

City of Mesa

**Analysis of
Impediments
to Fair
Housing
Choice**

2020 CITY OF MESA

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE:



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Draft for Public Review
March 27, 2020

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

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Tucson AZ 85701
1-888-624-4611
(520) 798-1568
TTY: (520) 670-0233
<http://swfhc.com/>

San Francisco Regional Office of FHEO

U.S. Department of Housing and Urban Development
One Sansome Street, Suite 1200
San Francisco, CA 94104
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Section I. Executive Summary

Overview

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

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”.² Specifically, affirmatively furthering fair housing requires that recipients of federal housing and urban development funds take meaningful actions to address housing disparities, including replacing segregated living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.³ 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.

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.⁴

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 (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH).

In July of 2015, HUD released a new AFFH rule which provided a format, a review process, and content requirements for the newly named “Assessment of Fair Housing”, or AFH.⁵ The assessment would now include an evaluation of equity, the distribution of community assets, and access to

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

² § 5.152 Affirmatively Furthering Fair Housing

³ § 5.152 Affirmatively Furthering Fair Housing

⁴ 42 U.S.C.3601 et seq.

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

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 on-line Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020.⁶ Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line 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 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, the City of Mesa 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 City of Mesa has grown by 15.9 percent between 2010 and 2017, the racial and ethnic makeup of the area is not changing significantly. There are areas in the City, however, that do see high concentrations of Hispanic residents, particularly in western Mesa. Limited English Proficiency includes an estimated 6.9 percent of the population speaks Spanish at home, followed by 0.2 percent speaking Vietnamese. In 2017, some 89.9 percent of persons had a high school education or greater, including 26.6 percent with a high school diploma or equivalent, 37.1 percent with some college, 15.9 percent with a Bachelor's Degree, and 7.7 percent with a graduate or professional degree.

⁶ 83 FR 683 (January 5, 2018)

In 2018, unemployment in the City of Mesa was at 4.1 percent, compared to 4.8 percent for the State of Arizona. This is representative of a labor force of 252,652 people and 242,179 people employed. Real per capita income in Maricopa County has remained higher than the state rate in recent years. However, poverty has grown to 15.8 percent, representing 75,351 persons living in poverty in the City.

Mesa experienced a drop-off in housing production during the recent recession, which has begun to recover. In 2018, there were 3,014 total units produced in the City, with 2,251 of these being single family units. Single family unit production declined beginning in 2008 and have increased slightly since that time. The value of single-family permits, however, continued to rise until 2014 before dropping slightly to \$302,688. Since 2010, the City has seen a slight decline in the proportion of vacant units, mainly seen in the decline in the number of vacant units for rent.

Housing prices are markedly higher in eastern and central Mesa for both rental costs and home values when compared to western Mesa. In addition, western Mesa has higher proportions of renter households overall.

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, City of Mesa 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 the City of Mesa has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that the City of Mesa has limited capacity to address.

Table I.1
Contributing Factors

City of Mesa

Contributing Factors	Priority	Justification
Moderate to high levels of segregation	Low	Native American and Native Hawaiian/Pacific Islander households have moderate to high levels of segregation, according to the Dissimilarity Index. However, Native Hawaiian/Pacific Islander households only accounted for 0.4 percent of the population in 2017.
Access to low poverty areas and concentrations of poverty	Med	Low poverty index is markedly lower for black, Native American, and Hispanic populations than white low poverty access, indicating inequitable access to low poverty areas. In addition, there are concentrations of poverty in western Mesa.
Access to labor market engagement	Low	Black, Native American, and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the City has little control over impacting labor market engagement on a large scale.
Access to school proficiency	Med	Black, Native American, and Hispanic households have lower levels of access to proficient schools in Mesa. This also varied geographically with school proficiency index ratings that were lower in western Mesa.
Insufficient affordable housing in a range of unit sizes	High	Some 33.3 percent of households have cost burdens. This is more significant for renter households, of which 49.6 percent have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population.
Black, Hispanic, Native American, and Native Hawaiian/Pacific Islander households with disproportionate rates of housing problems	High	The average rate of housing problems, according to CHAS data is 34.6 percent, according to CHAS data. Black households face housing problems at a rate of 46.4 percent. American Indian households face housing problems at a rate of 49.0 percent. Pacific Islander households face housing problems at a rate of 51.0 percent. Hispanic households face housing problems at a rate of 49.7 percent.
Discriminatory pattern sin Lending	Med	The mortgage denial rates for black, Native American, and Hispanic households are higher than the jurisdiction average according to 2008-2017 HMDA data. The denial rates for black households are 5.2 percentage points higher than the jurisdiction average.
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 47.6 percent 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 City of Mesa.
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.
Location of public housing units tend to have lower levels of access to opportunity	Med	The location of public housing units tends to be in areas with lower levels of access to low poverty areas and labor market engagement. These units also tended to be concentrated in areas in western Mesa.
NIMBYism	High	Public input suggested one of the major barriers to the development of affordable housing options in the City was the Not In My Back Yard (NIMBY) mentality in the City.
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.

