estimates |                    |              |
|------------------------------------------------------------------------------------------------|--------------------|--------------|
| Year                                                                                           | Persons in Poverty | Poverty Rate |
| 2000                                                                                           | 322,120            | 10.2%        |
| 2001                                                                                           | 362,057            | 11.1%        |
| 2002                                                                                           | 400,631            | 11.9%        |
| 2003                                                                                           | 441,835            | 12.8%        |
| 2004                                                                                           | 479,545            | 13.3%        |
| 2005                                                                                           | 450,439            | 12.6%        |
| 2006                                                                                           | 464,168            | 12.5%        |
| 2007                                                                                           | 495,505            | 12.9%        |
| 2008                                                                                           | 521,208            | 13.4%        |
| 2009                                                                                           | 599,393            | 15.1%        |
| 2010                                                                                           | 625,090            | 16.6%        |
| 2011                                                                                           | 665,193            | 17.4%        |
| 2012                                                                                           | 675,704            | 17.4%        |
| 2013                                                                                           | 696,086            | 17.6%        |
| 2014                                                                                           | 687,643            | 17.1%        |
| 2015                                                                                           | 667,637            | 16.3%        |
| 2016                                                                                           | 624,923            | 15%          |
| 2017                                                                                           | 570,402            | 13.5%        |

| <b>Table IV.18</b><br><b>Poverty by Age</b><br>Maricopa County HOME Consortium<br>2000 Census SF3 & 2017 Five-Year ACS Data |                    |               |                    |               |
|-----------------------------------------------------------------------------------------------------------------------------|--------------------|---------------|--------------------|---------------|
| Age                                                                                                                         | 2000 Census        |               | 2017 Five-Year ACS |               |
|                                                                                                                             | Persons in Poverty | % of Total    | Persons in Poverty | % of Total    |
| Under 6                                                                                                                     | 13,732             | 11.9%         | 25,804             | 10.6%         |
| 6 to 17                                                                                                                     | 22,855             | 19.8%         | 49,235             | 20.2%         |
| 18 to 64                                                                                                                    | 67,312             | 58.4%         | 143,676            | 58.9%         |
| 65 or Older                                                                                                                 | 11,418             | 9.9%          | 25,052             | 10.3%         |
| <b>Total</b>                                                                                                                | <b>115,317</b>     | <b>100.0%</b> | <b>243,767</b>     | <b>100.0%</b> |
| <b>Poverty Rate</b>                                                                                                         | <b>8.6%</b>        | <b>.</b>      | <b>11.8%</b>       | <b>.</b>      |

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

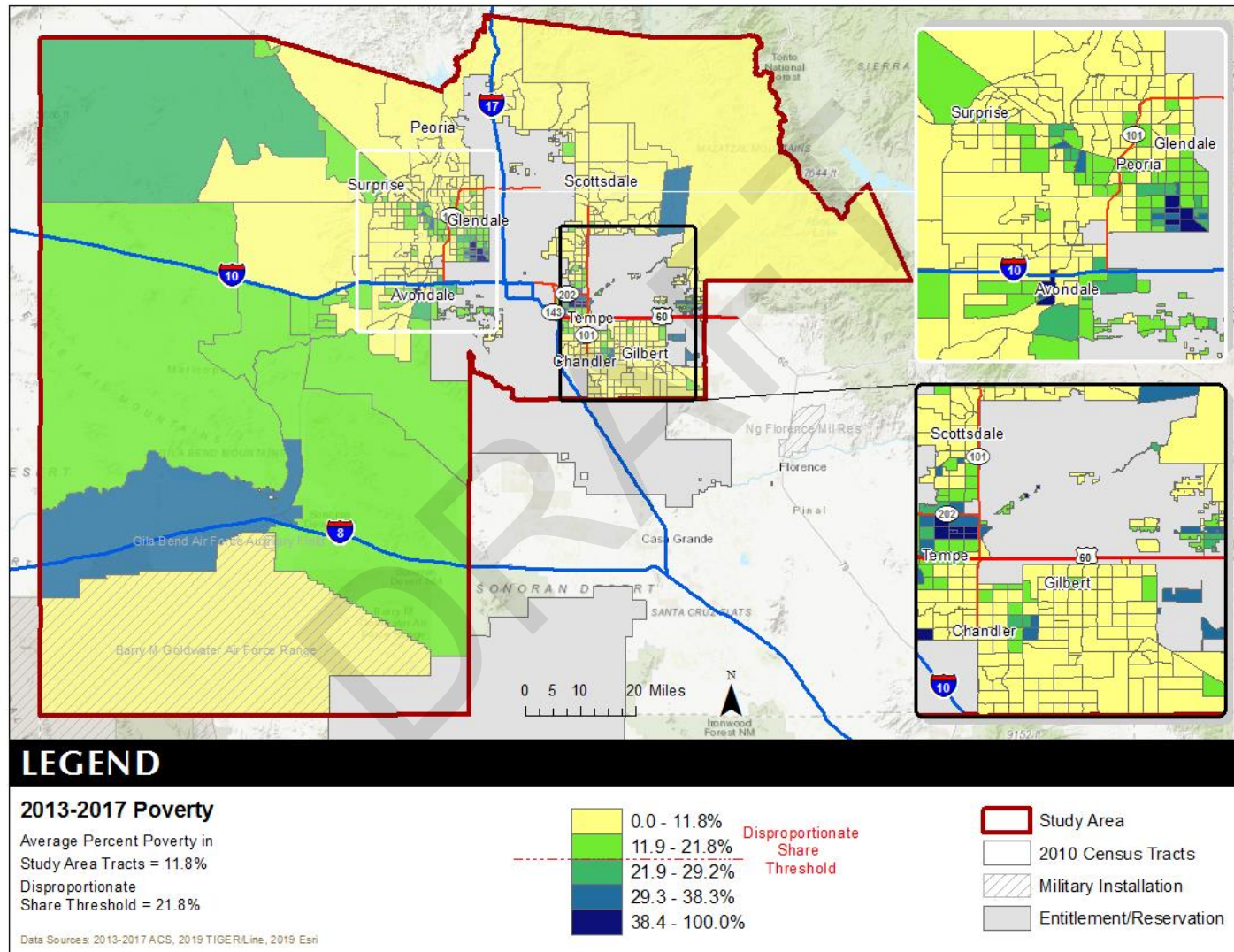
Elderly poverty is shown in Map IV.10. The location of elderly poverty does not correspond with the location of poverty as a whole. The highest rates of elderly poverty are seen in Tempe, Scottsdale, Surprise, and the northeastern portion of the rural County.

## Summary

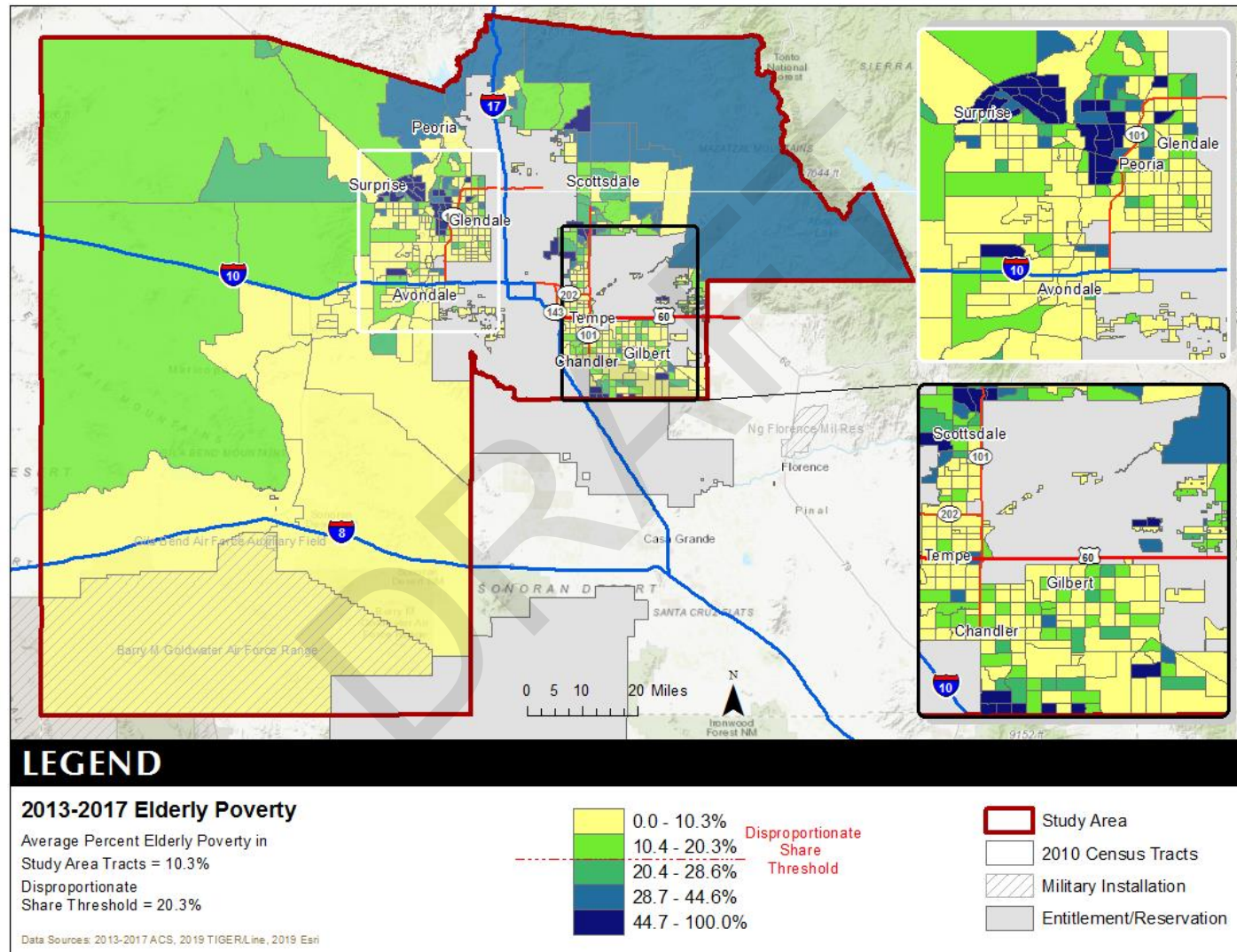
In 2018, unemployment in the Maricopa County HOME Consortium was at 4.1%, compared to 4.8% for the State of Arizona. This is representative of a labor force of 1,136,431 people and 1,090,334 people employed. Real per capita income in Maricopa County has remained higher than the state rate in recent years.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



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



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



## HOUSING

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

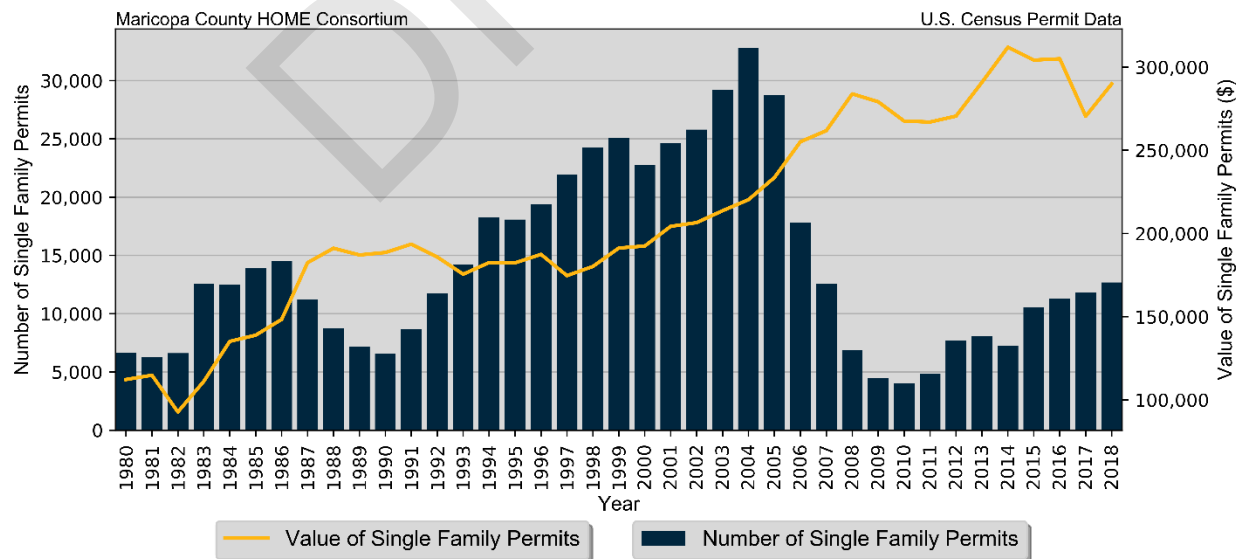
### Housing Production

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

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

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

Maricopa County HOME Consortium  
Census Bureau Data, 1980–2017



**Table IV.19**  
**Housing Units**

State of Arizona vs. Maricopa County HOME Consortium  
2000 and 2018 Census Data and Intercensal Estimates

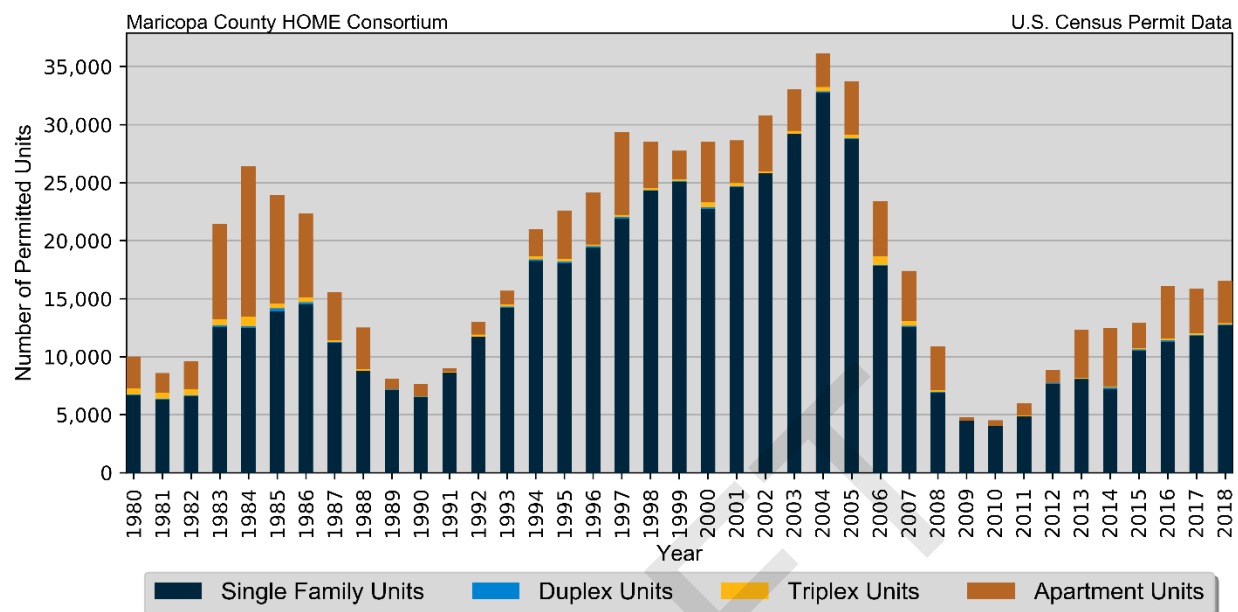
| Subject            | Arizona   | % Growth Since Census | Maricopa County HOME Consortium | % Growth Since Census |
|--------------------|-----------|-----------------------|---------------------------------|-----------------------|
| 2000 Census Base   | 2,188,939 | .                     | 1,250,368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



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

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

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



### Housing Characteristics

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

**Table IV.21**  
**Household Type by Tenure**  
 Maricopa County HOME Consortium  
 2010 Census SF1 & 2017 Five-Year ACS Data

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

Table IV.22, below, shows housing units by type in 2010 and 2017. In 2010, there were 808,960 housing units, compared with 884,838 in 2017. Single-family units accounted for 75.6% of units in 2017, compared to 75.6 in 2010. Apartment units accounted for 16.3% in 2017, compared to 15.6% in 2010.

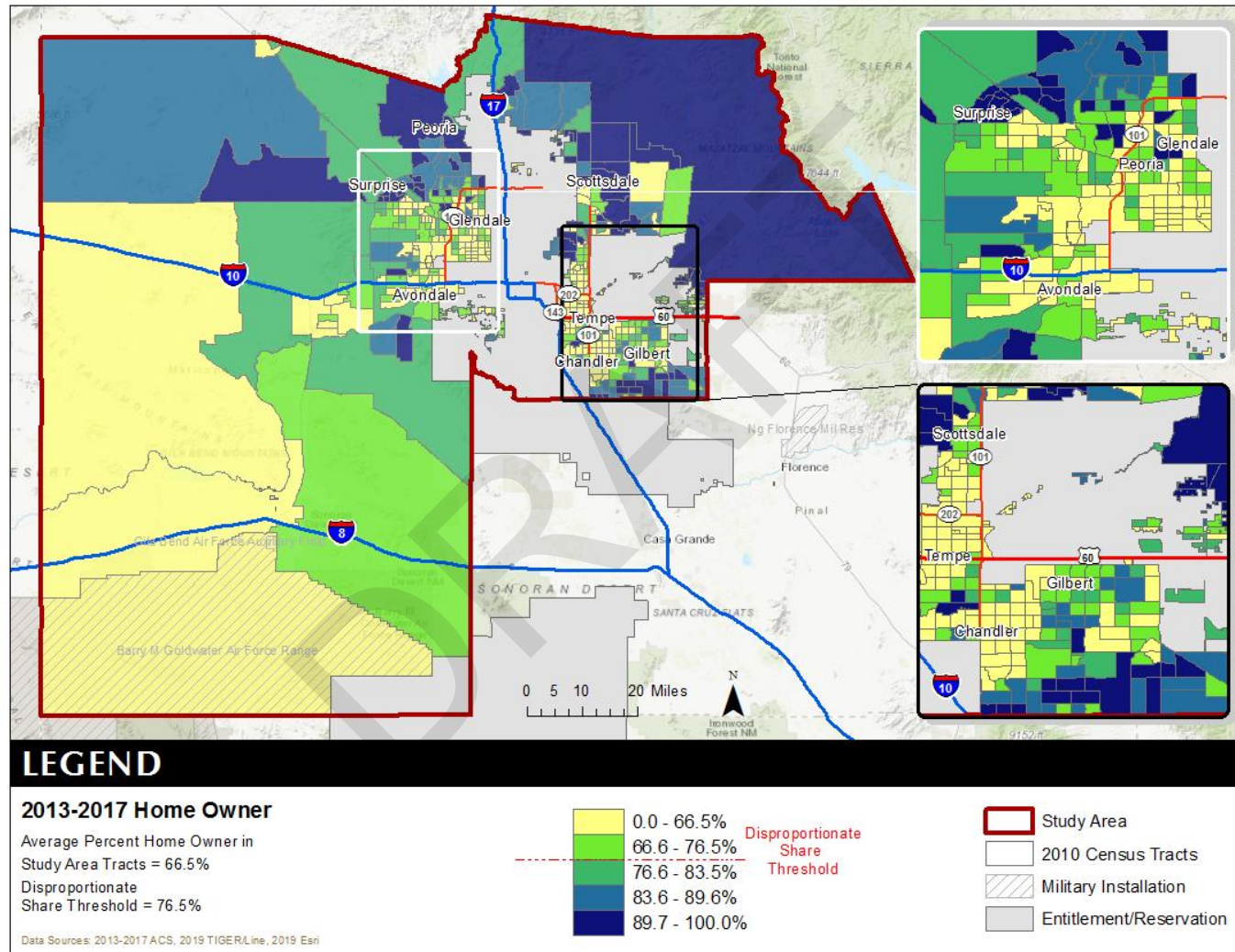
| <b>Table IV.22</b><br><b>Housing Units by Type</b><br>Maricopa County HOME Consortium<br>2010 & 2017 Five-Year ACS Data |                    |               |                    |               |
|-------------------------------------------------------------------------------------------------------------------------|--------------------|---------------|------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

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

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

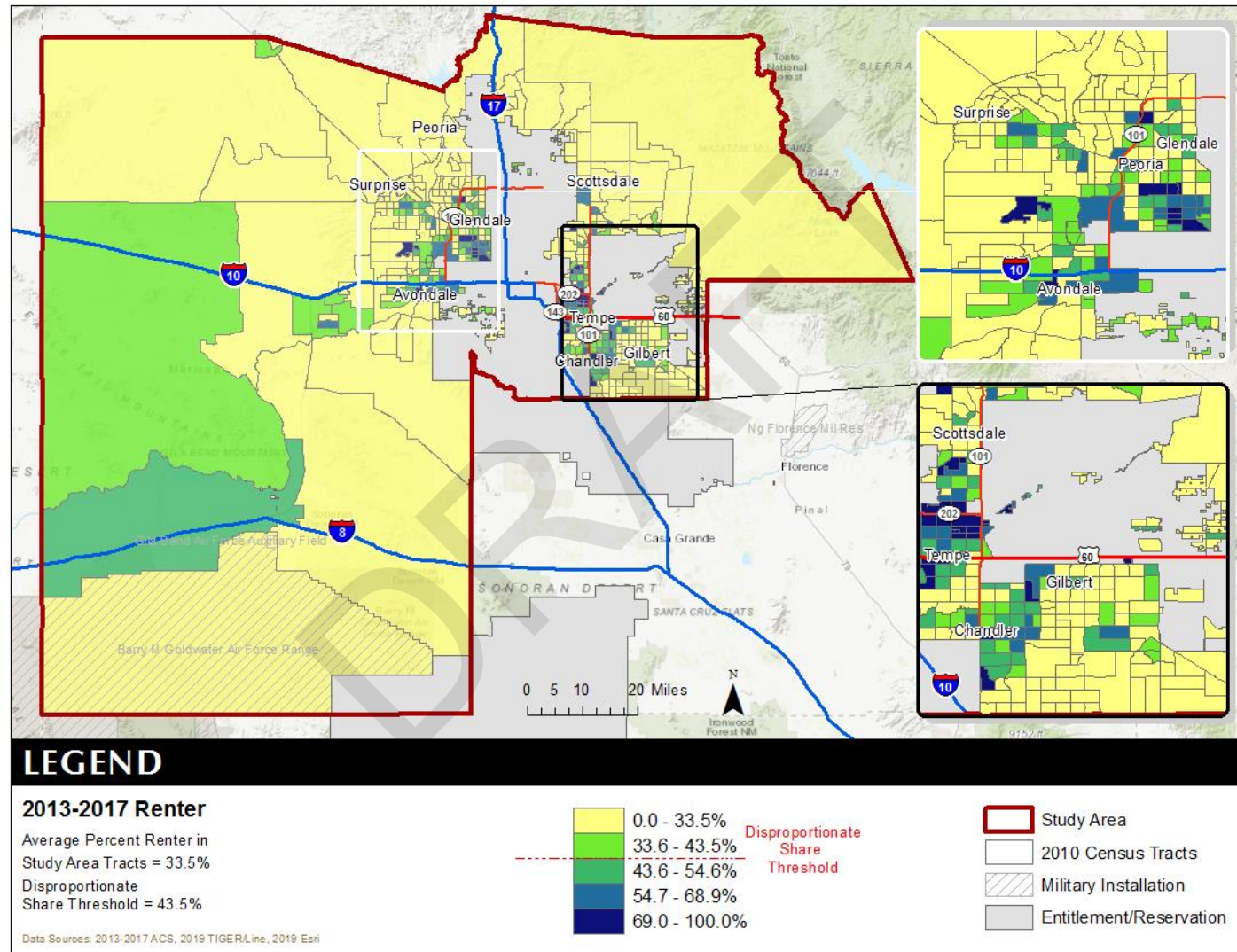
The concentration of homeowner households are shown in Map IV.11. The highest rates of homeownership were seen in the more rural parts of the County, with some areas exceeding 89.2% homeownership rates. In the more urban parts of the County, homeownership rates were lower than 69.7%. Renter concentrations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

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





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





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

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

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

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

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

**Table IV.26**  
**Distribution of Units in Structure by Race**  
 Maricopa County HOME Consortium  
 2017 Five-Year ACS Data

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

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

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

**Table IV.27**  
**Disposition of Vacant Housing Units**  
 Maricopa County HOME Consortium  
 2010 Census & 2017 Five-Year ACS Data

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

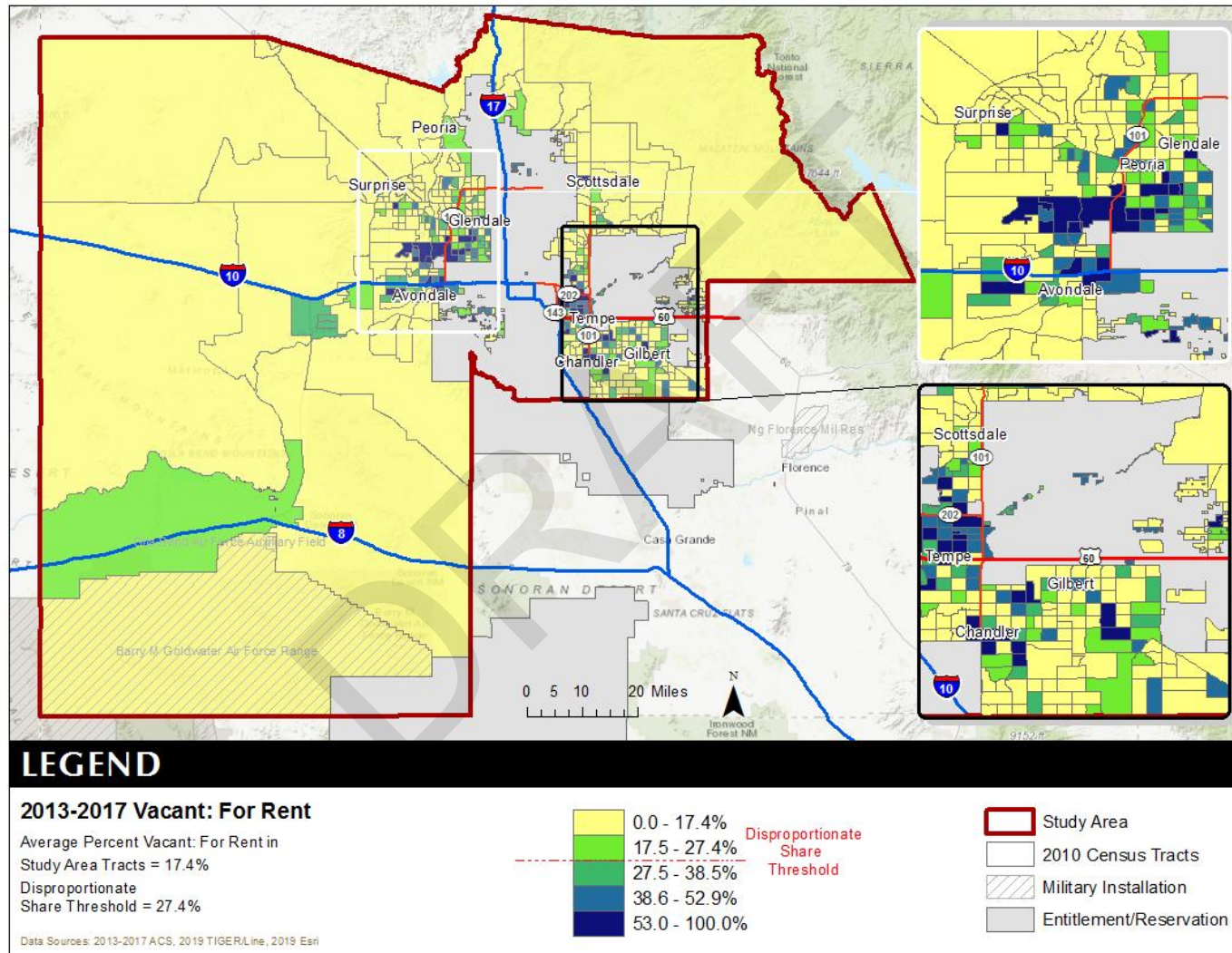
Vacant for rent units tended to be highest in the central parts of the County, as seen in Map IV.13. This was similar to vacant for sale housing, as seen in Map IV.14. “Other” vacant housing is shown for both 2010 and 2017, as seen in Maps IV.15 and IV.16. There was not much shift in the concentration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

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

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

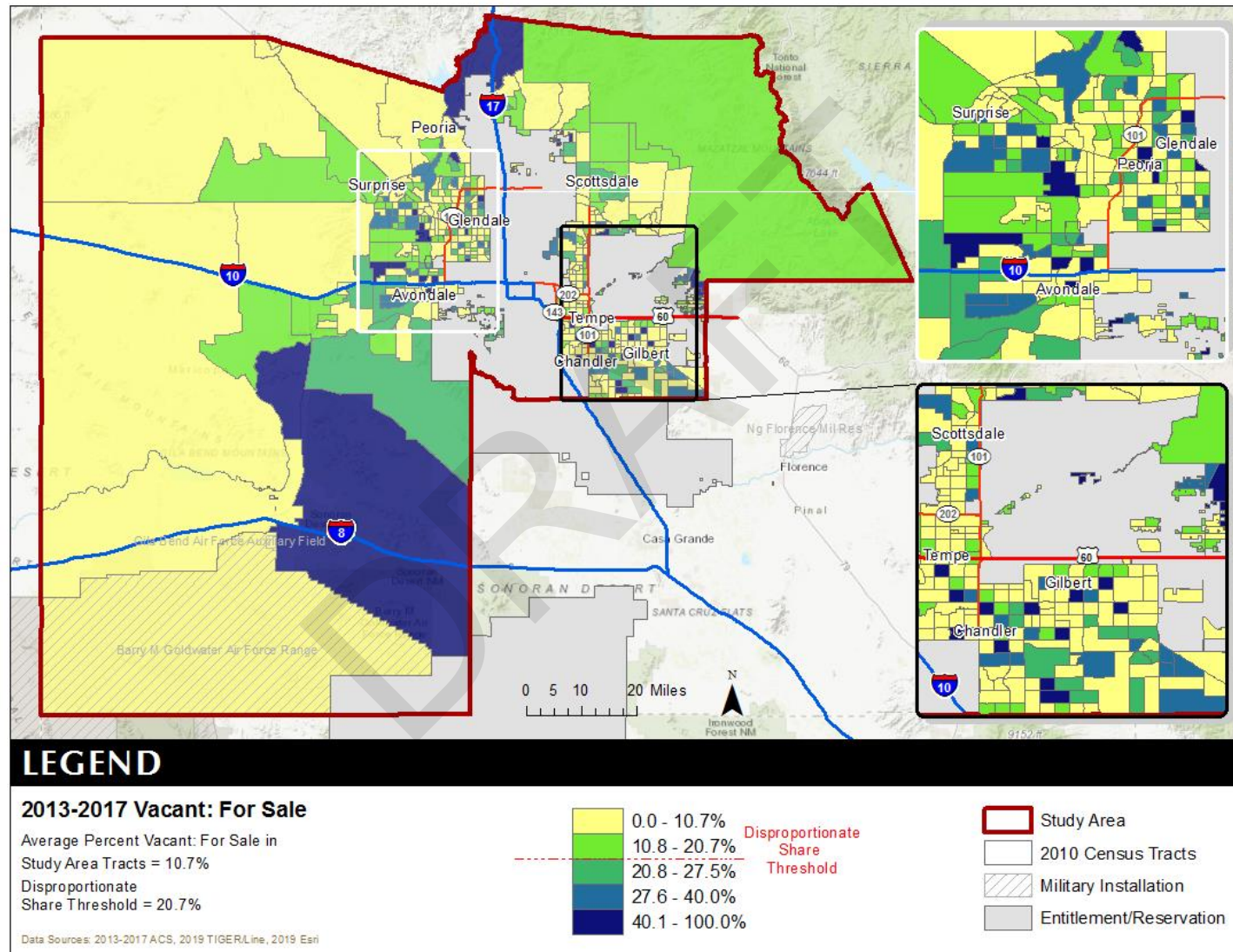
| <b>Table IV.28</b><br><b>Households by Number of Bedrooms</b><br>Maricopa County HOME Consortium<br>2017 5-Year ACS Data |                |                |                |              |
|--------------------------------------------------------------------------------------------------------------------------|----------------|----------------|---------------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

