



CITY OF TEMPE ANALYSIS OF IMPEDIMENTS
TO FAIR HOUSING CHOICE, FY 2020-2025
(5/10/2019)

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1.0 Executive Summary

The City of Tempe secures an entitlement allocation of Community Development Block Grant (CDBG) funds each year. CDBG funding continues to assist a variety of services and agencies that serve low-income people in the community. A mandate on the receipt of CDBG resources is the requirement that Tempe have a current Consolidated Plan that incorporates citizen participation in establishing local priorities for spending CDBG funds as well as a current Analysis of Impediments to Fair Housing Choice (AI) Study. Required certifications in the Consolidated Plan indicate that Tempe will “affirmatively further fair housing which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.”

The HUD Office of Fair Housing and Equal Opportunity utilizes the AI as the basis for review of efforts by Tempe to affirmatively further fair housing. Tempe understands that:

- Every act of housing discrimination is harmful to the individual and to the community;
- It will endeavor to identify those areas where people in constitutionally protected classes have faced discrimination in housing in any number and at any level; and,
- It will continue to develop programs, processes or solutions to eliminate the discrimination.

Tempe’s AI is intended to assess problems associated with people’s ability to choose a place to live with the only condition on that choice is affordability. The AI seeks to identify legitimate problem areas experienced by people in constitutionally protected classes and establishes a prudent approach to foster opportunities in Tempe for fair housing choice. Impediments are defined in this process as any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restricts housing choices of these protected classes. The term “fair housing choice” means: “The ability of persons of similar income levels in the same housing market area to have a like range of choice available to them regardless of race, color, religion, national origin, sex, and disability”.

Understanding the functional relationship between income level and fair housing choices are important because income persons are often members of protected classes.

Summary of Tempe Impediments Identified

The following general impediments were identified and refer to detailed information in Section 6 of the report.

- ✓ Evidence of Housing Discrimination – A survey of Tempe residents reveals that housing discrimination does exist. Increased public support and awareness, along with more documented evidence is needed.
- ✓ Evidence of Insufficient Income Impeding Fair Housing Choice – This motivated affordable housing strategies depicted in the City of Tempe Affordable and Equitable Housing Strategy, 2018

- ✓ Need for Community Education - The number and nature of the fair housing complaints being received from Tempe residents continues to remain comparatively low.
- ✓ Additionally, the results of the housing discrimination survey indicate that there is a need for more community education.
- ✓ Incidence of High Cost Mortgage Lending (predatory) from HMDA (Home Mortgage Disclosure Act) and Minority Households - A correlation exists when comparing High Cost Mortgage lending activity with minority concentrations and this includes a higher incidence of such predatory lending activity for Hispanic households compared to the rest of the population.
- ✓ Minority/Poverty Concentrations - Minority and poverty concentrations exist in the northern part of the city and Tempe's minority population continues to grow.
- ✓ Disability Accessibility - In addition to race and poverty, disability access was raised as the other major type of discrimination that exists in Tempe according to residents surveyed on housing discrimination. About half of fair housing complaints filed were for disability issues.
- ✓ Public Policies and Zoning - A review of the policies and practices of the City of Tempe Zoning and Planning Codes indicates that these Codes do not make specific reference to the accessibility requirements contained in the 1988 amendments to the Fair Housing Act. However, the City's building code does have guidelines for accessibility.

Tempe Fair Housing Action Plan, FY 2020-2025

Delineated in Section 7.0 of this report, general provisions of the Tempe Fair Housing Action Plan are highlighted below:

- ✓ Implement the specific affordable housing strategies identified in the City of Tempe Affordable and Equitable Housing Strategy, 2018
- ✓ Prepare and publish a series of proclamations, resolutions and public notices relating to aspects of fair housing in addition to the continuing participation with key organizations and sponsorship of events. Sustained usage of fair housing logos, referrals to key organizations, etc.
- ✓ Increase Resources to Support Production of Affordable Housing per the provisions of the City of Tempe adopted Affordable and Equitable Housing Strategy, 2018.
- ✓ Accelerate the level of community fair housing education through the distribution of flyers included in mailings, in utility bills, city publications, transit advertisement, television media, training seminars and city internet facilities.
- ✓ Sustain a Limited English Policy in the Housing Services Division.
- ✓ Encourage Development of a Variety of Housing Types per the provisions of the City of Tempe adopted Affordable and Equitable Housing Strategy, 2018.
- ✓ Collaborate with the Southeast Board of Realtors, Arizona Mortgage Lenders Association and Fair Housing Partnership to discourage discriminatory and predatory activities in the community. Continue to refer clients to appropriate non-profits, state and federal agencies for support.
- ✓ Incentivize Inclusion of "Affordable Units in Private Development" per the provisions of the City of Tempe adopted Affordable and Equitable Housing Strategy, 2018.

- ✓ Partner with other East Valley cities to facilitate community education regarding fair housing and how it pertains to disability issues.
- ✓ The assigned Tempe ADA specialist will continue to work with the Tempe Development Services staff regarding citizen education associated with accessibility issues as needed.
- ✓ Continue to offer fair housing training to targeted Tempe staff continuing ordinance review to further federal and state fair housing statutes.
- ✓ Consider offering priority in the commitment of local, state and public affordable housing and community development resources in designated HUD R/ECAP areas (racially/ethnically concentrated poverty by census tract) noted in this report.
- ✓ In areas experiencing a high incidence of High Cost Mortgage lending per HMDA, foster targeted marketing efforts for Maricopa County IDA below market first mortgage lending with program down payment supports.
- ✓ Continue to work with the Arizona Fair Housing Partnership and the Arizona Mortgage Lenders Association to discourage predatory lending practices within the City of Tempe.

2.0 Study Purpose and Methodology

Who Conducted The Study?

The Tempe Analysis of Impediments To Fair Housing Choice, 2020-'25 was prepared by the firm of Crystal & Company for the City of Tempe, Arizona. The firm is a specialist in planning and program development for affordable housing in the southwest. To date, the firm has prepared 60 Consolidated Plans and affordable housing strategies for states, entitlement jurisdictions, HOME Consortium, Participating Jurisdictions and nonprofit agencies. The firm has also designed a host of affordable housing programs for state and local governments that include state small cities CDBG and HOME programs, mortgage revenue bonds and mortgage credit certificates, housing trust fund programs, low income housing tax credit qualified plans, the creation of state and local public housing authorities and assisted housing programs, single- and multi- family project underwriting standards, neighborhood and downtown financing initiatives, homeless and supportive housing programs as well as specific residential, commercial and mixed-use project design, development and finance for affordable and market-rate projects. The firm also conducts Arizona real estate brokerage and is licensed in Arizona. Refer to www.crystco.com for further information on the firm.

Participants & Methodology Employed

To assess the state of fair housing in Tempe in 2015 (date of last Tempe AI) through 2020, the following assessments were conducted:

- 1) community attitudes through public input meeting held on March 7, 2019;
- 2) Tempe housing discrimination survey conducted in the winter of 2019;
- 3) enforcement data from FHAP and FHIP agencies were analyzed;
- 4) analyzed statistical data from public reporting sources that included the American Community Survey (ACS) from the US census, 2010 Tempe census tract data, current HMDA data, CHAS data used for HUD Consolidated Planning, and extensive information from CPD maps and policymap.com, etc;
- 5) analyzed previous AI and related studies/surveys undertaken in and for Tempe; and,
- 6) prepared a regulatory review through discussion with relevant City of Tempe public officials and the completion of a formal survey by the locality.

Statistical Analysis

A host of statistical analyses were undertaken from a host of public reporting sources that included the recent American Community Survey (ACS) from the US census, 2010 Tempe census tract data, recent HMDA data, CHAS data used for HUD Consolidated Planning, mapping information derived from HUD CPD Maps and policymap.com, etc. Information collected and analyzed from these sources included the following:

- The tabular and spatial distribution of population by race and ethnicity within the City of Tempe by census tract (2017 American Community Survey {ACS}) and the determination of minority concentrations for purposes of this report;
- The distribution of High Cost Mortgages (predatory) from HMDA data and a comparison of such to the distribution of minority households in the community;

- The analysis of HUD fair housing related indicators called for in the AFH document (not required presently). Not available from HUD, this information was drawn from policymap.com.
- Recent demographic comparisons between the City of Tempe and Maricopa County and the State of Arizona concerning the distribution of the population by age and sex as well as race and ethnicity.
- Recent demographic comparisons between the City of Tempe and Maricopa County and the State of Arizona concerning inflation adjusted median income by race/ethnicity, household type and tenure and disability by age and sex.
- ✓ The analysis of housing needs (the incidence of cost burden and market affordability gaps) drawn from City of Tempe Affordable and Equitable Housing Strategy, 2018 and City of Tempe Housing Inventory & Affordability Analysis, 2017.

Review of Previous Studies

A host of studies were reviewed by the consultant in preparing the City of Tempe AI, FY 2020-'24. They included the reports itemized below:

- ✓ City of Tempe Analysis of Impediments, 2007
- ✓ City of Tempe Analysis of Impediments, 2010
- ✓ City of Tempe Analysis of Impediments, 2015
- ✓ City of Tempe Consolidated Plan, FY 2015-'19
- ✓ City of Tempe Consolidated Plan, FY 2020-'24 (under preparation}
- ✓ City of Tempe Consolidated Plan, FY 2005 – 2009
- ✓ City of Tempe Consolidated Plan, FY 2010-'15
- ✓ Maricopa County Analysis of Impediments, FY 2010
- ✓ Maricopa HOME Consortium FY 2010-'15 Consolidated Plan
- ✓ Maricopa HOME Consortium FY 2020-'25 Consolidated Plan
- ✓ City of Tempe Affordable and Equitable Housing Strategy, 2018
- ✓ City of Tempe Housing Inventory & Affordability Analysis, 2017
- ✓ Tempe Community Council
- ✓ Focus group data from residents, industry and nonprofit groups at community input public hearing held on March 7, 2019
- ✓ Housing discrimination, lending and insurance studies/surveys
- ✓ Etc.

Regulation, Policy and Ordinance Review

A component of the Tempe AI focused on regulations, policies and ordinances with potential impact on Fair Housing in Tempe. The assessment and analysis was done by completing a municipal survey with municipal staff in both the Development Services, Planning and Housing Services functions within Tempe municipal government. The survey instrument was secured from HUD and completed by city staff. The consultant provided technical support to city staff as needed.

Fair Housing Enforcement and Complaint

The City of Tempe Fair Housing Coordinator, US Department of HUD and Attorney General's Office were contacted concerning fair housing enforcement and complaint data evident in Tempe from the period 2015 to date. In addition, the Southwest Fair Housing Council was contacted. All of this information was analyzed to establish any applicable trends and salient issues that appear to be surfacing in the community.

Targeted Resident Survey

A survey of personal experience in the search for housing was developed and disseminated in February and March in 2019. The survey was not intended to be scientific or statistically valid. It was intended to see if anecdotal experience would shed light on issues identified in the areas of inquiry and to give people an opportunity to identify other problems that limited choice in securing a place to live in Tempe. Copies of the hard surveys were made available to families securing assistance from the Housing Services Division and also online via surveymonkey.com to a host of residents and interested parties. The survey asked for demographic information but not for name or address. It did ask people to target their comments to their experience in Tempe.

3.0 Jurisdictional Background Data

Demographic Data

A host of demographic data was compiled and analyzed for this report from the US Census. Analyses at the census tract level were derived from American Community Survey estimates from 2017.

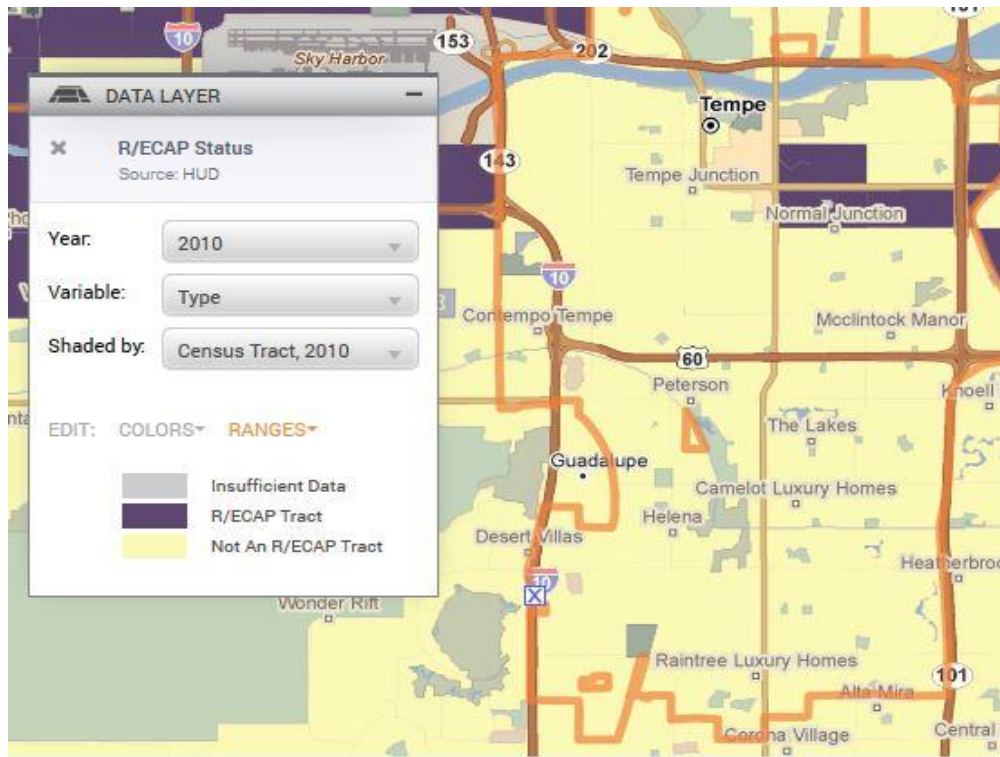
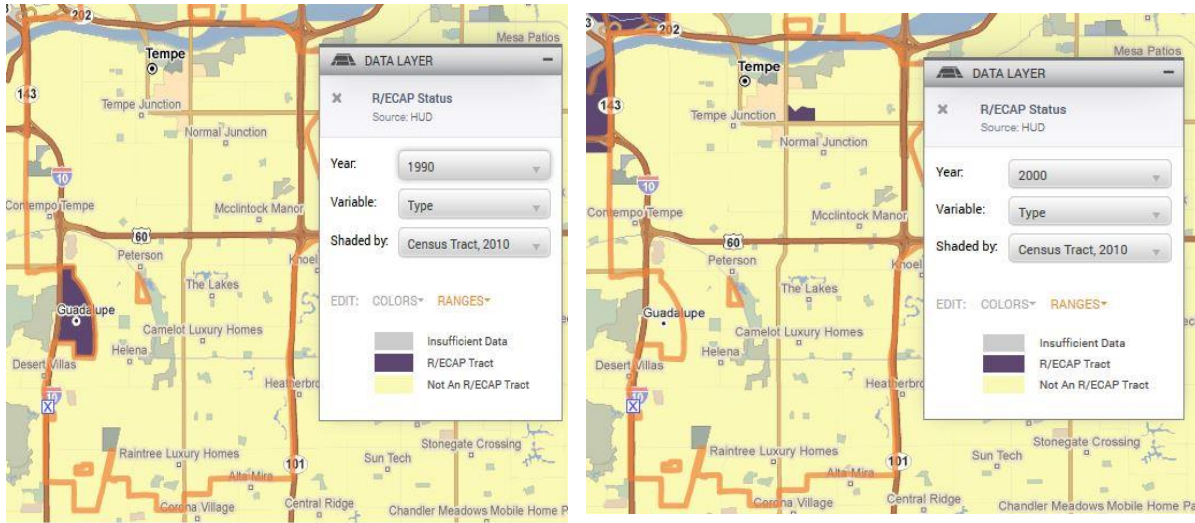
CITY OF TEMPE ETHNICITY AND RACE BY CENSUS TRACT, 2017