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.

Table I.2 Recommended Fair Housing Issues, Contributing Factors, and Recommended Actions City of Mesa			
Fair Housing Issues/ Impediments	Contributing Factors	Recommended Actions to be Taken	Measurable Outcome
Segregation and R/ECAPs	Moderate to high levels of segregation	Review zoning for areas with restrictions to housing development, including minimum lot requirements; make appropriate amendments every year for the next five (5) years.	Records of review and changes to zoning code annually
	Access to low poverty areas and concentrations of poverty	Provide for the preservation of affordable single- and multi-family housing through the use of HOME and CDBG funds for homeowner and rental rehabilitation.	60 residential rental units and 200 homeowner housing units over the course of 5 years, as tracked by the CAPER
	Discriminatory pattern sin Lending		
Disparities in Access to Opportunity	Access to low poverty areas and concentrations of poverty	Review opportunities annually to increase funding sources for additional low-income housing in high opportunity areas.	Record of activities annually
	Access to labor market engagement	Continue to promote homeownership opportunities with financial assistance to homebuyers using HOME funds	15 households over the course of 5 years, as tracked by the CAPER
	Access to School Proficiency		
Disproportionate Housing Need	Insufficient affordable housing in a range of unit sizes	Review zoning for areas with restrictions to housing development, including minimum lot requirements; make appropriate amendments every year for the next five (5) years.	Records of review and changes to zoning code annually
	Black, Hispanic, and Native Hawaiian/Pacific Islander households with disproportionate rates of housing problems	Provide for the preservation of affordable single- and multi-family housing through the use of HOME and CDBG funds for homeowner and rental rehabilitation.	60 residential rental units and 200 homeowner housing units over the course of 5 years, as tracked by the CAPER
	Discriminatory pattern sin Lending		
Publicly Supported Housing	Location of public housing units tend to have lower levels of access to opportunity	Encourage the use of Housing Choice Vouchers outside or R/ECAPs.	Maintain records of outreach efforts to voucher holders and public annually.
	NIMBYism	Conduct outreach efforts to educate the public on the benefits of publicly supported housing	
		Research opportunities for increased funding options annually.	Maintain records of activities annually.

<p>Disability and Access</p>	<p>Insufficient accessible affordable housing Failure to Make Reasonable Accommodations</p>	<p>Review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments each year, over the next five (5) years. Enhance accessible housing and supportive services to persons with disabilities Include requirements in NOFA funding agreements that projects must incorporate affirmative marketing, tenant selection, and reasonable accommodation practices that fully comply with federal Fair Housing Act (FHA)</p>	<p>Records of review and changes to zoning code annually Maintain records of activities annually.</p>
<p>Fair Housing Enforcement and Outreach</p>	<p>Insufficient fair housing education Insufficient understanding of credit Insufficient fair housing infrastructure Discriminatory patterns in lending</p>	<p>Continue to promote fair housing education through annual or biannual workshops. Also, use media, mailings, and other methods to enhance outreach and education. Promote annual outreach and education related to credit for prospective homebuyers. Partner with community agencies to provide financial literacy classes for prospective homebuyers on an annual basis. Conduct outreach and education on fair lending and what constitutes discriminatory lending, annually. Conduct one (1) outreach and educational presentation per year to private lenders (5 over the five year period).</p>	<p>Maintain records of activities annually.</p>

Section II. Community Participation Process

The following section describes the community participation process undertaken for the 2020 City of Mesa Analysis of Impediments to Fair Housing Choice.