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

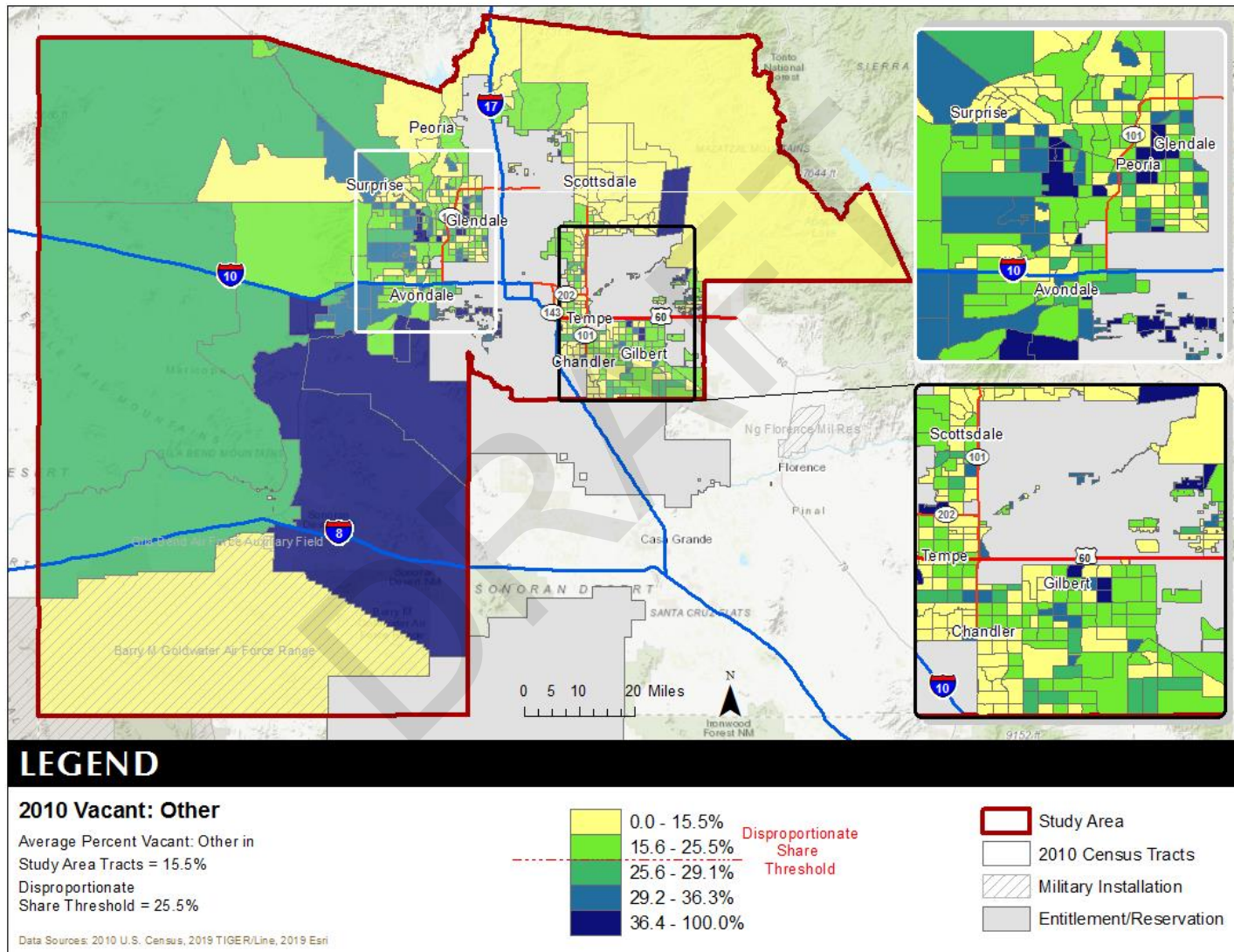




**Map IV.14**  
**2017 Vacant for Sale**  
 Maricopa County HOME Consortium  
 2017 ACS, Tigerline

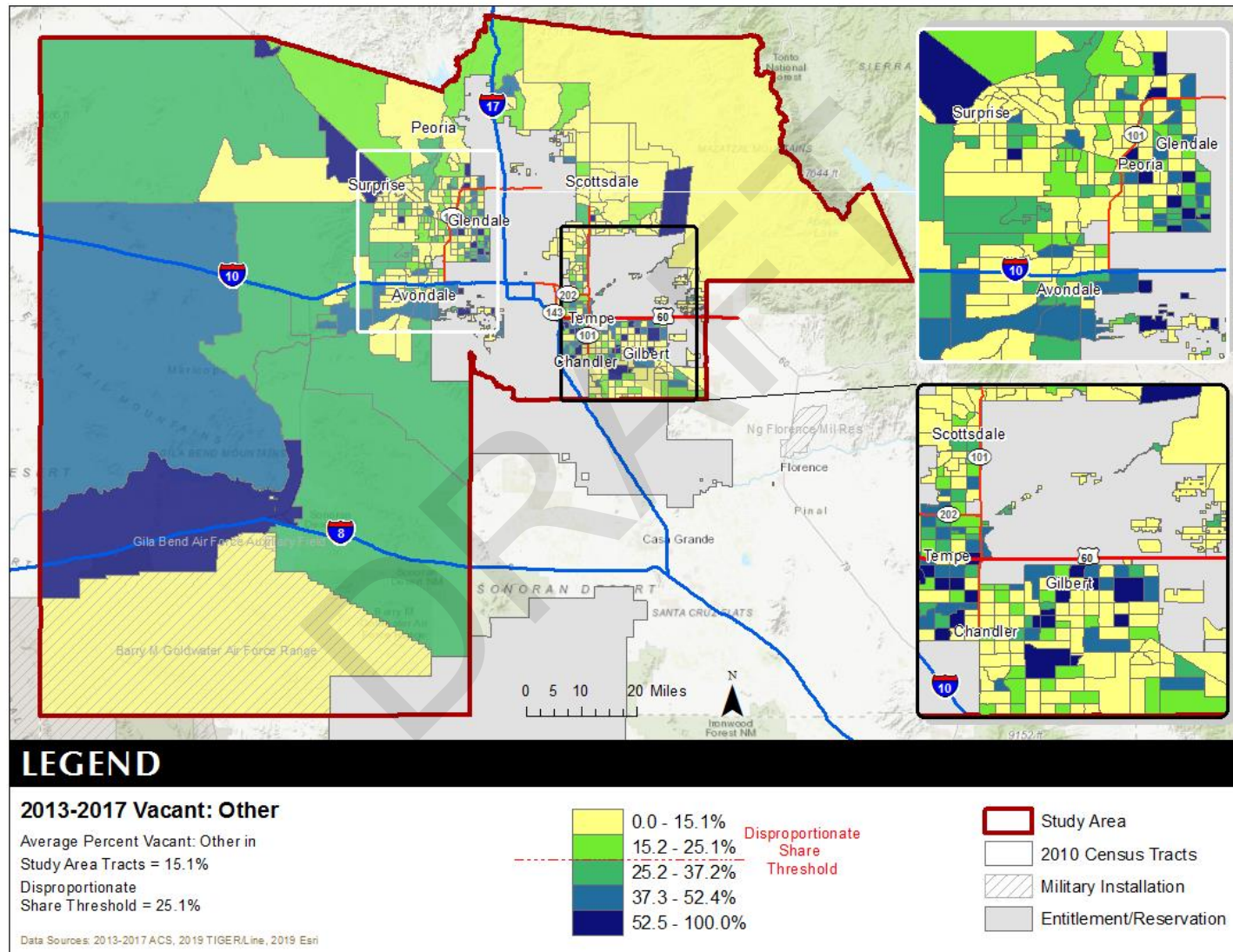


**Map IV.15**  
**2010 “Other” Vacant**  
 Maricopa County HOME Consortium  
 2010 Census, Tigerline





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



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

| <b>Table IV.29</b><br><b>Mortgage Status</b><br>Maricopa County HOME Consortium<br>2017 5-Year ACS Data |                                 |                 |
|---------------------------------------------------------------------------------------------------------|---------------------------------|-----------------|
| Mortgage Status                                                                                         | Maricopa County HOME Consortium |                 |
|                                                                                                         | Households                      | % of Households |
| Housing units with a mortgage, contract to purchase, or similar debt                                    | 355,360                         | 69.3            |
| With either a second mortgage or home equity loan, but not both                                         | 45,531                          | 8.9             |
| Second mortgage only                                                                                    | 9,850                           | 1.9             |
| Home equity loan only                                                                                   | 35,681                          | 7               |
| Both second mortgage and home equity loan                                                               | 1,878                           | 0.4             |
| No second mortgage and no home equity loan                                                              | 307,951                         | 60.1            |
| Housing units without a mortgage                                                                        | 157,168                         | 30.7            |
| <b>Total</b>                                                                                            | <b>512,528</b>                  | <b>100.0%</b>   |

### Home Mortgage Loans

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

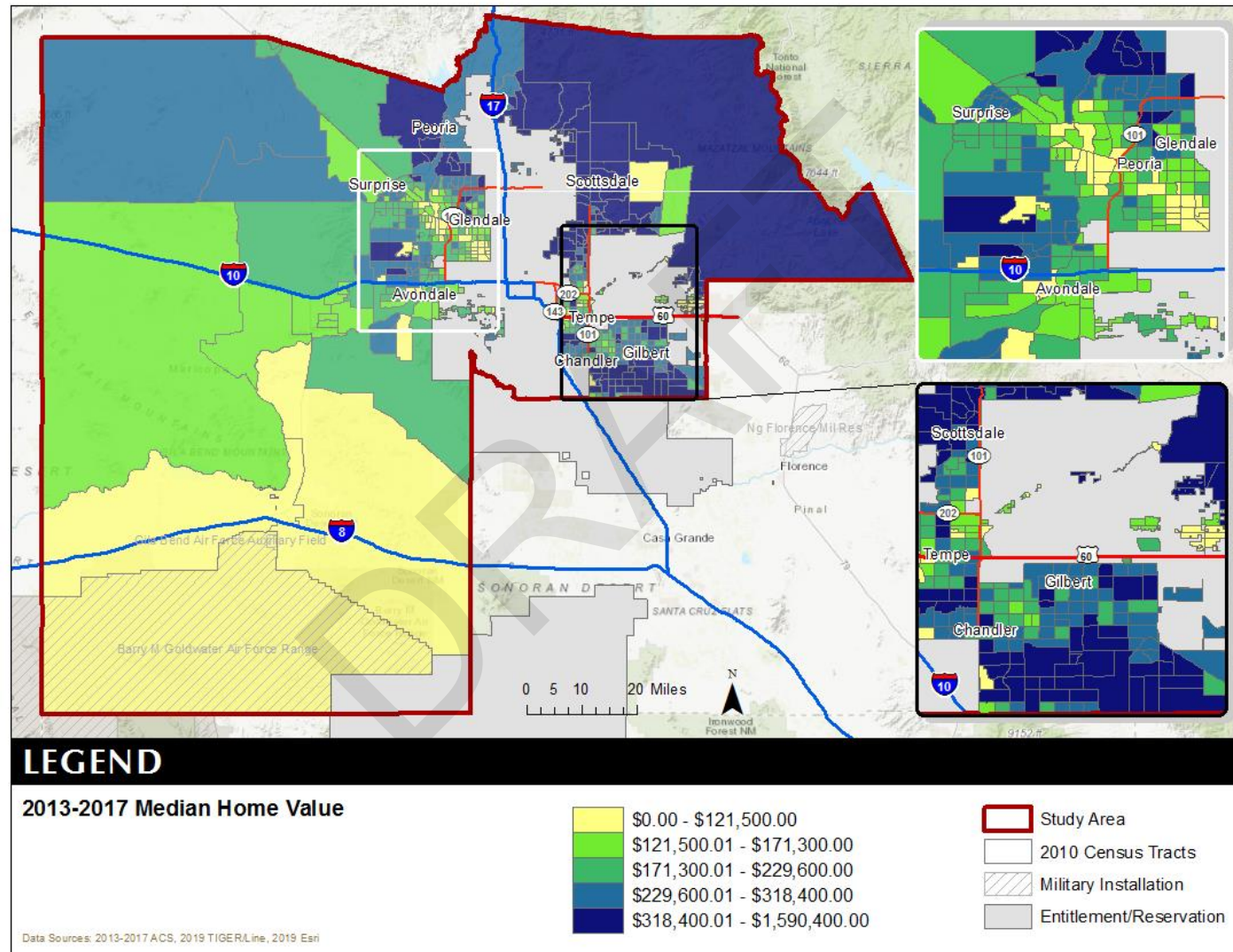
| <b>Table IV.30</b><br><b>Owner-Occupied Single-Family Home Loans by Loan Type</b><br>Maricopa County<br>2008 – 2017 HMDA Data |               |                  |             |         |
|-------------------------------------------------------------------------------------------------------------------------------|---------------|------------------|-------------|---------|
| Year                                                                                                                          | Home Purchase | Home Improvement | Refinancing | Total   |
| 2008                                                                                                                          | 42,075        | 3,904            | 41,028      | 87,007  |
| 2009                                                                                                                          | 44,567        | 1,375            | 57,653      | 103,595 |
| 2010                                                                                                                          | 40,862        | 894              | 45,749      | 87,505  |
| 2011                                                                                                                          | 38,996        | 1,094            | 35,840      | 75,930  |
| 2012                                                                                                                          | 39,843        | 1,526            | 95,045      | 136,414 |
| 2013                                                                                                                          | 45,852        | 2,956            | 74,906      | 123,714 |
| 2014                                                                                                                          | 49,994        | 3,656            | 35,243      | 88,893  |
| 2015                                                                                                                          | 59,586        | 4,523            | 55,905      | 120,014 |
| 2016                                                                                                                          | 69,147        | 5,301            | 70,162      | 144,610 |
| 2017                                                                                                                          | 73,848        | 6,210            | 46,615      | 126,673 |

### Housing Costs

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



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



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

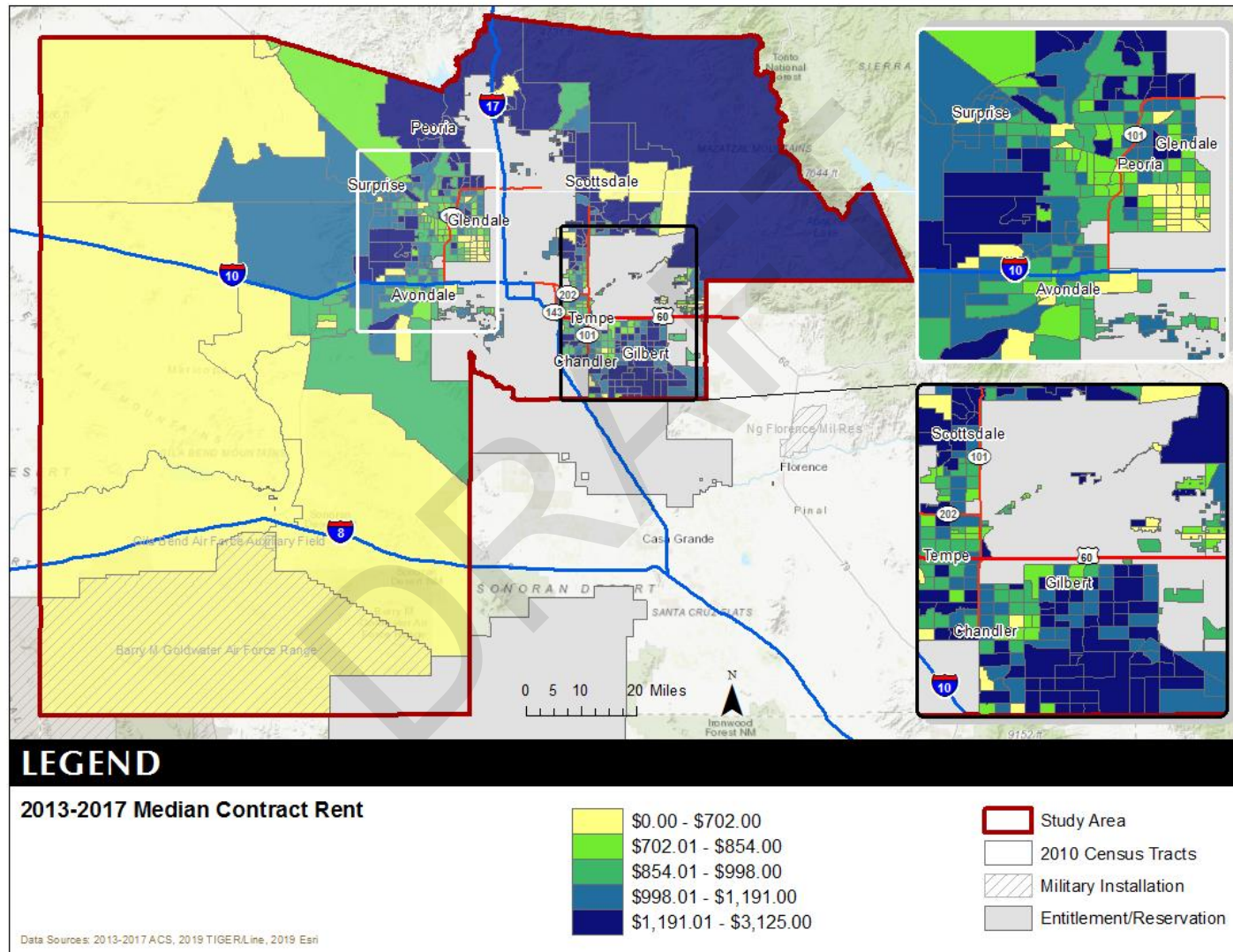


Table IV.31 shows the average loan value by loan type. In 2008, average home purchase loan was \$207,393 in 2012 and \$263,112 in 2017. Overall, average loans were \$227,323 in 2008 and \$245,131 in 2017.

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

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

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

## COMMUTING PATTERNS

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

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

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

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

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

| <b>Table IV.35</b><br><b>Means Of Transportation To Work By Tenure</b><br>Maricopa County HOME Consortium<br>2010 & 2017 5 year ACS data |                 |            |                 |            |
|------------------------------------------------------------------------------------------------------------------------------------------|-----------------|------------|-----------------|------------|
| Tenure                                                                                                                                   | 2010 5-year ACS | % of Total | 2017 5-year ACS | % of Total |



| Car, truck, or van - drove alone:             |                |               |                |               |
|-----------------------------------------------|----------------|---------------|----------------|---------------|
| Owner                                         | 475,462        | 56.5%         | 486,460        | 51.2%         |
| Renter                                        | 177,163        | 21.1%         | 255,718        | 26.9%         |
| Car, truck, or van - carpoled:                |                |               |                |               |
| Owner                                         | 63,032         | 7.5%          | 54,869         | 5.8%          |
| Renter                                        | 30,672         | 3.6%          | 36,582         | 3.9%          |
| Public transportation (excluding taxicab):    |                |               |                |               |
| Owner                                         | 5,155          | 0.6%          | 4,349          | 0.5%          |
| Renter                                        | 7,231          | 0.9%          | 8,649          | 0.9%          |
| Walked:                                       |                |               |                |               |
| Owner                                         | 5,268          | 0.6%          | 4,945          | 0.5%          |
| Renter                                        | 7,371          | 0.9%          | 6,759          | 0.7%          |
| Taxicab, motorcycle, bicycle, or other means: |                |               |                |               |
| Owner                                         | 11,904         | 1.4%          | 12,207         | 1.3%          |
| Renter                                        | 8,233          | 1%            | 10,495         | 1.1%          |
| Worked at home:                               |                |               |                |               |
| Owner                                         | 40,499         | 4.8%          | 51,807         | 5.5%          |
| Renter                                        | 8,834          | 1.1%          | 16,824         | 1.8%          |
| <b>Total:</b>                                 | <b>840,824</b> | <b>100.0%</b> | <b>949,664</b> | <b>100.0%</b> |

## Summary

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

## B. SEGREGATION AND INTEGRATION

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

### A Technical Note on the Dissimilarity Index Methodology

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

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

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

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

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

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

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

### Segregation Levels

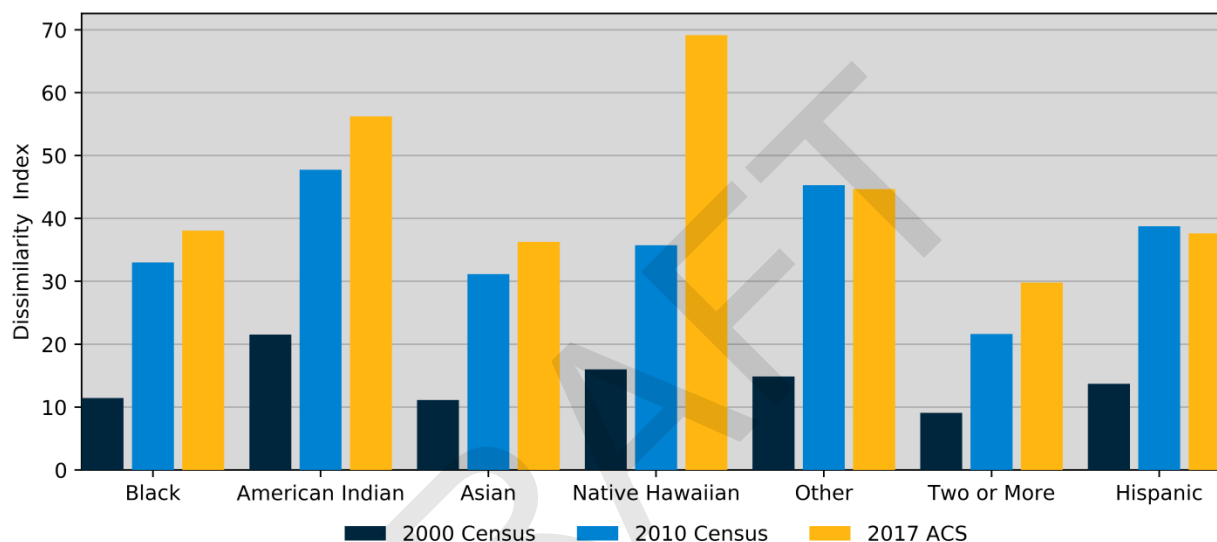
Diagram IV.8 shows the rate of segregation by race and ethnicity for 2000, 2010, and 2017. During this time period, Black or African American households have had an increasing level of segregation, but it

<sup>10</sup> Affirmatively Furthering Fair Housing Data Documentation. HUD. December 2015.

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

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

**Diagram IV.8**  
**Dissimilarity Index**  
Maricopa County HOME Consortium



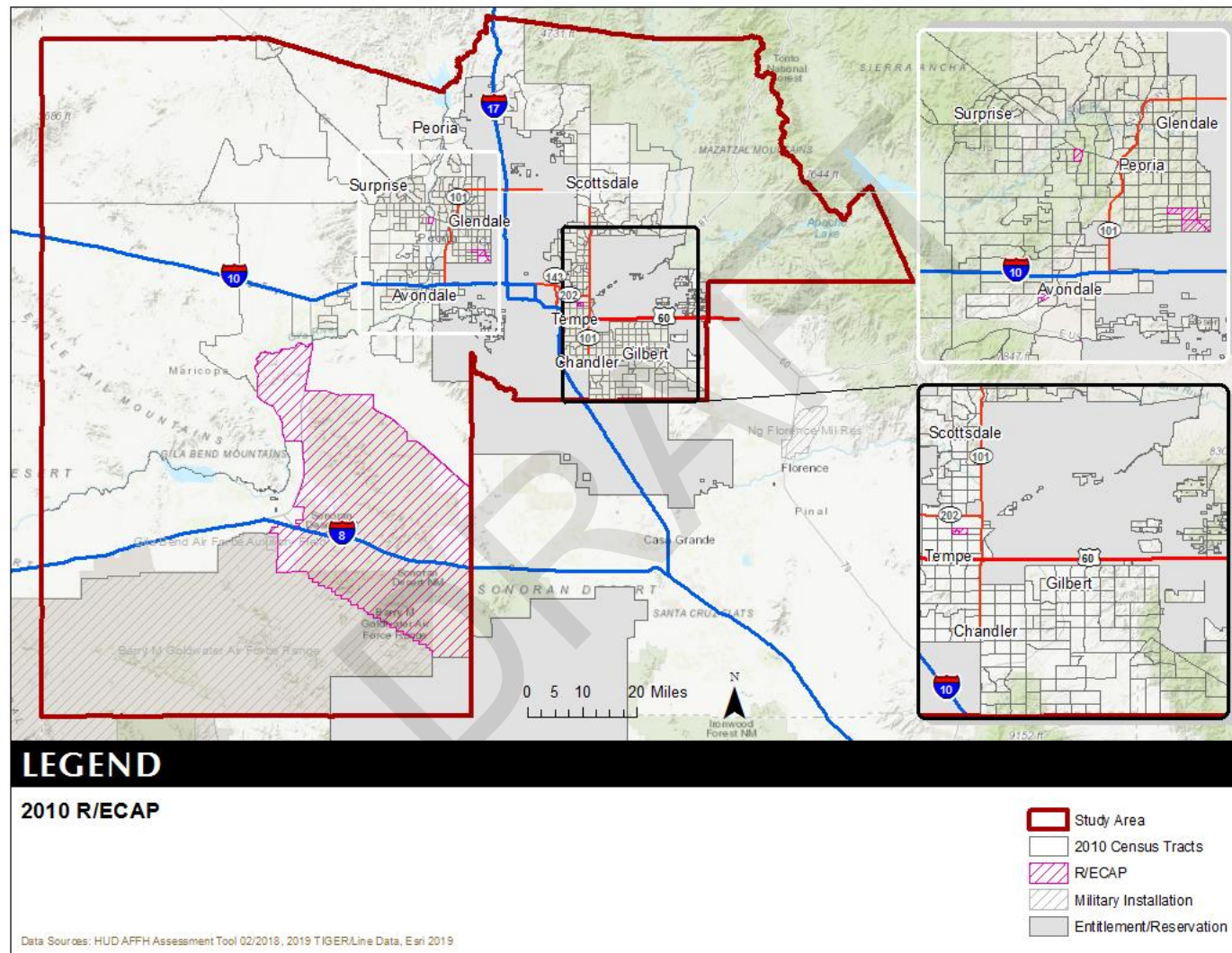
### C. RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

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

#### R/ECAPs over Time

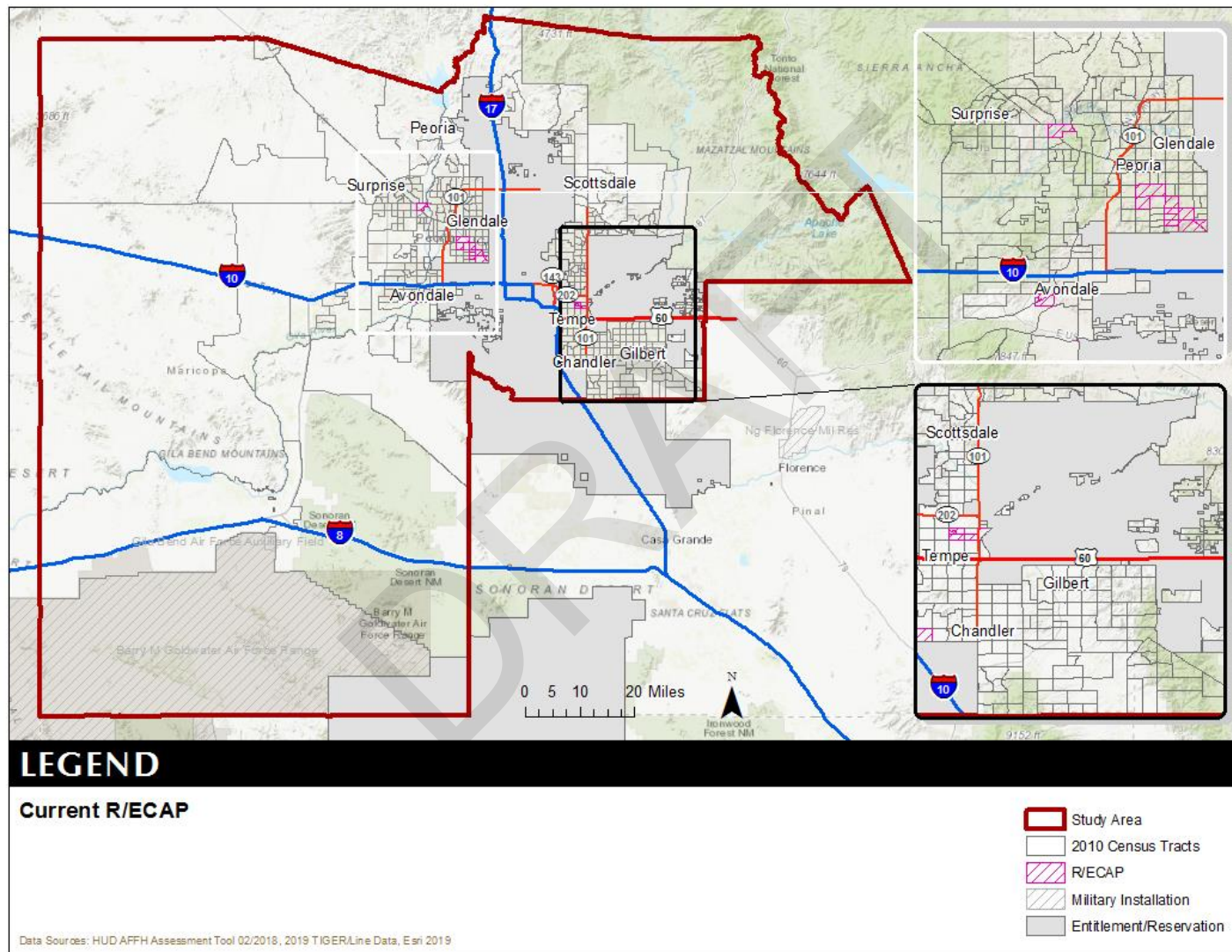
The R/ECAPS in the Maricopa County HOME Consortium are illustrated in the maps on the following pages. The number of R/ECAPs increased from 2010 to 2017. R/ECAPs tended to be found in the more urban parts of the County, particularly in areas around Glendale, Peoria, and Surprise.