Tempe Census Tract In 2010	Total Population	Total Minority	Percent Minority	Tracts With More Minorities Than The Tempe Average	Anglo	Hispanic	Black	Native American	Asian	Native Hawaiian and Other Pacific Islander	Other Race	Two or More Races
Census Tract 3184	5,136	2,817	55%	Yes	2,319	2,362	68	37	292	21	12	37
Census Tract 3185.01	3,691	1,214	33%	No	2,477	1,009	22	12	80	6	9	76
Census Tract 3187	3,417	1,231	36%	No	2,186	505	153	8	381	0	24	160
Census Tract 3188	6,691	2,813	42%	No	3,878	1,510	407	138	353	28	13	364
Census Tract 3189	6,695	3,040	45%	Yes	3,655	1,889	511	252	145	0	0	243
Census Tract 3190	8,750	2,966	34%	No	5,784	1,223	432	43	679	8	102	479
Census Tract 3191.01	3,266	2,047	63%	Yes	1,219	614	337	169	860	6	0	61
Census Tract 3191.03	4,798	3,070	64%	Yes	1,728	831	154	146	1,831	15	14	79
Census Tract 3191.04	6,356	3,059	48%	Yes	3,297	737	297	306	1,510	34	0	175
Census Tract 3192.01	6,049	3,507	58%	Yes	2,542	2,160	753	0	320	0	28	246
Census Tract 3192.02	3,324	1,512	45%	Yes	1,812	493	366	301	274	13	0	65
Census Tract 3193	2,880	1,511	52%	Yes	1,369	978	267	44	206	0	0	16
Census Tract 3194.01	6,454	2,119	33%	No	4,335	1,428	213	2	331	48	21	76
Census Tract 3194.02	3,973	863	22%	No	3,110	536	30	1	100	29	0	167
Census Tract 3194.03	4,718	1,735	37%	No	2,983	871	569	93	35	0	0	167
Census Tract 3194.04	3,739	948	25%	No	2,791	526	84	72	107	0	119	40
Census Tract 3195	6,076	2,309	38%	No	3,767	981	650	91	338	78	0	171
Census Tract 3196	6,362	2,022	32%	No	4,340	1,330	182	163	285	0	0	62
Census Tract 3197.03	4,397	1,988	45%	Yes	2,409	1,018	386	89	116	21	0	358
Census Tract 3197.05	3,551	1,611	45%	Yes	1,940	1,144	245	55	110	0	0	57
Census Tract 3197.06	5,913	3,864	65%	Yes	2,049	2,903	414	45	359	0	29	114
Census Tract 3198	6,624	3,190	48%	Yes	3,434	2,121	544	273	108	0	0	144
Census Tract 3199.03	6,299	2,175	35%	No	4,124	1,506	71	24	357	55	0	162
Census Tract 3199.04	5,138	1,538	30%	No	3,600	1,051	150	25	139	0	0	173
Census Tract 3199.05	5,515	1,505	27%	No	4,010	1,025	54	30	321	0	0	75
Census Tract 3199.06	3,274	989	30%	No	2,285	368	372	10	159	0	0	80
Census Tract 3199.07	2,262	264	12%	No	1,998	69	29	52	84	0	0	30
Census Tract 3199.08	2,477	1,074	43%	Yes	1,403	610	245	10	138	3	24	44
Census Tract 3199.09	2,489	673	27%	No	1,816	419	52	15	89	0	9	89
Census Tract 3199.10	4,961	1,450	29%	No	3,511	671	173	58	419	0	33	96
Census Tract 3200.01	8,033	4,871	61%	Yes	3,162	2,036	1,256	216	1,091	10	0	262
Census Tract 3200.07	7,309	5,098	70%	Yes	2,211	2,442	900	607	688	14	211	236
Census Tract 8100	2,156	789	37%	No	1,367	96	123	19	440	18	0	93
Census Tract 8101	6,799	1,949	29%	No	4,850	1,025	172	18	624	0	0	110
Tempe Total	178,339	75,387	42%	n/a	102,952	40,531	11,074	3,672	14,021	419	636	5,034
% Of Tempe Total	n/a	42.3%	n/a	n/a	57.7%	22.7%	6.2%	2.1%	7.9%	0.2%	0.4%	2.8%

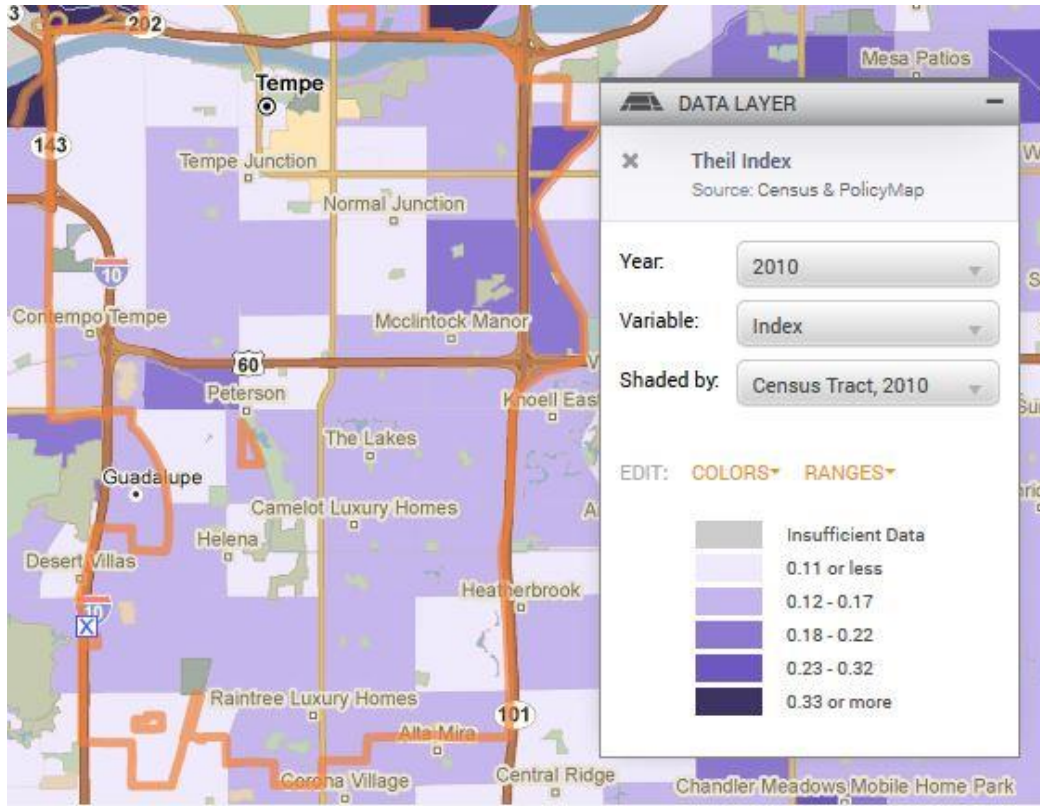
Source: US Census, ACS, 2013-2017.

Race and ethnicity analyzed at the census tract level offer insights into concentrations of minorities within Tempe. One of the data items most pertinent are racially/ethnically concentrated areas of poverty (R/ECAP). R/ECAP areas are census tracts where more than half the population is non-White and 40% or more of the population is in poverty OR where the poverty rate is greater than three times the average poverty rate in the area (with revisions to these formula for non-urban areas). This designation is derived from AFH standards. Census information from 1990 – 2010 was also evaluated. No R/ECAP

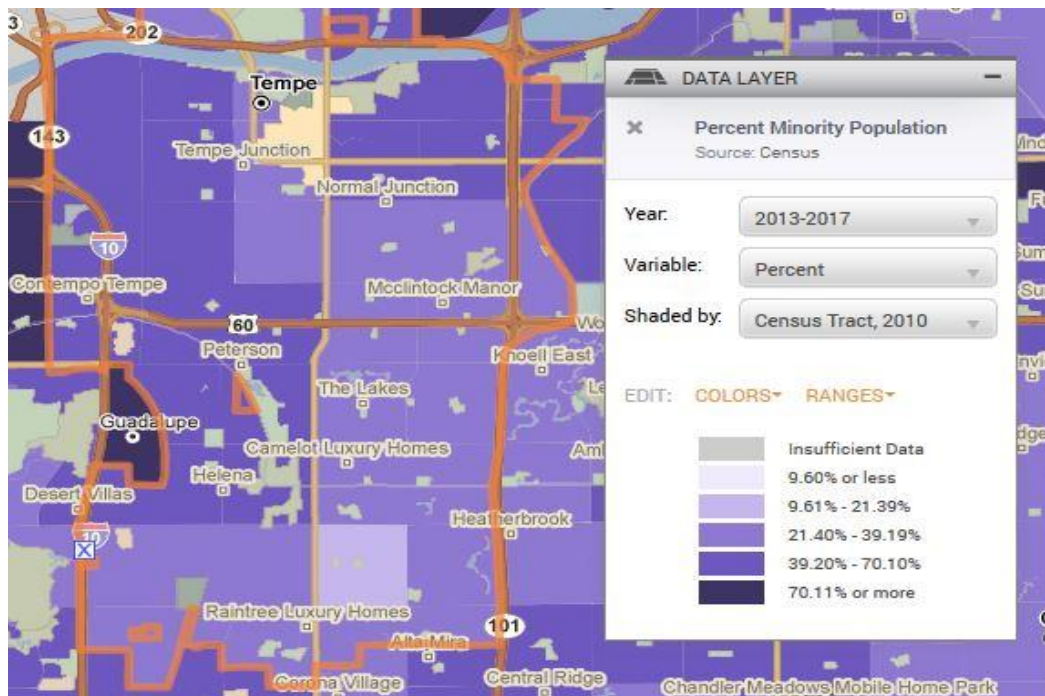
areas were evident in Tempe for 1990 but conditions changed in 2000 and 2010 as indicated on the following maps.



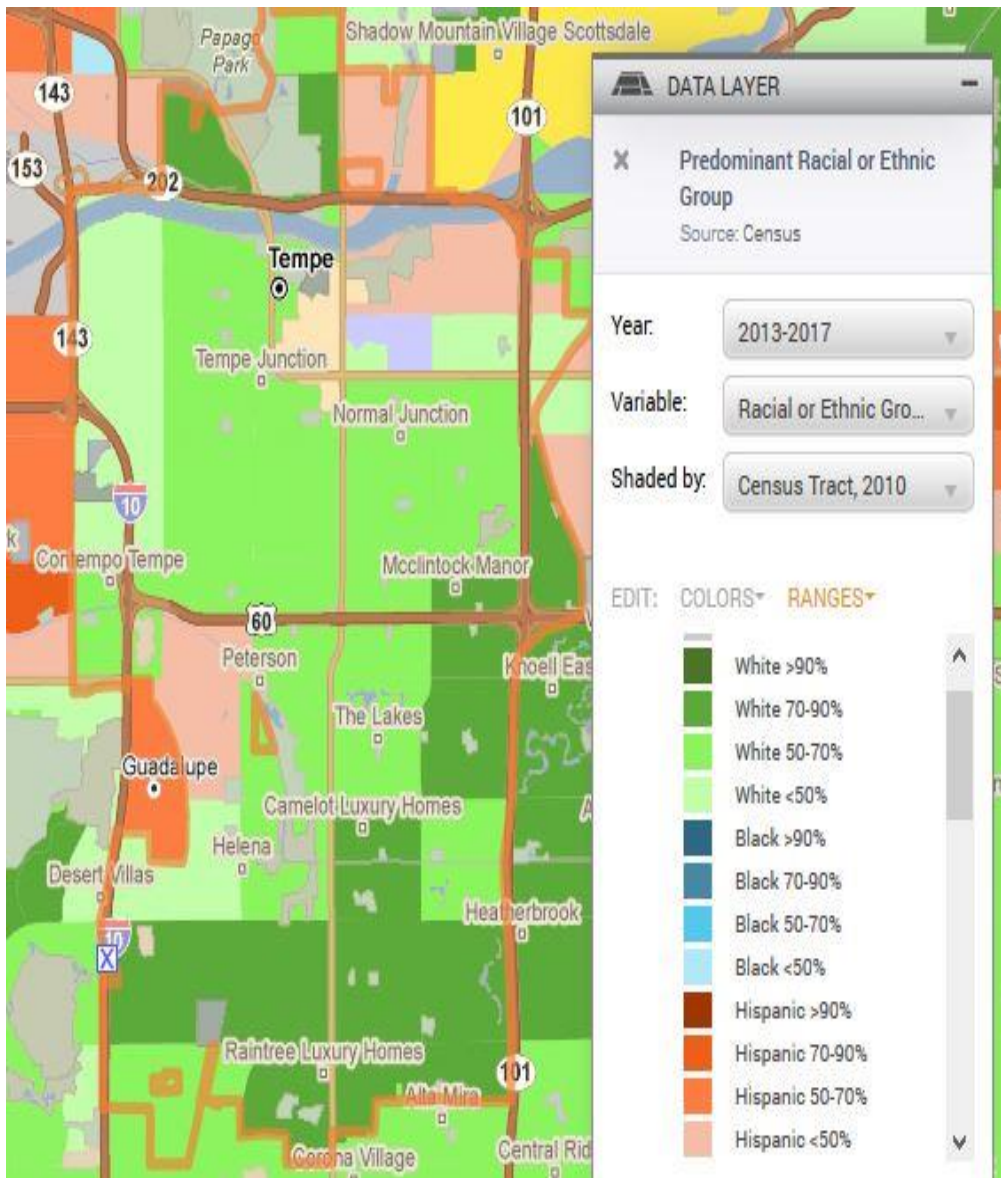
The segregation or Theil index that follows was generated by HUD and offers an insight into the incidence of such in 2010. If neighborhoods within Tempe exhibit a very different racial composition than the city as a whole the Index will be higher, suggesting a higher level of segregation and vice-versa. So the tracts in darker blue represent segregation hotspots in Tempe.