A. OVERVIEW

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

The Fair Housing Survey was distributed as an internet outreach survey. As of the date of this document, 16 responses have been received.

Stakeholder meetings were held in July, 2019 and the Fair Housing Forums were held on November 12th in order to gather feedback and input from members of the public.

The Draft for Public Review AI was made available on April 1st, 2020 and a 30-day public input period was initiated.

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

B. THE 2019 FAIR HOUSING SURVEY

The purpose of the survey, a relatively qualitative component of the AI, was to gather insight into knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing as well as to gauge the ability of informed and interested parties to understand and affirmatively further fair housing. Many individuals and organizations throughout the City of Mesa were invited to participate. At the date of this document, some 16 responses were received. A complete set of survey responses can be found in **Section IV.I Fair Housing Survey Results**.

C. STAKEHOLDER MEETINGS AND FAIR HOUSING FORUMS

A set of three stakeholder meetings were held on July 16th, 2019 to gather input from community members, service providers, and advocates. A summary of the comments received during this meeting is also included below. The complete transcripts from these meetings are included in the Appendix.

A Fair Housing Forum was held on November 12th, 2019. A summary of the comments received during this meeting is also included below. The complete transcripts from these meetings are included in the Appendix.

- NIMBYism is a major barrier to housing
- Need for inclusive zoning, visitability, accessibility features in housing units city-wide
- Lack of political will to expand affordable housing
- Lack of availability of places to accept vouchers in the City
- The cost of housing is prohibitive, especially for renters

D. THE FINAL PUBLIC REVIEW PROCESS

A 30-day public review process was held April 1, 2020 through May 1, 2020. It included with a public review meeting being held during this time. Comments from this meeting will be summarized below.

Section III. Assessment of Past Goals and Actions

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

A. PAST IMPEDIMENTS AND ACTIONS

The conclusions of the 2015 Analysis of Impediments are included below:

IMPEDIMENTS TO FAIR HOUSING CHOICE AND SUGGESTED ACTIONS

Impediment #1: Lack of Fair Housing Education

Data from multiple sources reviewed in this analysis indicates a lack of knowledge of fair housing rights and responsibilities. Results of the Fair Housing Survey conducted in conjunction with this study show that less than half (48.6%) of Mesa residents were knowledgeable of their fair housing rights and a majority (50.7%) do not know where to file a complaint if they feel their rights have been violated. Of the 15.9% of respondents who reported having faced housing discrimination, only one in seven filed a formal complaint.

Not only is education needed for the general public concerning fair housing rights, but professionals working within the housing sector also need education on their responsibilities under the laws. Returning to the survey data, of those respondents who said they had faced housing discrimination, 70% said it was a city or county staff person who had discriminated against them. Fifty percent said the discrimination was by a landlord or property manager, followed by mortgage lenders (30%) and real estate agents (20%). Further, the Home Mortgage Disclosure Act (HMDA) data reviewed in this analysis showed disparities in loan approvals and denials that followed racial and ethnic trends. That data alone was not sufficient to determine whether these disparities are due to discrimination or to legitimate underwriting standards, however, the presence of the disparate rates could potentially be reduced through increased lender education.

Finally, several stakeholders and community members cited NIMBY (Not In My Backyard) sentiments as being present among some Mesa residents, indicating a need for greater knowledge of fair housing principles.

Recommendations

The City should consider annually 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 program in the area. As a component of the Fair Housing Grant, the successful applicant should collaborate with the assigned HUD Office of Fair Housing and Equal Opportunity and/or with other local fair housing advocacy organizations to develop an appropriate fair housing training curriculum and education program. Training should be made mandatory for City staff, subrecipients, and any other entities the City may contract with under its CDBG program. Over time, the training program should be expanded and offered to the public, by holding workshops or by sending speakers to club meetings and other gatherings. The program could also be tailored to the needs of landlords, property managers, lenders, and real estate agents and offered periodically at their respective association meetings.