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





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



## D. DISPARITIES IN ACCESS TO OPPORTUNITY

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

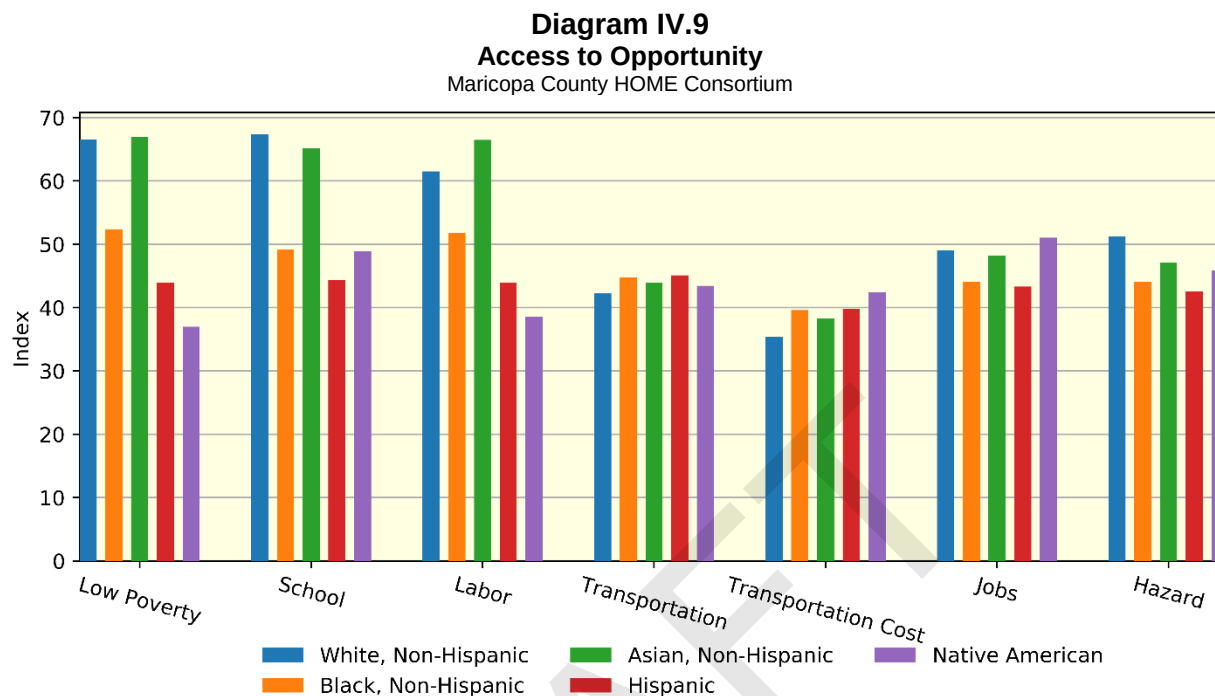
Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas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

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

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

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

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



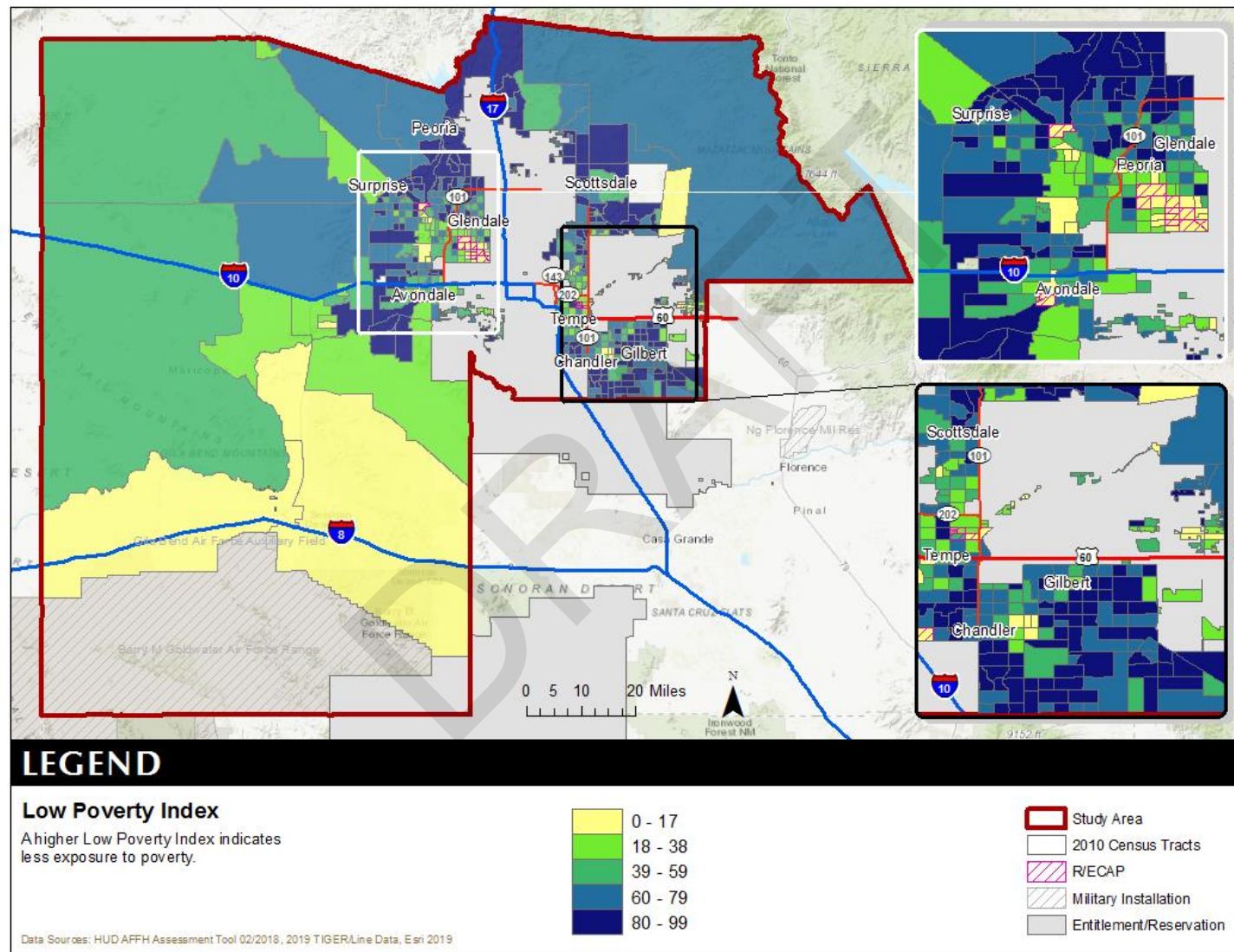
### LOW POVERTY INDEX

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

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



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



## **SCHOOL PROFICIENCY INDEX**

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

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

## **JOBS PROXIMITY INDEX**

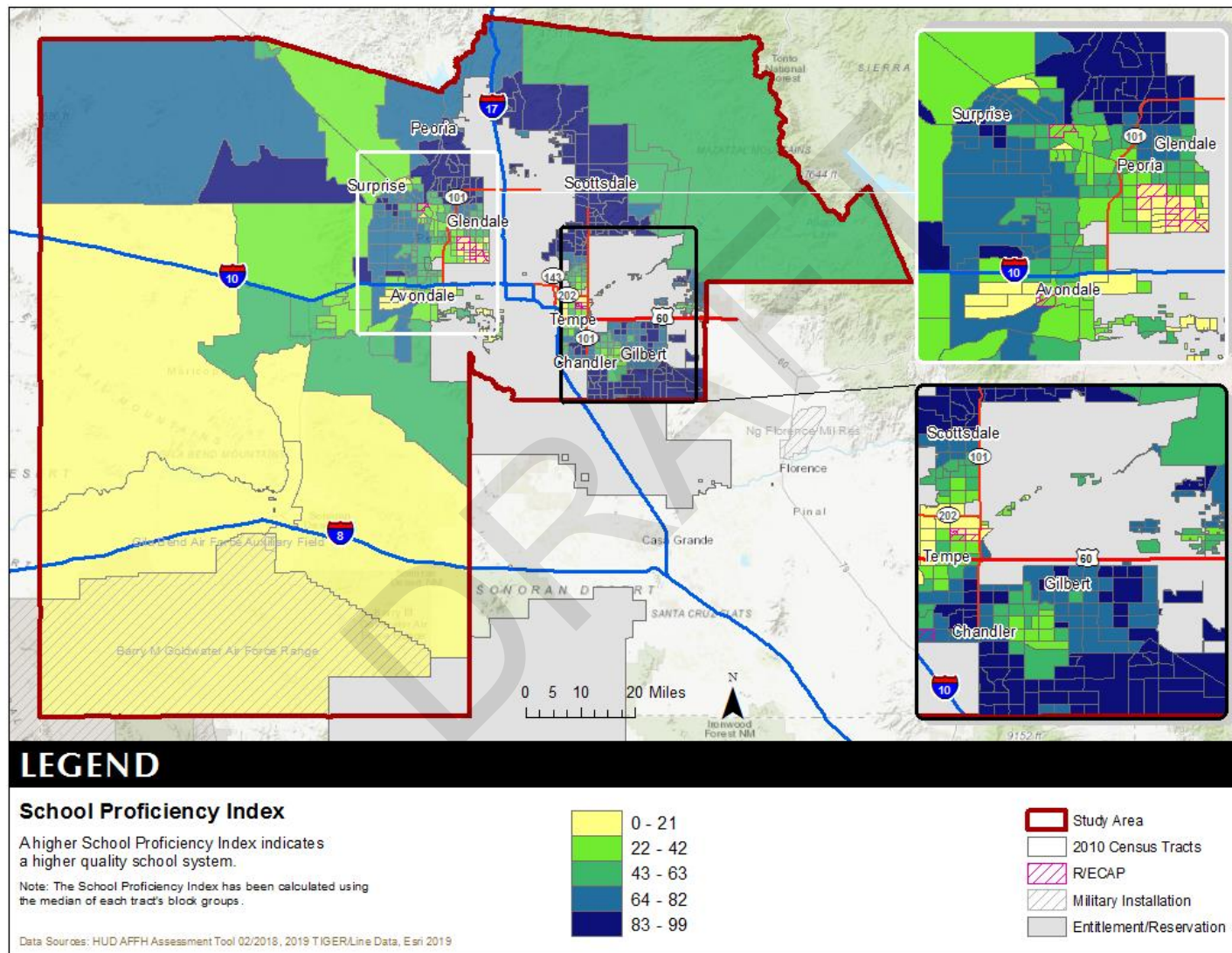
The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity and is shown in Map IV.23. Job proximity varied widely across the County. As one would expect, the areas closest to the city centers had the highest job proximity index ratings. Job Proximity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

## **LABOR MARKET ENGAGEMENT INDEX**

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

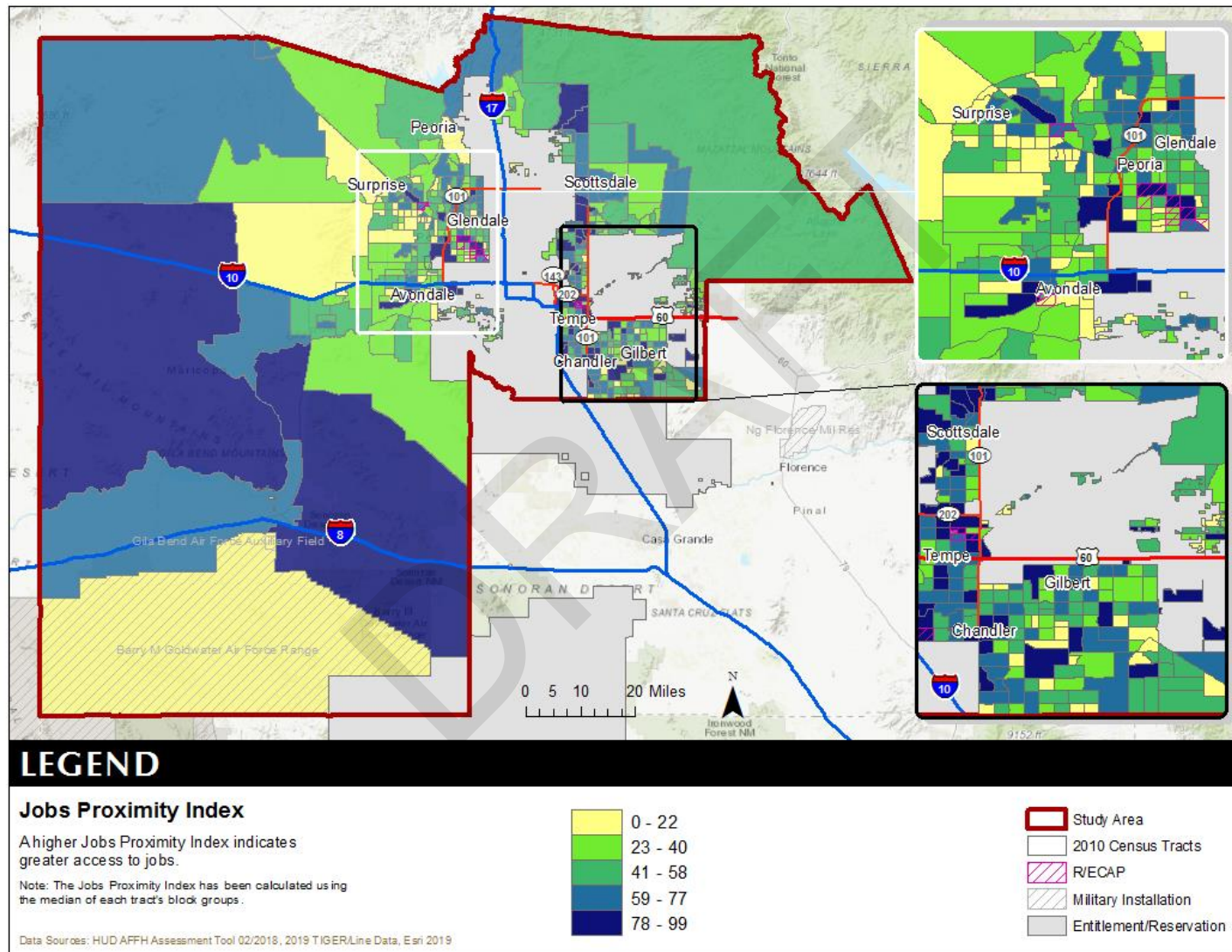
Geographic location did seem to correspond with greater access to jobs and labor market engagement, with parts of the County having a higher level of labor market engagement than other areas. In addition, Black or African American, Hispanic, and Native American households have lower access to labor market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

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

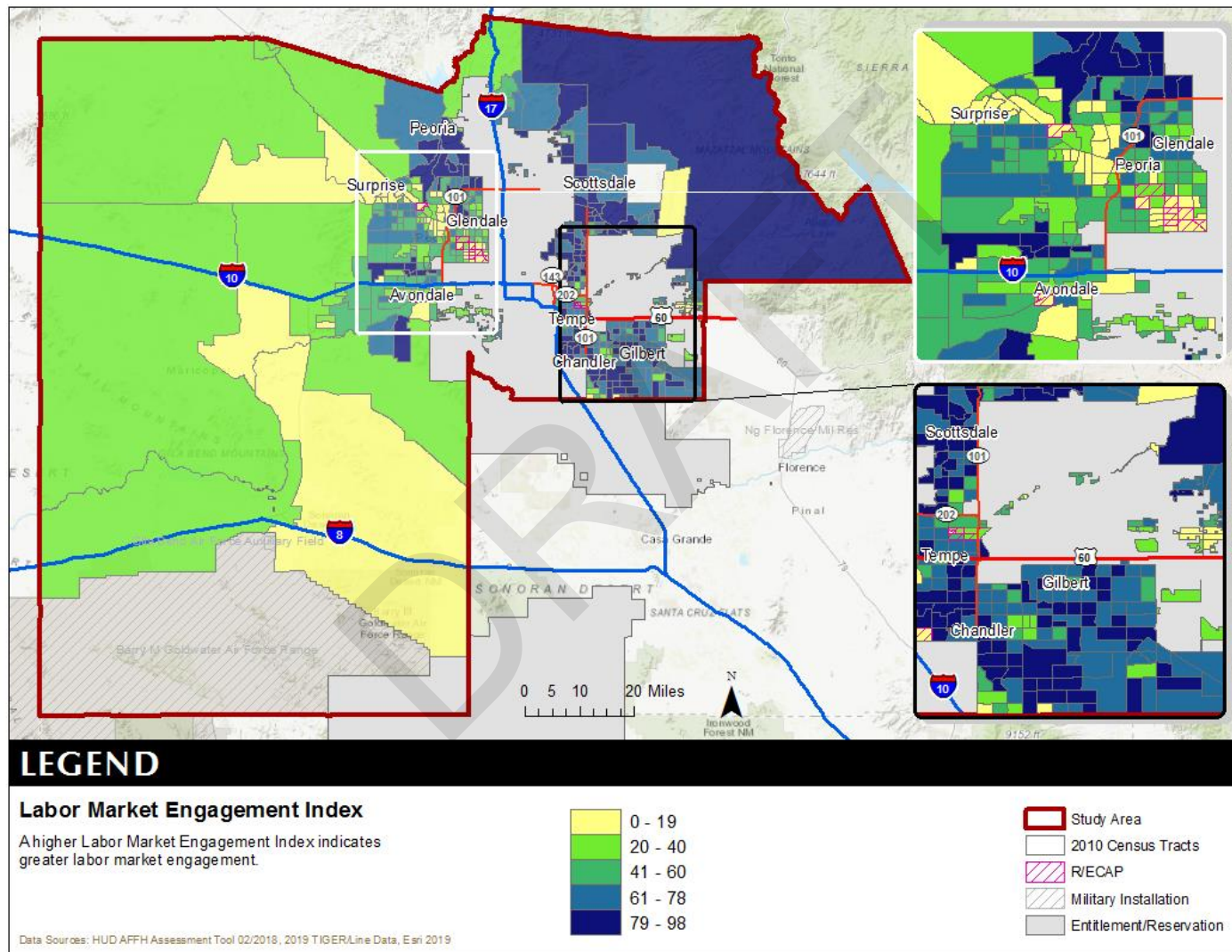




**Map IV.23**  
**Job Proximity**  
 Maricopa County HOME Consortium  
 HUD AFFH Database



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





### **TRANSPORTATION TRIP INDEX**

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

### **LOW TRANSPORTATION COST INDEX**

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

### **ENVIRONMENTAL HEALTH INDEX**

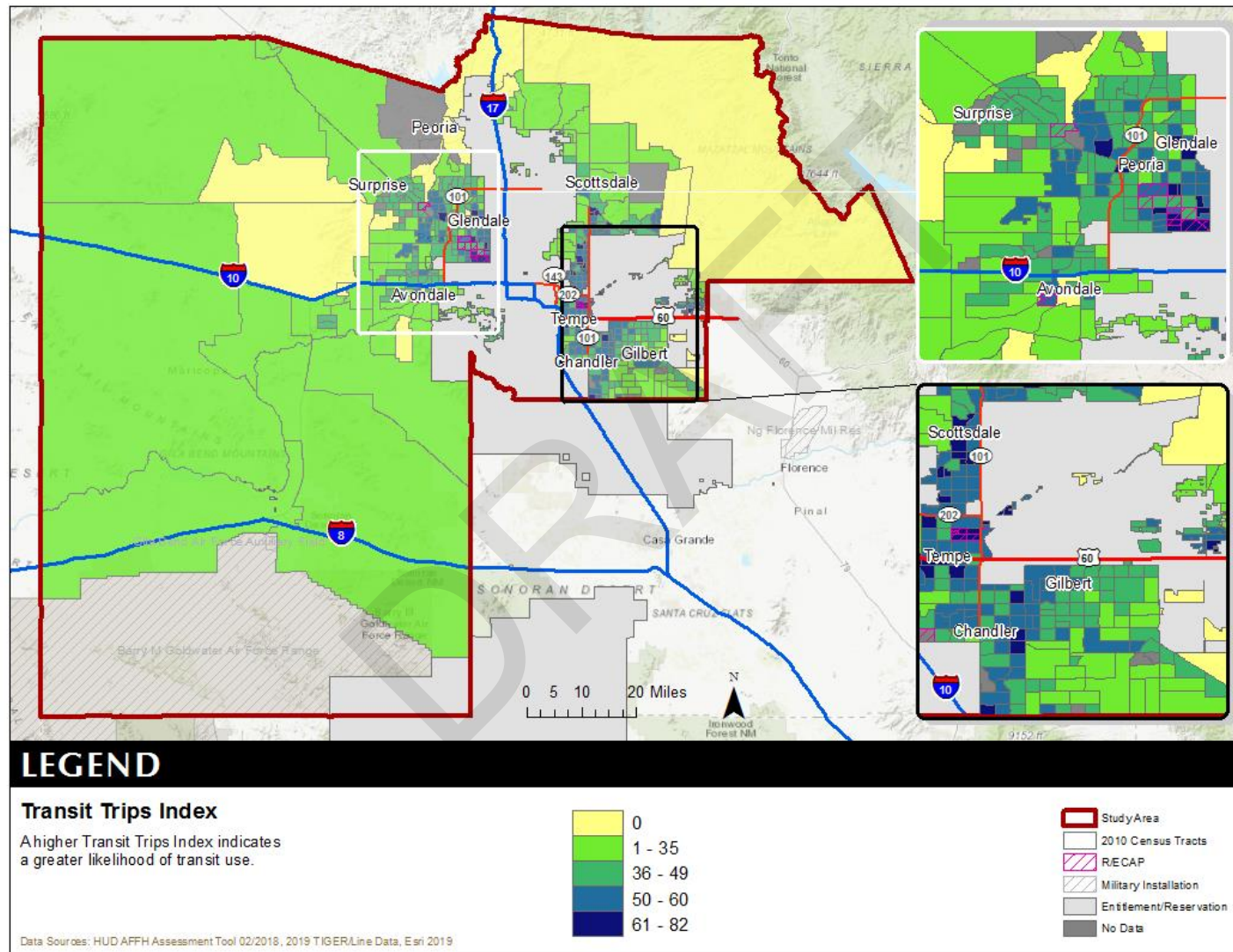
The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood.

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

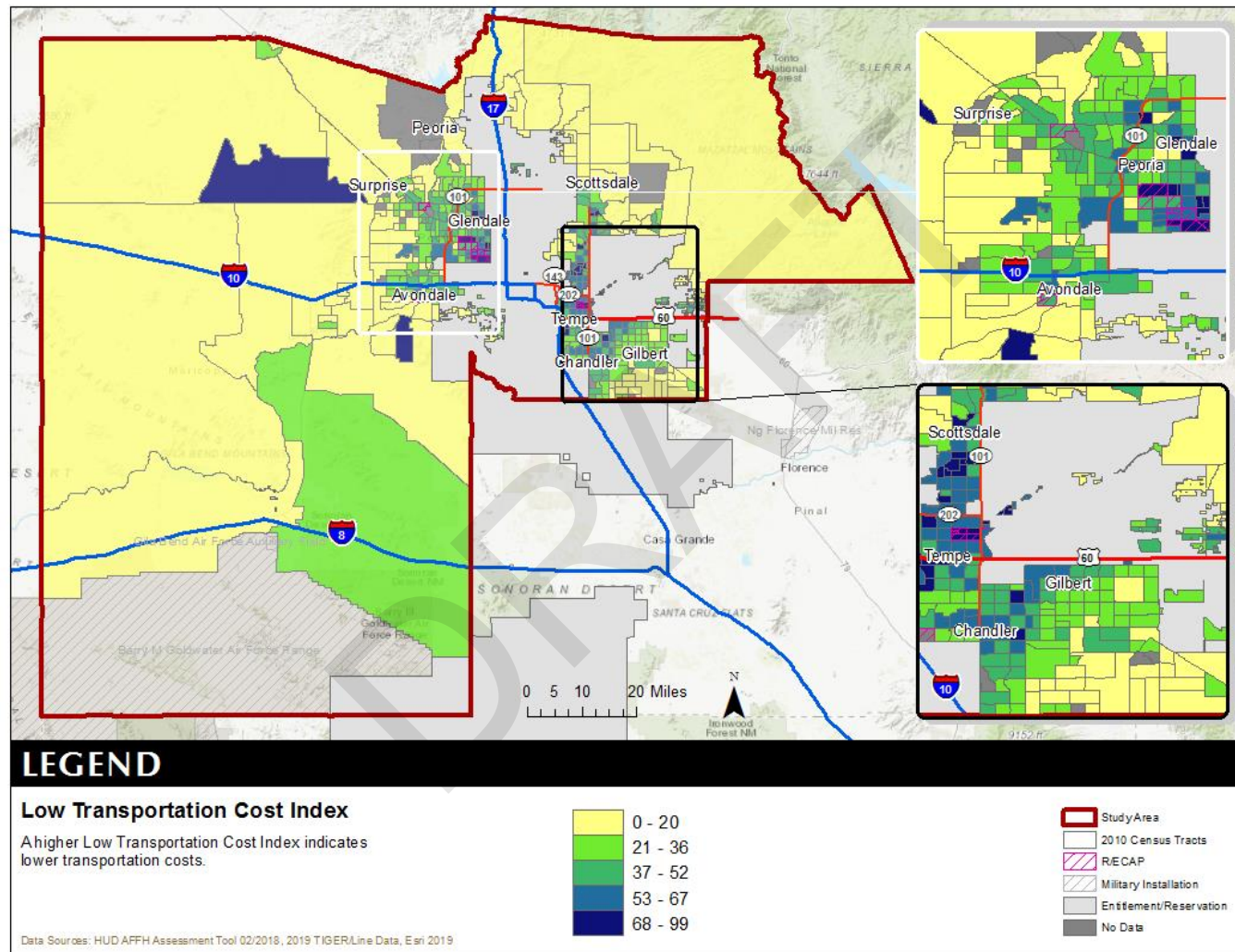
### **PATTERNS IN DISPARITIES IN ACCESS TO OPPORTUNITY**

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

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



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



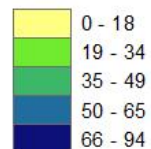


Map IV.27



### Environmental Health Index

A higher Environmental Health Index indicates less exposure to toxins harmful to human health.



-  Study Area  
 2010 Census Tracts  
 R/ECAP  
 Military Installation  
 Entitlement/Reservation

Data Sources: HUD AFFH Assessment Tool 02/2018, 2019 TIGER/Line Data, Esri 2019

## E. DISPROPORTIONATE HOUSING NEEDS

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

### Overcrowding

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

**Table IV.38**  
**Overcrowding and Severe Overcrowding**

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

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

### Insufficient Kitchen and Plumbing Facilities

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

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

**Table IV.39**  
**Households with Incomplete Plumbing Facilities**

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

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

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

**Table IV.40**  
**Households with Incomplete Kitchen Facilities**

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

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

### Cost Burdens

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

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

**Table IV.41**  
**Cost Burden and Severe Cost Burden by Tenure**

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

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

### Housing Problems by Income

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

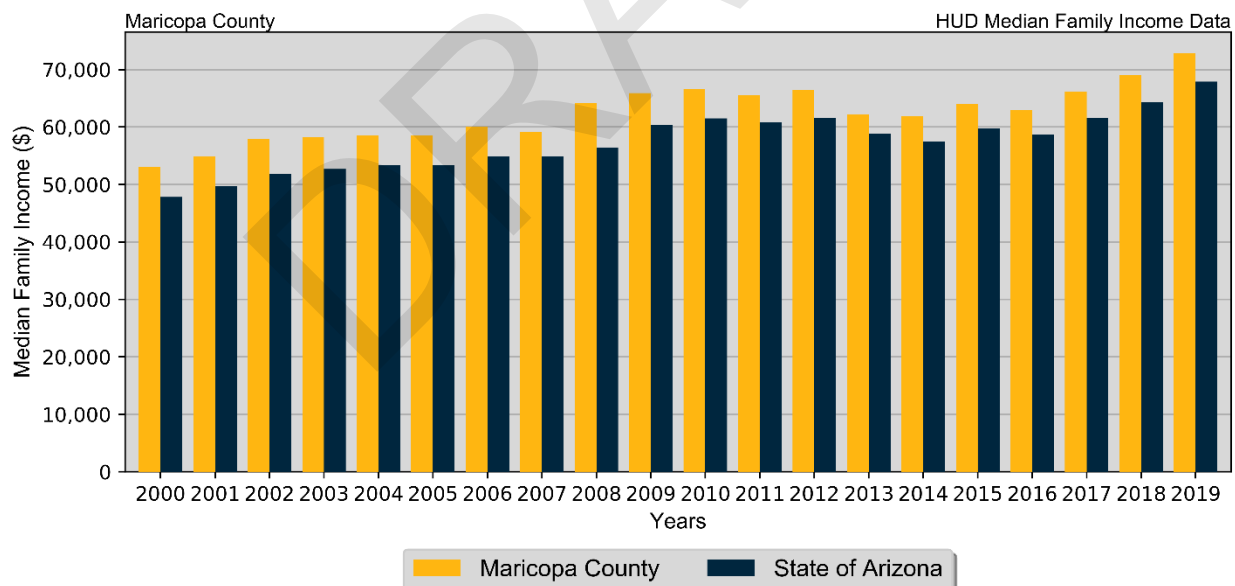
As seen in Table IV.43, the most common housing problem tends to be housing cost burdens. More than 113,605 households have a cost burden and 92,220 have a severe cost burden. Some 50,980 renter households are impacted by cost burdens, and 48,325 are impacted by severe cost burdens. On the other hand,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

**Table IV.42**  
**Median Family Income**  
Maricopa County  
2000–2018 HUD MFI

| Year | MFI    | State of Arizona MFI |
|------|--------|----------------------|
| 2000 | 53,100 | 47,800               |
| 2001 | 54,900 | 49,700               |
| 2002 | 57,900 | 51,900               |
| 2003 | 58,300 | 52,700               |
| 2004 | 58,600 | 53,300               |
| 2005 | 58,600 | 53,300               |
| 2006 | 60,100 | 54,900               |
| 2007 | 59,100 | 54,400               |
| 2008 | 64,200 | 58,500               |
| 2009 | 65,900 | 60,400               |
| 2010 | 66,600 | 61,500               |
| 2011 | 65,500 | 60,800               |
| 2012 | 66,400 | 61,600               |
| 2013 | 62,200 | 58,800               |
| 2014 | 61,900 | 57,500               |
| 2015 | 64,000 | 59,800               |
| 2016 | 62,900 | 58,700               |
| 2017 | 66,200 | 61,600               |
| 2018 | 69,100 | 64,300               |

**Diagram IV.10**  
**Estimated Median Family Income**

Maricopa County vs. Arizona  
HUD Data: 2000 - 2019



**Table IV.43**  
**Housing Problems by Income and Tenure**  
 Maricopa County HOME Consortium  
 2012–2016 HUD CHAS Data

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

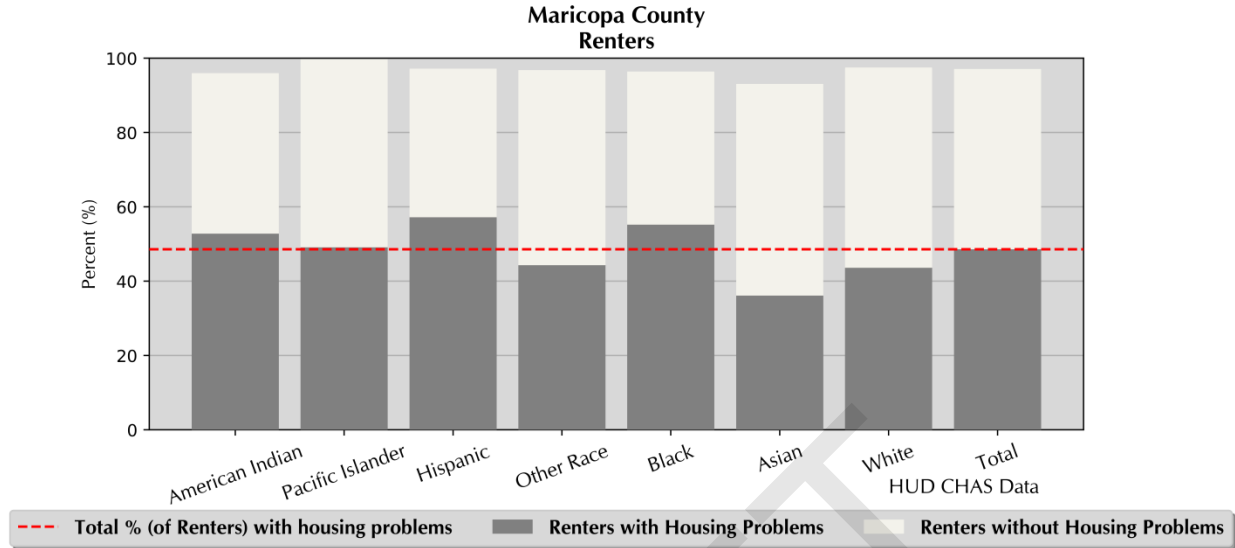
### Housing Problems by Race and Ethnicity

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

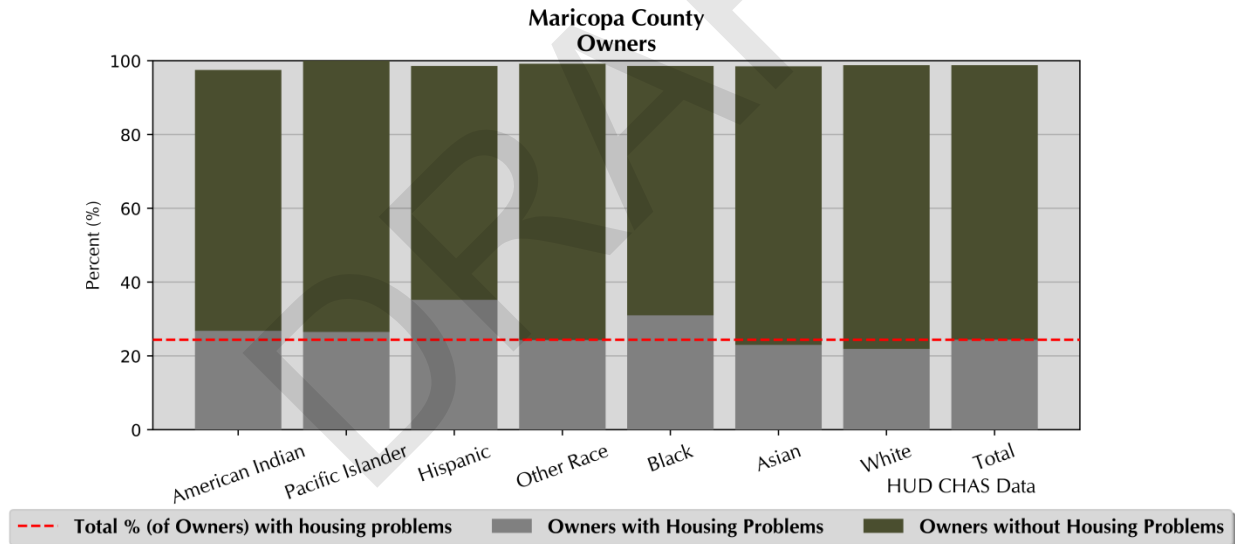
The following diagrams illustrate the percentage of households with housing problems by race. Overall, Black or African American, Hispanic, and Pacific Islander households face a disproportionate share of housing problems.