Presented in the table on page 7, those census tracts with minority populations exceeding the Tempe citywide average of 42% are highlighted in red as 'Yes'. Hispanics constitute the highest percentage of any single minority group in Tempe at 22% of total population in 2017. The spatial distribution of minorities in Tempe in 2017 is depicted in the following map.



The chart below offers further insight to the predominant race and ethnicity of the population geographically in Tempe in 2017. The R/ECAP areas of Tempe mentioned earlier suggest they are regions comprised substantially of Hispanics (noted in pink in the northeast portion of the city).



Compared with Arizona and Maricopa County in 2017, Tempe’s population tended to be younger as a result of ASU and contained about 8% points less minorities.

Demographic Item	Arizona	%	Maricopa County	%	Tempe	%
Total Population	6,809,946	100.0%	4,155,501	100.0%	178,339	100.0%
Male	3,385,055	49.7%	2,055,464	49.5%	94,065	52.7%
Female	3,424,891	50.3%	2,100,037	50.5%	84,274	47.3%
Under 5	434,757	6.4%	277,362	6.7%	7,825	4.4%
5 to 9	454,885	6.7%	288,625	6.9%	7,456	4.2%
10 to 14	458,293	6.7%	291,300	7.0%	7,355	4.1%
15 to 19	462,339	6.8%	282,478	6.8%	18,002	10.1%
20 to 24	483,497	7.1%	285,123	6.9%	31,230	17.5%
25 to 34	917,814	13.5%	596,251	14.3%	36,215	20.3%
35 to 44	841,712	12.4%	547,697	13.2%	18,708	10.5%
45 to 54	840,910	12.3%	534,321	12.9%	18,001	10.1%
55 to 59	413,051	6.1%	243,810	5.9%	8,030	4.5%
60 to 64	396,326	5.8%	221,890	5.3%	8,068	4.5%
65 to 74	644,932	9.5%	341,640	8.2%	10,696	6.0%
75 to 84	336,809	4.9%	173,830	4.2%	4,606	2.6%
85 and up	124,621	1.8%	71,174	1.7%	2,147	1.2%
Median Age	37	na	36	na	29	na
Male	34	na	33	na	30	na
Female	37	na	35	na	30	na
Race	6,809,946	100.0%	4,155,501	100.0%	178,339	100.0%
White	5,480,895	80.5%	3,365,553	81.0%	128,916	72.3%
Black	370,788	5.4%	273,545	6.6%	13,849	7.8%
Native American	378,237	5.6%	117,941	2.8%	6,331	3.5%
Asian	280,213	4.1%	207,985	5.0%	16,835	9.4%
Native Hawaiiin/Pac. Islander	29,823	0.4%	19,177	0.5%	1,228	0.7%
Other	529,255	7.8%	328,219	7.9%	19,371	10.9%
Two or More	167,353	2.5%	94,648	2.3%	3,689	2.1%
Total Hispanic or Latino	2,103,523	30.9%	1,271,746	30.6%	40,531	22.7%
Total Not Hispanic or Latino	4,706,423	69.1%	2,883,756	69.4%	137,808	77.3%
White Alone, Not Hispanic or Latino	3,786,418	55.6%	2,340,105	56.3%	102,952	57.7%
Total Minority Population	3,023,528	44.4%	1,815,396	43.7%	75,387	42.3%

Source: American Community Survey, 2013-2017

Further demographic information from 2017 regarding household type, housing tenure by race/ethnicity and household type reflected the higher incidence of students in Tempe. When compared with the State of Arizona and Maricopa County, Tempe included a much higher proportion of renters and a lower incidence of families with children. In terms of familial status, Tempe held a somewhat smaller proportion of single, female households with children at 3.8%.

Item	Arizona	%	Maricopa County	%	Tempe	%
Total Population						
In households	6,656,124	100.0%	4,103,358	100.0%	168,018	100.0%
In Families	1,622,615	23.3%	976,254	22.4%	21,451	19.4%
Own Children Under 18	678,438	23.4%	436,983	24.5%	12,760	16.8%
Female householder, no husband present	306,768	5.5%	183,813	5.3%	3,069	3.8%
Occupied Housing Units	2,482,311	100.0%	1,489,533	100.0%	68,795	100.0%
Owner Occupied	1,567,338	68.1%	908,516	68.0%	27,596	52.8%
Renter Occupied	914,973	31.9%	581,017	32.0%	41,199	47.2%
Renter Occupied Units By Race	914,973	100.0%	581,017	100.0%	41,199	100.0%
White	688,007	78.6%	434,069	79.6%	27,161	77.6%
Black	67,650	5.9%	53,717	7.5%	3,745	5.8%
Native American	38,207	4.5%	14,579	2.8%	1,254	5.7%
Asian	27,843	2.5%	20,677	2.9%	3,850	5.0%
All Other	93,266	8.5%	31,274	7.3%	5,189	5.8%
Owner Occupied Units By Race	1,567,338	100.0%	908,516	100.0%	27,596	100.0%
White	1,357,043	87.4%	793,979	89.1%	23,702	91.0%
Black	33,441	2.1%	24,630	2.4%	554	1.5%
Native American	43,695	2.6%	8,105	0.8%	229	0.6%
Asian	42,332	2.0%	32,508	2.4%	1,260	2.8%
All Other	90,827	5.8%	49,294	5.2%	1,851	4.0%
Owner Occupied Units By Household Size	1,652,321	100.0%	963,340	100.0%	27,608	100.0%
1 Person	392,862	23.9%	220,396	23.7%	9,443	28.4%
2 Person	666,695	39.0%	374,028	37.1%	10,537	40.5%
3 Person	225,914	14.0%	137,280	14.4%	3,288	12.3%
4+ Persons	366,850	12.4%	231,636	13.1%	4,340	9.3%
Renter Occupied Units By Household Size	900,651	100.0%	573,239	100.0%	42,947	100.0%
1 Person	317,758	35.9%	200,317	35.4%	16,022	36.5%
2 Person	239,095	25.9%	151,267	26.0%	12,222	31.7%
3 Person	135,777	14.5%	85,235	14.3%	6,096	14.9%
4+ Persons	208,021	11.7%	136,420	11.5%	8,607	9.5%

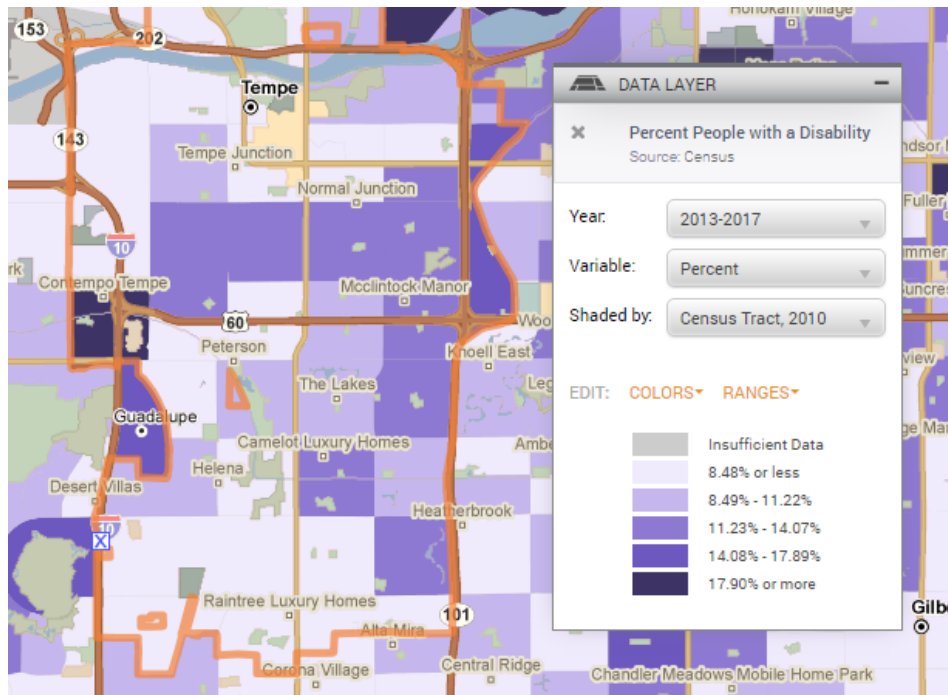
Source: American Community Survey, 2017.

In terms of persons with a disability and not institutionalized, the incidence of such in Tempe was substantially less than Arizona and Maricopa County in 2017, however it was more prevalent among younger age groups for both men and women.

Item	Arizona	%	Maricopa County	%	Tempe	%
Total Population	6,701,990		4,125,142		177,948	
Percent of Population With A Disability & Not Institutionalized	12.8%	n/a	11.0%	n/a	9.4%	n/a
Total Non-Institutionalized Persons With A Disability	854,636	n/a	453,320	n/a	16,705	n/a
Non-Institutionalized Males With A Disability	423,842	100.0%	222,543	100.0%	8,461	100.0%
Under Age 5	1,832	0.4%	1,381	0.6%	22	0.3%
Age 5 to 17	36,985	8.7%	22,100	9.9%	822	9.7%
Age 18 to 34	53,014	12.5%	29,986	13.5%	2,281	27.0%
Age 35 to 64	154,735	36.5%	81,365	36.6%	2,902	34.3%
Age 65 to 74	81,326	19.2%	38,827	17.4%	938	11.1%
Over 75	95,950	22.6%	48,884	22.0%	1,496	17.7%
Non-Institutionalized Females With A Disability	430,794	100.0%	230,777	100.0%	8,244	100.0%
Under Age 5	1,333	0.3%	843	0.4%	76	0.9%
Age 5 to 17	22,000	5.1%	12,387	5.4%	353	4.3%
Age 18 to 34	41,746	9.7%	22,816	9.9%	1,421	17.2%
Age 35 to 64	165,491	38.4%	88,238	38.2%	2,833	34.4%
Age 65 to 74	79,255	18.4%	40,416	17.5%	1,334	16.2%
Over 75	120,969	28.1%	66,077	28.6%	2,227	27.0%

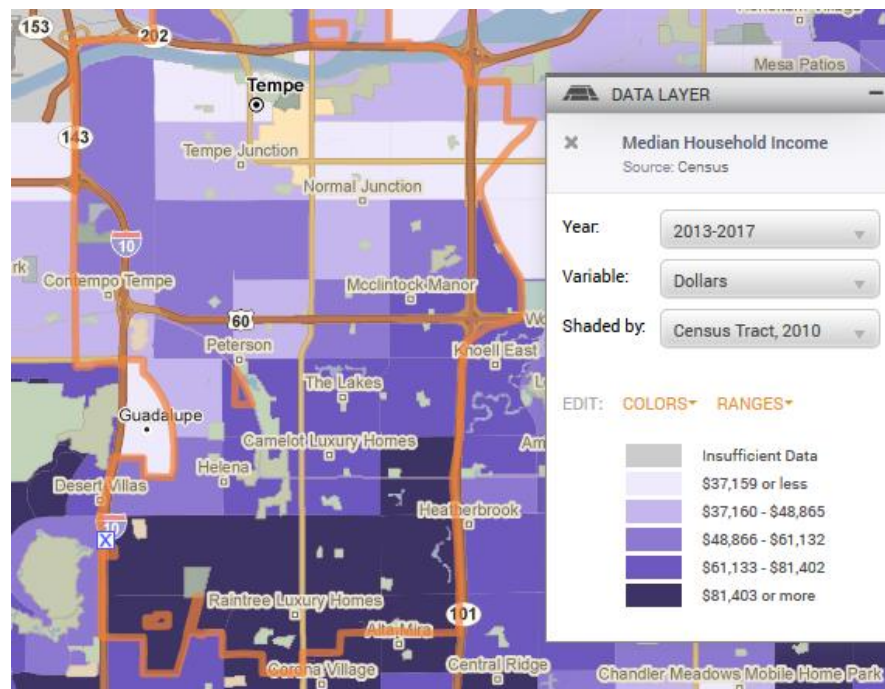
Source: American Community Survey, 2013-2017.

The population with a disability that were not institutionalized in 2017 is depicted in the following map, with central Tempe indicating the highest concentrations.

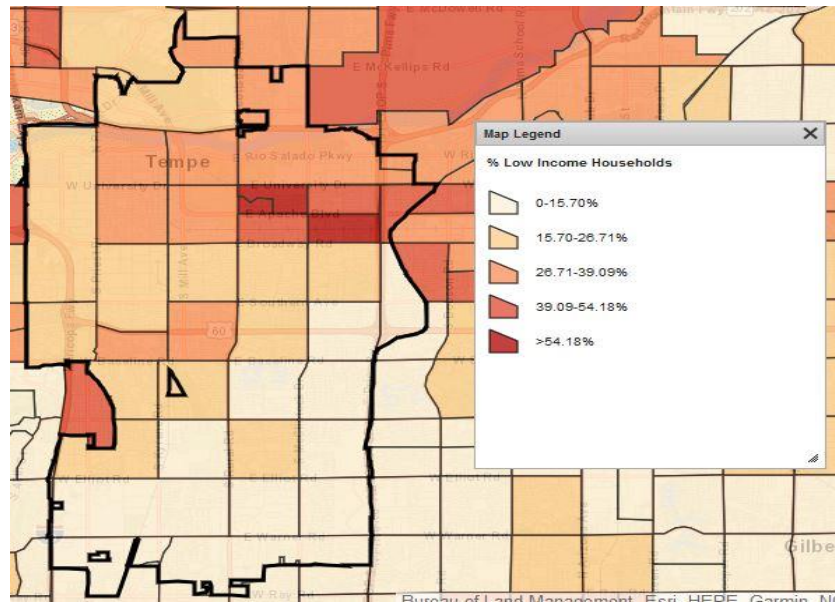


Income Data

The distribution of median household income in 2017 follows for Tempe. Again, portions of north and central Tempe evidence lower income regions consistent with R/ECAP geographies mentioned earlier.