Impediment #2: Uneven Distribution of Community Resources

Housing choice necessarily involves trade-offs, as not every neighborhood can be equally served by every available resource. But, to the extent that distribution of community resources can become more homogenous, the range of housing choices available to certain protected classes will be expanded.

In public meetings and interviews conducted as part of this analysis, researchers frequently heard from residents that bus service in North and East Mesa was inadequate, that bus schedules are not convenient, and that the buses do not run on schedule. A new light rail line connecting Mesa to Phoenix is currently under construction, but is not anticipated to significantly expand access to public transit beyond the current service area⁷. Tellingly, in the public survey, more than two-thirds of respondents (64.9%) responded that public transportation was available in their neighborhood and 57.5% said that public transportation to major employers was available; however, only 23.3% of respondents believed that available transit service corresponded with their work schedules.

A different set of survey questions asked respondents about the equitable distribution of community resources. Responses indicated public transportation, parks, code enforcement, and schools as being the least-equally distributed public services in the City. Other data supports these perceptions: stakeholders told researchers in interviews that parks in North and East Mesa tended to be in better condition, and schools data shows lower-performing schools located primarily in lower-income communities.

Recommendations

Staff in Mesa's Housing and Community Development Department should routinely review and monitor local and regional planning efforts (such as the Comprehensive Plan, Capital Improvement Plan, and master plans related to transportation, parks, and school facilities) for opportunities to advocate public infrastructure improvements that align with the goal of expanding housing choice. The City should develop and implement an evaluation tool to be used when evaluating new projects that considers factors such as the proximity to public transportation, schools, and public parks. Use of the evaluation tool should ensure that city-funded developments create new housing opportunities in locations with optimum access to community resources.

Impediment #3: Limited Supply of Decent Affordable Housing

Home values in Mesa are remarkably affordable. According to 2012 ACS estimates, well over half of the City's owner-occupied housing units (58.3%) were valued under \$150,000. However, the affordability of rental units presents a different story. The fair market rent for a 2-bedroom unit in the area (as determined by HUD) is \$925, however, rent at this amount is out of reach for many of the City's renters. According to data from the National Low Income Housing Coalition, a full-time minimum wage worker can afford no more than \$406 in rent; even working full-time at the mean renter wage of \$15 per hour, the maximum affordable rent would be \$780. Accordingly, 53% of rental households are housing cost burdened, spending in excess of 30% of their income on housing expenses.

Even though some housing units may be affordable, they may not be in standard condition. More than a third of Mesa's housing stock was constructed prior to 1980. As housing ages, it becomes more costly to maintain and can fall into disrepair and substandard condition. Participants in

⁷ Since the publishing of this cited document in 2015 time, the new light rail has been completed.

meetings and interviews often stated that West Mesa was particularly affected by issues of substandard housing, absentee landlords, and a need for greater code enforcement.

Recommendations

Mesa must actively work to address the need for more decent and affordable housing by continuing to prioritize investment of HOME and CDBG funds in programs that produce new affordable housing or improve existing units. Additionally, the City should consider opportunities to support Low Income Housing Tax Credit (LIHTC) projects proposed by developers in the area, either through letters of endorsement or the investment of CDBG and/or HOME funds, to the extent a nominal investment of these resources may make a project application more competitive. Finally, Mesa should continue to supplement the City's existing code enforcement staff with additional CDBG-funded officers who can work to improve the conditions of substandard housing in low- and moderate-income neighborhoods.

FAIR HOUSING ACTIVITIES

The following actions have been described in the 2018 Consolidated Annual Performance and Evaluation Report (CAPER):

The Analysis of Impediments to Fair Housing Choice identified the need for fair housing education as a top priority. During FY 18/19, the City hosted one training Fair Housing Training provided by NAHRO on March 21 & 22, 2019, and funded Community Legal Services.

Community Legal Services provides low-income tenants with legal assistance with housing issues such as discrimination in the application process or wrongful termination of the lease.

Finalizing the City Housing Master Plan. The action items have been determined and Council will take action on which action items to implement. The Plan will assist the City, developers, and public in the development of future housing.