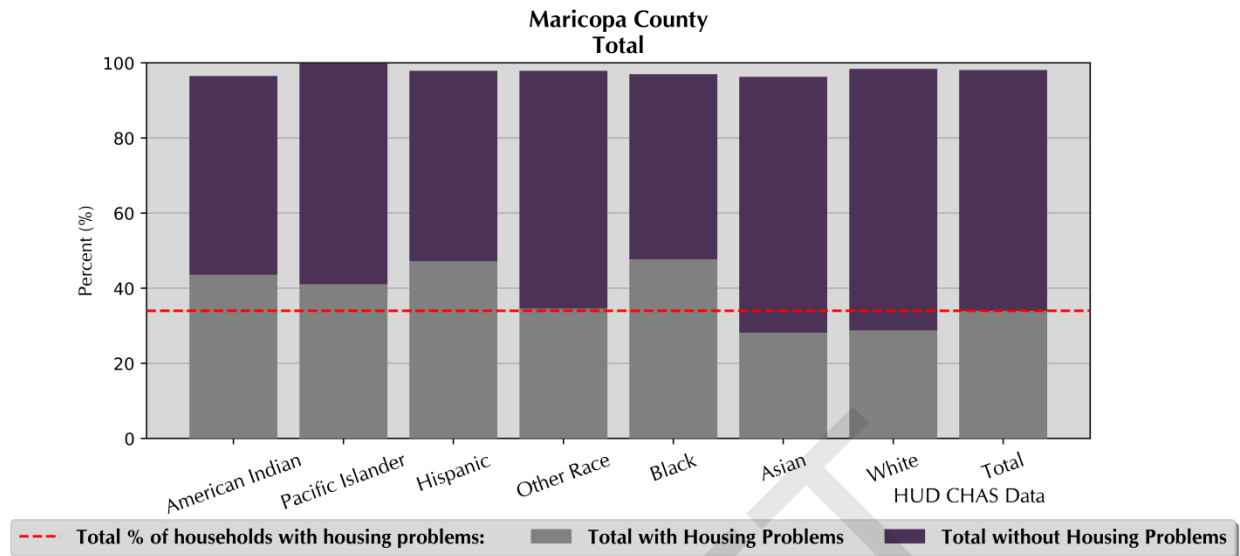
**Diagram IV.11**  
**Renter Housing Problems by Race**



**Diagram IV.12**  
**Owner Housing Problems by Race**



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



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

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

Maricopa County HOME Consortium  
2012–2016 HUD CHAS Data

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

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

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

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

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

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

**Table IV.47**  
**Percent of Renter Households with Housing Problems by Income and Race**  
 Maricopa County HOME Consortium  
 2012–2016 HUD CHAS Data

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

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

**Table IV.48**  
**Percent of Total Households with Housing Problems by Income and Race**  
 Maricopa County HOME Consortium  
 2012–2016 HUD CHAS Data

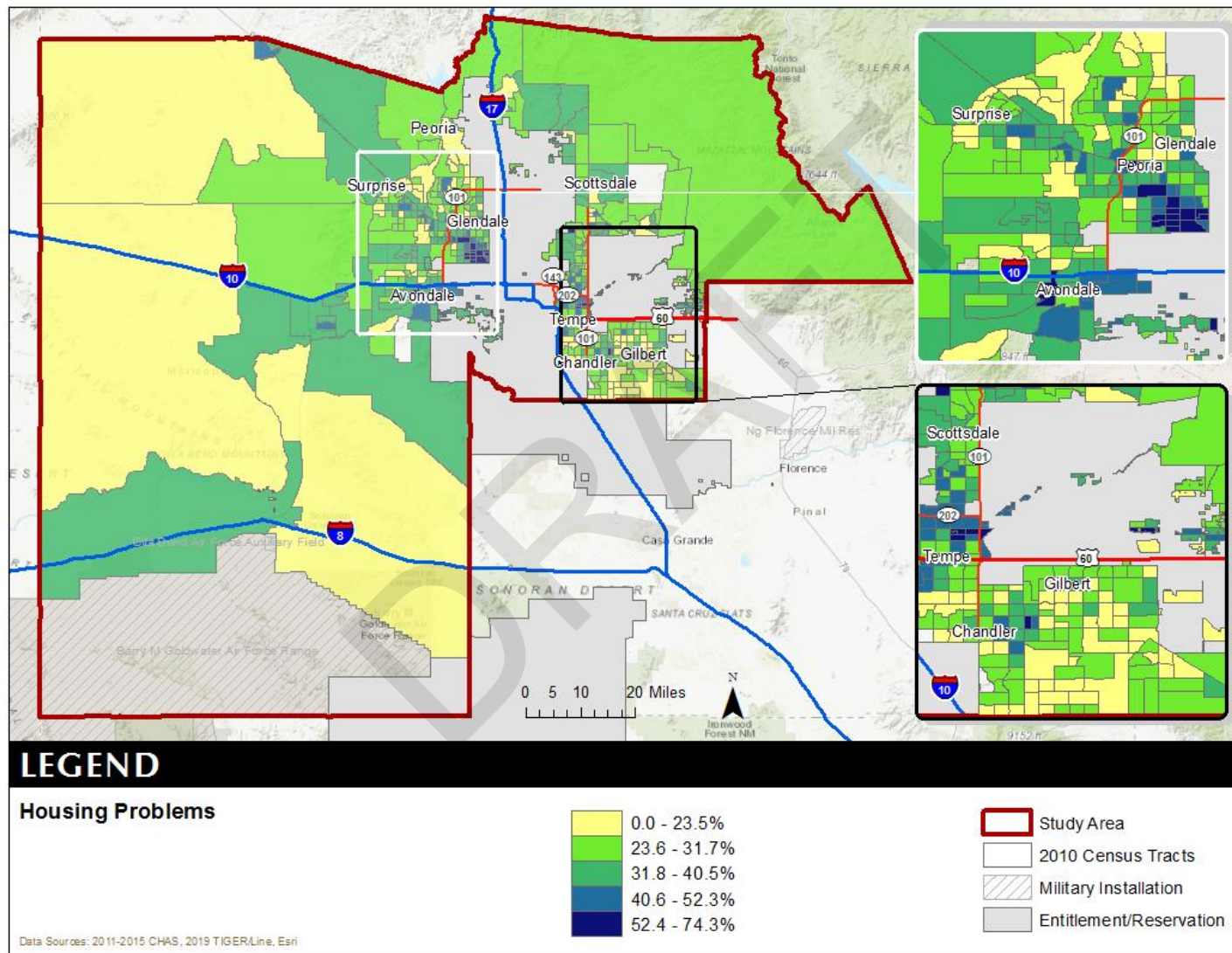
| Income                   | Non-Hispanic by Race |                        |       |                 |                  |            | Hispanic   | Total |
|--------------------------|----------------------|------------------------|-------|-----------------|------------------|------------|------------|-------|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

**Table IV.49**  
**Total Households with Housing Problems by Income and Race**  
 Maricopa County HOME Consortium  
 2012–2016 HUD CHAS Data

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

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

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





## ACCESS TO MORTGAGE FINANCE SERVICES

Congress enacted the Home Mortgage Disclosure Act in 1975, permanently authorizing the law in 1988<sup>12</sup>. The Act requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans. Under the HMDA, financial institutions are required to report the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Institutions must meet a set of reporting criteria. For depository institutions, these are as follows:

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

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

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

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

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

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

<sup>12</sup> Prior to that year, Congress had to periodically reauthorize the law.

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

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

| <b>Table IV.50</b><br><b>Purpose of Loan by Year</b><br>Maricopa County HOME Consortium<br>2008–2017 HMDA Data |               |               |               |               |                |                |                |                |                |                |                  |
|----------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|
| Purpose                                                                                                        | 2008          | 2009          | 2010          | 2011          | 2012           | 2013           | 2014           | 2015           | 2016           | 2017           | Total            |
| Home Purchase                                                                                                  | 10,982        | 11,853        | 11,866        | 12,923        | 60,644         | 63,737         | 62,274         | 70,378         | 164,346        | 87,703         | 556,706          |
| Home Improvement                                                                                               | 1,850         | 762           | 496           | 473           | 2,508          | 4,734          | 6,034          | 6,391          | 14,052         | 8,294          | 45,594           |
| Refinancing                                                                                                    | 18,526        | 19,252        | 13,843        | 10,872        | 115,537        | 96,146         | 49,137         | 73,126         | 188,892        | 63,869         | 649,200          |
| <b>Total</b>                                                                                                   | <b>31,358</b> | <b>31,867</b> | <b>26,205</b> | <b>24,268</b> | <b>178,689</b> | <b>164,617</b> | <b>117,445</b> | <b>149,895</b> | <b>367,290</b> | <b>159,866</b> | <b>1,251,500</b> |

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

| <b>Table IV.51</b><br><b>Occupancy Status for Applications</b><br>Maricopa County HOME Consortium<br>2008–2017 HMDA Data |               |               |               |               |                |                |                |                |                |                |                  |
|--------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|
| Status                                                                                                                   | 2008          | 2009          | 2010          | 2011          | 2012           | 2013           | 2014           | 2015           | 2016           | 2017           | Total            |
| Owner-Occupied                                                                                                           | 27,026        | 28,618        | 22,560        | 19,820        | 147,706        | 137,875        | 103,020        | 134,385        | 333,384        | 144,256        | 1,098,650        |
| Not Owner-Occupied                                                                                                       | 4,301         | 3,200         | 3,627         | 4,440         | 30,784         | 25,982         | 14,393         | 15,383         | 33,476         | 15,379         | 150,965          |
| Not Applicable                                                                                                           | 31            | 49            | 18            | 8             | 199            | 760            | 32             | 127            | 430            | 231            | 1,885            |
| <b>Total</b>                                                                                                             | <b>31,358</b> | <b>31,867</b> | <b>26,205</b> | <b>24,268</b> | <b>178,689</b> | <b>164,617</b> | <b>117,445</b> | <b>149,895</b> | <b>367,290</b> | <b>159,866</b> | <b>1,251,500</b> |

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

| <b>Table IV.52</b><br><b>Owner-Occupied Home Purchase Loan Applications by Loan Type</b><br>Maricopa County HOME Consortium<br>2008–2017 HMDA Data |              |               |              |               |               |               |               |               |                |                |                |
|----------------------------------------------------------------------------------------------------------------------------------------------------|--------------|---------------|--------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|
| Loan Type                                                                                                                                          | 2008         | 2009          | 2010         | 2011          | 2012          | 2013          | 2014          | 2015          | 2016           | 2017           | Total          |
| Conventional                                                                                                                                       | 4,828        | 3,740         | 3,162        | 3,765         | 21,529        | 26,642        | 27,149        | 31,266        | 83,590         | 50,299         | 255,970        |
| FHA - Insured                                                                                                                                      | 3,601        | 5,854         | 5,965        | 5,538         | 20,054        | 19,418        | 18,765        | 22,700        | 44,906         | 18,309         | 165,110        |
| VA - Guaranteed                                                                                                                                    | 368          | 532           | 624          | 739           | 5,651         | 6,711         | 7,661         | 8,056         | 18,136         | 9,618          | 58,096         |
| Rural Housing Service or Farm Service Agency                                                                                                       | 11           | 28            | 21           | 27            | 1,004         | 1,075         | 1,042         | 382           | 604            | 217            | 4,411          |
| <b>Total</b>                                                                                                                                       | <b>8,808</b> | <b>10,154</b> | <b>9,772</b> | <b>10,069</b> | <b>48,238</b> | <b>53,846</b> | <b>54,617</b> | <b>62,404</b> | <b>147,236</b> | <b>147,236</b> | <b>483,587</b> |

## Denial Rates

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

- “Originated,” which indicates that the loan was made by the lending institution;
- “Approved but not accepted,” which notes loans approved by the lender but not accepted by the applicant;
- “Application denied by financial institution,” which defines a situation wherein the loan application failed;



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

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

**Table IV.53**  
**Loan Applications by Action Taken**  
Maricopa County HOME Consortium  
2008–2017 HMDA Data

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

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

**Table IV.54**  
**Loan Applications by Reason for Denial**  
Maricopa County HOME Consortium  
2008–2017 HMDA Data

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

Denial rates were observed to differ by race and ethnicity, as shown in Table IV.55. While white applicants had a denial rate of 10.3 over the period from 2008 through 2017, Black or African American applicants had a denial rate of 15.9%. American Indian applicants also had a denial rate higher than the average, at 14.0% versus 11.0% for the whole HOME Consortium. As for ethnicity, Hispanic applicants

had a higher denial rate than non-Hispanic applicants, at 13.4% versus 10.1%. However, the disparities between racial and ethnic groups has been steadily decreasing since 2008.

**Table IV.55**  
**Denial Rates by Race/Ethnicity of Applicant**  
Maricopa County HOME Consortium  
2004–2017 HMDA Data

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

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

**Table IV.56**  
**Denial Rates by Gender of Applicant**  
Maricopa County HOME Consortium  
2008–2017 HMDA Data

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

## Predatory Lending

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

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

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

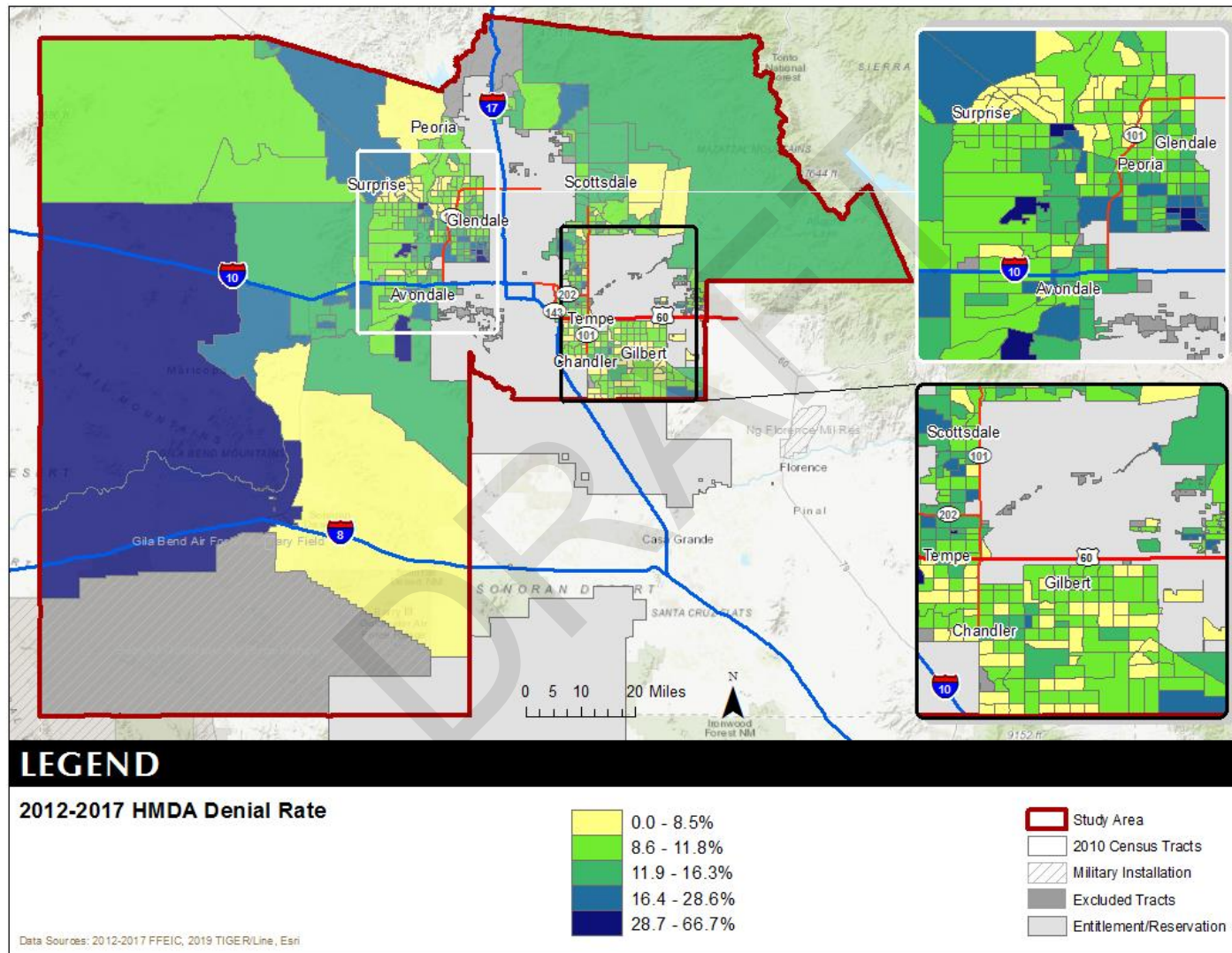
| <b>Table IV.57</b><br><b>Originated Owner-Occupied Loans by HAL Status</b><br>Maricopa County HOME Consortium<br>2008–2017 HMDA Data |              |              |              |              |               |               |               |               |               |               |                |
|--------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Loan Type                                                                                                                            | 2008         | 2009         | 2010         | 2011         | 2012          | 2013          | 2014          | 2015          | 2016          | 2017          | Total          |
| HAL                                                                                                                                  | 247          | 151          | 4            | 15           | 71            | 104           | 250           | 178           | 330           | 159           | 1,509          |
| Other                                                                                                                                | 3,938        | 4,208        | 4,463        | 4,599        | 23,846        | 27,595        | 29,350        | 34,844        | 81,386        | 43,037        | 257,266        |
| <b>Total</b>                                                                                                                         | <b>4,185</b> | <b>4,359</b> | <b>4,467</b> | <b>4,614</b> | <b>23,917</b> | <b>27,699</b> | <b>29,600</b> | <b>35,022</b> | <b>81,716</b> | <b>43,196</b> | <b>258,775</b> |
| Percent HAL                                                                                                                          | 5.9%         | 3.5%         | 0.1%         | 0.3%         | 0.3%          | 0.4%          | 0.8%          | 0.5%          | 0.4%          | 0.4%          | 0.6%           |

### Geographic Distribution of Mortgage Denials

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

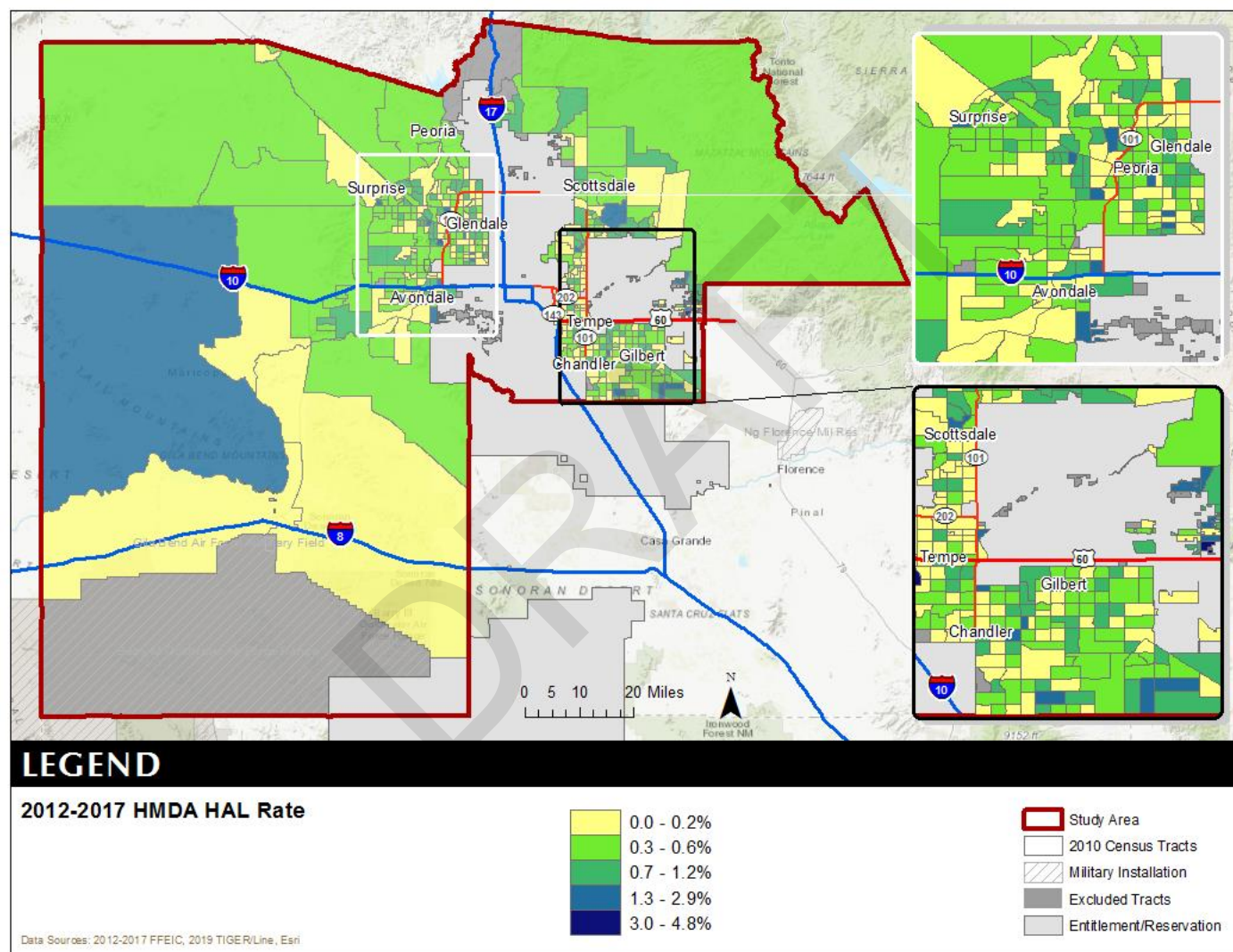
Map IV.29 shows HAL rates for 2012 through 2017. While HAL rates were typically low during this time period, there was a higher rate of HALs in western rural County, as well as some areas in the more urban part of the County.

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





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



## F. PUBLICLY SUPPORTED HOUSING ANALYSIS

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

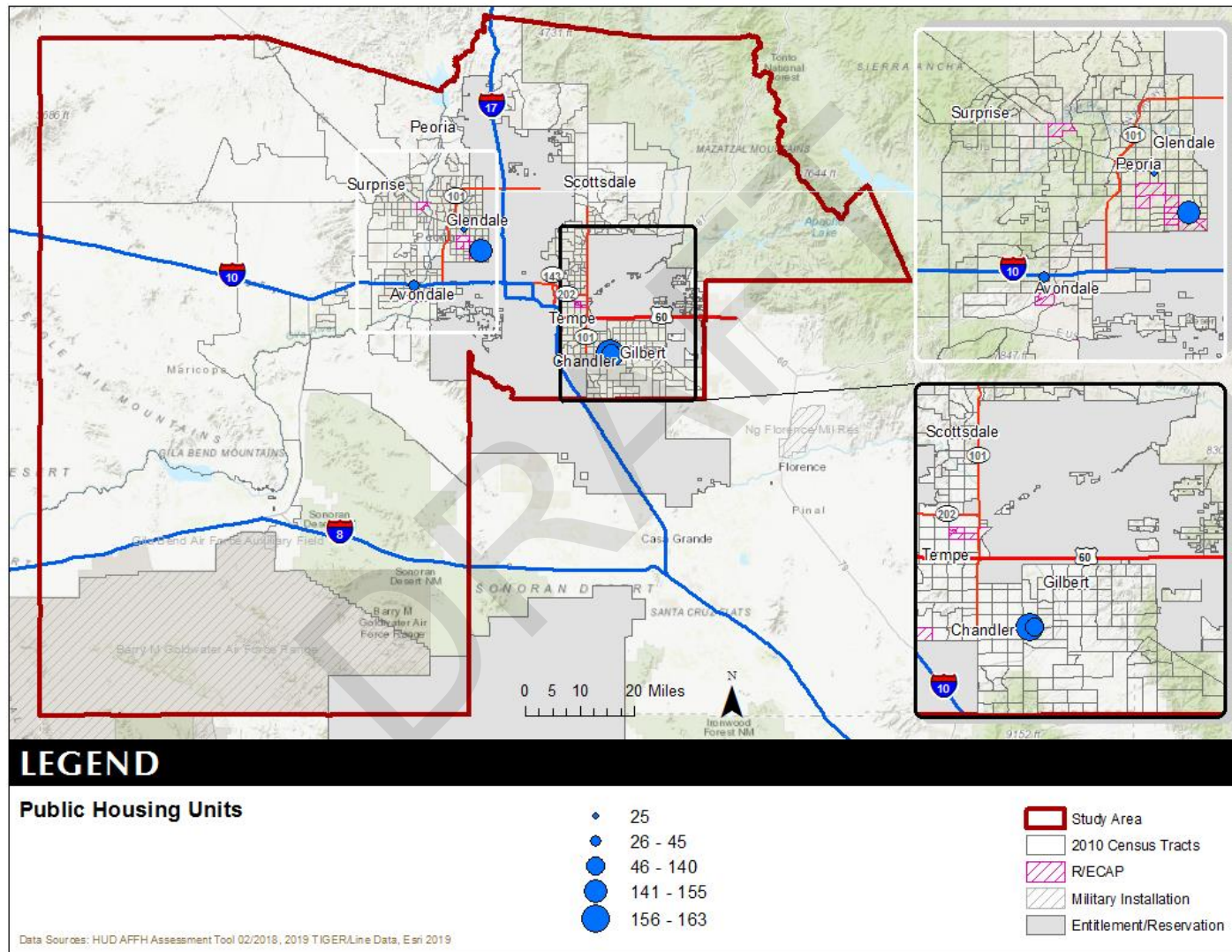
| <b>Table IV.58</b><br><b>Residents with Disabilities by Subsidized Housing Type</b><br>Maricopa County HOME Consortium<br>HUD AFFH Raw Database |                    |                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----------------------------|
| <b>Program</b>                                                                                                                                  | <b>Total Units</b> | <b>Total Disabled Units</b> |
| Public Housing                                                                                                                                  | 868                | 137                         |
| Project Based Section 8                                                                                                                         | 1,493              | 261                         |
| Other HUD Multifamily                                                                                                                           | 568                | 71                          |
| Housing Choice Vouchers                                                                                                                         | 4,923              | 1,207                       |
| <b>Total</b>                                                                                                                                    | <b>7,852</b>       | <b>1,676</b>                |

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

### Disparities in Access to Opportunity

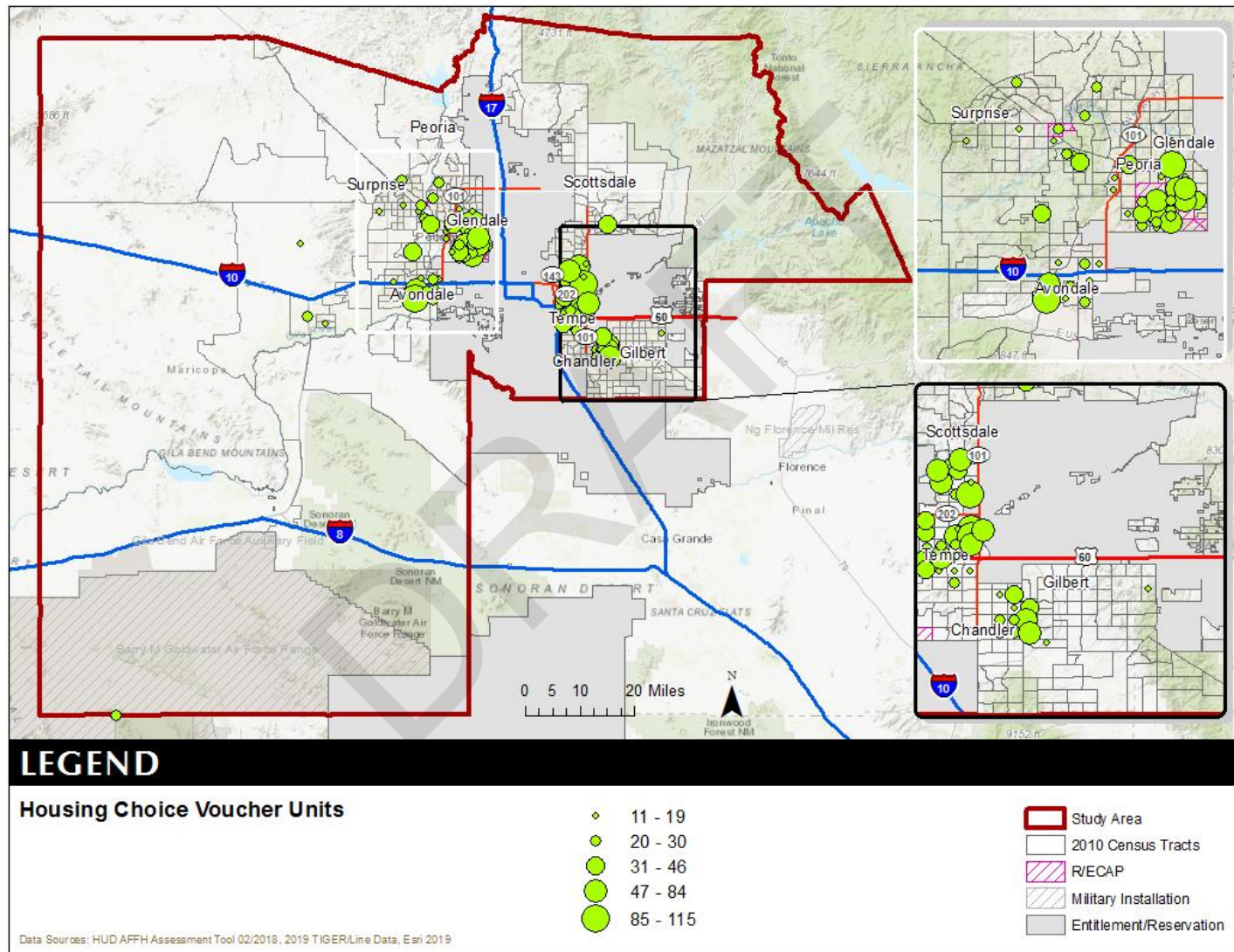
The locations of publicly supported housing units are in areas with both high and low access to opportunity. While publicly supported housing units tended to be located in areas with higher access to transportation and job proximity, they also tended to be located in areas with lower school proficiency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