Refer to the map below evidencing the incidence of low income households in 2017 which correlates with the R/ECAP data and map discussed earlier.

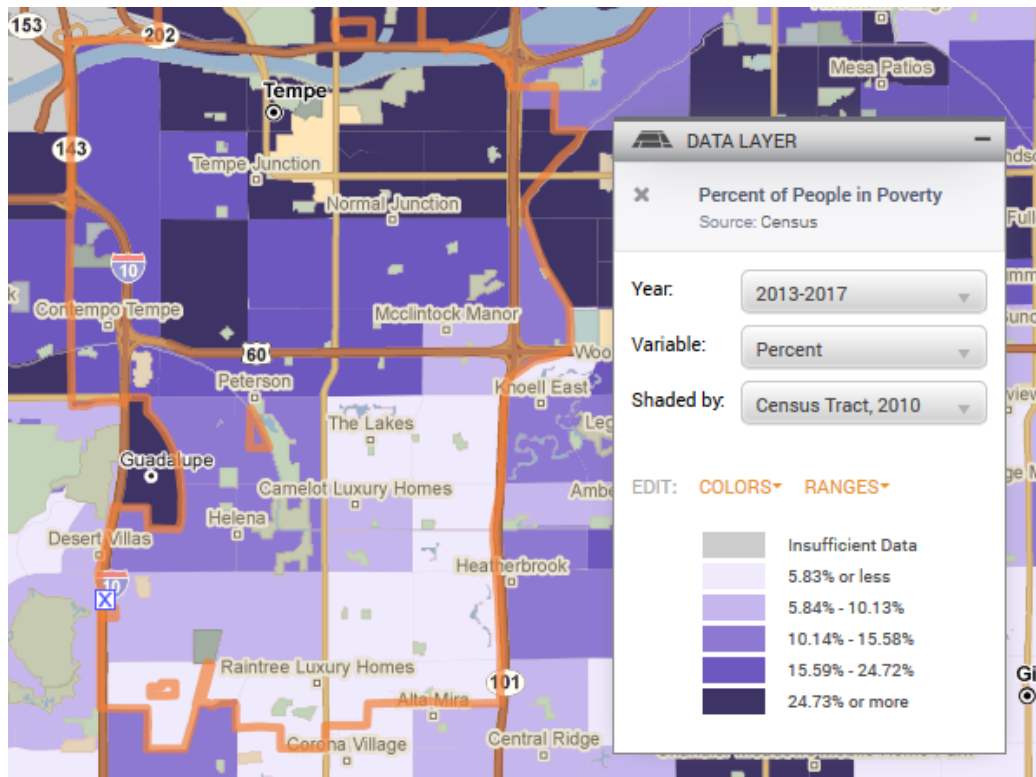


In 2017, the incidence of the ASU student population is reflected in median income estimates. However, African American, Native American and Asian households earn significantly less income in Tempe versus Maricopa County as well as other races.

Median Income By Race/Ethnicity	Arizona	Maricopa County	Tempe
Total	\$53,510	\$58,580	\$51,829
White	\$55,636	\$60,775	57,835
Black	\$42,089	\$42,137	33,584
Native American	\$33,402	\$44,518	34,583
Asian	\$71,300	\$76,728	35,370
Hawaiin & Pacific Islander	\$51,932	\$58,665	84,181
White, Not Hispanic	\$59,643	\$65,542	\$59,269
Hispanic	\$42,798	\$44,744	\$47,630

Source: American Community Survey, 2013-2017

The distribution of households in poverty in Tempe in 2017 is depicted in the following map and appears to be concentrated in the northern section of the community consistent with the R/ECAP designated areas.



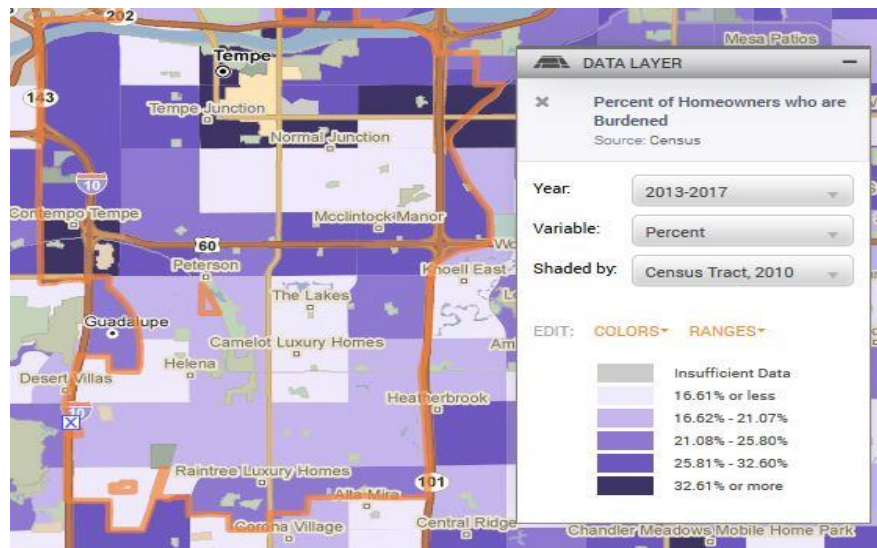
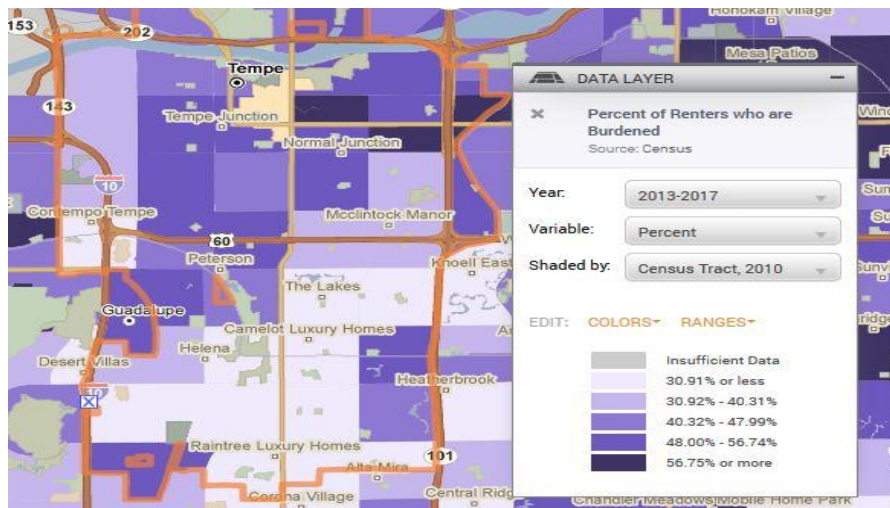
Presently, the incidence of families in poverty in Tempe in 2017 is less than Arizona and Maricopa County but higher for the population as a whole. This is likely from the impact of the student population.

Item	Arizona	% Of Families In Poverty	Maricopa County	% Of Families In Poverty	Tempe	% Of Families In Poverty
Total Families	1,622,615	n/a	976,254	n/a	32,909	n/a
Families In Poverty	199,581	n/a	111,292	n/a	3,850	n/a
% Families In Poverty	12.3%	n/a	11.4%	n/a	11.7%	n/a
Married Couples in Poverty	85,028	42.6%	47,505	42.7%	1,372	35.6%
Married With Own Children In Poverty	52,457	26.3%	31,817	28.6%	791	20.5%
Females With No Husband Present In Poverty	90,189	45.2%	50,181	45.1%	1,903	49.4%
Females With Kids < 18 With No Husband Present In Poverty	77,354	38.8%	43,720	39.3%	1,499	38.9%
Total Population	6,609,466	n/a	4,101,308	n/a	167,932	n/a
Population In Poverty	1,128,046	100.0%	644,476	100.0%	35,841	100.0%
% Population In Poverty	17.1%	n/a	15.7%	n/a	21.3%	n/a

Source: 2017 American Community Survey.

Housing Profile

Housing distress for both owners and renters is presented by the incidence of cost burden defined as households paying more than 30% of their income for housing. Cost burden is often and indicator of substandard and/or overcrowded dwellings.



Information compiled for Tempe produced the following general findings covering for housing distress

- ✓ Regardless of ethnicity, about 90% of households earning less than 50% of the area median (14,870 households) were cost burdened or paying more than 30% of their income for housing. Cost burden is often an indicator of other forms of housing distress like overcrowding and/or substandard housing conditions. An additional 6,100 households earning from 51 to 80% AMI in Tempe were cost-burdened.
- ✓ Information drawn from the City of Tempe Affordable & Equitable Housing Strategy, 2018 indicated that “approximately 40 percent of lower-income households earning less than 80 percent of AMI contain at least one resident

student enrolled in a public or private institution of higher learning. From a policy perspective, it may be reasonable to assume that public subsidy is best focused on assisting households that are low-income due to circumstances other than temporary student status”.

- ✓ Thus, cost burden (and likely other indices of housing distress) face approximately **18,530 non-student households** in Tempe earning less than 80% AMI. These 18,530 households represent about 10% of the current total Tempe population.

Income Level	AMI	# Cost-Burdened Households	Proportion of HHs within Income Level that are Cost-Burdened
Extremely Low	0% to 30%	9,025	93.9%
Very Low	30% to 50%	5,845	86.3%
Low	50% to 80%	6,100	60.4%
Moderate	80% to 120%	3,108	26.8%
Above Moderate	120% and Above	1,567	6.2%
		25,645	

Sources: U.S. Department of Housing and Urban Development, 2010-2014 Comprehensive Housing Affordability Strategy. (CHAS) data; BAE, 2018.

Further information regarding housing affordability follow relative to the gaps or mismatch of affordable housing to supply by tenure.

Mismatch in Rental Market, City of Tempe, 2015

Income Range	Income Limit	Max Affordable Rent	Renters		Rental Units		Rental Gap	Cumulative Gap
			Num.	Pct.	Num.	Pct.		
0 to 30% of AMI	\$17,010	\$ 425	8,586	21%	674	2%	(7,912)	(7,912)
30% to 50% of AMI	\$28,350	\$709	5,425	14%	4,742	11%	(684)	(8,595)
50% to 80% of AMI	\$45,300	\$1,133	7,404	18%	23,294	52%	15,890	7,295
80% to 120% of AMI	\$68,040	\$1,701	7,966	20%	11,800	27%	3,834	11,129
120% to 250% of AMI	\$141,750	\$3,544	8,286	21%	3,891	9%	(4,395)	6,734
250% or more of AMI	\$141,751+	\$3,544+	2,420	6%	75	0%	(2,345)	4,389
Total			40,087	100%	44,476	100%		

Source: 2015 5-year ACS and BBC Research & Consulting.

Market Options for Renters Wanting to Buy, City of Tempe, 2015

Income Range	Income Limit	Max Affordable Home Price	Renters		Homes Sold		Rental Gap	Cumulative Gap
			Num.	Pct.	Num.	Pct.		
0 to 50% of AMI	\$28,350	\$106,403	14,011	35%	51	2%	(33%)	(33%)
50% to 80% of AMI	\$45,300	\$170,019	7,404	18%	440	17%	(1%)	(34%)
80% to 120% of AMI	\$68,040	\$255,366	7,966	20%	848	33%	13%	(22%)
120% to 250% of AMI	\$141,750	\$625,022	8,286	21%	1,190	46%	25%	4%
250% or more of AMI	\$141,751+	\$625,023+	2,420	6%	60	2%	(4%)	0%
Total			40,087	100%	2,589	100%		

Note: The maximum affordable home prices assume a 30-year mortgage and an interest rate of 3.98 percent. Households earning less than 120 percent of AMI are modeled with a 10 percent downpayment and households earning more than 120 percent of AMI are modeled with a 20 percent downpayment. The estimates also incorporate property taxes, insurance and utilities (assumed to collectively account for 30% of the monthly payment); private mortgage insurance is also incorporated for households earning less than 120 percent AMI (assumed to account for an additional 5% of the monthly payment).

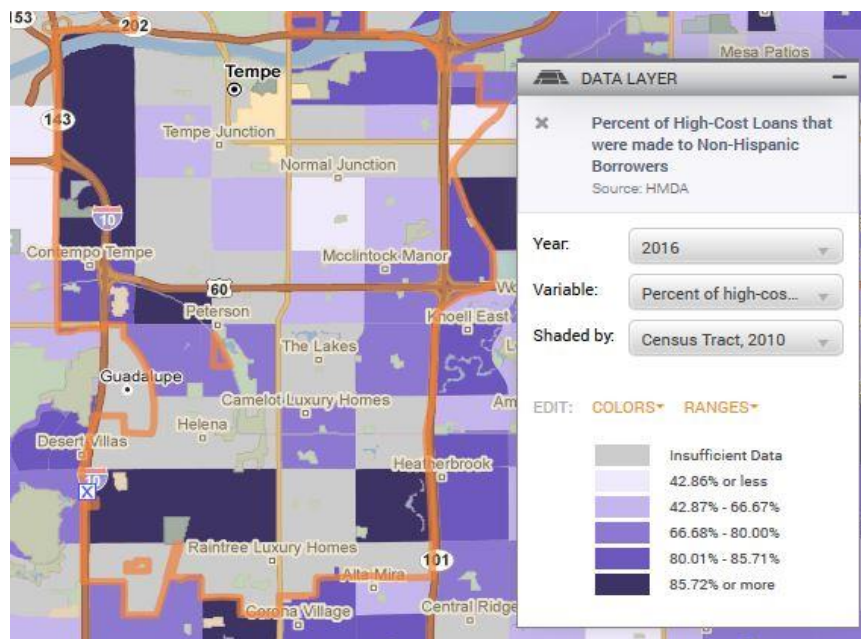
Source: HUD Income Limits, MLS data and BBC Research & Consulting.