Section IV. Fair Housing Analysis

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

Lead Agency and Service Area

The City of Mesa is the lead agency undertaking this Analysis of Impediments to Fair Housing Choice.

A. SOCIO-ECONOMIC OVERVIEW

DEMOGRAPHICS

Population Estimates

Table IV.1 shows the population estimates for the City of Mesa. In 2018, the city's population was 508,958, a 1.7 percent change from 2017. The population increased 15.9 percent since 2010, from 439,041 people to 508,958 people in 2018. This data is also displayed in Diagram IV.1 on the following page.

Census Demographic Data

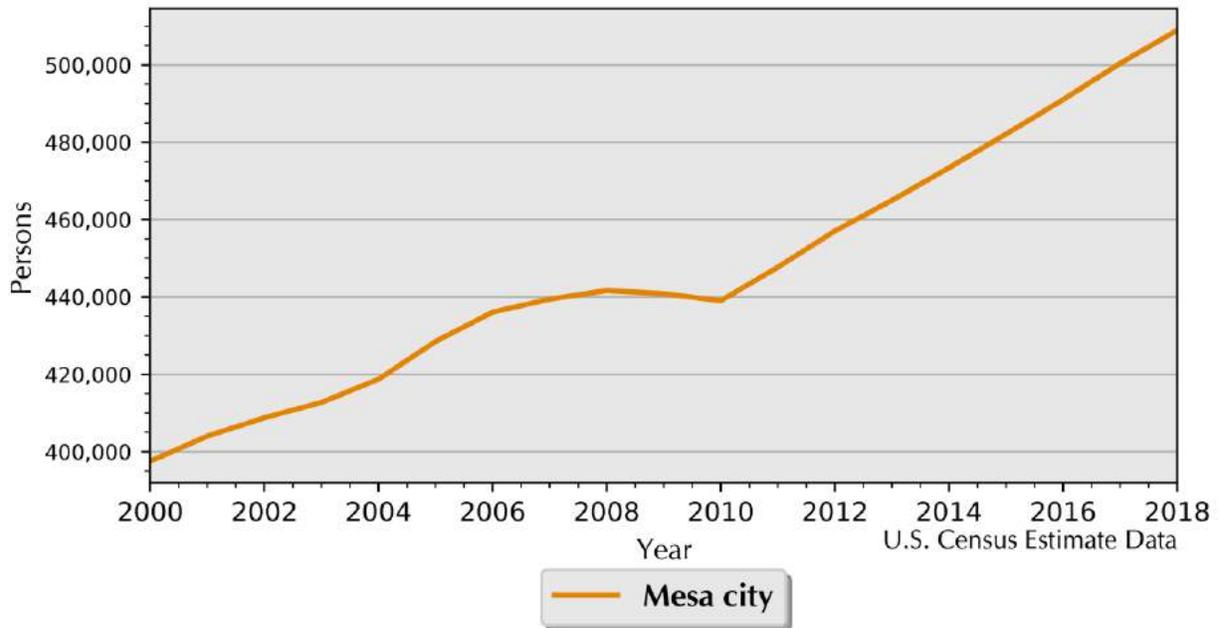
Census data is presented in one of four Summary Files (SF). In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released the full SF1 100 percent count data⁸, along with additional tabulations including the one-in-six SF3 sample. The Census Bureau did not collect additional sample data such as the SF3 in the 2010 decennial census, so many important housing and income concepts are not available in the 2010 Census.

To study these important housing and income concepts, the Census Bureau distributes the American Community Survey (ACS) every year to a sample of the population, then quantifies the results as one-, three-

Table IV.1 Population Estimates City of Mesa Census Population Estimates		
Year	Population	Percent Yearly Change
2000	397,503	.
2001	404,020	1.6%
2002	408,754	1.2%
2003	412,704	1.0%
2004	418,693	1.5%
2005	428,482	2.3%
2006	436,065	1.8%
2007	439,435	0.8%
2008	441,650	0.5%
2009	440,860	-0.2%
2010	439,041	-0.4%
2011	447,681	2.0%
2012	457,061	2.1%
2013	464,980	1.7%
2014	473,390	1.8%
2015	482,108	1.8%
2016	491,041	1.9%
2017	500,395	1.9%
2018	508,958	1.7%

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. The five-year estimates are more robust than the one or three year samples because they include more responses and can be tabulated down to the Census tract level.