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



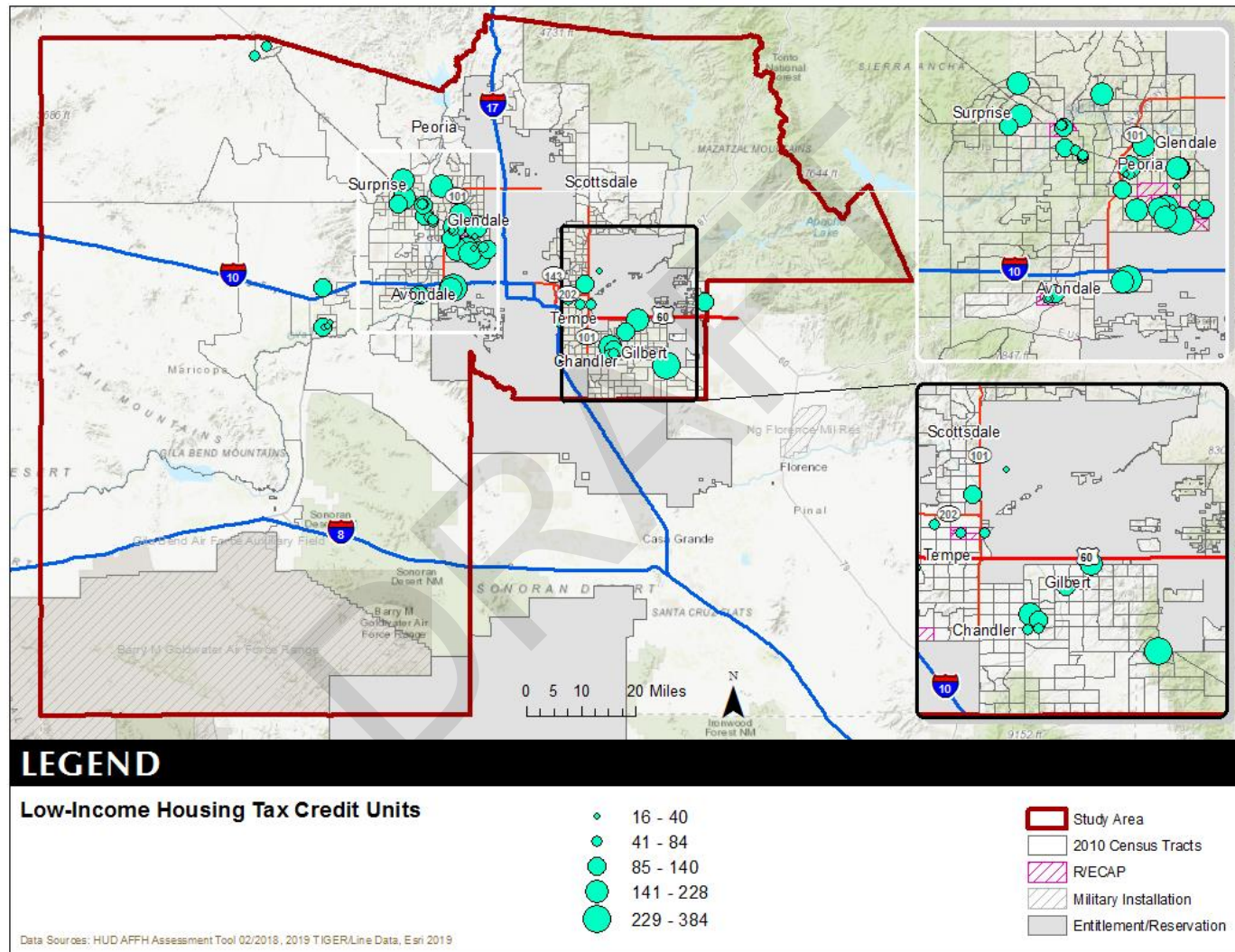


**Map IV.31**  
**Housing Choice Voucher Units**  
 Maricopa County HOME Consortium  
 2017 ACS, 2017 Tigerline, HUD AFFH Tool

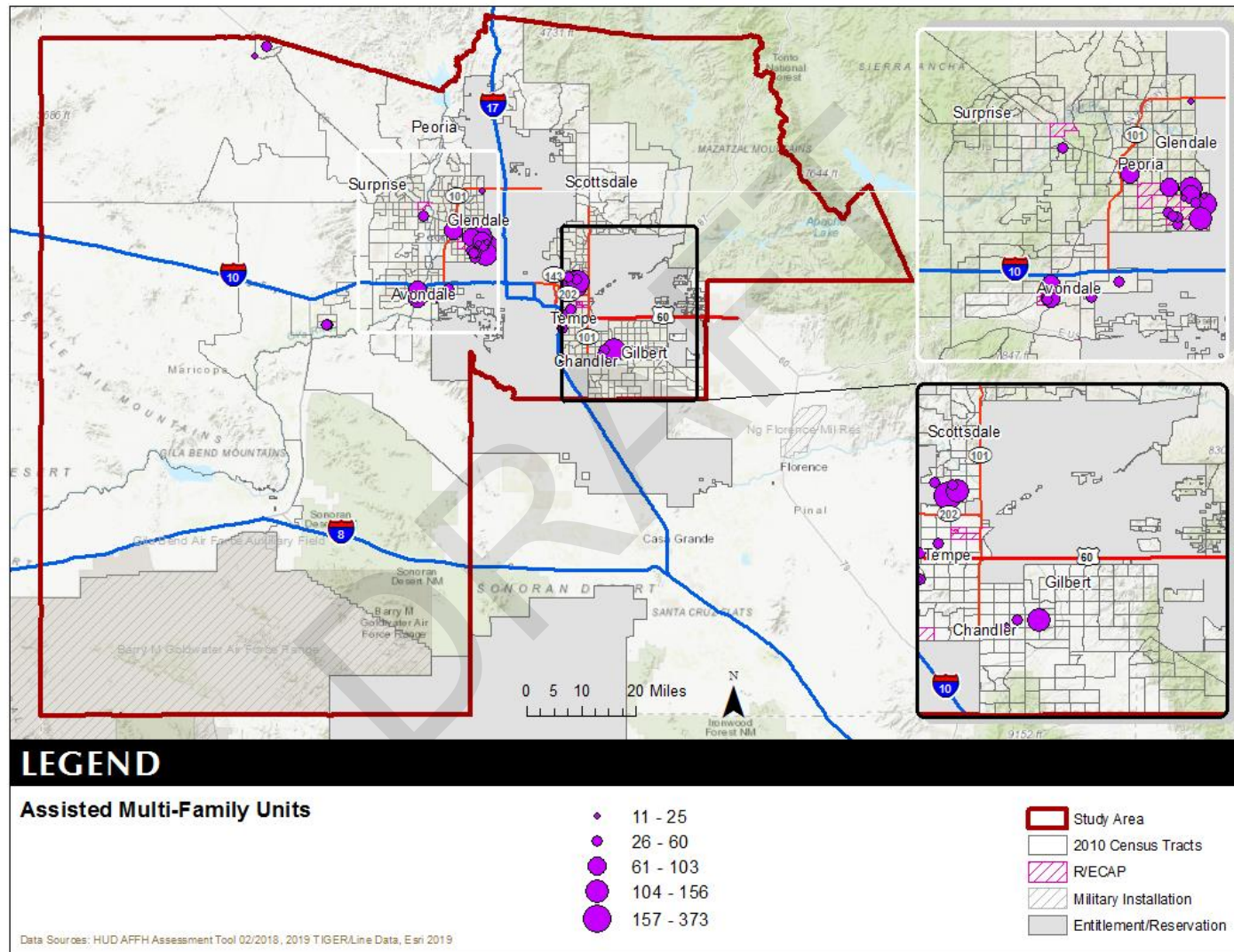




**Map IV.32**  
**Low Income Housing Tax Credit (LIHTC) Units**  
 Maricopa County HOME Consortium  
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



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



## G. DISABILITY AND ACCESS ANALYSIS

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

### Persons with Disabilities

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

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

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

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

<sup>14</sup> 29 U.S.C. §§794

<sup>15</sup> 42 U.S.C. §§ 12131 – 12165

## Housing Accessibility

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

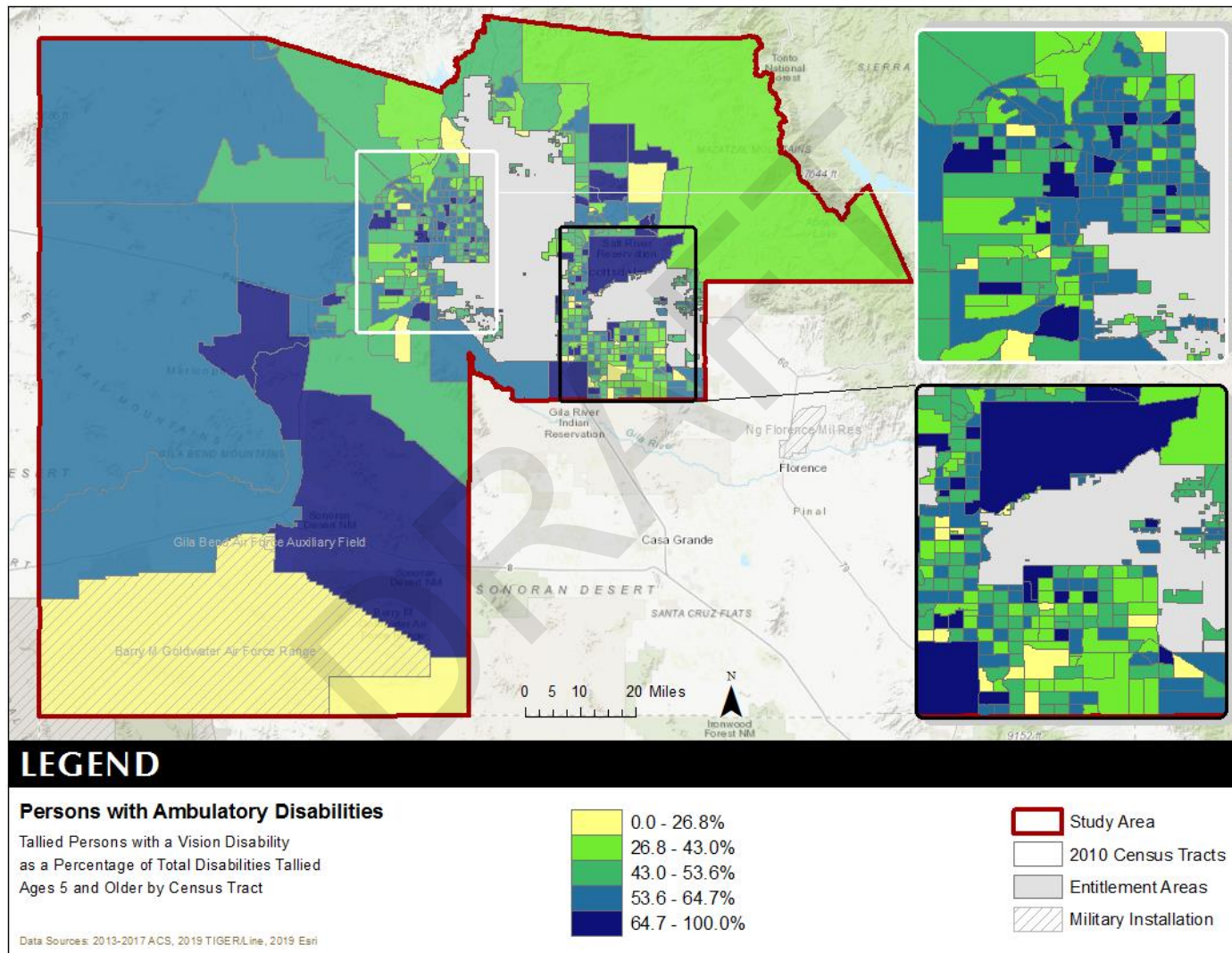
According to HUD's AFFH database, 21.3% of publicly supported housing units are accessible. This exceeds the rate of disability for the general population in the HOME Consortium.

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

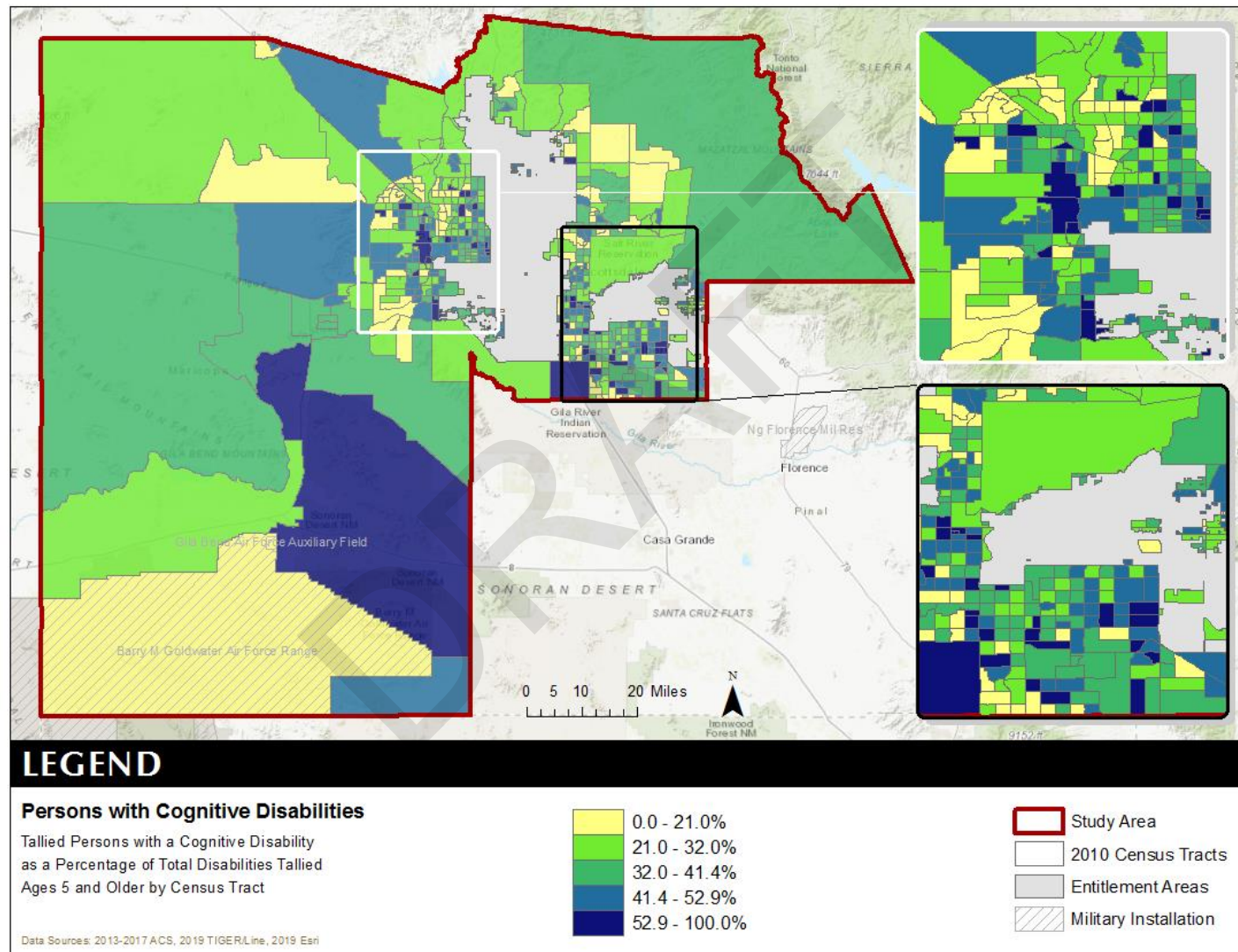
The maps on the following pages show the distribution of households with various disabilities. There does not appear to be a concentration of households by disability type in any one area of the Consortium.



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

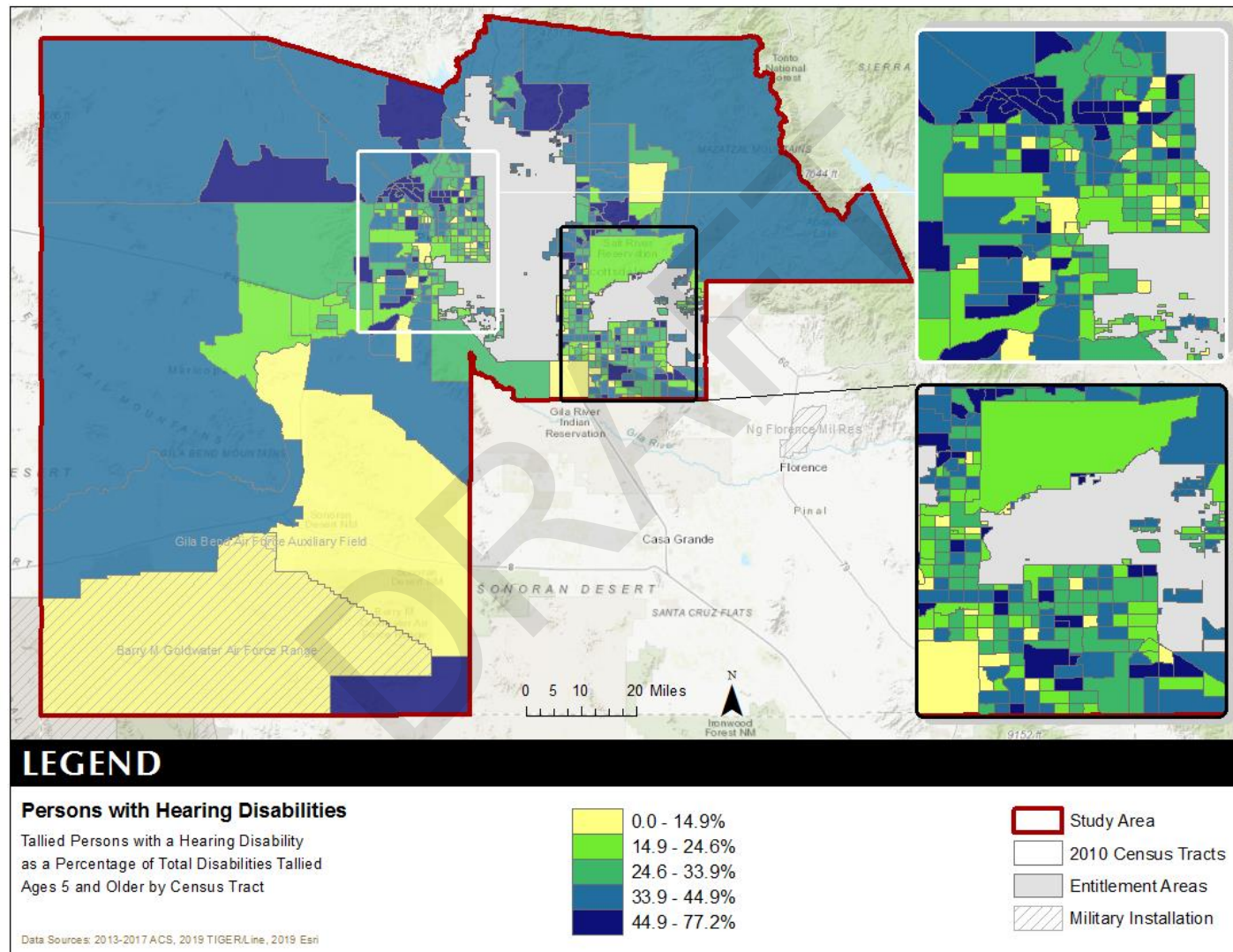


**Map IV.35**  
**Persons with Cognitive Disabilities**  
 Maricopa County HOME Consortium  
 2017 ACS, 2017 Tigerline, HUD AFFH Tool

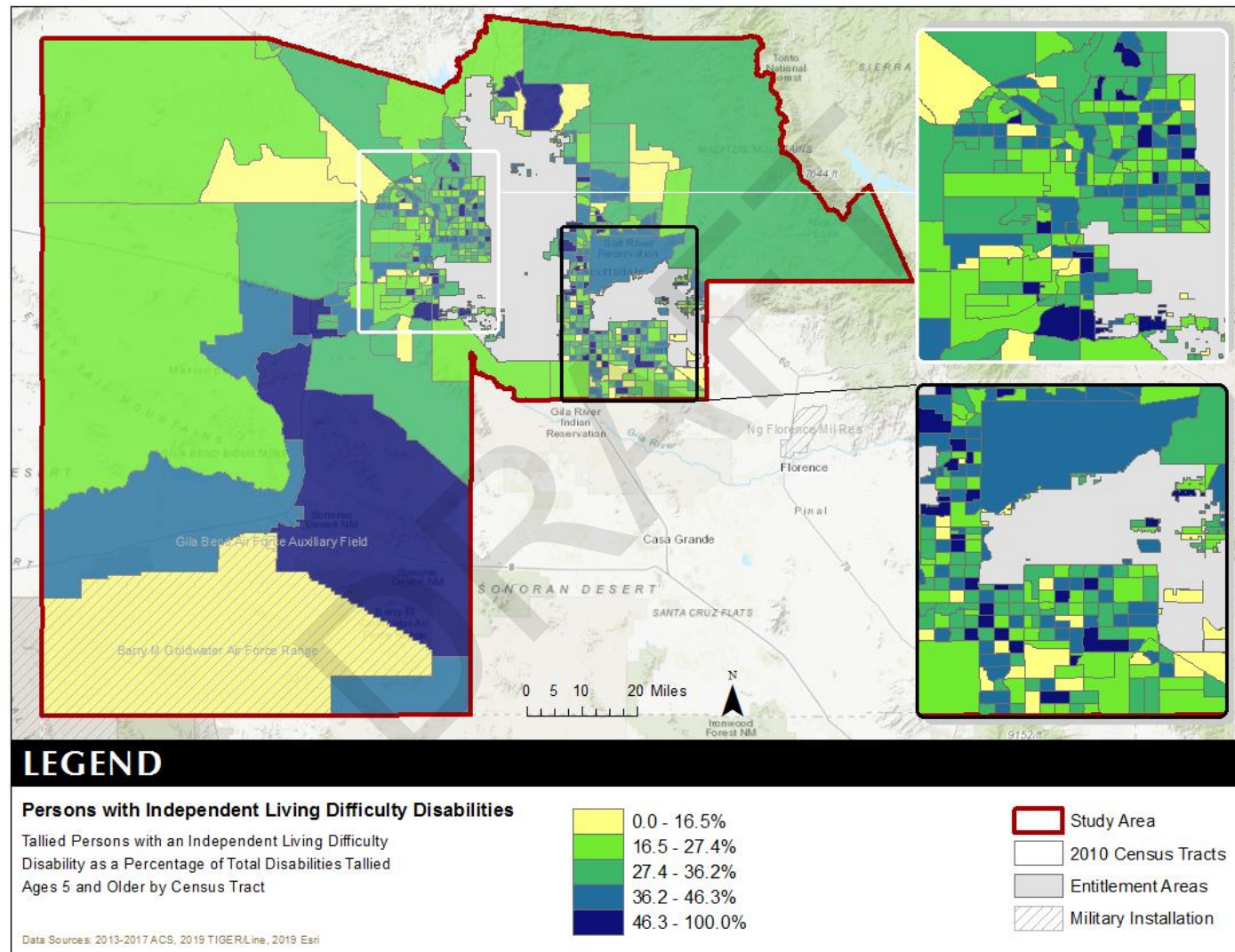




**Map IV.36**  
**Persons with Hearing Disabilities**  
 Maricopa County HOME Consortium  
 2017 ACS, 2017 Tigerline, HUD AFFH Tool

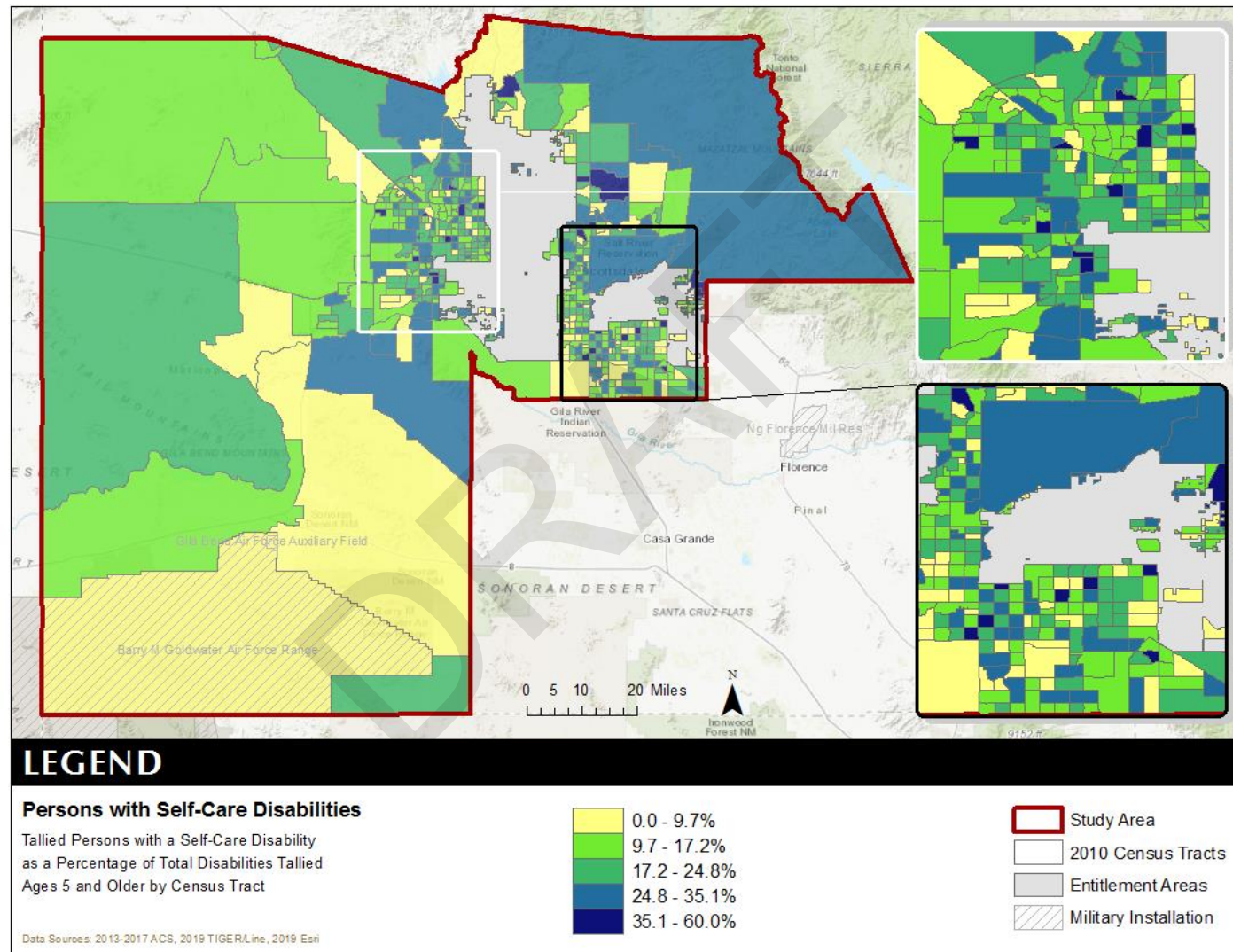


**Map IV.37**  
**Persons with Independent Living Disabilities**  
 Maricopa County HOME Consortium  
 2017 ACS, 2017 Tigerline, HUD AFFH Tool

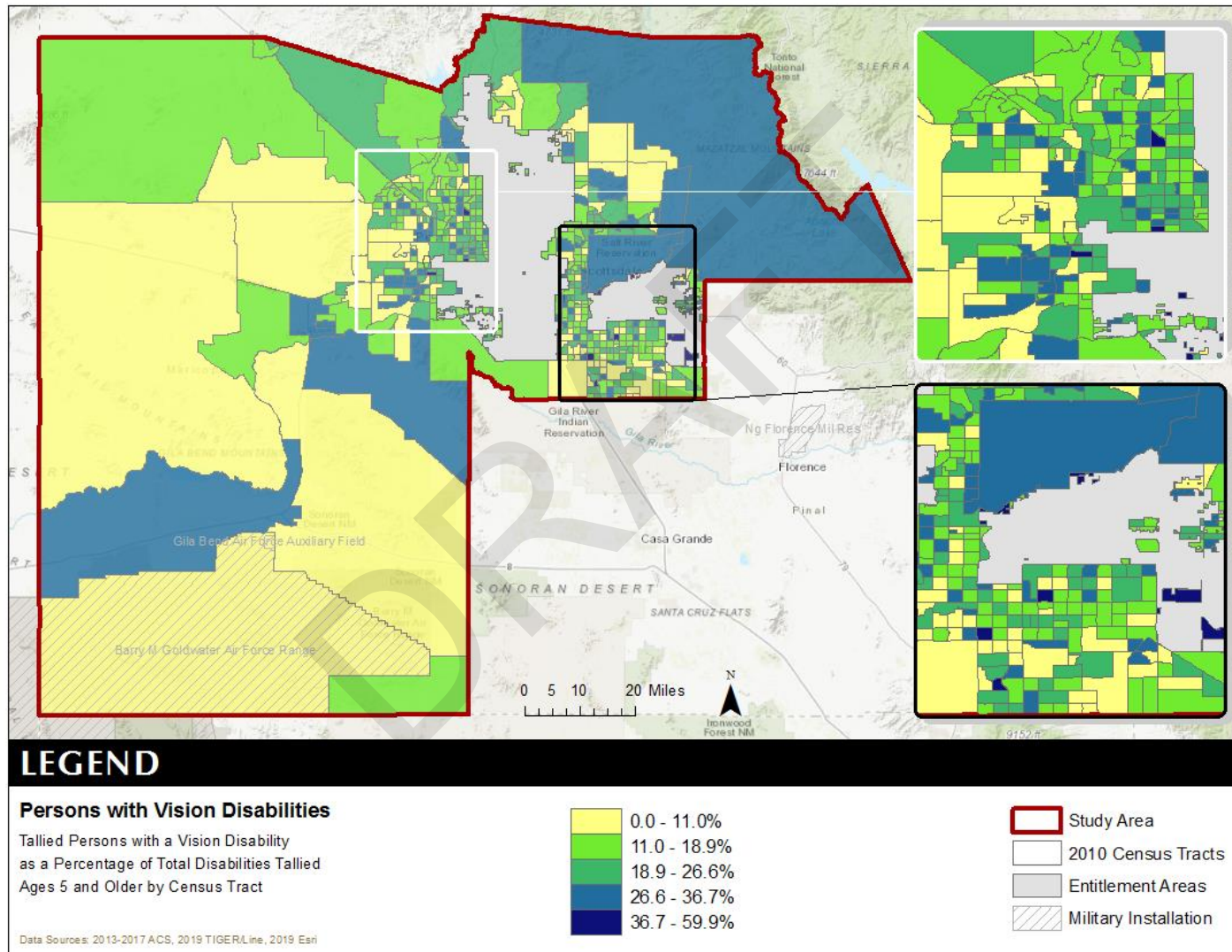




**Map IV.38**  
**Persons with Self Care Disabilities**  
 Maricopa County HOME Consortium  
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



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



## H. FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY, & RESOURCES

### FEDERAL FAIR HOUSING LAWS

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

#### Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)<sup>16</sup>

The Fair Housing Act prohibits discrimination in the sale, rental, financing, and insuring of housing on the basis of race, color, religion, sex, and national origin. In 1988, the act was amended to include family status and disability as protected classes, which includes children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18. Jurisdictions may add protected classes but are not allowed to subtract from the seven federally protected classes.<sup>17</sup> The Act also contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.<sup>18</sup> On April 30, 2013, HUD and the Department of Justice released a Joint Statement that provides guidance regarding the persons, entities, and types of housing and related facilities that are subject to the accessible design and construction requirements of the Act.