Home Lending From HMDA

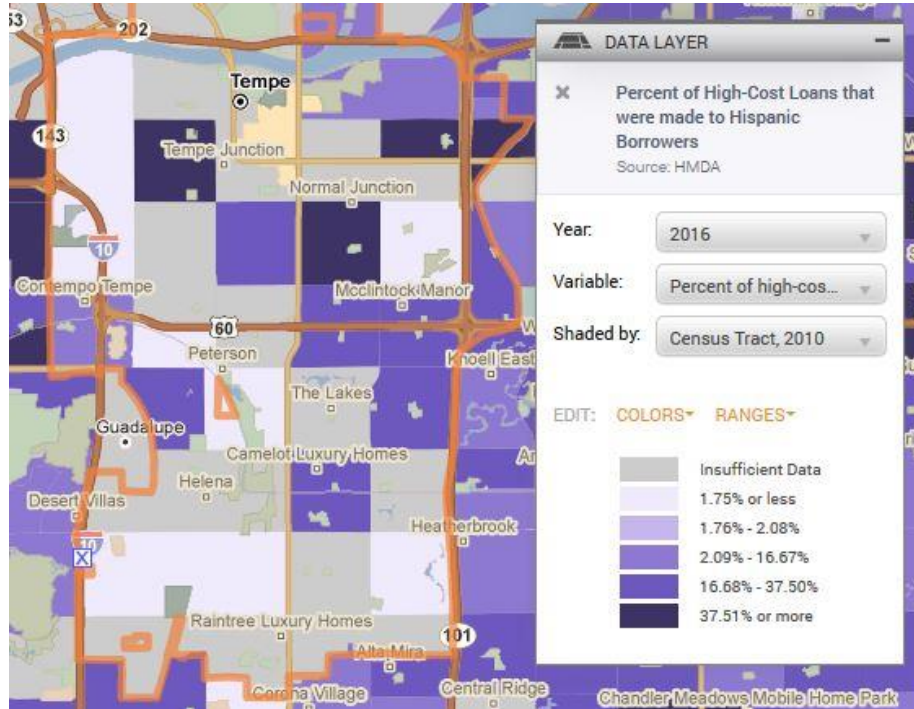
Information derived from HMDA was analyzed relative to lending patterns evident in Tempe as of late (2016). Emphasis was placed on the incidence of high cost mortgages by race and ethnicity compared with the incidence of minority concentration discussed earlier.

Consider the following two maps comparing the incidence of High Cost Mortgages per HMDA. HMDA defines High Cost Mortgages as financial instruments containing inordinately high annual percentage rates, points, fees and pre-payment penalties. High Cost Mortgages would generally be defined as fees that exceed 6.5 points over the Average Prime Offer Rate (APOR) for first-lien instruments and over 8.5 points on mortgages less than \$50,000 and secured by personal property. Lenders charge such fees on high risk transactions.

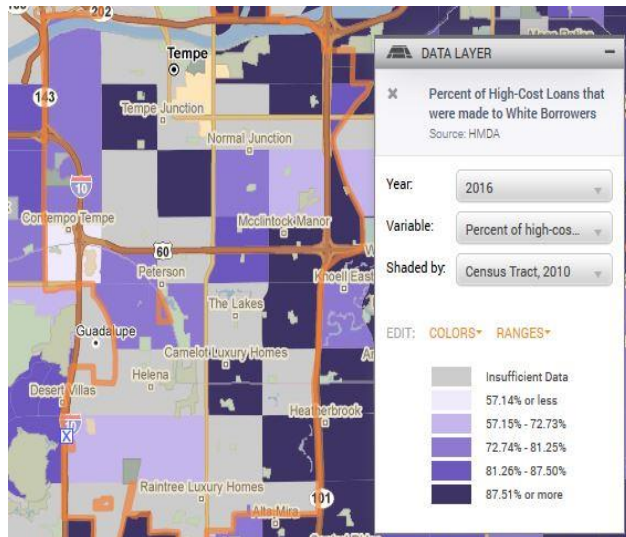
High Cost Mortgages For All Non-Hispanic Households, 2016



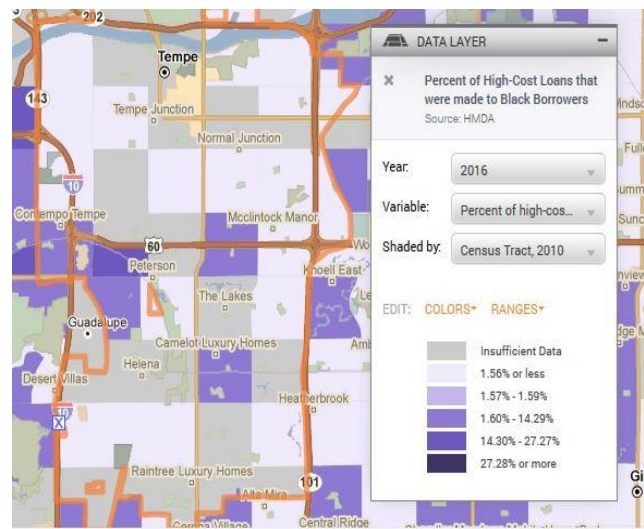
High Cost Mortgages For All Hispanic Households, 2016



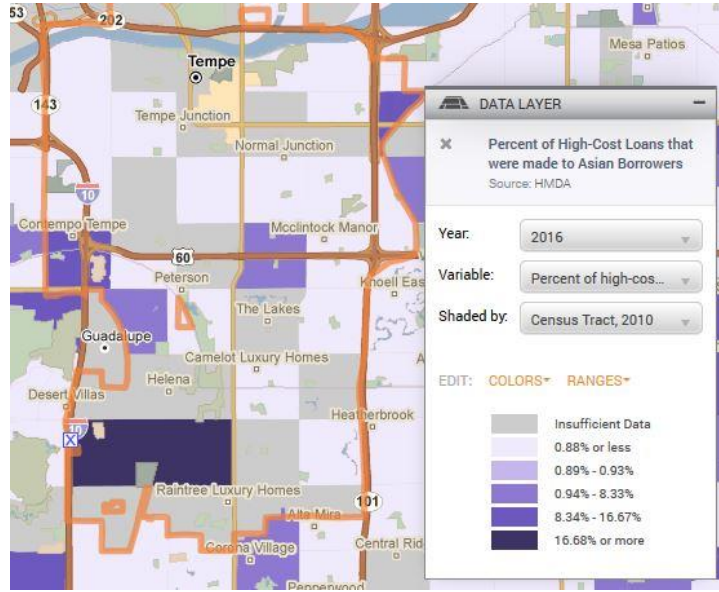
High Cost Mortgages For Anglos, 2016



High Cost Mortgages For Blacks, 2016



High Cost Mortgages For Asians, 2016

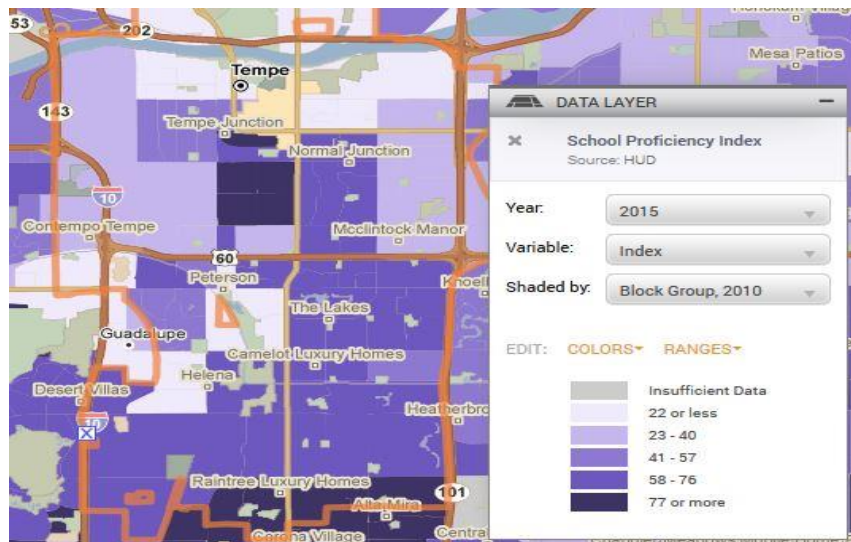


The higher incidence of High Cost Mortgage transactions are quite evident for Hispanic households in Tempe and more evident in the northern part of the city, while substantively less evident for Black and Asian households. For Anglos, High Cost Mortgages were definitely evident in both the northern and other parts of the city.

Other HUD Indices

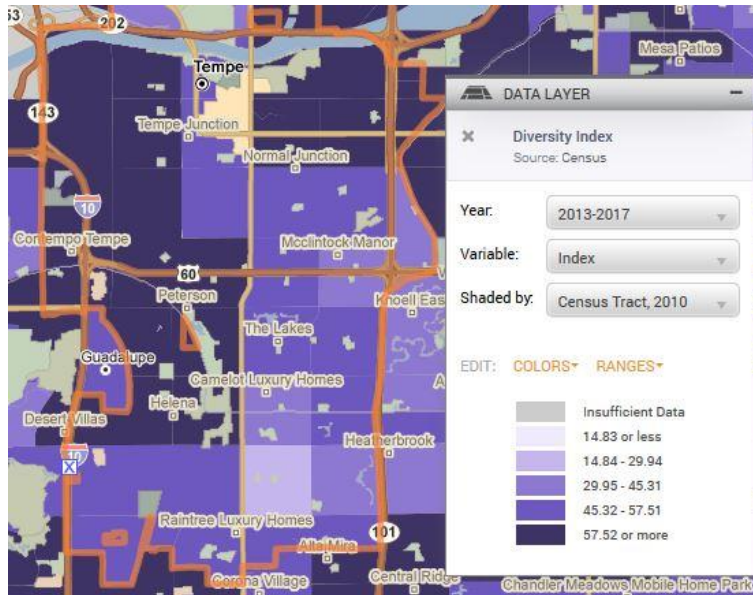
HUD School Proficiency Index

The 2015 school proficiency index generated by HUD uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The school proficiency index is a function of the percent of 4th grade students proficient in reading and math on state test scores.



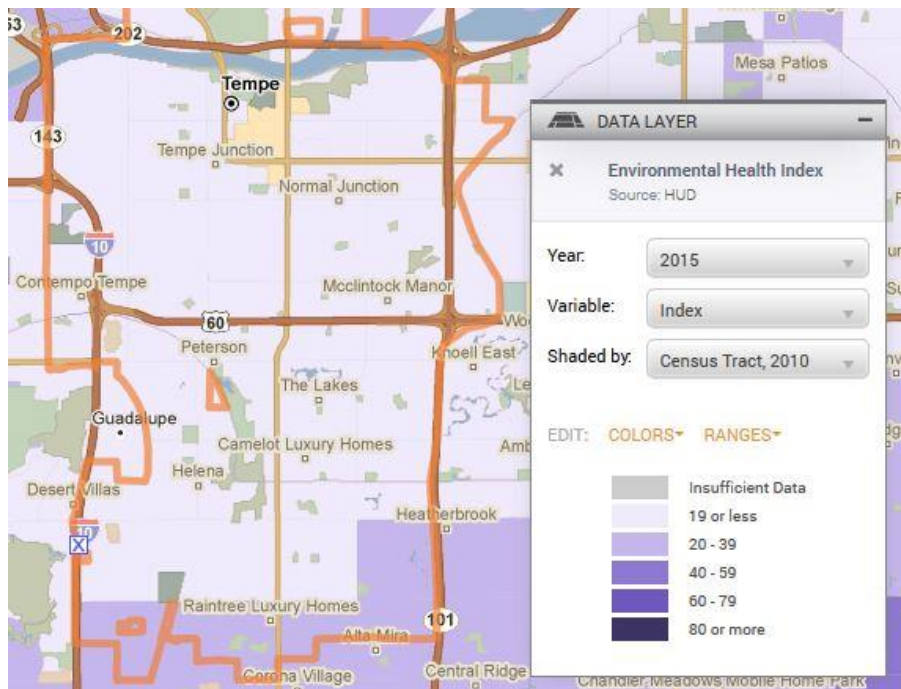
HUD Diversity Index

The diversity index generated by HUD measures racial segregation and integration, or diversity, at the regional level based on variation within jurisdictions. This approach compares the population of Whites and Blacks relative to each other and uses local data to measure jurisdictional diversity relative to the total population of both groups, thus allowing a national picture of regional segregation patterns within jurisdictions to emerge. Tempe contains a small proportion of Blacks so this index tends to be irrelevant.



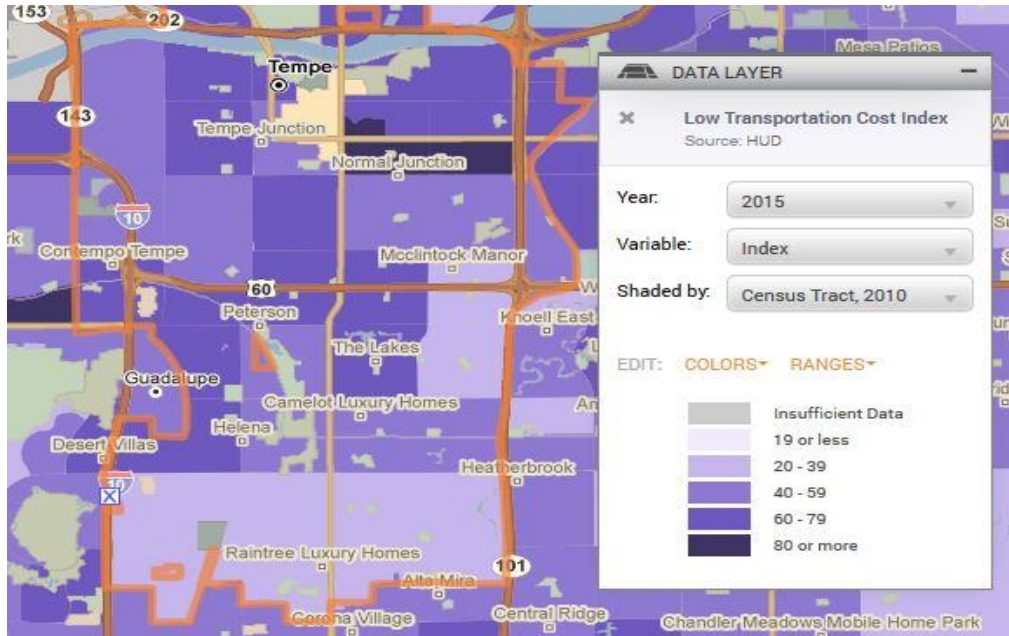
HUD Environmental Health Hazard Exposure Index

The HUD environmental health hazard exposure index summarizes potential exposure to harmful toxins at a neighborhood level. Tempe does not appear adversely impacted.