Diagram IV.1
Population Estimates
 City of Mesa



The Census Bureau collects race data according to U.S. Office of Management and Budget guidelines, and these data are based on self-identification. Ancestry refers to one’s ethnic origin or descent, "roots," or heritage, or the place of birth of the person or the person’s parents or ancestors before their arrival in the United States. Ethnic identities may or may not represent geographic areas. People may choose to report more than one race group and people of any race may be of any ethnic origin. Hispanic origin can be viewed as the heritage, nationality, lineage, or country of birth of the person or the person’s parents or ancestors before arriving in the United States. People who identify as Hispanic, Latino, or Spanish may be any race.

The City of Mesa population by race and ethnicity is shown in Table IV.2. The white population increased by 12.1 percent, representing 83.8 percent of the population in 2017, compared with the black population, which increased by 34.1 percent and accounted for 3.7 percent of the population. The Hispanic population represented 27.4 percent of the population, which increased from 1,128,741 to 1,379,637 people between 2010 and 2017, or by 22.2 percent.

Table IV.2				
Population by Race and Ethnicity				
City of Mesa				
2010 Census & 2017 Five-Year ACS				
Race	2010 Census		2017 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	338,591	77.1%	401,506	83.8%
Black	15,289	3.5%	17,550	3.7%
American Indian	10,377	2.4%	11,030	2.3%
Asian	8,493	1.9%	9,611	2.0%
Native Hawaiian/ Pacific Islander	1,672	0.4%	1,988	0.4%
Other	49,578	11.3%	22,653	4.7%
Two or More Races	15,041	3.4%	14,979	3.1%
Total	439,041	100.0%	479,317	100.0%
Non-Hispanic	323,288	73.6%	347,869	72.6%
Hispanic	115,753	26.4%	131,448	27.4%

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 347,869 persons in 2017. The Hispanic population was 131,448.

Table IV.3				
Population by Race and Ethnicity				
City of Mesa				
2010 Census & 2017 Five-Year ACS				
Race	2010 Census		2017 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	282,505	87.4%	300,206	86.3%
Black	14,101	4.4%	16,779	4.8%
American Indian	8,359	2.6%	9,531	2.7%
Asian	8,174	2.5%	9,363	2.7%
Native Hawaiian/ Pacific Islander	1,532	0.5%	1,725	0.5%
Other	555	0.2%	391	0.1%
Two or More Races	8,062	2.5%	9,874	2.8%
Total Non-Hispanic	323,288	100.0%	347,869	100.0%
Hispanic				
White	56,086	48.5%	101,300	77.1%
Black	1,188	1.0%	771	0.6%
American Indian	2,018	1.7%	1,499	1.1%
Asian	319	0.3%	248	0.2%
Native Hawaiian/ Pacific Islander	140	0.1%	263	0.2%
Other	49,023	42.4%	22,262	16.9%
Two or More Races	6,979	6.0%	5,105	3.9%
Total Hispanic	115,753	100.0	131,448	100.0%
Total Population	439,041	100.0%	479,317	100.0%

Map IV.1 shows the concentration of American Indian households in the City of Mesa. There are areas with higher concentrations of American Indian households found in the western and southern portions of the City. In 2017, there was one Census tract with a disproportionate share of American Indian households. A disproportionate share exists when one racial or ethnic group is concentrated in an area at a rate at least ten (10) percentage points higher than the jurisdiction average. As seen in Map IV.1, the disproportionate share for American Indian households is 12.3 percent, since the American Indian population accounts for 2.3 percent of the total population in Mesa.

Asian households are shown in Map IV.2. The Asian population is more heavily concentrated in the outer areas of the City, with two areas showing a disproportionate share of Asian households in 2017. These two areas are along the northern and western edges of the City.

Black households accounted for 3.7 percent of the population in 2017. There were three areas with a disproportionate share of black households in 2017, found in western and southern Mesa. This is shown in Map IV.3.