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

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

The following are examples of Fair Housing Act violations:

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

<sup>16</sup> 42 U.S.C. 3601, et. Seq., as amended in 1988

<sup>17</sup> "HUD Fair Housing Laws and Presidential Executive Orders."

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/FHLaws](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws)

<sup>18</sup> "Title VIII: Fair Housing and Equal Opportunity."

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/progdesc/title8](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8)



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

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

#### **Title VI of the Civil Rights Act of 1964**

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

#### **Section 504 of the Rehabilitation Act of 1973**

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

#### **Section 109 of the Housing and Community Development Act of 1974**

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

#### **Title II of the Americans with Disabilities Act of 1990**

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

#### **Architectural Barriers Act of 1968**

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

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

### **Age Discrimination Act of 1975**

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

### **Title IX of the Education Amendments Act of 1972**

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

### **Violence Against Women Act**

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

### **The Home Mortgage Disclosure Act (HMDA) of 1975**

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

- Bank, credit union, or savings association
- Total assets must exceed the coverage threshold<sup>21</sup>
- The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA)
- The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling
- The institution must be federally insured or regulated
- The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac

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

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

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<sup>19</sup> "HUD Fair Housing Laws and Presidential Executive Orders."

<sup>20</sup> [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/fair\\_housing\\_and\\_related\\_law#executive%20orders](https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_and_related_law#executive%20orders)

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

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

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

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

## **EXECUTIVE ORDERS**

### **Executive Order 11063 Equal Opportunity in Housing**

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

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

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

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

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

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

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

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

### **Executive Order 13217 Community Based Alternatives for Individuals with Disabilities**

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

### **Equal Access Rule**

In 2016, the U.S. Department of Housing and Urban Development published a final rule in the Federal Register entitled “Equal Access in Accordance with an Individual’s Gender Identity in Community Planning and Development Programs” that ensures equal access to persons in accordance with their gender identity for all Office of Community Planning and Development Programs. The 2016 rule built upon HUD’s 2012 rule entitled “Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity” that ensured that HUD’s housing programs would be open to all eligible individuals and families regardless of sexual orientation, gender identity, or marital status.

### **STATE FAIR HOUSING LAWS AND RESOURCES**

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

#### **Civil Rights Division of the Arizona Attorney General’s Office**

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

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

#### **Phoenix Civil Rights Division**

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

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



## Southwest Fair Housing Council

The Southwest Fair Housing Council's mission is to provide comprehensive services to achieve and preserve equal access to housing for all people.<sup>23</sup> The Southwest Fair Housing Council is a non-profit, tax-exempt fair housing organization established in 1986. SWFHC is based in Tucson, Arizona and provides services throughout Arizona.

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

## FAIR HOUSING COMPLAINTS

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

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

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

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

| Basis           | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Total      |
|-----------------|------|------|------|------|------|------|------|------|------|------|------|------|------------|
| Disability      | 30   | 25   | 32   | 34   | 26   | 28   | 22   | 34   | 36   | 32   | 28   | 15   | <b>342</b> |
| Race            | 17   | 13   | 11   | 13   | 10   | 9    | 11   | 10   | 13   | 11   | 16   | 10   | <b>144</b> |
| National Origin | 19   | 8    | 5    | 7    | 10   | 5    | 7    | 7    | 5    | 4    | 7    | 2    | <b>86</b>  |
| Familial Status | 22   | 6    | 6    | 5    | 7    | 2    | 3    | 4    | 7    | 8    | 4    | 2    | <b>76</b>  |
| Retaliation     | 5    | 4    | 4    | 3    | 7    | 5    | 5    | 9    | 4    | 10   | 9    | 5    | <b>70</b>  |
| Sex             | 4    | 2    | 3    | 0    | 6    | 2    | 2    | 2    | 4    | 6    | 3    | 2    | <b>36</b>  |

<sup>23</sup> <http://swfhc.com/swfhc>

|                    |            |           |           |           |           |           |           |           |           |           |           |           |            |
|--------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Religion           | 3          | 0         | 2         | 0         | 2         | 1         | 2         | 1         | 1         | 2         | 2         | 1         | 17         |
| Color              | 0          | 0         | 0         | 1         | 1         | 0         | 0         | 4         | 0         | 0         | 0         | 1         | 7          |
| <b>Total Basis</b> | <b>100</b> | <b>58</b> | <b>63</b> | <b>63</b> | <b>69</b> | <b>52</b> | <b>52</b> | <b>71</b> | <b>70</b> | <b>73</b> | <b>69</b> | <b>38</b> | <b>778</b> |
| Total Complaints   | 87         | 51        | 48        | 55        | 51        | 45        | 43        | 52        | 58        | 58        | 49        | 27        | 624        |

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

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

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

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

**Table IV.64**  
**Fair Housing Complaints by Issue**

Maricopa County HOME Consortium  
HUD Fair Housing Complaints

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

## HUD COMPLAINTS WITH CAUSE

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

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

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

**Table IV.66**  
**Fair Housing Complaints Found with Cause by Issue**  
 Maricopa County HOME Consortium  
 HUD Fair Housing Complaints

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

## I. FAIR HOUSING SURVEY RESULTS

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

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

As seen in Table IV.68, most respondents with a specific primary housing role indicated their role as from local or state government, a homeowner's association, or property management. In addition, many of those that selected "other," 29 out of 38 respondents, indicated that their role was renter, homeowner, resident, citizen, or none.

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

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

| <b>Table IV.69</b><br><b>How familiar are you with Fair Housing Laws?</b><br>Maricopa County<br>2019 Fair Housing Survey Data |              |
|-------------------------------------------------------------------------------------------------------------------------------|--------------|
| <b>Familiarity</b>                                                                                                            | <b>Total</b> |
| Not Familiar                                                                                                                  | 22           |
| Somewhat Familiar                                                                                                             | 65           |
| Very Familiar                                                                                                                 | 31           |
| Other                                                                                                                         | 0            |
| Missing                                                                                                                       | 11           |

|              |            |
|--------------|------------|
| <b>Total</b> | <b>129</b> |
|--------------|------------|

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

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

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

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

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

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

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



**Table IV.73**  
**Fair Housing Activities**  
Maricopa County  
2019 Fair Housing Survey Data

| Question                                                                                                                 | Yes | No | Missing | Total |
|--------------------------------------------------------------------------------------------------------------------------|-----|----|---------|-------|
| Are you aware of any educational activities or training opportunities available to you to learn about fair housing laws? | 42  | 65 | 22      | 129   |
| Have you participated in fair housing activities or training?                                                            | 43  | 67 | 19      | 129   |
| Are you aware of any fair housing testing of any sort in your community?                                                 | 15  | 95 | 19      | 129   |

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

**Table IV.74**  
**If you have received fair housing training, where or how did you receive training?**  
Maricopa County  
2019 Fair Housing Survey Data

| Training                             | Total |
|--------------------------------------|-------|
| Through legal consult                | 10    |
| Online program or webinar            | 12    |
| Seminar with company or organization | 19    |
| Discussion topic at meeting          | 17    |

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

**Table IV.75**  
**Barriers to Fair Housing in the Private Sector**  
Maricopa County  
2019 Fair Housing Survey Data

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

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

**Table IV.76**  
**Barriers to Fair Housing in the Public Sector**

Maricopa County  
2019 Fair Housing Survey Data

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

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

**Table IV.77**  
**Barriers to Fair Housing in the Public Sector**

Maricopa County  
2019 Fair Housing Survey Data

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

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

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

## J. MUNICIPAL AND ZONING CODE REVIEW

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

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

### Maricopa County

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

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

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

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

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

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

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

**Avondale**

The City does have a definition for “family:”

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

The City does have a definition for “disability:”

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

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

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

**Chandler**

The City does have a definition for “family:”

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

The City does have a definition for “disability:”

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

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

*A residential dwelling unit for a group of no more than five (5) unrelated non-transient persons, excluding staff, who do not have a disability, and are not living together as a single housekeeping unit. Group home facilities may or may not be licensed by the state or another governmental authority. This definition shall not include group homes for the developmentally disabled nor adult foster care homes as specifically defined and provided for by the Arizona Revised Statutes.*

## Gilbert

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

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

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

## Glendale

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

The City does have a definition for “disabled:”

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

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

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

## Peoria

The City does have a definition for “family:”

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



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

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

### **Scottsdale**

The City does have a definition for “family:”

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

The City does have a definition for disability:

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

Group home is defined as:

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

### **Surprise**

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

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

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

### **Tempe**

The City does have a definition for “family:”

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



*by the 3<sup>rd</sup> degree of consanguinity, adoption, marriage or as domestic partners, living together in a dwelling unit.*

The City does have a definition for “disability:”

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

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

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

## Summary

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

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## Section V. Fair Housing Goals and Priorities

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### Overview of Findings

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

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

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

### ADDITIONAL FINDINGS

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

**Table I.1**  
**Contributing Factors**  
 Maricopa County HOME Consortium

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

## FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

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

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

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

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

## Section VI. Appendices

### A. ADDITIONAL PLAN DATA

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



**Table VI.2**  
**Loan Applications by Reason for Denial by Race/Ethnicity of Applicant**  
 Maricopa County HOME Consortium  
 2008–2017 HMDA Data

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

**Table VI.3**  
**Denial Rates by Gender of Applicant**  
 Maricopa County HOME Consortium  
 2008–2017 HMDA Data

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

**Table VI.4**  
**Loan Applications by Selected Action Taken by Gender of Applicant**  
 Maricopa County HOME Consortium  
 2008–2017 HMDA Data

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

**Table VI.5**  
**Denial Rates by Income of Applicant**  
 Maricopa County HOME Consortium  
 2008–2017 HMDA Data

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

**Table VI.6**  
**Loan Applications by Income of Applicant: Originated and Denied**  
 Maricopa County HOME Consortium  
 2008–2017 HMDA Data

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

**Table VI.7**  
**Denial Rates of Loans by Race/Ethnicity and Income of Applicant**  
 Maricopa County HOME Consortium  
 2008–2017 HMDA Data

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

**Table VI.8**  
**Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied**  
 Maricopa County HOME Consortium  
 2008–2017 HMDA Data

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

**Table VI.9**  
**Loans by Loan Purpose by High Annual Percentage Loans (HAL) Status**  
 Maricopa County HOME Consortium  
 2008–2017 HMDA Data

| Loan Purpose     |                    | 2008         | 2009          | 2010          | 2011         | 2012          | 2013          | 2014          | 2015          | 2016           | 2017          | Total          |
|------------------|--------------------|--------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|
| Home Purchase    | HAL                | 247          | 151           | 4             | 15           | 71            | 104           | 250           | 178           | 330            | 159           | 1509           |
|                  | Other              | 3,938        | 4,208         | 4,463         | 4,599        | 23,846        | 27,595        | 29,350        | 34,844        | 81,386         | 43,037        | 257,266        |
|                  | Percent HAL        | 5.9%         | 3.5%          | 0.1%          | 0.3%         | 0.3%          | 0.4%          | 0.8%          | 0.5%          | 0.4%           | 0.4%          | 0.6%           |
| Home Improvement | HAL                | 57           | 12            | 8             | 19           | 104           | 195           | 238           | 417           | 940            | 593           | 2,583          |
|                  | Other              | 502          | 161           | 119           | 110          | 767           | 1,503         | 1,990         | 2,340         | 5,578          | 3,088         | 16,158         |
|                  | Percent HAL        | 10.2%        | 6.9%          | 6.3%          | 14.7%        | 11.9%         | 11.5%         | 10.7%         | 15.1%         | 14.4%          | 16.1%         | 0.6%           |
| Refinancing      | HAL                | 298          | 179           | 8             | 18           | 115           | 128           | 124           | 93            | 226            | 116           | 1,305          |
|                  | Other              | 5,457        | 7,574         | 6,085         | 4,633        | 57,543        | 44,054        | 20,544        | 32,801        | 83,048         | 27,259        | 288,998        |
|                  | Percent HAL        | 5.2%         | 2.3%          | 0.1%          | 0.4%         | 0.2%          | 0.3%          | 0.6%          | 0.3%          | 0.3%           | 0.4%          | 0.6%           |
| <b>Total</b>     | <b>HAL</b>         | <b>602</b>   | <b>342</b>    | <b>20</b>     | <b>52</b>    | <b>290</b>    | <b>427</b>    | <b>612</b>    | <b>688</b>    | <b>1,496</b>   | <b>868</b>    | <b>5,397</b>   |
|                  | <b>Other</b>       | <b>9,897</b> | <b>11,943</b> | <b>10,667</b> | <b>9,342</b> | <b>82,156</b> | <b>73,152</b> | <b>51,884</b> | <b>69,985</b> | <b>170,012</b> | <b>73,384</b> | <b>562,422</b> |
|                  | <b>Percent HAL</b> | <b>5.7%</b>  | <b>2.8%</b>   | <b>0.2%</b>   | <b>0.6%</b>  | <b>0.4%</b>   | <b>0.6%</b>   | <b>1.2%</b>   | <b>1%</b>     | <b>0.9%</b>    | <b>1.2%</b>   | <b>1%</b>      |

**Table VI.10**  
**HALs Originated by Race of Borrower**  
 Maricopa County HOME Consortium  
 2008–2017 HMDA Data

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

**Table VI.11**  
**Rate of HALs Originated by Race/Ethnicity of Borrower**  
 Maricopa County HOME Consortium  
 2008–2017 HMDA Data

| Race                   | 2008        | 2009        | 2010        | 2011        | 2012        | 2013        | 2014        | 2015        | 2016        | 2017        | Average     |
|------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| American Indian        | 13.2%       | 8.1%        | 0%          | 0%          | 0%          | 0%          | 0%          | 0.5%        | 0.4%        | 0.6%        | 0.9%        |
| Asian                  | 5%          | 1.8%        | 0%          | 0%          | 0.1%        | 0.2%        | 0.2%        | 0.1%        | 0.3%        | 0.2%        | 0.3%        |
| Black/African American | 10%         | 2.5%        | 0%          | 0%          | 0%          | 0.4%        | 1.1%        | 0.7%        | 0.5%        | 0.1%        | 0.7%        |
| Pacific Islander       | 17.4%       | 5.9%        | 0%          | 0%          | 0%          | 0.8%        | 0%          | 0.6%        | 0%          | 0%          | 0.7%        |
| White                  | 5.5%        | 3.6%        | 0.1%        | 0.3%        | 0.3%        | 0.4%        | 0.9%        | 0.5%        | 0.4%        | 0.4%        | 0.6%        |
| Not Available          | 7.4%        | 2.6%        | 0%          | 0.5%        | 0.1%        | 0.4%        | 0.8%        | 0.7%        | 0.5%        | 0.3%        | 0.7%        |
| Not Applicable         | 0%          | %           | 0%          | 0%          | 0%          | 0%          | 0%          | 0%          | 0%          | 0%          | 0%          |
| <b>Average</b>         | <b>5.9%</b> | <b>3.5%</b> | <b>0.1%</b> | <b>0.3%</b> | <b>0.3%</b> | <b>0.4%</b> | <b>0.8%</b> | <b>0.5%</b> | <b>0.4%</b> | <b>0.4%</b> | <b>0.6%</b> |
| Hispanic               | 9.5%        | 5.1%        | 0.4%        | 0.7%        | 0.1%        | 0.4%        | 1.6%        | 0.7%        | 0.2%        | 0.2%        | 0.8%        |
| Non-Hispanic           | 5.4%        | 3.3%        | 0.1%        | 0.3%        | 0.3%        | 0.4%        | 0.7%        | 0.4%        | 0.4%        | 0.4%        | 0.6%        |

**Table VI.12**  
**Loans by HAL Status by Race/Ethnicity of Borrower**  
 Maricopa County HOME Consortium  
 2008–2017 HMDA Data

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

**Table VI.13**  
**Rates of HALs by Income of Borrower**  
 Maricopa County HOME Consortium  
 2008–2017 HMDA Data

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

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

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



## B. PUBLIC INPUT DATA

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### Maricopa County 8/29/19

Presentation

**Comment:** What was other?

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

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

**Presenter:** Yes.

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

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

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

**Comment:** I assume Mesa as well.

**Comment:** Mesa as well.

Presentation

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

**Comment:** Does this include Section 8?

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

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

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

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

**Presenter:** Yes.

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

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

**Comment:** Okay.

## Presentation

**Comment:** What are Housing Choice Vouchers?

**Presenter:** Section 8 vouchers.

**Comment:** Those are the same thing.

## Presentation

**Comment:** Income bias.

**Presenter:** Income bias.

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

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

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

**Presenter:** Any other comments or questions?

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

**Presenter:** Any other comments or questions?

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

DRAFT

**Maricopa County 8/27/19**

Presentation

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

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

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

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

**Comment:** Yes.

Presentation

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

**Presenter:** Yes.

Presentation

**Comment:** Less reported.

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

Presentation

**Comment:** So, I work for Care First Health Plan which is one of the access programs and my department basically contracts social service agencies that address the social determinates of health. Housing is huge. Homelessness, education, employment and all of those that contribute to a person's wellbeing. Our health plan has a housing specialist that does primarily with the homeless population. Specifically, around the campus area and for us having about 380,000 members, we have a very high amount of homelessness, homeless members. That is homeless in shelters, that is homeless on the street, and that is homeless couch surfing and all of those other definitions that fall under that. That is the biggest problem right now that we are seeing is affordable housing and homelessness. I go to multiple west valley meetings, resource center meetings, and everybody is talking about the same thing. How do we help the homeless numbers come down; what are we doing about affordable housing because there is not literally, and I use myself as an example. My mortgage is \$1,300, my son's

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

**Presenter:** Thank you.

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

**Comment:** Burger King is experiencing homelessness.

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

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

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

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

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

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

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

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

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

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

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

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

**Presenter:** Any other comments or questions?

Presentation

**Maricopa County 8/28/19**

Presentation

**Comment:** Not a bad thing in a way.

Presentation

**Comment:** What is the seasonal, recreational, occasional?

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

Presentation

**Comment:** Fountain Hills.

**Comment:** Yes.

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

**Presenter:** This white area is Mesa.

**Comment:** Oh....

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

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

**Comment:** Chandler.

**Comment:** Chandler/Gilbert.

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

**Comment:** It is huge.

**Presenter:** Is this what we are talking about?

**Comment:** Yes.

**Presenter:** That is one Census tract.

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

**Comment:** Is Paradise Valley considered part of Phoenix?

**Comment:** Yes.



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

(Crosstalk)

**Comment:** This is Paradise Valley.

(Crosstalk)

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

**Comment:** No, serious?

**Comment:** Is this right here Grand?

(Crosstalk)

**Presenter:** This is just rents period.

(Crosstalk)

Map Discussion

Presentation

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

Map Discussion

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

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

**Comment:** That doesn't surprise me.

Presentation

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

certain situations. I feel like there is a good and definitely a good reflection. I just don't think I am speak for everybody.

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

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

**Maricopa County 8/29/19**

## Presentation

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

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

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

**Comment:** Thank you.

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

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

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

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

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

## Presentation

## (Map Explanation)

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

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

**Comment:** Can you go to the previous one.

Presentation

**Comment:** What areas are those?

**Presenter:** With the highest rates?

**Comment:** Yes.

**Comment:** Would you like to give some context here?

(Map Explanation)

**Comment:** Is this available to see online?

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

**Comment:** Thank you.

**Comment:** (Not Discernable)

Presentation

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

**Comment:** They are very small.

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

Presentation

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

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

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

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

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

**Comment:** Right.

**Comment:** That is quite a number as well.

## Presentation

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

## Presentation

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

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

## Presentation

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

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

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

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

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

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

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

**Comment:** We have an overabundance of builders building.

**Comment:** But not in an affordable way.

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

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

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

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

**Presenter:** Thank you.

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

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

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

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

**Comment:** They should not be signing them.

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

**Comment:** They are getting taken advantage of.

**Comment:** It is true.

**Comment:** Predatory renting.

**Comment:** I would like to be on that committee.

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



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

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

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

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

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

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

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

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

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

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

**Comment:** That is their only choice.

(Crosstalk)

**Comment:** It is way cheaper...

**Comment:** In some ways.

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

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

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

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

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

**Comment:** They have been investing in affordable housing.

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

**Presenter:** Any other comments or questions?

Presentation

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

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

**Presenter:** Any other comments or questions?

**Comment:** I do think that I agree with all of these comments. I see the same thing, but also just with the seriously mentally ill I think we tend to because of Not In My Backyard we tend to put them in situations where they, we set them up to fail and there is no hope for them to have a life with dignity.

So, I think we need to look at are we being fair and equitable. We are not setting them up to succeed and putting these houses and where we put, and they usually get the bottom of the barrel. So that is all.

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

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

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

DRAFT

| CITY OF SURPRISE PY2020<br>CDBG Annual Action Plan Spending Summary |                          |                    | Original Funding Request                                                                              | VDHS Commission Changes | PY2020 Final Allocation |
|---------------------------------------------------------------------|--------------------------|--------------------|-------------------------------------------------------------------------------------------------------|-------------------------|-------------------------|
| AFFORDABLE HOUSING                                                  |                          |                    |                                                                                                       |                         |                         |
| City of Surprise Housing Rehab/HQS                                  |                          |                    | \$99,923                                                                                              |                         | \$99,923                |
| Matrix 14A                                                          | Original Funding Request | Match              | Citations: 570.202(a)(1), 570.202(b)(9)<br>Associated Goal: Housing Rehabilitation<br>Outcome: 20 LMH |                         |                         |
| Activity Delivery                                                   | \$40,000                 | \$40,000           |                                                                                                       |                         |                         |
| Capital                                                             | \$59,923                 | \$0                |                                                                                                       |                         |                         |
| Homeowner Accessibilty Modifications                                |                          |                    | \$25,000                                                                                              |                         | \$25,000                |
| Matrix 14A                                                          | Original Funding Request | Match              | Citations: 570.202(a)(1), 570.202(b)(9)<br>Associated Goal: Housing Rehabilitation<br>Outcome: 5 LMH  |                         |                         |
| Activity Delivery                                                   | \$5,000                  | \$3,500            |                                                                                                       |                         |                         |
| Capital                                                             | \$20,000                 | \$0                |                                                                                                       |                         |                         |
| Support for HOME Tenant Based Rental Assistance                     |                          |                    | \$25,000                                                                                              |                         | \$25,000                |
| Matrix 14J                                                          | Original Funding Request | Leverage           | Citation: 570.201(k)<br>Associated Goal: Housing Services<br>Outcome: 26 LMH                          |                         |                         |
| Capital                                                             | \$0                      | \$150,000          |                                                                                                       |                         |                         |
| Activity Delivery                                                   | \$25,000                 | \$25,000           |                                                                                                       |                         |                         |
| SUBTOTAL - Housing Activities                                       |                          |                    | \$149,923                                                                                             | \$0                     | \$149,923               |
| PUBLIC FACILITY IMPROVEMENTS                                        |                          |                    |                                                                                                       |                         |                         |
| Public Facility Improvements                                        |                          |                    | \$285,000                                                                                             |                         | \$285,000               |
| Matrix 03E, 03F, 03L                                                | Original Funding Request | Match              | Citation:570.201(c)<br>Associated Goal: Public Facility Improvements<br>Outcome: 4,000 LMA            |                         |                         |
| Capital                                                             | \$275,000                | \$800,000          |                                                                                                       |                         |                         |
| Activity Delivery                                                   | \$10,000                 |                    |                                                                                                       |                         |                         |
| SUBTOTAL - PUBLIC FACILITIES                                        |                          |                    | \$285,000                                                                                             | \$0                     | \$285,000               |
| PUBLIC SERVICES - 13.5%                                             |                          |                    |                                                                                                       |                         |                         |
| Subrecipient - Homeless Services                                    |                          |                    | \$20,000                                                                                              |                         | \$20,000                |
| Matrix 03T                                                          | Original Funding Request | Applicant Leverage | Citations: 570.201(e), 570.207(b)(8)<br>Associated Goal: Public Services<br>Outcome: 20 LMC           |                         |                         |
| Capital                                                             | \$20,000                 | \$100,000          |                                                                                                       |                         |                         |
| Subrecipient - Services for persons with disabilities               |                          |                    | \$15,000                                                                                              |                         | \$15,000                |
| Matrix 05B                                                          | Original Funding Request | Match              | Citations: 570.201(e), 570.207(b)(8)<br>Associated Goal: Public Services<br>Outcome: 40 LMC           |                         |                         |
| Capital                                                             | \$15,000                 | \$5,000            |                                                                                                       |                         |                         |
| City Program - Short term rental assistance                         |                          |                    | \$35,000                                                                                              |                         | \$35,000                |
| Matrix 05Q                                                          | Original Funding Request | Match              | Citations: 570.201(e), 570.207(b)(8)<br>Associated Goal: Public Services<br>Outcome: 24 LMC           |                         |                         |
| Capital                                                             | \$35,000                 | \$15,000           |                                                                                                       |                         |                         |
| City Program - Summer Youth Employment Program                      |                          |                    | \$15,000                                                                                              |                         | \$15,000                |
| Matrix 05D                                                          | Original Funding Request | Match              | Citations: 570.201(e), 570.207(b)(8)<br>Associated Goal: Public Services<br>Outcome: 25 LMC           |                         |                         |
| Capital                                                             | \$15,000                 | \$40,000           |                                                                                                       |                         |                         |
| SUBTOTAL - PUBLIC SERVICES (HUD maximum 15%)                        |                          |                    | \$85,000                                                                                              | \$0                     | \$85,000                |
| City of Surprise General Program Administration (all new funds)     |                          |                    | \$129,980                                                                                             |                         | \$129,980               |
| SUBTOTAL - PLANNING & ADMINISTRATION (HUD Max. 20%)                 |                          |                    | \$129,980                                                                                             | \$0                     | \$129,980               |
| GRAND TOTAL W/ ADMINISTRATION & PLANNING                            |                          |                    | \$649,903                                                                                             |                         | \$649,903               |
| FUNDS AVAILABLE                                                     | 2020 New CDBG Funds      |                    | \$649,903                                                                                             |                         | \$649,903               |
|                                                                     | Program Income - City    |                    | \$0                                                                                                   |                         | \$0                     |
| TOTAL FUNDS AVAILABLE                                               |                          |                    | \$649,903                                                                                             |                         | \$649,903               |
| TOTAL REQUESTS IN EXCESS OF FUNDING                                 |                          |                    | \$0                                                                                                   | \$0                     | \$0                     |

Maricopa HOME Consortium

Citizen Participation Plan

DRAFT

**Approved:**

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# Introduction

## HOME Consortium Applicability

The Maricopa HOME Consortium is committed to encouraging citizens to participate in the planning, implementation, and assessment of the performance of its federal HUD-funded programs including Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grants (ESG). The Citizen Participation Plan emphasizes the need to provide citizens with adequate information and to afford them the opportunity to give meaningful input.

The goal of the Citizen Participation Plan is to fully integrate citizen input into the participation, planning, and reporting activities required to successfully manage the Maricopa HOME Consortium's HUD programs. These activities include developing the following:

1. Amendments to the Citizen Participation Plan (CPP);
2. Five-year Consolidated Plan;
3. Annual Action Plans (AAP);
4. Consolidated Annual Performance and Evaluation Reports (CAPER);
5. Substantial amendments to the Consolidated Plan or Annual Action Plans.

This document implements the consultation and citizen participation planning regulations applicable under Consolidated Plan submittal requirements noted under 24 CFR 91.105. This citizen participation plan applies to the following jurisdictions submitting Consolidated Plans covering FY 2020 through FY 2025, HUD Program Years 2020-2024, pursuant to:

- 24 CFR 91.400 for Consolidated Plan submission for the:  
Maricopa HOME Consortium
- 24 CFR 91.200 for Consolidated Plan submission for the:  
City of Avondale  
City of Chandler  
Town of Gilbert  
City of Glendale  
City of Peoria  
City of Scottsdale  
City of Surprise  
City of Tempe  
Maricopa County

The Maricopa HOME Consortium includes the Cities of Avondale, Chandler, Glendale, Peoria, Scottsdale, Surprise and Tempe; the Town of Gilbert; and Maricopa County; with Maricopa County, administered by the Human Services Department Housing and Community Development Division as the designated Lead Agency. The Consortium has elected to establish July 1 through June 30 as the Program Year under



forthcoming Consolidated Plan and Annual Action Plan submissions. This program year corresponds with each jurisdiction's fiscal year.

To request access to documents, or for more information concerning the citizen participation process associated with the Consolidated Plan, please contact one or all of the following organizations:

- Maricopa County Human Services Department at (602) 506-5911
- City of Avondale at (623) 333-2715
- City of Chandler at (480) 782-4349
- Town of Gilbert (480) 503-6956
- City of Glendale at (623) 930-3670
- City of Peoria at (623) 773-7209
- City of Scottsdale at (480) 312-2309
- City of Surprise at (623) 222-1551
- City of Tempe at (480) 350-8958

### Citizen Participation Plan Adoption and Amendments

The Citizen Participation Plan (CPP) is a required component of the Consolidated Plan. The CPP, and any subsequent amendments to the CPP, are adopted by the Maricopa County Board of Supervisors and City/Town Councils of Avondale, Chandler, Gilbert, Glendale, Peoria, Scottsdale, Surprise, and Tempe concurrent with the scheduled adoption of each Maricopa Consortium member's Five-Year Consolidated Plan. Amendments to the CPP may occur on an as-needed basis at any time during the Consolidated Plan period.