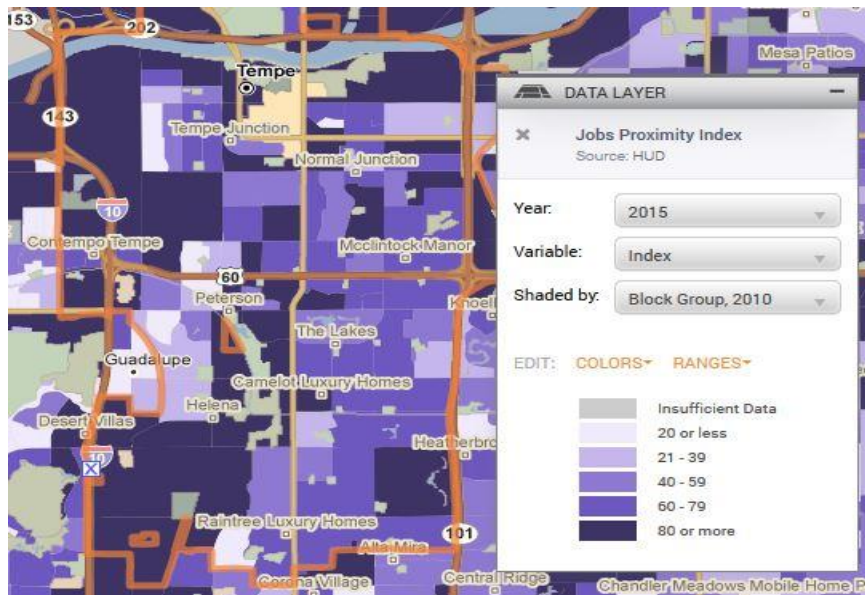
HUD Transportation Index

The HUD Low Transportation Cost index is based on 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 in the region (i.e. metro area). It indicates the R/ECAP region in Tempe is especially hard hit.



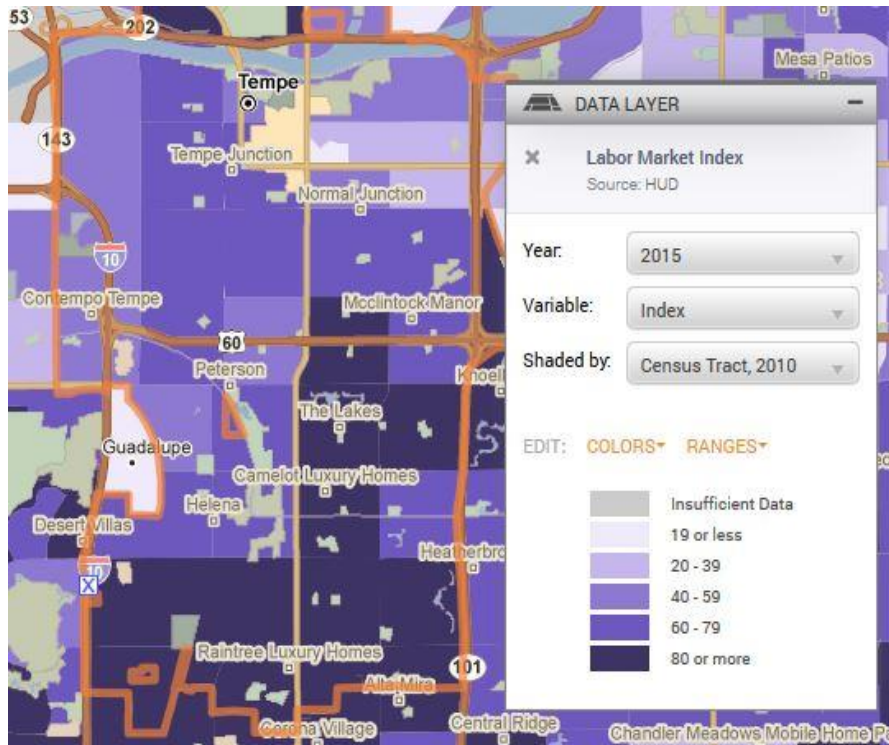
HUD Jobs Proximity Index

The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a CBSA (aka metro area), with larger employment centers weighted more heavily.



HUD Labor Market Engagement Index

The labor-market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. The northeastern part of Tempe contains low rates.



4.0 Evaluation of Jurisdiction’s Current Fair Housing Legal Status

Contact was made with the Civil Rights Division of the Arizona Attorney General’s Office, City of Tempe Fair Housing Coordinator, the Southwest Fair Housing Council and Region IX HUD to collect information on the number, type and disposition of fair housing complaints evident in Tempe since the date of the last Consolidated Plan & AI (’15). The US Department of Housing and Urban Development provided all the insight into complaints and their resolution as the Attorney General’s Office indicated all of its complaints were shared with HUD.

In Tempe, annual averages (2015 to 2018) of approximately 7 complaints are filed with HUD for the following reasons. No trends of any consequence appear evident from the data with the exception of the significant incidence of disability.

- ✓ Disability at 48% of the total;
- ✓ Race at 24%;
- ✓ National Origin at 14%; and,
- ✓ Religion, familial status and retaliation from 3.5 to 7% each.

HUD Title VIII FAIR HOUSING COMPLAINTS FILED, CY 2015 - 5/19											
Year	Complaints Filed With HUD	Complaints Filed With FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retaliation
2015	1	8	9	1	0	2	0	5	0	1	0
2016	1	6	7	1	0	2	0	4	0	0	0
2017	0	3	3	2	0	0	0	1	0	0	0
2018	0	1	1	1	0	0	0	0	0	0	1
2019 (May)	0	1	1	1	0	0	0	0	0	0	1
Total	2	27	29	7	0	4	0	14	1	1	2

Source: US Dept. of Housing & Urban Development, Region IX HUD Office.

Theresa James, the City of Tempe, Fair Housing Coordinator indicated that a total of 5 complaints have been filed with the city from 20015 to date (May of ’19). It appeared that no suits in Tempe were filed by the Department of Justice or by private plaintiffs.

Survey To Ascertain Incidence Of Fair Housing Complaints/Violations.

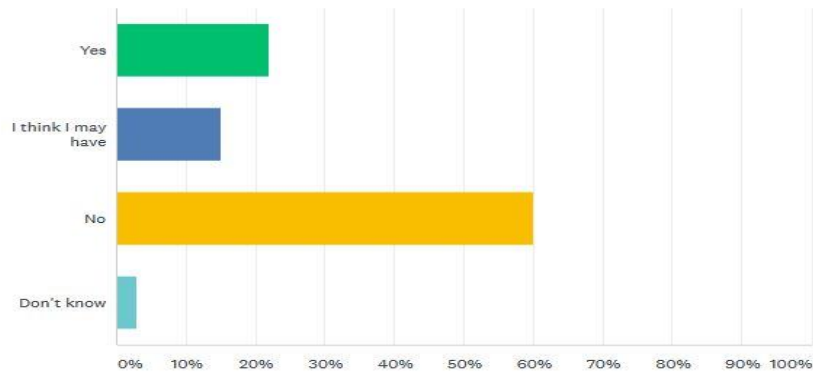
A survey of personal experience in the search for housing was developed and disseminated in January through April of 2019. The survey was not intended to be scientific or statistically valid. It was intended to see if anecdotal experience would shed light on issues identified in the areas of inquiry. Copies of the surveys were made available to families securing assistance from the Housing Services Division as well as distributed online via surveymonkey.com to persons receiving assistance from Tempe in addition to the other residents in the City of Tempe... The survey asked for demographic information but not for name or address. It did ask people to target their comments to their experience in Tempe. A copy of the survey is located in the Appendix of this report.

Question 1. Illegal housing discrimination includes – but is not limited to - the following when the discrimination is based on a person’s race, national origin (e.g. Hispanic), color, religion, sex, or if they have children or a disability:

- a. Refusing, discouraging or charging more to rent an apartment or buy a home.
- b. Discouraging a person from living where they want to live. Steering them to another apartment, complex or neighborhood.
- c. Refusing, discouraging, making it more difficult or charging more or providing less favorable terms on a home loan to buy, refinance, fix up or use the equity in a home.
- d. Refusing, discouraging or charging more for home insurance.
- e. Refusing to make a reasonable accommodation or allowing a modification to make an apartment more accessible for person with a disability.
- f. Predatory lending: Unfair, misleading and deceptive loan practices

Have you ever encountered any of these aforementioned forms discrimination or known someone who has?

Answered: 100 Skipped: 32

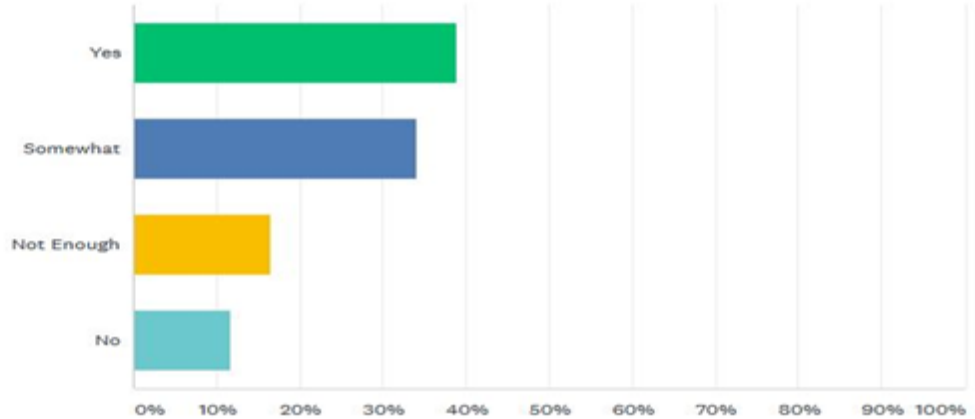


Question 2. If you believe or think that you or someone you know encountered illegal discrimination, what type was it? Note the following results.

ANSWER CHOICES	RESPONSE
Refusing, discouraging or charging more to rent an apartment or buy a home.	58.33%
Discouraging a person from living where they want to live. Steering them to another apartment, complex or neighborhood.	36.11%
Refusing, discouraging, making it more difficult or charging more or providing less favorable terms on a home loan to buy, refinance, fix up or use the equity in a home.	36.11%
Refusing, discouraging or charging more for home insurance.	13.89%
Refusing to make a reasonable accommodation or allowing a modifications to make an apartment more accessible for person with a disability.	25.00%
Predatory lending: Unfair, misleading and deceptive loan practices including loan modification.	36.11%
Total Respondents: 36	

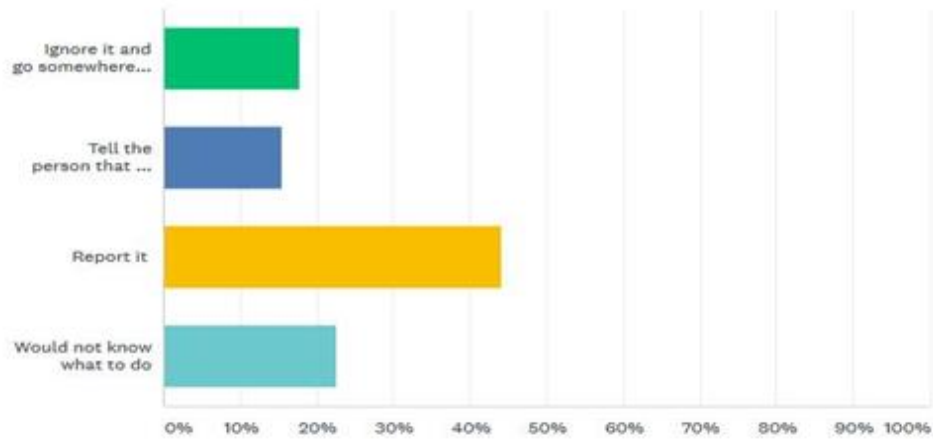
Question 3. Do you feel you are well informed on Housing Discrimination?

Answered: 85 Skipped: 47



Question 4. What would you do if you encountered housing discrimination?

Answered: 84 Skipped: 48



Question 5. If you were to report housing discrimination to whom would you report it?

City of Tempe – 39% or 24 responses;

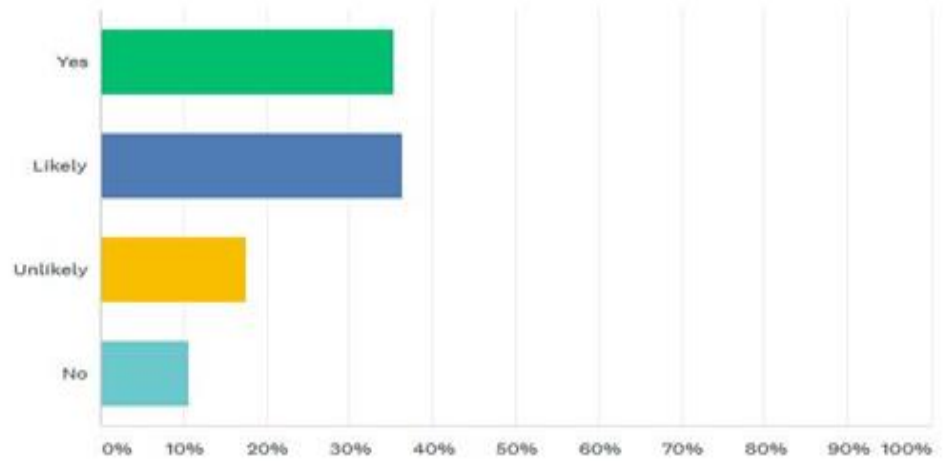
Don't Know – 34% or 21 responses;

HUD – 18% or 11 responses; and,

The State Attorney General – 8% or 5 responses.