### Consolidated Plan Summary

HUD regulations noted in 24 CFR 91.105 require the preparation of Consolidated Plans for all entitlement communities. The Consolidated Plan is prepared in draft form by April in the year the Plan takes effect and includes needs, priorities and long- and short-term strategies concerning affordable housing, homeless/special needs, and community development in the region, unless a delay in HUD allocation release causes delay in the submission deadline to HUD and subsequently delays the draft preparation. The Consolidated Plan process includes a Five-Year Consolidated Plan and Annual Action Plans, and serves as a long- and short- term investment guide for federal Community Development Block Grant (CDBG), Emergency Solutions Grants (ESG), and HOME Investment Partnerships Program (HOME). The Consolidated Plan is also consulted prior to the award of other funding administered by the U.S. Department of Housing and Urban Development (HUD).

The Consolidated Plan prepared for the Maricopa HOME Consortium is regional in nature and focuses on affordable housing, homeless and special needs priorities and strategies pursuant to 24 CFR 91.400, while those prepared by entitlement community members herein are local in nature and shall address affordable housing, community development, homeless and special population needs priorities and strategies pursuant to 24 CFR 91.200. Consortium members must participate in submission of a

consolidated plan for the Consortium, prepared in accordance with 24 CFR 91. As described in 24 CFR 91.400, CDBG entitlement communities that are members of a consortium must provide additional information for the consolidated plan.

## Encouragement of Citizen Participation

In order to encourage citizens to participate in the development of the consolidated plan, any substantial amendment to the consolidated plan, and the performance report, the following efforts shall be undertaken by HOME Consortium members. Consortium members shall encourage participation by low- and moderate-income persons, particularly those persons living in areas designated by the jurisdiction as a revitalization area or in a slum and blighted area and in areas where CDBG funds are proposed to be used, by residents of predominantly low- and moderate-income neighborhoods, as defined by the jurisdiction. Consortium members must take appropriate actions to encourage the participation of all its citizens, including minorities and non-English speaking persons, as well as persons with disabilities.

Per 24 CFR 91.100, the HOME Consortium members shall consult with housing authorities in their jurisdictions to solicit participation of the residents of public and assisted housing (including any resident advisory boards, resident councils, and resident management corporations) in plan development and review, which is anticipated to be derived from PHA planning activities stipulated under 24 CFR Part 903. As needed and applicable, Maricopa Consortium members will also consult with the Maricopa Regional Continuum of Care and organizations therein, supportive housing agencies, relevant businesses and industry representatives and low-income residents of targeted revitalization areas in which federal projects are anticipated. Consortium members shall make Consolidated Plan information available to local housing authorities on a continuing basis for any public hearings to be held under the HUD Comprehensive Grant Program or Public Housing Agency Plan established pursuant to 24 CFR Part 903.

Per 24 CFR 91.100, Maricopa Consortium members shall encourage participation of local and regional institutions and other organizations (including businesses, developers, nonprofit organizations, philanthropic organizations, and community-based and faith-based organizations), public and private organizations, broadband internet service providers, organizations engaged in narrowing the digital divide, agencies whose primary responsibilities include the management of flood prone areas, public land or water resources, and emergency management agencies in the process of developing and implementing the Consolidated Plan.

## Consolidated Plan

Maricopa Consortium members shall each hold at least two public hearings concerning the Consolidated Plan in addition to surveys, consultation, and other methods to solicit input desired by members. The first hearing shall be held during Consolidated Plan formulation and preparation, while the second shall be held once a draft Consolidated Plan has been completed and during the 30-day public comment period. One or both of the public hearings to be conducted by Maricopa Consortium members shall include the following items:

- The amount of CDBG, ESG, and HOME resources anticipated to be made available within member jurisdictions on a program year basis, and the eligible range of activities that may be undertaken concerning such federal programs.
- The amount of CDBG, ESG, and HOME resources anticipated to benefit income qualified persons residing within member jurisdictions on a program year basis.
- Plans by Maricopa Consortium members to minimize the displacement of persons from the intended uses of CDBG, ESG, and HOME resources anticipated to be invested during any given fiscal year.
- Perspectives on priorities and housing and community development needs in each Maricopa Consortium member jurisdiction.
- Proposed strategies and actions for affirmatively furthering fair housing.
- Other aspects of the Consolidated Plan as applicable.

### Annual Action Plan

Maricopa Consortium members shall each hold at least two public hearings concerning the development of Annual Action Plan each year (may include surveys), consultation and other methods to solicit input desired by members. The first hearing shall be held during Annual Action Plan formulation and preparation, while the second shall be held once a draft Annual Action Plan has been completed and during the 30-day public comment period.

On or before April 1st of any given year, Maricopa Consortium members will make available their draft Annual Plans and the previous year's Consolidated Annual Performance and Evaluation Report (CAPER) to each housing authority, libraries, surrounding municipal governments (as applicable), and selected other locations for the mandatory 30-day public comment period to end no later than the 1st of May of any given year. If HUD annual funding allocations have not been released by March 15, the timeline for the draft and subsequent submission to HUD may be delayed. Members may also post their draft Plans using other supplemental forms of securing valid public input. The public shall be notified of this opportunity for review and comment in one or more newspapers with general circulation in each Consortium member's jurisdiction and shall identify the locations where citizens may review copies of draft Annual Action Plan and relevant CAPERs. A member may pursue alternative forms of posting with prior HUD written approval.

One or both of the public meetings to be conducted by Maricopa Consortium members shall include the following items:

- The amount of CDBG, ESG, and HOME resources anticipated to be made available within member jurisdictions on a program year basis, and the projects within the range of eligible activities that may be undertaken concerning such federal programs.
- The amount of CDBG, ESG, and HOME resources anticipated to benefit income qualified persons residing within member jurisdictions on a program year basis.

- Other aspects of the Annual Action Plan as applicable.

### Consolidated Annual Performance and Evaluation Report (CAPER)

In early September of each year, Maricopa Consortium members shall make available their draft Consolidated Annual Performance and Evaluation Reports (CAPERs) for the previous fiscal year to each housing authority, libraries, surrounding municipal governments (as applicable); and selected other locations for the mandatory 15-day public comment period to end no later than September 30. Again, members may also post their draft CAPERs using other supplemental forms of securing valid public input. A member may pursue alternative forms of posting with prior HUD written approval.

### Public Hearings

Public hearings to be conducted by Maricopa Consortium members shall be publicly noticed with a minimum one week lead time, and two weeks whenever possible, before the actual meetings are conducted and be noticed in one or more newspapers with general circulation in the community. All postings shall include relevant information to permit informed citizen comment. Consortium members shall explore alternative public involvement techniques to encourage citizen participation, i.e. use of the internet, and making copies of the notices and documents available on City/Town/County websites. Consortium members will provide a reasonable number of free copies of the Consolidated Plan as applicable to residents or groups that request it.

All public hearings to be conducted will be held at times and locations convenient to prospective program beneficiaries, and be conducted with accommodation for persons with disabilities when requested at least three working days in advance. Where appropriate to the local community and where requested in advance, a bilingual staff person or translator may be made available to meet the needs of residents. Specific determinations on the issues noted above shall be made by staff of each Maricopa Consortium member on a case-by-case basis.

### Comments Received at Public Hearings

Prior to transmitting any Consolidated Plan, Annual Action Plan, substantial plan amendment, or Consolidated Annual Performance and Evaluation Report, members shall compile any comments or views of citizens received in writing or orally at public hearings. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the related document for final submission to HUD.

### Amendments to Consolidated Plan and Annual Action Plan

#### Criteria

Should any Maricopa Consortium member decide to make one of the following changes outside of the annual action planning process, an amendment to the Consolidated Plan or Annual Action Plan would be required:

- a) To make a substantial change in the allocation priorities or methods of distribution delineated in

the plans. “Substantial” in this context is defined as:

- Changes made to funding priorities in the Consolidated Plans over time when not undertaken through annual submission requirements stipulated by HUD; and/or;
  - Changes in any method of distribution for HOME or ESG resources that will alter the manner in which funds are allocated to individual projects or entities identified in the Annual Action Plan, including reallocation of funds i.e. returned funds or program income, by at least 20% of any annual Consortium allocation, subject to other program requirements in the CFR as applicable; and/or;
  - Project deletions or changes made in allocation priorities or methods of distribution that have the effect of changing the funding level of individual CDBG projects within an eligible activity identified in its Annual Action Plan by more than 20% of an entitlement jurisdiction’s annual funding level, subject to other program requirements in the CFR as applicable. Any new eligible activity funded with CDBG and not already identified in an Annual Action Plan, as well as significant changes in the use of CDBG funds from one eligible activity to another, in an amount greater than 20% of the annual CDBG allocation.
- b) To carry out an eligible activity, using funds from any program covered by the Consolidated Plans (including program income), not previously described in the Annual Action Plans.
- c) To substantially change the purpose, scope, location, or beneficiaries of an activity.

## Process

Should substantial amendments be made to any aspect of the Consolidated Plan after its formal adoption, Maricopa Consortium members will undertake the following:

- a) In the instance of Maricopa County, inform units of local government.
- b) Provide reasonable public notice of the proposed amendment(s) in applicable newspaper/s of general circulation to enable review and comment by the public for at least 30 days. Conduct a public hearing on the subject of the proposed amendment during the 30-day comment period.
- c) Submit such amendment(s) to their respective Governing Boards for approval.
- d) Upon the termination of the 30-day comment period, notify HUD of any amendments executed, citizen comments received and the response(s) by Consortium members to such comment(s).
- e) Update Plan document available to the public to include amendment (i.e., paper or electronic

versions posted on the internet)

- f) Prior to the close of the program year in which the amendment occurred or earlier by HUD request, submit substantial amendments to HUD through Information Disbursement and Information System (IDIS), (i.e. complete the required updates in IDIS in approximately April-May each year if needed)

## Technical Assistance

Maricopa Consortium members will provide assistance to very low- and low- income persons and groups representative of them that request such assistance in commenting on the Consolidated Plan, or in developing proposals for funding under the CDBG, ESG, and HOME resources as applicable. Each respective Consortium member will determine the level and type of technical assistance on a case-by-case basis.

## Access to Records

All Maricopa Consortium members shall provide citizens, public agencies, and other interested parties with reasonable and timely access to public records relating to the Consolidated Plan as adopted, substantial amendments, the performance report, and their past use of CDBG, ESG, and HOME and related assistance for the previous six years. This information shall be made available to interested parties and persons with disabilities in alternate formats as reasonably requested and shall be so noticed.

## Comments and Complaints

Any citizen, organization or group desiring to make a comment or complaint regarding the Consolidated Plan, any activity related to the implementation of the Consolidated Plan, amendments, or performance reports may do so in writing to any Maricopa Consortium members. Comments or complaints may also be made verbally during the execution of such public hearings and submitted in writing during a public comment period. In addition, any citizen, organization or group may also make comments or complaints verbally or in writing to a respective jurisdiction. At all times, citizens have the right to submit complaints directly to the Department of Housing and Urban Development as well. All comments and complaints are recorded in the Citizen Participation Record in the Consolidated Plan, Annual Action Plans, CAPERs, or Assessment of Fair Housing along with the response and any changes, if made, as a result of the comments. Each Maricopa Consortium member shall respond in writing to comments or complaints in their jurisdiction within 15 working days from receipt.

The Maricopa County Board of Supervisors is the final disposition authority for comments or complaints under the purview of Maricopa County, while the City/Town Councils of Avondale, Chandler, Gilbert, Glendale, Peoria, Scottsdale, Surprise and Tempe are the final disposition authority for comments or complaints applicable to such jurisdictions.

## Other Citizen Participation Requirements

People and agencies seeking resources from individual Consortium members may need to comply with additional citizen participation requirements imposed on them by such entities. For additional information in this regard, contact the jurisdictions noted under the “HOME Consortium Applicability” section in this document. HUD waivers relevant to the provisions of this document shall override and supersede the applicable contents of this citizen participation plan.

## Anti-Displacement Plan

All Maricopa Consortium members will minimize the displacement of persons assisted through the use of CDBG, ESG and HOME resources. The policies to be followed are separately included in this document, and all Maricopa HOME Consortium members have agreed to abide by the anti-displacement plan. For efforts other than federally funded acquisition or rehabilitation, Consortium members may utilize adopted local policies concerning displacement assistance.



## Acquisition and Relocation Policies

### Preface

This policy is necessary to minimize displacement and ensure compliance with the Uniform Acquisition and Relocation Act when displacement is unavoidable. Acquisition may in some cases be undertaken by the subrecipient, but only with the close coordination of Maricopa County Human Services Department staff and/or consultants.

The Maricopa Human Services Department, in carrying out its responsibility for CDBG and HOME Program administration, and as the designated "State Agency" responsible for acquisition and relocation associated with CDBG and HOME Program assisted projects will use staff and professional consultants as necessary to comply with the requirements of the Uniform Acquisition and Relocation Act of 1970 (PL 91-646), as amended.

### **MARICOPA COUNTY HOME CONSORTIA POLICIES ON DISPLACEMENT FOR COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) and/or HOME FUNDED ACTIVITIES**

This policy follows Guideform Residential Antidisplacement and Relocation Assistance Plan under Section 104(d) of the Housing and Community Development Act of 1974, as Amended.

The Maricopa Consortium, in accordance with Federal Regulations for Displacement, 24 CFR 570.606(b), hereby issues this statement of policy regarding the displacement of persons by CDBG or HOME Program funded activities.

Any entity receiving CDBG or HOME Program funds will replace all occupied and vacant units that will be demolished or converted to a use other than as low/moderate income housing. (One-for-one replacement)

All replacement housing will be provided within three years of the commencement of the demolition or rehabilitation relating to conversion. This includes any property obtained through a public undertaking. Before obligating or expending funds that will directly result in such demolition or conversion, the entity will make public and submit to the HUD Field Office the following information in writing.

- A description of the proposed assisted activity;
- The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than for low/moderate income dwelling units as a direct result of the assisted activity;
- A time schedule for the commencement and completion of the demolition or conversion;
- The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units;
- The source of funding and a time schedule for the provision of replacement dwelling units;

and

- The basis for concluding that each replacement dwelling unit will remain a low/moderate income dwelling unit for at least 10 years from the date of initial occupancy (i.e.: Deed of Trust, Deed Restriction, etc.).

The entity will provide relocation assistance, as described in 570.606(b)(2), to each low/ moderate income household displaced by the demolition of housing or by the conversion of a low/moderate income dwelling to another use. Benefits will be provided relocatees and displacees according to the calculation of benefits derived pursuant to requirements of regulations promulgated under the Uniform Property Acquisition and Relocation Act of 1970, as amended

### **Assistance To Aliens**

An alien who is not lawfully present in the United States is prohibited from receiving assistance under the Uniform Relocation Act, per 49 CFR 24.208, and assisted housing programs. Circumstances may dictate that determination that an alien is ineligible would result in exceptional and extremely unusual hardship to a spouse, parent, child who is a United States citizen. A final determination on the eligibility of the request will be made by HUD before any assistance is provided.

### **Permanent Displacement**

Displacement is defined as follows: Permanent movement of person(s) or other entities from a dwelling unit or business location resulting from CDBG or HOME funded code inspection, rehabilitation, demolition or acquisition.

In order to minimize displacement and mitigate adverse effects, the policy shall consist of the following guiding principles. In the event displacement is caused by current or future CDBG or HOME Program funded projects the project plan will:

- Avoid or minimize permanent displacement whenever possible and only take such action when no other viable alternative exists.
- Consider impact on existing persons and properties in the development of CDBG and HOME Program funded projects.
- Inform citizens of CDBG or HOME Program project area(s) through information made available as part of the annual plan for use of CDBG and HOME Program funds.
- Follow current regulations, HUD notices and policies when preparing informational statements and notices.
- Provide written notification of intent to eligible property owners or tenants who may be displaced and/or relocated due to an approved project activity.
- Assist those displaced in locating affordable, safe, decent and comparable replacement housing.
- Ensure that "just compensation" for CDBG or HOME Program acquired property (as determined by appraised fair market value) is paid with relocation benefits, if applicable.
- Provide for reasonable benefits to any person permanently displaced as a result of the use of

CDBG or HOME Program funds to acquire or substantially rehabilitate property.

- Provide information about equal opportunity and fair housing laws in order to ensure that the relocation process does not result in different or separate treatment on account of race, color, national origin, religion, sex, disability, familial status or source of income.
- Contingent upon availability, displaced households may be provided assistance through Section 8, Conventional Public Housing or any other federally funded program for which they might qualify.

### **Temporary Displacement**

CDBG or HOME Program funded activities may involve temporary displacement. While strict adherence to provisions of the Uniform Relocation Act are not specified, it is the policy of the Consortium that all subrecipients shall take steps to mitigate the impact of CDBG or HOME Program funded code inspections, rehabilitation, demolition or acquisition that results only in temporary movement of person(s) from a dwelling unit. Such temporary displacement primarily involves demolition and reconstruction of a single-family owner-occupied home or lead based paint abatement during rehabilitation of a residential unit. Accordingly, the citizens involved in a temporary movement shall be fully informed of the below matters and appropriate steps shall be taken to ensure that fair and equitable provisions are made to:

- Receive temporary living accommodations while their CDBG or HOME Program funded unit is being rehabilitated or demolished and reconstructed.
- Move and temporarily store household goods and effects during the rehabilitation or demolition and reconstruction project.
- Reimburse all reasonable out-of-pocket expenses incurred in connection with the temporary relocation, including moving costs and any increased rent and utilities.



**CITY OF SURPRISE**  
**Veterans, Disability and Human Services**  
**Commission**

Council Meeting Date: March 11, 2020

Contact Person: Joseph Gladieux, SENIOR SVCS  
PRG SUPV

Submitting Department: Human Svcs and Comm  
Vitality

District: Citywide

Staff Recommendations: None

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Consent: No

Regular: Yes

Public Hearing: No

Report/Discussion: No

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**Agenda Wording:**

Presentation and discussion pertaining to CDBG Program Year 2020 Annual Action Plan Funding Priorities, Sub recipient Selection, and Project Proposal Presentations.

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**Motion:**

Discussion Only

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**Background:**

Program Year 2020 will be the first year of the 2020-2024 Consolidated Plan. The CDBG allocation for program Year 2020 is \$649,903. Funding requirements cap Public Service Activities at 15% of the allocation, however best practice recommends capping the allocation below the allowed amount at 13% which amounts to approximately \$85,000.

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**Objective Analysis:**

Today's presentation will provide information to assist the Commission on deciding if proposed Sub recipient projects meet HUD's CDBG National Objectives, meets definition of a Sub recipient, possess organizational capacity, and meets scoring thresholds while addressing the community high priority needs. Designated Sub recipients will provide a presentation introducing their projects and how each project aligns with the 5-Year Consolidated Plan. Once the recommendation is determined, it will be forwarded to the Council for consideration along with the PY 2020 Annual Action Plan. Upon approval by the City Council, the approved projects will be submitted to HUD.

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**Policy Compliant:**

This presentation is compliant with City and Council policies.

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**Financial Impact:**

There is no Financial Impact associated with this item.

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**Budget Impact:**

There is no Budget Impact associated with this item.

**FTE Impact:**

There is no FTE Impact associated with this item.

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**ATTACHMENTS:**

1. AAP Subrecipient PY20 Staff Report
  2. VDHS PY20 Subrecipient Presentation
  3. PY2020 SUBRECIPIENT SCORING MATRIX recommend
  4. NVC Presentation VDHS Commission
  5. I-HELP Presentation for VDHS Commission Presentation 03-11-20
  6. SYEP VDHS Presentation
  7. RC VDHS Presentation
-



## HUMAN SERVICE AND COMMUNITY VITALITY

**Date:** March 11, 2020

**To:** Veteran, Disability & Human Service Commission Members

**From:** Joe Gladieux, HSCV Manager  
Adam Lane, Neighborhood Services Supervisor  
Adriane Clarke, Neighborhood Services Program Coordinator

**Re:** CDBG Program Year 2020 Annual Action Plan Funding Priorities, Subrecipient Selection, and Project Proposal Presentations

### **Introduction**

Today's presentation will provide information to assist the Commission on deciding if proposed Subrecipient projects meet HUD's CDBG National Objectives, meets definition of a Subrecipient, possess organizational capacity, and meets scoring thresholds while addressing the community high priority needs. Designated Subrecipients will provide a presentation introducing their projects and how each project aligns with the 5-Year Consolidated Plan. Once the recommendation is determined, it will be forwarded to the Council for consideration along with the PY2020 Annual Action Plan. Upon approval by the City Council, the approved projects will be submitted to HUD.

### **Background**

Program Year 2020 will be the first year of the 2020-2024 Consolidated Plan. The CDBG allocation for program Year 2020 is **\$649,903**. Funding requirements cap Public Service Activities at 15% of the allocation, however best practice recommends capping the allocation below the allowed amount at 13% which amounts to approximately **\$85,000**.

### **Identified Needs and Goals**

Over the course of the Plan, Public Services is identified as a **High Priority Need** with data suggesting that public services supporting low- and moderate-income individuals who are disabled, homeless, at risk of becoming homeless and youth were a necessity. **Goals and Outcomes** were established to address each population/ area identified in the Consolidated Plans Highest Priority Needs.

A key feature to the receipt of funding from the Department of Housing and Urban Development (HUD), is the City's ability to choose how the funds will be used. HUD provides a wide range

of eligible activities that can be utilized with funding. The City has designated nonprofit organization's or entities, as described in 24 CFR 570.204(c), to act as a subrecipient to carry out eligible activities that address the 2020-2024 Consolidated Plan Highest Priority Needs. Reviewers utilized a rubric that evaluated each subrecipient based on a PASS or FAIL threshold as well as a scaled scoring threshold that determined project that are low risk, more closely aligned with identified needs and most beneficial to the city in carrying out such task. Because, sometimes organizations or entities lack the training, professional staff, or expertise to be able to achieve goals and to administer a subaward from federal sources, the city evaluated existing subrecipients as well as past subrecipients whose projects aligned with high priority needs and organizational capacity.

### **Subrecipient Scoring Matrix**

#### **Threshold Criteria**

Subrecipient's that do not meet the PASS threshold criteria will not be considered further.

- ✓ Meet CDBG National Objective
- ✓ Anticipated to be completed within Action Year
- ✓ Meets eligibility requirements applicable to proposed project
- ✓ Meets definition of a Subrecipient
- ✓ \*Returning Subrecipient- In Compliance with current agreement and on track to spend 50% of allocation

#### **Scoring Evaluation**

Subrecipients were scored based on the following factors;

- ✓ "Organizational Capacity (20 points)"
- ✓ "Cost (10 points)"
- ✓ "Experience working with HUD Funded Programs (20 points)"
- ✓ "Method of Approach (15 points)"
- ✓ "Partnering/Complementing/Duplicating Services (5 points)"
- ✓ "Consistency with Identified Priority Needs (25 points)"
- ✓ "Pledge of Leveraging Resources (5 points)"



**City of Surprise  
PY20 CDBG Public Service  
Subrecipient Recommendation**

| Organization             | Requested Amount: | Priority Need LMI Outcome | Current Year Allocation | TOTAL AVERAGE POINTS | RECOMMENDATION  |
|--------------------------|-------------------|---------------------------|-------------------------|----------------------|-----------------|
| Northwest Valley Connect | \$15,000          | Disabled                  | \$14,625                | 91.3                 | <b>\$15,000</b> |
| Lutheran Social Services | \$20,000          | Homeless                  | \$20,625                | 96.7                 | <b>\$20,000</b> |
| Surprise Youth Services  | \$15,000          | Youth                     | \$15,000                | 89.0                 | <b>\$15,000</b> |
| Surprise Resource Center | \$35,000          | At Risk of Homeless       | \$14,625                | 91.3                 | <b>\$35,000</b> |
|                          | <b>\$85,000</b>   |                           |                         |                      | <b>\$85,000</b> |

### **Recommendations**

To meet the **Goals and Objectives** identified in the 2020-2024 Consolidated Plan and AI, the following activities are recommended:

- 1. Northwest Valley Connect– \$15,000**  
Services for (40) LMI persons who are disabled and seniors needing Transportation Resources.
- 2. Lutheran Social Services-IHELP- \$20,000**  
Services for (20) LMI persons who are homeless including case management and emergency overnight shelter.
- 3. Surprise Resource Center Crisis Assistance Program- \$35,000**  
Services for (38) LMI persons who are at risk of becoming homeless and in need of Rental and Utility Assistance
- 4. Surprise Youth Services- Youth Employment Program- \$15,000**  
Services for (25) LMI youth that include life skills training.

Staff recommends approval of the Subrecipient Projects proposed for the Program Year 2020 Annual Action Plan.

### **Future Actions**

30-Day Public Comment Period  
Review and approval of plans by City Council  
Submission of Plans to HUD



# **CDBG Program Year 2020 Annual Action Plan**

## **Subrecipient Selection PY2020**

### **2020-2024 Five-Year Consolidated Plan and Program Year 2020 Annual Action Plan**

Human Service & Community Vitality | March 11, 2020



# Today's Objectives

1. Addressing High Priority Needs in PY2020 AAP
  - Affordable Housing
  - Public Facility Improvements
  - Public Services
  - Planning & Administration
2. Subrecipient Determination Process
3. Subrecipient Funding Recommendations
4. Presentations

# Purpose and Requirements

- ❖ Entitlement Cities (Grantees) have flexibility for how programs are administered.
- ❖ HUD does not select Grantees activities or organizations for whom implement programs.
- ❖ Grantees through a selection process, determine entities that will administer and carryout CDBG activities.
- ❖ Entities that may carry-out eligible activities include:
  - ❖ Grantee Staff
  - ❖ Subrecipients
  - ❖ Community Based Development Organizations
  - ❖ Developers
  - ❖ Contractors
  - ❖ Faith Based Organizations



# Anticipated Funding

Program Year 2020 (July1, 2020 – June 30, 2021)

❖ CDBG = \$649,903

❖ Public Services= \$85,000 (approx. 13% of total allocation)



# Addressing Identified Needs

## Public Services

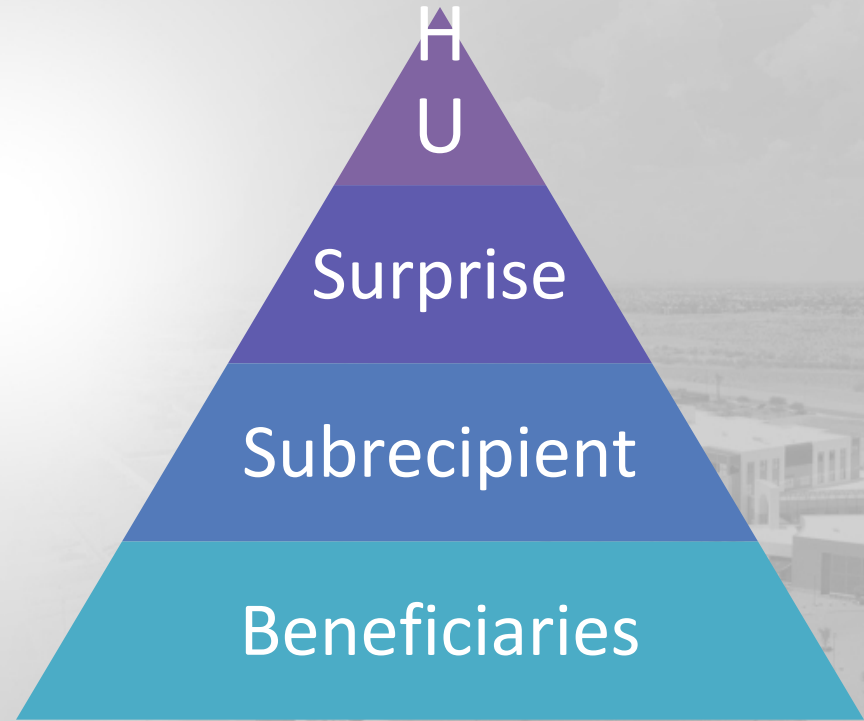
- High Priority Need identified in the Consolidated Plan
  - Services for LMI persons who are disabled, homeless, at risk of becoming homeless, and youth.

To address each area identified in the High Priority Needs with Public Services, City intends to Retain Existing subrecipients if...

- ✓ Aligned to identified priority needs
- ✓ Received a unanimous “PASS”ing score in required threshold criteria
- ✓ Scored an 85 and above in the Scoring evaluations

# Subrecipient Determination

- ❖ 24 CFR 570.204(c)
  - ✓ City selects subrecipients
  - ✓ Subawards Services
  - ✓ Outcomes for Beneficiaries
  
- ❖ \*Contractor– A non-federal entity that receives a contract for the purpose of providing goods and services for the awarding non-federal entity's own use.





# Subrecipient Scoring Matrix

## Threshold Criteria

Subrecipient's that do not meet the PASS threshold criteria will not be considered further.

- ✓ Meet CDBG National Objective
- ✓ Anticipated to be completed within Action Year
- ✓ Meets eligibility requirements applicable to proposed project
- ✓ Meets definition of a Subrecipient
- ✓ \*Returning Subrecipient- In Compliance with current agreement and on track to spend 50% of allocation

## Scoring Evaluation

Subrecipients were scored based on the following factors;

- ✓ "Organizational Capacity(20 points)"
- ✓ "Cost(10 points)"
- ✓ "Experience working with HUD Funded Programs (20 points)"
- ✓ "Method of Approach(15 points)"
- ✓ "Partnering/Complementing/Duplicating Services (5 points)"
- ✓ "Consistency with Identified Priority Needs(25 points)"
- ✓ "Pledge of Leveraging Resources (5 points)"

# Subrecipient Scoring Matrix

## City of Surprise PY20 CDBG Public Service Subrecipient Recommendation

| Organization             | Requested Amount: | Priority Need LMI Outcome | Current Year Allocation | TOTAL AVERAGE POINTS | RECOMMENDATION |
|--------------------------|-------------------|---------------------------|-------------------------|----------------------|----------------|
| Northwest Valley Connect | \$15,000          | Disabled                  | \$14,625                | 91.3                 | \$15,000       |
| Lutheran Social Services | \$20,000          | Homeless                  | \$20,625                | 96.7                 | \$20,000       |
| Surprise Youth Services  | \$15,000          | Youth                     | \$15,000                | 89.0                 | \$15,000       |
| Surprise Resource Center | \$35,000          | At Risk of Homeless       | \$14,625                | 91.3                 | \$35,000       |
|                          | \$85,000          |                           |                         |                      | \$85,000       |

# Staff Recommendations

To meet the Goals and Objectives identified in the 2020-2024 Consolidated Plan and AI, the following activities are recommended:

- ❖ Northwest Valley Connect– \$15,000  
Services for (40) LMI persons who are disabled and seniors needing Transportation Resources.
- ❖ Lutheran Social Services-IHELP- \$20,000  
Services for (20) LMI persons who are homeless including case management and emergency overnight shelter.
- ❖ Surprise Resource Center Crisis Assistance Program- \$35,000  
Services for (38) LMI persons who are at risk of becoming homeless and in need of Rental and Utility Assistance
- ❖ Surprise Youth Services- Youth Employment Program- \$15,000  
Services for (25) LMI youth that include life skills training.