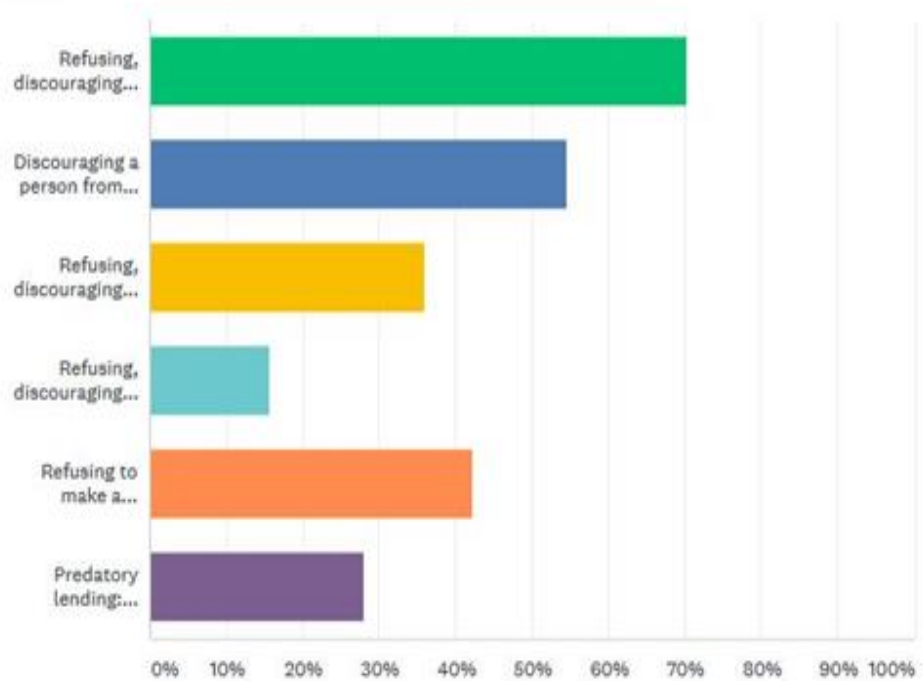
Question 6. Do you believe Housing Discrimination occurs in Tempe?

Answered: 85 Skipped: 47



Question 7. If you think housing discrimination is occurring, what types of discrimination do you think are the largest problems?

Answered: 64 Skipped: 68



Question 8. Please check those that apply to you: (85 respondents, 38 skipped)

ANSWER CHOICES	RESPONSES	
I Am White/Anglo	75.29%	64
I Am Hispanic	17.65%	15
I Am African American	7.06%	6
I Am Native American	3.53%	3
I Am Another Ethnicity	7.06%	6
I Am Male	25.88%	22
I Am Female	55.29%	47
I Am Transgender	2.35%	2
I Do Not Have Children	34.12%	29
I Have Children	49.41%	42
I Have A Disability	16.47%	14
I Have No Disability	27.06%	23
I own A Home	52.94%	45
I Rent	37.65%	32
There Are Less Than Four Persons In My Household	72.94%	62
There Are More Than Four Persons In My Household	9.41%	8
I Am Currently Employed	71.76%	61
I am Not Working	21.18%	18
Total Respondents: 85		

Note an additional 40 hard copy surveys were returned and tabulated. The hard copy survey was a lot more open ended, and note the following results:

- ✓ About 73% (29) of respondents noted they never experienced discrimination with the balance saying yes or likely.
- ✓ About 85% (34) of respondents indicated they would report discrimination.
- ✓ If the respondent were to report, most were to the city or Attorney General. About 40% (16) didn't know where to report.
- ✓ About 68% (27) of respondents thought discrimination was or was likely to be occurring in Tempe with the balance of 32% (13) thinking it was not or unlikely.

A public hearing was conducted on March 7, 2019 by the Tempe Housing Services Division and its consultants on the subject of fair housing. Input from the approximately 35 participants follow.

**CITY OF TEMPE FAIR HOUSING DIVISION
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, 2020
March 7, 2019 Community Input Meeting Notes**

Below reflects all comments by attendees at the meeting. The number in parentheses represents how many "votes" it received when asked about priorities (*each participant was asked to identify their top seven comments*). Based on this voting and similar comments, top comments included:

- Affordable and workforce housing is needed, particularly in mixed neighborhoods
- Zoning and the City process is arduous and hurts the production for affordable housing
- Developers need incentives to help produce affordable housing
- Require all housing to have affordable units integrated

- More mixed-use zoning and ADA groups working with planners would develop more housing that is accessible to people with disabilities
- City should consider tax incentives like Phoenix passed as a model
- City needs to monitor rental units more effectively
- Landlord licensing along with a landlord/tenant counseling service would help
- Income discrimination exists, case in point resistance to rent to Section 8
- Need activities to break the stigma of affordable housing for neighborhoods that often oppose

Incidence of Fair Housing Discrimination Experienced

<i>Are you aware of any housing discrimination that occurs in Tempe? If so, what kind?</i>	<i>What are some of the things that can be done to overcome discrimination?</i>
<ul style="list-style-type: none"> • Income discrimination- Resistant to rent to Section 8 (2) • Airbnb (1) • Group homes – i.e. sober living • Religious discrimination – feel targeted, harassed by HOA • Rents to students, Mormons, LGBTQ • Unfairly inflating rent due to lack of student housing driving up prices artificially • Zoning for only single-family lots • Discrimination against young people. A particular landlord rents uninhabitable apartments and refuses to refund deposits. 	<ul style="list-style-type: none"> • City monitor rental units more effectively – track # of rentals, develop ratios of rentals (3) • Zoning (2) • Landlord licensing (2) • Landlord/tenant counseling service (2) • Awareness for renter’s rights. Landlord restrictions for rental rate increases (disproportionally affects young, minority, poor) (1) • Advocate for legislative change • Landlord Tenant Act • Census • Public resources, i.e. children’s playground • Community walkability (wheelchair accessibility) • PSA’s

Housing Market/Supply Conditions Affecting Housing Choice

<i>Is there an adequate supply of livable ownership and rental housing for Tempe residents regardless of their income? If not, what is needed?</i>	<i>Are there any barriers (other than income/savings) that might limit housing choices? If so, what are they?</i>
<ul style="list-style-type: none"> • Affordable housing needed in market rent areas. Mixed neighborhoods are needed. (3) • Workforce housing needed – young people (and others) are priced out of downtown rentals. Rents keep rising. \$500-\$800 decent rentals needed. (2) • There is not an adequate supply of affordable housing and it’s too concentrated (1) • No, 2017 community needs assessment identified 8,000 unit deficit, unfairly inflated rents (1) 	<ul style="list-style-type: none"> • Developers are resistant to affordable housing – they need incentives (3) • Gentrification (1) • Saying no to some developers – push back (1) • Access to transportation for disabled (1) • Culture difference • Physical barrier – city is landlocked • City is reaching buildout, only way to go is up • ADA accessibility • NIMBYism - zoning what is approved to be built. Require % affordable for tax incentives or fast track approvals

<ul style="list-style-type: none"> • Design review process – direction from city manager and staff (1) • Tempe not affordable – people moving to Mesa and other areas to afford 	<ul style="list-style-type: none"> • Affordable housing for 55+ and those working with sometime income challenges • Inundated by ASU • Ostracizing other would be homeowners
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Supply of Housing for Persons with Disabilities

Is there an adequate supply of housing that is accessible to people with disabilities? If not, what is needed?

- More mixed-use zoning so differently-abled people can live near businesses (2)
- Bathroom improvements for disabled (1)
- Access to mass transit and adaptive floor plans (1)
- Need more supportive housing for SMI tenants
- No. There are grants for people with physical disabilities but not social, emotional, etc. SAARC built a housing project but rent is \$3,800.
- Safety plans important for this population
- Incentives for ADA remodeling

Neighborhood Resident Access to Public Amenities

Are public resources (e.g. parks, schools, roads, police and fire services, etc.) invested equitably throughout Tempe neighborhoods? If not, what is needed and where?

- Orbit runs mainly north of freeway (2)
- Supportive services are need in low opportunity areas (1)
- No. You have to have an active neighborhood association for some grants and communication. Working neighborhoods have less ability to organize.
- Parks not equitable in neighborhoods
- It depends on comparing property tax collected vs. infrastructure costs incurred
- What about more frequent steam cleaning of park benches/tables and areas that get heavy use
- Public works needs, parks

Fair Housing Resources and Mitigation

What type of fair housing services (education, complaint investigation, testing) are in the area?

- ADA groups/networks should work with architects/planners (2)
- Tempe Community Action Agency (homeless services, coordinates with city) (1)
- Temple Neighbors Helping Neighbors, code compliance for seniors (1)
- Good resources is Newtown Community Development
- Rental assistance with City, TCAA Salvation Army, Newtown, Habitat for Humanity, Free Legal Aid – there needs to be a central intake for affordability
- We need a good resource for landlords who own property and are not commercial
- We need services for people being kicked out due to gentrification to find housing at a reasonable price
- Is there a fair housing department vs. a housing department in Tempe?

Other Issues

Are there other issues or recommendations related to our discussion you would like to raise?

- City process is arduous and confusing. It costs more to build because of this difficulty (3)
- Activities to break down the stigma of affordable housing – neighborhoods/communities often oppose development based on assumptions about people who live in affordable housing (2)
- Phoenix passed tax incentive for affordable model (2)
- Affordable housing not concentrated, but each development required to have affordable housing integrated with regular (2)
- Expedited city approval process for affordable housing (1)
- End stigma with allowing mixed housing and communities that value all income levels (1)
- Make affordable housing profitable for developers (1)
- Community lighting system needed (1)
- Focused too much on spending on affordable housing and not enough on legalizing affordable housing (1)
- Energy efficiency in housing (1)

5.0 Identification of Public Impediments to Fair Housing Choice

A variety of efforts were undertaken to assess the public sector in the City of Tempe with respect to zoning and site selection. Consistent with past FHEO suggestions, the following HUD adopted survey was provided to officials of the City of Tempe Planning and Development Services functions years back regarding zoning, building codes and accessibility issues. In 2015, the City of Tempe commissioned its AI and the city zoning ordinance, building codes and public policies were examined to reveal any public policies and ordinances that impede fair housing. No concerns were noted then as a result.

FAIR HOUSING IMPEDIMENT STUDY **Review of Public Policies and Practices (Zoning and Planning Codes)**

Name of Jurisdiction: City of Tempe, Arizona
Reviewing Agency: City of Tempe Housing Services Division
Reviewer: Theresa James, Rich Crystal (Consultant)
Date: October 27, 2009

The Fair Housing Impediments Study reviews the Zoning and Planning Code and identifies land use and zoning regulations, practices and procedures that act as barriers to the development, the site and the use of housing for individuals with disabilities. The Study analyzes the Code and other documents related to land use and zoning decision-making provided by the participating jurisdiction. In identifying impediments to housing for individuals with disabilities, the Study should distinguish between regulatory impediments based on specific Code provisions and practice impediments, which describe practices by the jurisdiction.

- Zoning Regulation Impediment: Does the Code definition of “family” have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement? Yes ____ No x
- Zoning Regulation Impediment: Does the Code definition of “disability” the same as the Fair Housing Act.? Yes x No ____
- Practice Impediment: Are personal characteristics of the residents considered? Yes ____ No x
- Practice Impediment: Does the zoning ordinance restrict housing opportunities for individuals with disabilities and mischaracterize such housing as a “boarding or rooming house” or “hotel”? Yes ____ No x
- Practice Impediment: Does the zoning ordinance deny housing opportunities for disability individuals with on site housing supporting services? Yes ____ No x
- Does the jurisdiction policy allow any number of unrelated persons to reside together, but restrict such occupancy, if the residents are disabled? Yes ____ No x

- Does the jurisdiction policy not allow disabled persons to make reasonable modifications or provide reasonable accommodation for disabled people who live in municipal-supplied or managed residential housing? Yes ____ No
- Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for disabled applicants and is the hearing only for disabled applicants rather than for all applicants? Yes ____ No
- Does the zoning ordinance address mixed uses? Yes No ____
 - a. How are the residential land uses discussed? **single-family, multi-family and mixed-use (residential and commercial)**
 - b. What standards apply? **Density, development, ADA and building codes.**
- Does the zoning ordinance describe any areas in this jurisdiction as exclusive? Yes ____ No Are there exclusions or discussions of limiting housing to any of the following groups? No ____ If yes, check all of the following that apply:
 Race ____ Color ____ Sex ____ Religion ____ Age ____ Disability ____
 Marital or Familial Status ____ Creed of National Origin ____
- Are there any restrictions for Senior Housing in the zoning ordinance? Yes ____ No If yes, do the restrictions comply with Federal law on housing for older persons (i.e., solely occupied by persons 62 years of age or older or at least one person 55 years of age and has significant facilities or services to meet the physical or social needs of older people)? Yes ____ No ____ If No, explain:
- Does the zoning ordinance contain any special provisions for making housing accessible to persons with disabilities? Yes ____ No
- Does the zoning ordinance establish occupancy standards or maximum occupancy limits? Yes ____ No Do the restrictions exceed those imposed by state law? Yes ____ No N/A ____
- Does the zoning ordinance include a discussion of fair housing? Yes ____ No If yes, how does the jurisdiction propose to further fair housing? **The building codes have guidelines for accessibility.**
- Describe the minimum standards and amenities required by the ordinance for a multiple family project with respect to handicap parking. **Required by Building Codes; for the first 100 spaces: 1 handicap parking space per 25.**
- Does the zoning code distinguish senior citizen housing from other single family residential and multifamily residential uses by the application of a conditional use permit? Yes ____ No

- Does the zoning code distinguish handicapped housing from other single family residential and multifamily residential uses by the application of a conditional use permit (cup)? Yes ____ No
- How are “special group residential housing” defined in the jurisdiction zoning code? **It is defined as group homes for adult care, persons with disabilities, and child shelter.**
- Does the jurisdiction’s planning and building codes presently make specific reference to the accessibility requirements contained in the 1988 amendment to the Fair Housing Act? Yes ____ No . Is there any provision for monitoring compliance? Yes ____ No

6.0 Assessment of Current Public And Private Fair Housing Programs And Activities in Tempe

Findings on Impediments to Fair Housing Choice

Evidence of Insufficient Income Impeding Fair Housing Choice

- ✓ The incidence of cost burden (and other indices of housing distress) faces approximately 18,530 non-student households in Tempe earning less than 80% AMI.
- ✓ Affordability gaps were evident for renters (existing and those wanting to buy) in 2015 and exacerbated hence.
- ✓ There are some geographical concentrations of depressed and deteriorated housing stock including both private and subsidized inventory.

Evidence of Housing Discrimination

- ✓ About 75% of residents surveyed on housing discrimination believe that discrimination “is” or is “likely” occurring in Tempe.
- ✓ About 35% of those residents surveyed on housing discrimination feel they have been discriminated against or may have been.

Need for Community Education

- ✓ The community needs to be more informed. Only 7 fair housing complaints are filed with HUD annually on average in Tempe. About half involve persons with disability with the balance comprised of national origin, race, religion or retaliation.
- ✓ One-third of those residents surveyed on housing discrimination feel they could be better informed.
- ✓ Attention should also be paid to landlord/tenant issues since Tempe has a substantially higher proportion of renters than the State and Maricopa County.

Minority/Poverty Concentrations

- ✓ Tempe’s minority population continues to grow. Presently (2017), minorities comprise about 42% of its population. In 2008, it was estimated that minorities in their entirety comprised 37%, up from 30% in 2000. Hispanics constitute the highest percentage of any single minority group at 23%.
- ✓ Minority concentrations exist in the northern and western parts of the city. About 40% of Tempe’s 37 census tracts have minority populations exceeding the citywide average.
- ✓ In 2017, the poverty rate of 21.3% in Tempe is higher than State and Maricopa County.
- ✓ In 2017, the distribution of households in poverty in Tempe appears to be concentrated in the northern section of the community. This is consistent with the city’s R/ECAP designated areas. R/ECAP areas are census tracts where more than half the population is non-White and 40% or more of the population is in poverty OR where the poverty rate is greater than three times the average poverty rate in the area (with revisions to these formula for non-urban areas).

HMDA High Cost Mortgage Origination

- ✓ In 2016, High Cost Mortgage origination was quite evident for Hispanic households and more evident in the northern part of Tempe while substantively less evident for Black and Asian households.

- ✓ For Anglos, High Cost Mortgages were definitely evident in both the northern and other parts of the city.

Disability Accessibility

- ✓ Disability access is a major type of discrimination that exists in Tempe according to the actual Title VIII complaints filed (50%) on housing discrimination.
- ✓ In 2017, 9.4 percent of Tempe's population has a disability (not institutionalized). This is slightly less than the State and Maricopa County average; however it was more prevalent among younger age groups.
- ✓ The highest concentrations of persons with a disability are located in the central and northern parts of Tempe.

Public Policies and Zoning

- ✓ The City of Tempe Zoning and Planning Codes do not make specific reference to the accessibility requirements contained in the 1988 amendments to the Fair Housing Act.
- ✓ While the City of Tempe zoning ordinance does not contain any special provisions for making housing accessible to persons with disabilities, the city's building code does have guidelines for accessibility.
- ✓ The 2015-2020 AI recommended that the city consider implementing Inclusionary Zoning regulations and make the regulations applicable to all future transit oriented development plans, particularly in areas designated for the expansion of trolley services along the ASU corridor.

Assessment of Current Public and Private Fair Housing Programs and Activities in Tempe

The City of Tempe continues to do a fine job completing a variety of activities aimed at furthering fair housing. Key accomplishments since the preparation of the last AI in 2015 continue to include:

- ✓ Implementation of a resolution supporting the right to fair housing choice within Tempe.
- ✓ Implementation of a proclamation declaring April to be observed as fair housing month.
- ✓ Sustained fair housing training for city staff.
- ✓ Maintenance of a fair housing page on the city's web page.
- ✓ Maintenance of a direct link from the city's web page to the HUD fair housing website.
- ✓ Maintenance of a call log for fair housing complaints and referrals.
- ✓ Ongoing fair housing referrals to the Arizona Attorney General's Office and the Southwest Fair Housing Center.
- ✓ Sustained engagement of the professional housing community in discussion of fair housing issues.
- ✓ Continuing review of local ordinances for compliance with the Fair Housing Act and ADA.
- ✓ Continuing fair housing posters displayed in public buildings.
- ✓ Continuing purchases and distribution of fair housing marketing materials.
- ✓ Maintenance of the Fair Housing logo on business cards, local brochures and program marketing information.

- ✓ Sustained monitoring of sub recipients for compliance with fair housing and affirmative marketing requirements.

The city continues to update/maintain its fair housing web page which includes web links to the Arizona Residential Landlord and Tenant Act hotline web page along with providing information on other resources available. Fair housing brochures and information in Spanish continue to be used and distributed throughout public locations in the city including the public library.

The City of Tempe's Fair Housing Coordinator continues to participate in the Arizona Fair Housing Partnership and educate the public by attending community events. Other community outreach efforts and public meetings sponsored and attended by City of Tempe staff include but are not limited to: the Tempe Tardedeo, City of Tempe DARE Night Out, the One-Year Action Plan Public Meetings and the annual fair housing Month conference in Arizona. The City of Tempe has also collaborated with other cities to promote fair housing.

The city's Fair Housing Coordinator and the ADA Accessibility Specialist continue to meet with Development Services staff about continuing to provide ongoing education to housing facility property owners and neighborhood associations on the importance of integrating people with disabilities into the entire community. The Fair Housing Coordinator and the ADA Accessibility Specialist continue to update information from an ongoing survey of all Tempe apartment complexes to determine the number of accessible units in the city and to address and remove this barrier. The ADA Accessibility Specialist continues to render training to Development Services staff about accessibility and the need for increased accessible units in the City of Tempe.

The City of Tempe is also fortunate to have a locally based non-profit organization – Newtown Community Development Corporation within its corporate limits. In addition to furthering affordable housing opportunities, Newtown continues to provide critical education in homeownership and foreclosure prevention. Their services continue to help many Tempe individuals and families with issues raised in prior and current Analysis of Impediment studies.

7.0 Conclusions, Recommendations and Tempe Fair Housing Action Plan

Issue #1: Insufficient income for housing that continues to impede fair housing choice in Tempe. Current data suggests that approximately 18,530 non-student households in Tempe earning less than 80% AMI are cost burdened and likely facing other issues (i.e. overcrowding and substandard dwellings, etc) associated with the lack of affordable housing in the community.

Objective #1: Increase Resources to Support Production of Affordable Housing per the provisions of the adopted City of Tempe Affordable and Equitable Housing Strategy, 2018.

Objective #2: Improve the Quality and Maintain the Current Inventory of Affordable Housing per the provisions of the adopted City of Tempe Affordable and Equitable Housing Strategy, 2018.

Objective #3: Continue to be Proactive about Community Concerns, and Gentrification per the provisions of the adopted City of Tempe Affordable and Equitable Housing Strategy, 2018.

Issue #2: Evidence of Housing Discrimination – A survey of Tempe residents reveals that housing discrimination does exist. Increased public support and awareness, along with more documented evidence is needed.

Objective #4: Annually, continue to adopt a proclamation declaring April to be observed as Fair Housing Month.

Objective #5: Continue to refine the adopted resolution supporting the right to fair housing choice in Tempe.

Objective #6: Through April 2020, continue participating in the Arizona Fair Housing Partnership and co-sponsor a fair housing awareness event in April of that same year.

Objective #7: Continue to ensure that the fair housing Logo is on business cards, local brochures and program marketing information.

Objective #8: Continue to maintain a call log for all fair housing complaints and referrals.

Objective #9: Continue to make fair housing referrals to the Arizona Attorney General's Office and the Arizona Fair Housing Center.

Objective #10: Encourage Fair Housing Enforcement Agencies to target increase fair housing testing for multifamily properties.

Issue #3: Need for Community Education - The number and nature of the fair housing complaints being received from Tempe residents continues to remain

low. Additionally, the results of the housing discrimination survey indicate that there is a need for more community education.

Objective #11: Annually, distribute flyers about Fair Housing Month for distribution with the City of Tempe water bill that is sent to all Tempe residents.

Objective #12: Continue to annually place ads in “Tempe Opportunities” winter publication that goes out to all Tempe households regarding the fair housing services provided by the City of Tempe Housing Services Division.

Objective #13: Annually, continue to place fair housing flyers on all of Orbit neighborhood circulators that travel throughout Tempe.

Objective #14: Annually, continue to sponsor or put on fair housing training for Tempe residents. Specific information will also be provided on landlord/tenant issues.

Objective #15: Continue to maintain a fair housing page on the City of Tempe’s web page. This includes a direct link to the HUD fair housing website.

Objective #16: Continue to display fair housing posters and make fair housing materials available in City of Tempe public facilities.

Issue #4: Minority/Poverty Concentrations - Minority and poverty concentrations exist in the northern part of the city and Tempe’s minority population continues to grow.

Objective #17: Consider offering priority in the commitment of local, state and public affordable housing and community development resources in designated R/ECAP areas (census tracts) noted earlier in this report.

Objective #18: Continue to undertake targeted efforts to have Spanish fair housing brochures distributed to specific areas with concentrations of minority populations.

Objective #19: Annually, continue to work with Tempe’s Diversity Coordinator on implementing the City’s Diversity Action Plan, particularly with opportunities to share fair housing information in targeted areas.

Objective #20: Continue to implement a Limited English Policy for the City of Tempe’s Housing Services Division.

Objective #21: Continue to provide education on fair housing to a large number of individuals/families for whom English is not their first language who come into the City of Tempe’s Housing Services office for assistance.

Objective #22: Continue to encourage minorities and lower-income families to seek housing counseling (through Newtown CDC and other non-profits) that will help find housing outside areas of concentration.

Issue #4: HMDA High Cost Mortgage Lending - The higher incidence of High Cost Mortgage transactions are quite evident for Hispanic households in Tempe and more evident in the northern part of the city, while less substantively less evident

for Black and Asian households. For Anglos, High Cost Mortgages were definitely evident in both the northern and other parts of the city.

Objective #23: Consider offering priority in the commitment of local, state and public affordable housing and community development resources in designated R/ECAP areas (census tracts).

Objective #24: In areas experiencing a high incidence of High Cost Mortgage lending per HMDA, foster targeted marketing efforts for Maricopa County IDA below market first mortgage lending with program down payment supports.

Objective #25: Continue to work with the Arizona Fair Housing Partnership and the Arizona Mortgage Lenders Association to discourage predatory lending practices within the City of Tempe.

Objective #26: Continue to encourage and refer residents to attend classes on homebuyer education and foreclosure prevention held by Newtown CDC and other non-profits.

Issue #5: Disability Accessibility - In addition to race and poverty, disability access was raised as the other major type of discrimination that exists in Tempe according to residents surveyed on housing discrimination.

Objective #27: Annually, continue to partner with other East Valley cities and Community Legal Services to sponsor and facilitate a community education event about fair housing and how it pertains to disability issues.

Objective #28: Continue to provide a part-time ADA Accessibility Specialist through the City of Tempe.

Objective #29: Continue to work with the City of Tempe's Development Services staff on providing ongoing education to housing facility property owners and neighborhood associations on the importance of integrating people with disabilities into the entire community.

Objective #30: The ADA Accessibility Specialist will continue to provide training to the City of Tempe's Development Services staff about accessibility and the need for increased accessible units.

Objective #31: Continue to encourage the development of handicapped accessible or adaptable housing on all projects receiving federal funds.

Issue #6: Public Policies and Zoning - A review of the policies and practices of the City of Tempe Zoning and Planning Codes indicates that these Codes do not make specific reference to the accessibility requirements contained in the 1988 amendments to the Fair Housing Act.

Objective #32: Incentivize Inclusion of Affordable Units in Private Development per the provisions of the adopted City of Tempe Affordable and Equitable Housing Strategy, 2018.

Objective #33: Encourage Development of a Variety of Housing Types per the provisions of the adopted City of Tempe Affordable and Equitable Housing Strategy, 2018.

Objective #34: Continue to work with the City of Tempe Development Services to determine the feasibility including specific reference to the accessibility requirements contained in the 1988 amendments to the Fair Housing Act in the City of Tempe Zoning and Planning Codes.

Objective #35: Annually, continue to provide fair housing training to City of Tempe staff, particularly targeting Development Services staff.

Unprejudiced #36: Continue to work with the City of Tempe Development Services on a review of Zoning and Planning Codes to determine if there are any guidelines that may discourage affordable housing.

Oversight and Monitoring

The Analysis of Impediment process has been conducted under the oversight and coordination of the City of Tempe Human Services Department. The City of Tempe Human Services Department (HSD) is the lead agency for the City of Tempe with responsibility for ongoing oversight, self-evaluation, monitoring, maintenance and reporting of the City's progress in implementing the applicable actions and other efforts to further fair housing choice. The HSD, as the designated lead agency, will therefore provide oversight, as applicable, of the following activities.

- ✓ The HSD will evaluate each of the recommendations and remedial actions presented and ensure consultation with appropriate City Departments and outside agencies to determine the feasibility of implementation.
- ✓ The HSD will continue to ensure that all sub-grantees receiving CDBG, and other grant funds have an up-to-date Affirmative Fair Housing Marketing Plan; display a Fair Housing poster and include the Fair Housing Logo on all printed materials as appropriate; and provide beneficiaries with information on what constitutes a protected class member and instructions on how to file a complaint.
- ✓ The HSD will ensure that properties and organizations assisted with federal, state and local funding are compliant with uniform federal accessibility standards during any ongoing physical inspections or based on any complaints of non-compliance received by the City.
- ✓ The HSD will continue to support Fair Housing outreach and education activities through its programming for sub-recipients and its participation in community fairs and workshops; providing fair housing information brochures at public libraries and City facilities; and sponsoring public service announcements with media organizations that provide such a service to local government.
- ✓ The HSD will continue to refer fair housing complaints and or direct person persons desiring information or filing complaints with the United States Department of Housing and Urban Development Fair Housing and Equal Opportunity Regional Office in San Francisco, California.

Maintenance of Records

In accordance with Section 2.14 in the HUD Fair Housing Planning Guide, the HSD will maintain the following data and information as documentation of the City's certification that its efforts are affirmatively further fair housing choice.

- ✓ Copies of the Analyses of Impediments to Fair Housing Choice and any updates will be maintained and made available upon request.
- ✓ Efforts taken as part of the implementation of this report and other relevant endeavors associated with the remediation of impediments to fair housing choice.