# QUESTIONS OR COMMENTS?

**Adam Lane**  
Human Service & Community Vitality  
Neighborhood Services Supervisor

**Joe Gladieux**  
Human Service & Community Vitality  
Manager

City of Surprise  
 PY20 CDBG Public Service  
 Subrecipient Recommendation

| Organization             | Requested Amount: | Priority Need LMI Outcome | Current Year Allocation | Meet CDBG National Objective | Anticipated to be completed within Action Year | Meets eligibility requirements applicable to proposed project | Meets definition of a Subrecipient | *Returning Subrecipient- In Compliance with current agreement and on track to spend 50% of allocation |
|--------------------------|-------------------|---------------------------|-------------------------|------------------------------|------------------------------------------------|---------------------------------------------------------------|------------------------------------|-------------------------------------------------------------------------------------------------------|
| Northwest Valley Connect | \$15,000          | Disabled                  | \$14,625                | PASS                         | PASS                                           | PASS                                                          | PASS                               | PASS                                                                                                  |
| Lutheran Social Services | \$20,000          | Homeless                  | \$20,625                | PASS                         | PASS                                           | PASS                                                          | PASS                               | PASS                                                                                                  |
| Surprise Youth Services  | \$15,000          | Youth                     | \$15,000                | PASS                         | PASS                                           | PASS                                                          | PASS                               | PASS                                                                                                  |
| Surprise Resource Center | \$35,000          | At Risk of Homeless       | \$14,625                | PASS                         | PASS                                           | PASS                                                          | PASS                               | PASS                                                                                                  |
|                          | \$85,000          |                           |                         |                              |                                                |                                                               |                                    |                                                                                                       |

City of Surprise  
PY20 CDBG Public Service  
Subrecipient Recommendation

| Organization             | Requested Amount: | Priority Need LMI Outcome | Current Year Allocation | Organizational Capacity (20 points) | Cost (10 points) | Experience working with HUD Funded Programs (20 points) | Method of Approach (15 points) | Partnering/Complementing/Duplicating (5 points) | Consistency with Identified Priority Needs (25 points) | Pledge of Leveraging Resources (5 points) | TOTAL AVERAGE POINTS | RECOMMENDATION |
|--------------------------|-------------------|---------------------------|-------------------------|-------------------------------------|------------------|---------------------------------------------------------|--------------------------------|-------------------------------------------------|--------------------------------------------------------|-------------------------------------------|----------------------|----------------|
| Northwest Valley Connect | \$15,000          | Disabled                  | \$14,625                | 16.7                                | 11.0             | 18.0                                                    | 13.7                           | 4.3                                             | 22.7                                                   | 5.0                                       | 91.3                 | \$15,000       |
| Lutheran Social Services | \$20,000          | Homeless                  | \$20,625                | 19.3                                | 9.7              | 18.0                                                    | 14.7                           | 5.0                                             | 25.0                                                   | 5.0                                       | 96.7                 | \$20,000       |
| Surprise Youth Services  | \$15,000          | Youth                     | \$15,000                | 17.7                                | 9.7              | 16.0                                                    | 13.3                           | 4.3                                             | 23.0                                                   | 5.0                                       | 89.0                 | \$15,000       |
| Surprise Resource Center | \$35,000          | At Risk of Homeless       | \$14,625                | 17.7                                | 8.7              | 16.0                                                    | 14.7                           | 4.7                                             | 25.0                                                   | 4.7                                       | 91.3                 | \$35,000       |
|                          | \$85,000          |                           |                         |                                     |                  |                                                         |                                |                                                 |                                                        |                                           |                      | \$85,000       |



## West Valley



# 1939

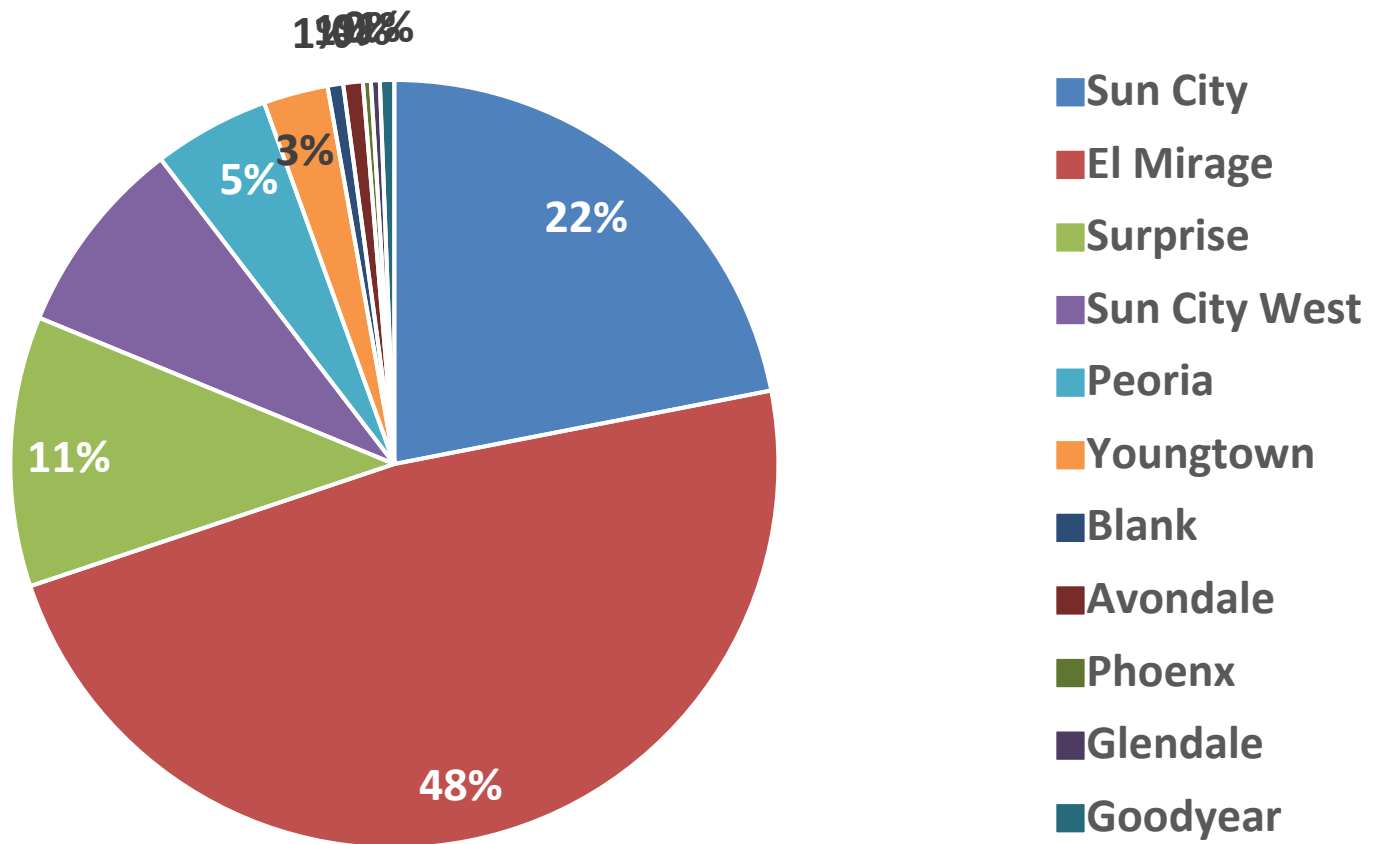




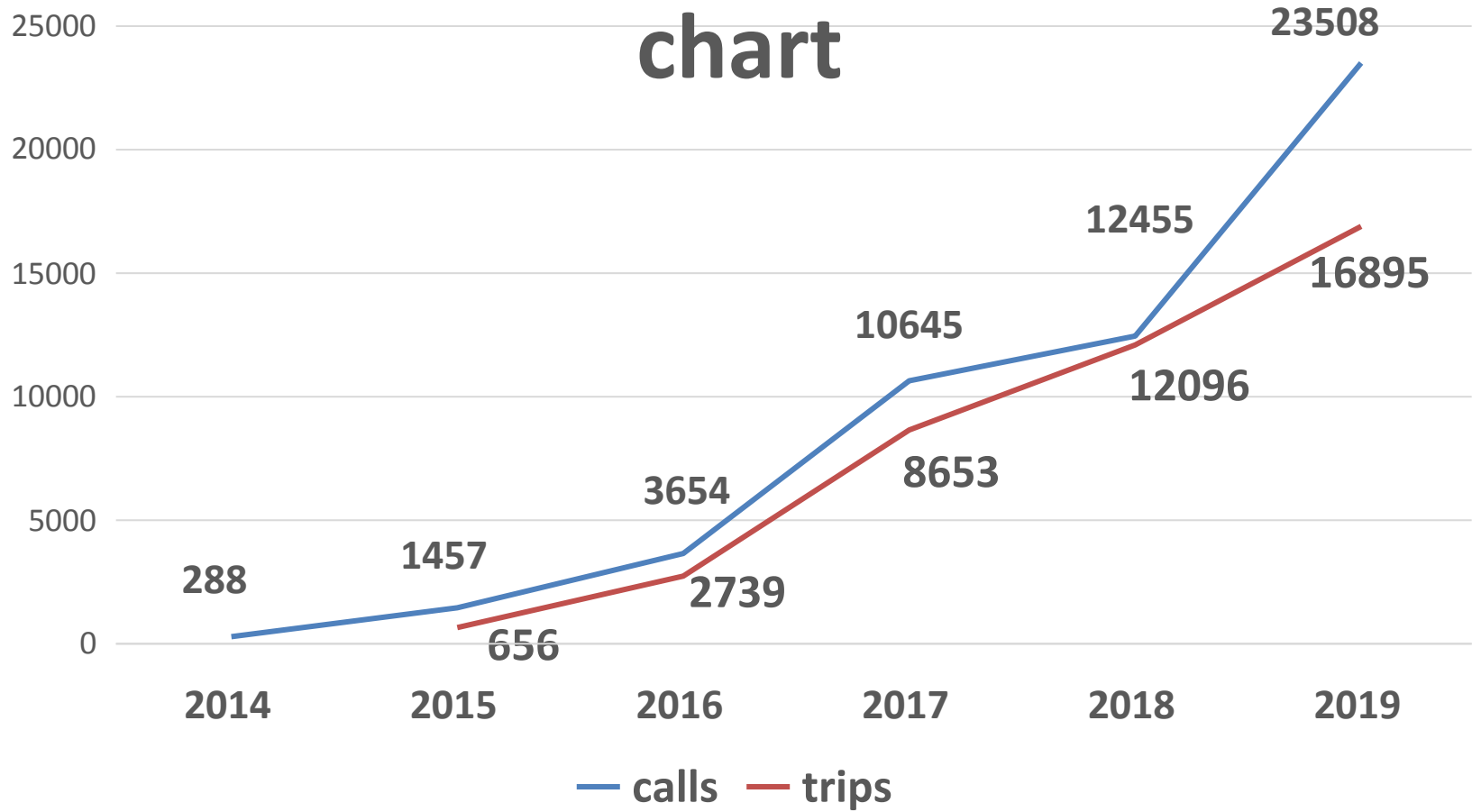
# History

- Started 2014 through a partnership of Benevilla and Sun Health to fill gaps in transit service
- Launched call center from cubical at Benevilla
- Volunteer Driver program launched in May 2015
- Grant funded accessible vehicle in 2016

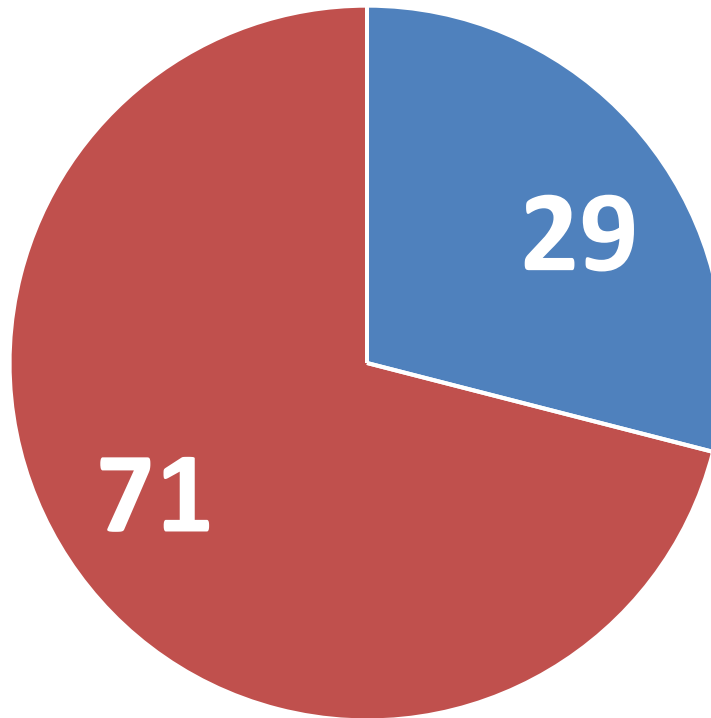
# 2019 Calls 23,508



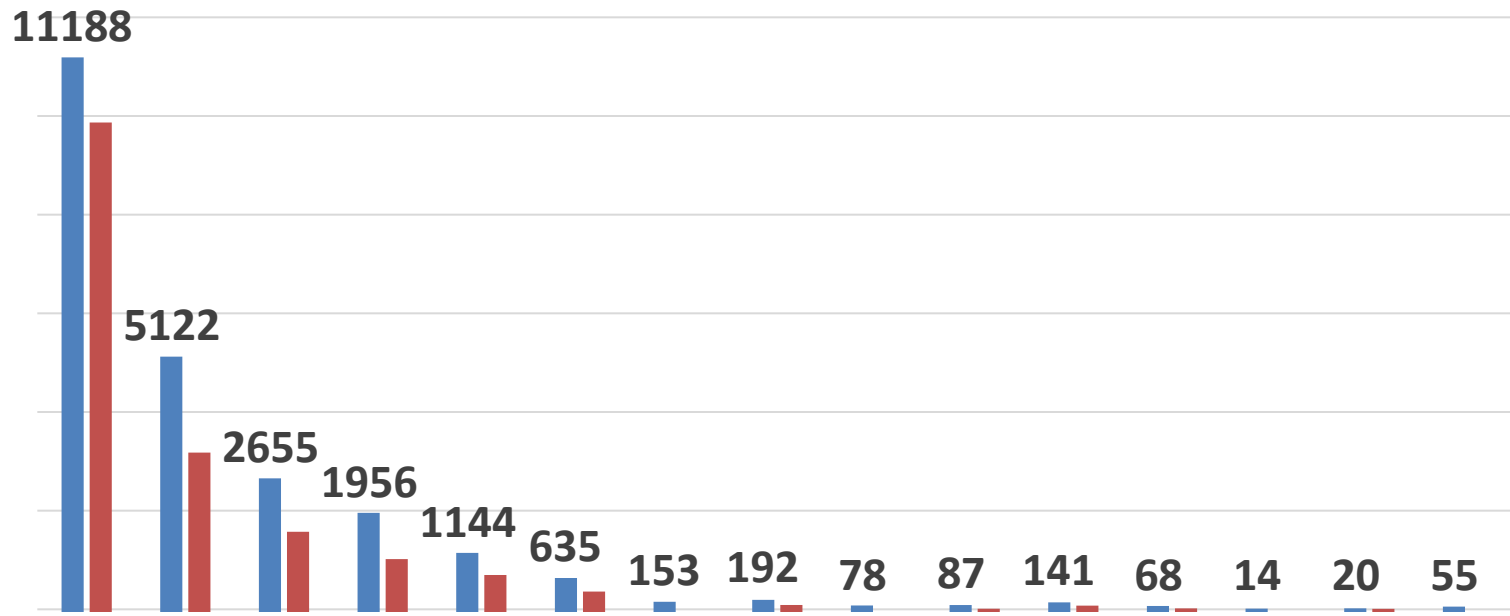
# NVC Growth chart



# Veterans Outreach



# NVC 2019



# Community Support

- Vehicles – 2 grant funded, 2 donated, 1 purchased
- Sun Health provides accounting and HR
- Lions Foundation rented space
- Rotary of Surprise – furniture
- Grants from SCW Foundation, Surprise, Peoria, Rotary in SCW, and more

# Trips- medical, shopping and social





# Surprise Teacher



# Recognitions

- 2017 – Small Nonprofit of the year from Surprise Regional Chamber of Commerce
- 2017 – Transit Individual of the Year – AZTA & ADOT
- 2019 – Congressional Recognition from Congresswoman Lesko
- 2019 – Hometown Hero Award for Nonprofit from Sun City West Independent

# Needs

- Community Board Members
- Fundraising – Accessible vehicle maintenance, insurance and fuel – Dispatchers and Drivers stipends – technology and utility costs – volunteer training, uniform t-shirts, badges, car signage, first aid and CPR
- VOLUNTEERS – drivers, call center operators, marketing and fundraising

# Charitable Organization

- NVC is a 501 c 3 Nonprofit
- And a Charitable Organization – eligible for the AZ tax credit of \$400 per person and \$800

# Thank You

Kathryn Chandler

[kchandler@northwestvalleyconnect.org](mailto:kchandler@northwestvalleyconnect.org)

623-282-9304

[www.northwestvalleyconnect.org](http://www.northwestvalleyconnect.org)





Lutheran Social Services of the Southwest  
**stabilizes** lives during times of crisis and transition,  
**builds** foundations from which people can thrive, and  
**preserves** dignity and respect for Arizona's most  
vulnerable populations.





# Interfaith Homeless Emergency Lodging Program



# More than just a safe place to sleep

- Connect to resources
- Build the skills necessary to obtain employment, permanent housing, and move beyond homelessness.
- Volunteers greet guests with a smile, friendly conversation, and genuine interest, letting them know they are not forgotten or unwanted.
- Meal Teams provide dinner, a bagged lunch or healthy snacks, and breakfast.
- Churches provide showers and hygiene items.
- Case manager meets regularly with the guests to create a life plan from crisis to stability



Lutheran  
Social Services  
of the Southwest

# Northwest Valley I-HELP Successes

- Program Began on October 27<sup>th</sup>
- 12 guests currently enrolled
- 28 I-HELP Guests YTD (18 men, 10 women)
- 21 Guest receiving Case Management YTD
- 1 employed, 7 receiving income benefits (SSI), 1 Applied for benefits (SSI, SSD)
- 2 people moved into private housing, 7 people applied for housing at Heritage, 1 person seeking housing, using a voucher.
- 35 Bed Nights in Surprise YTD



# Our Capacity to perform

- We continually seek new partnerships to strengthen our program and provide resources to our guests
- Four Host Churches
  - Church of the Palms, Sun City
  - Pan de Vida Lutheran, Surprise
  - Shepherd of the Desert Lutheran, Sun City
  - West Valley Bible Church, El Mirage
- Safe places to sleep all through the week





# Volunteers make this possible!

---

100 volunteers per month

- Meal Teams
- Overnight Monitors
- Drivers





## Northwest Valley I-HELP Staff

Robert Sanders, Regional Director, Emergency Services

[rsanders@lss-sw.org](mailto:rsanders@lss-sw.org)

480-284-1081

Beth Rogers, Program Coordinator

[brogers@lss-sw.org](mailto:brogers@lss-sw.org)

602-501-5783

Jocelyn Johnson, Case Manager

[jjohnson@lss-sw.org](mailto:jjohnson@lss-sw.org)

623-222-1659

Ashley Mason, Program Assistant

[amason@lss-sw.org](mailto:amason@lss-sw.org)

623-222-1659

# Questions?





# Thank you!





**SURPRISE**  
ARIZONA

# SUMMER YOUTH EMPLOYMENT PROGRAM

HUMAN SERVICE & COMMUNITY VITALITY – YOUTH SERVICES DIVISION

# Summer Youth Employment Program

## About the Program

- 6-Week Summer Job Program
- Open to Surprise Residents 15-19 years old
- Family income must be at or below 80% of area median income
- Work 25 hours a week
- Program runs from June 15 – July 24
- Opportunities to work within a variety of city departments

| HOUSEHOLD<br>SIZE | INCOME LIMITS 80%<br>MEDIAN INCOME |
|-------------------|------------------------------------|
| 1 person          | \$40,850                           |
| 2 people          | \$46,650                           |
| 3 people          | \$52,500                           |
| 4 people          | \$58,300                           |

# Summer Youth Employment Program

- Interns will receive Life-skills training each week
- Interns will prepare and test for the Arizona Career Readiness Credential (ACRC)
  - The ACRC was created after extensive research by the governor's office as a way to highlight the talent of the Arizona workforce by validating an individual's mastery of seven core skill areas that are the most relevant to a large majority of today's jobs. They are applied mathematics, locating information, reading for information, thinking critically/problem solving, conveying professionalism, effective communication and promoting teamwork and collaboration.



# Summer Youth Employment Program





**SURPRISE**  
ARIZONA

# QUESTIONS OR COMMENTS?

Thank You



# CRISIS ASSISTANCE FUND

HUMAN SERVICE & COMMUNITY VITALITY – SURPRISE RESOURCE CENTER



# Surprise Resource Center

## Surprise Resource Center

Providing social services to Northwest Valley residents



*The Surprise Resource Center, along with our partners, has a mission to provide supportive services to individuals and families in need that will translate to their future long-term success.*

### SERVICES OFFERED INCLUDE:

- » Employment services
- » Parent education
- » AHCCCS, TANF, SNAP and Affordable Care Act Application and Enrollment
- » Eviction prevention
- » Utility assistance
- » WIC (Women, Infant and Children) Nutritional Services
- » Medicare benefits counseling
- » VITA tax assistance
- » Domestic Violence support groups and services
- » Volunteer opportunities
- » Surprise Veteran Job Club
- » Veteran employment services
- » Computer lab
- » Homeless Referrals
- » Emergency Food Boxes

Surprise Resource Center  
12425 W. Bull Rd, Bldg A, Ste. #124 Surprise, AZ 85378  
FOR INFO VISIT: [www.surprisecenter.gov/compassionalsurprise](http://www.surprisecenter.gov/compassionalsurprise) OR CALL 623.222.1600



## Centro de Recursos de Surprise

Proporcionando servicios sociales a residentes en el Nordeste del Valle

*El Centro de Recursos y Servicios de la Ciudad de Surprise, en conjunto con nuestras organizaciones de apoyo, tiene la misión de prestar ayuda a individuos y familias necesitadas que se traducen en un éxito a largo plazo.*

### LOS SERVICIOS QUE SE OFRECEN INCLUYEN:

- » Servicios de empleos
- » Educación para padres
- » AHCCCS, TANF, SNAP y cuidado de salud asequible
- » Prevención de desalojo
- » Asistencia para el pago de servicios públicos
- » Servicio de nutrición WIC (Mujeres, Infantes y Niños)
- » Ayuda con los beneficios de Medicare
- » VITA asistencia de impuestos
- » Grupos de apoyo para víctimas de violencia doméstica
- » Oportunidades de voluntariado
- » Club de Empleo para veteranos
- » Servicios de empleo para veteranos
- » Laboratorio de computación
- » Referencias para personas sin hogar
- » Cajas de comida de emergencia



# Surprise/El Mirage Community Action Program

**27,393**  
HOPE Line Calls

**784**  
# Households Served

**2,510**  
People served

**\$611,438**  
Federal funds invested in  
utility and rental assistance

## Utility and Rental Assistance



## Community Action Program

The Community Action Program (CAP) provides support services that foster self-sufficiency and stability during unexpected financial crises by providing limited temporary assistance with utility, rental and housing payments for qualifying Surprise and El Mirage residents.

We're here to support you



El Mirage and Surprise residents seeking assistance will need to schedule an appointment and complete an application with a Resource Center staff member. The following information is required to complete the application:

- » Social security cards for all household members
- » Documentation of U.S. Citizenship (birth certificate) or lawful residency of applicant
- » Documentation of household income received in the last 30 days prior to and including the appointment date for all family members
- » Latest utility bills for gas and electrical usage of residence including shut off or disconnect notices
- » Documentation of rent or mortgage payment including delinquency, eviction or foreclosure notices

Appointments are required for program consideration. Individuals who need an appointment should call on Mondays between 8:00 a.m. - 3:00 p.m. and leave a message that includes the following:

- » Address, including city and zip code
- » If there are children in the home
- » If there is someone with a disability living in the home
- » Type of assistance requested
- » Contact information

Program staff will respond to messages within 48 business hours, depending on the number of requests. Weekly appointments are limited and assistance is based on available funding. Schedule your appointment.

Call 623.222.HOPE (4673)

Visit [www.surprise.gov/composition/surprise](http://www.surprise.gov/composition/surprise) to view additional resources and programs that are available to support you.

The Resource Center does not discriminate on the basis of race, color, religion, national origin, familial circumstance, sex, disability or age.



# CDBG Crisis Assistance Program – FY19

**26**

Households Assisted

**105**

Individuals Assisted

**\$23,500**

Total (Federal Grants)



In FY20, HSCV Surprise Resource Center continued the Crisis Assistance Program designed to support individuals and families with homeless prevention services such as rental and utility assistance that do not meet the eligibility requirements for the Community Action Program (CAP).

# Crisis Assistance Need

**13,677**

People living in poverty in City of Surprise

\*Census Data

**12,133**

Hopeline calls YTD - eviction and utility assistance

Proposal: Continue funding the Crisis Assistance Program

Request: \$35,000 for eviction prevention and utility assistance





**SURPRISE**  
ARIZONA

# QUESTIONS OR COMMENTS?

Thank You





**CITY OF SURPRISE**  
**Veterans, Disability and Human Services**  
**Commission**

Council Meeting Date: March 11, 2020

Contact Person: Paul Bernardo, Community  
Services Partnership Manager

Submitting Department: Human Svcs and Comm  
Vitality

District: Citywide

Staff Recommendations: None

Consent: No

Regular: Yes

Public Hearing: No

Report/Discussion: No

**Agenda Wording:**

Presentation and discussion pertaining to an overview of Community Legal Services.

**Motion:**

Discussion Only

**Background:**

Community Legal Services is a non-profit Arizona law firm that strives to assure fairness in the justice system no matter how much money you have but provides direct services to individuals falling below 125% of the federal poverty level. They were incorporated in 1952 as a legal aid program organized to promote equal access to justice for all..

**Objective Analysis:**

Community Legal Services (CLS) is dedicated to providing legal assistance, advice or representation, self-help materials and legal education so people can know their rights. They focus on helping survivors of domestic violence; assisting victims of consumer fraud and abuse, protecting tenants from unlawful/unfair practices by landlords, foreclosures, legal problems affecting agricultural workers, wage claims and other employment matters, and federal and state programs affecting peoples' health and economic stability.

**Policy Compliant:**

This presentation is compliant with City and Council policies.

**Financial Impact:**

There is no Financial Impact associated with this item.

**Budget Impact:**

There is no Budget Impact associated with this item.

**FTE Impact:**

There is no FTE Impact associated with this item.

**ATTACHMENTS:**





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\*



# Community

## Legal Services

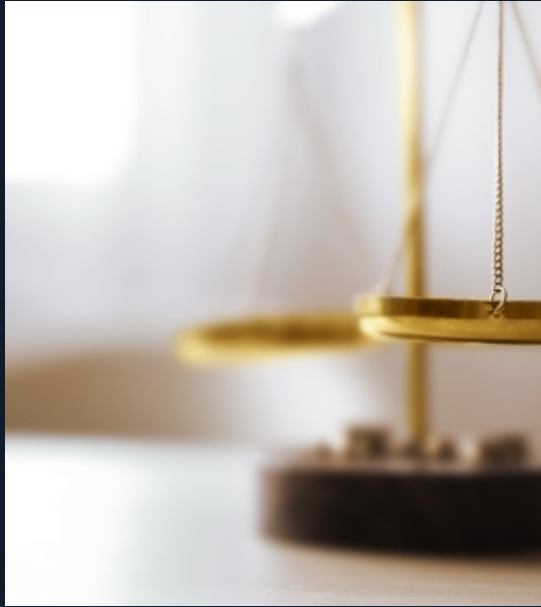
Advocate. Litigate. Educate.

# SERVICE AREA



- Maricopa County
- Yavapai County
- Mohave County
- La Paz County
- Yuma County





# ELIGIBILITY

- Low income families and individuals 125% of the federal poverty line (higher for veterans with tax issues and victims of domestic violence)
- Legally in the United States (besides victims of violence and case is related)



## AREAS OF PRACTICE

- Health and Economic Stability
- Employment Law
- Housing
- Family Law
- Consumer

# HOUSING LAW

- Tenant rights in evictions
- Foreclosure
- Habitability
- Discrimination

# FAMILY LAW

- Divorce, Custody and Modifications
- Emphasis on Domestic Violence
- Family Law Assistance Project –  
Monday through Friday  
9:00 am to 12 noon & 1:30 to 4:30 pm  
602-506-7948
- Guardianships
- Probate Lawyers Assistance Project – (602) 732-2834 to  
do an intake and schedule an appointment.

# — CONSUMER LAW

- Student Loans
- Debt collection
- Contract violations
- Car buying and repairs



# EMPLOYMENT, TAX AND FARMWORKER LAW

- Set Asides of Criminal Convictions
- Wage and Hour
- Discrimination
- Unemployment Insurance
- Farmworker Employment Issues
- Federal Tax Issues

# HEALTH AND ECONOMIC STABILITY UNIT

- AHCCCS, ALTCS
- SSI/SSDI
- SNAP (food stamps)

## HOW TO REACH US??

- ◆ Walk Ins
- ◆ Telephone (602) 258-3434
  - \* Applications 8am-2pm in Maricopa County
- ◆ [www.azlawhelp.org/accesstojustice.cfm](http://www.azlawhelp.org/accesstojustice.cfm)
- ◆ [www.clsaz.org/](http://www.clsaz.org/)

## FOLLOW US

[WWW.CLSAZ.ORG](http://WWW.CLSAZ.ORG)

The logo for Community Legal Services, displayed on a laptop screen. It features a gold scales of justice icon above the word "Community" in a large, white, serif font, with "Legal Services" in a smaller, white, sans-serif font below it. At the bottom, the tagline "Advocate. Litigate. Educate." is written in a small, white, sans-serif font. The background of the screen shows a faint image of a person's hands holding a gavel over a document.

**Community**  
Legal Services  
Advocate. Litigate. Educate.

---

# THANK YOU



# Community

Legal Services

Advocate. Litigate. Educate.

305 South Second Ave. Phoenix, AZ 85003

[clsaz.org](http://clsaz.org)



**CITY OF SURPRISE**  
**Veterans, Disability and Human Services**  
**Commission**

Council Meeting Date: March 11, 2020

Contact Person: Paul Bernardo, Community  
Services Partnership Manager

Submitting Department: Human Svcs and Comm  
Vitality

District: Citywide

Staff Recommendations: None

Consent: No

Regular: Yes

Public Hearing: No

Report/Discussion: No

**Agenda Wording:**

Presentation and discussion pertaining to an overview of Blue Mountain Developmental Programs, LLC.

**Motion:**

Discussion only

**Background:**

Blue Mountain is an agency committed to delivering individualized attention and tailored services to children and adults with developmental disabilities. Their programs and highly qualified providers focus on increasing independence by addressing the physical, cognitive, emotional and social needs of our participants. They serve as a resource to families and our community.

**Objective Analysis:**

Home and Community Based Services (HCBS) - Their services and supports help eligible individuals with developmental disabilities achieve self-sufficiency and independence. They are contracted with the State of Arizona Division of Developmental Disabilities.

Adult Day Program (DTA)- Their day treatment and training program provides participants with the skills they need as adults with special needs. Goals will focus on money management, socialization, daily living skills, recreation/leisure and community integration. Daily activities include arts and crafts, cooking, games, decision making, planning, community outings and volunteering. The program features a low ratio of approximately 1:4, transportation provided.

Youth Programs DTT/DTS - Daily lesson plans, arts and crafts, group games and sports, self help skill development and much more.

**Policy Compliant:**

This presentation is compliant with City and Council policies.

**Financial Impact:**

There is no Financial Impact associated with this item.

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**Budget Impact:**

There is no Budget Impact associated with this item.

**FTE Impact:**

There is no FTE Impact associated with this item.

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**ATTACHMENTS:**

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