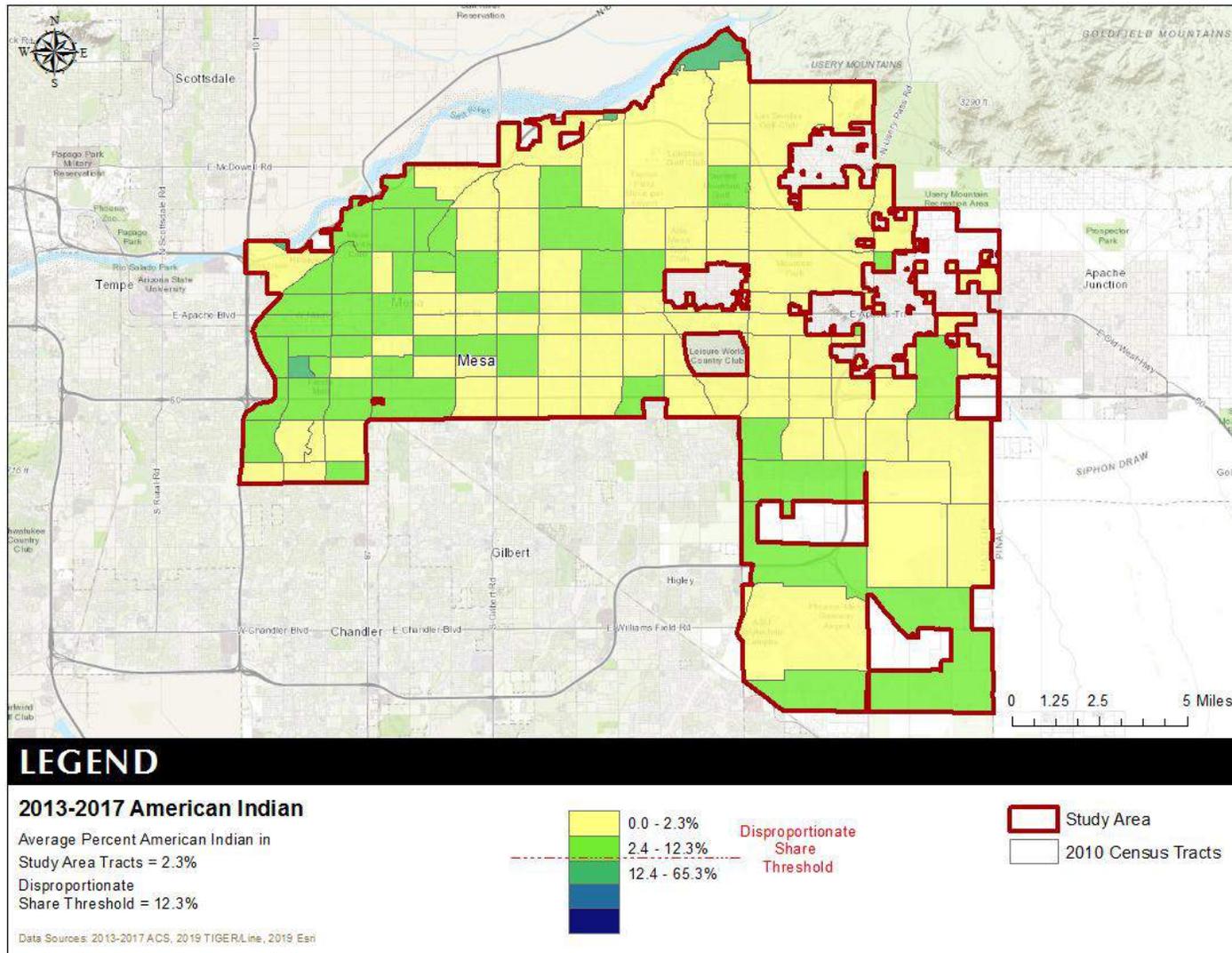
The Hispanic population has the largest area of concentration in Mesa, with a large area in West Mesa that has higher concentrations of Hispanic households. These areas have shifted slightly since 2010, as seen in Map IV.4, but have remained consistently in West Mesa. Some of these areas are seeing a Hispanic population between 59.8 and 80.3 percent, while the jurisdiction average is 27.4 percent.

Group Quarters Population

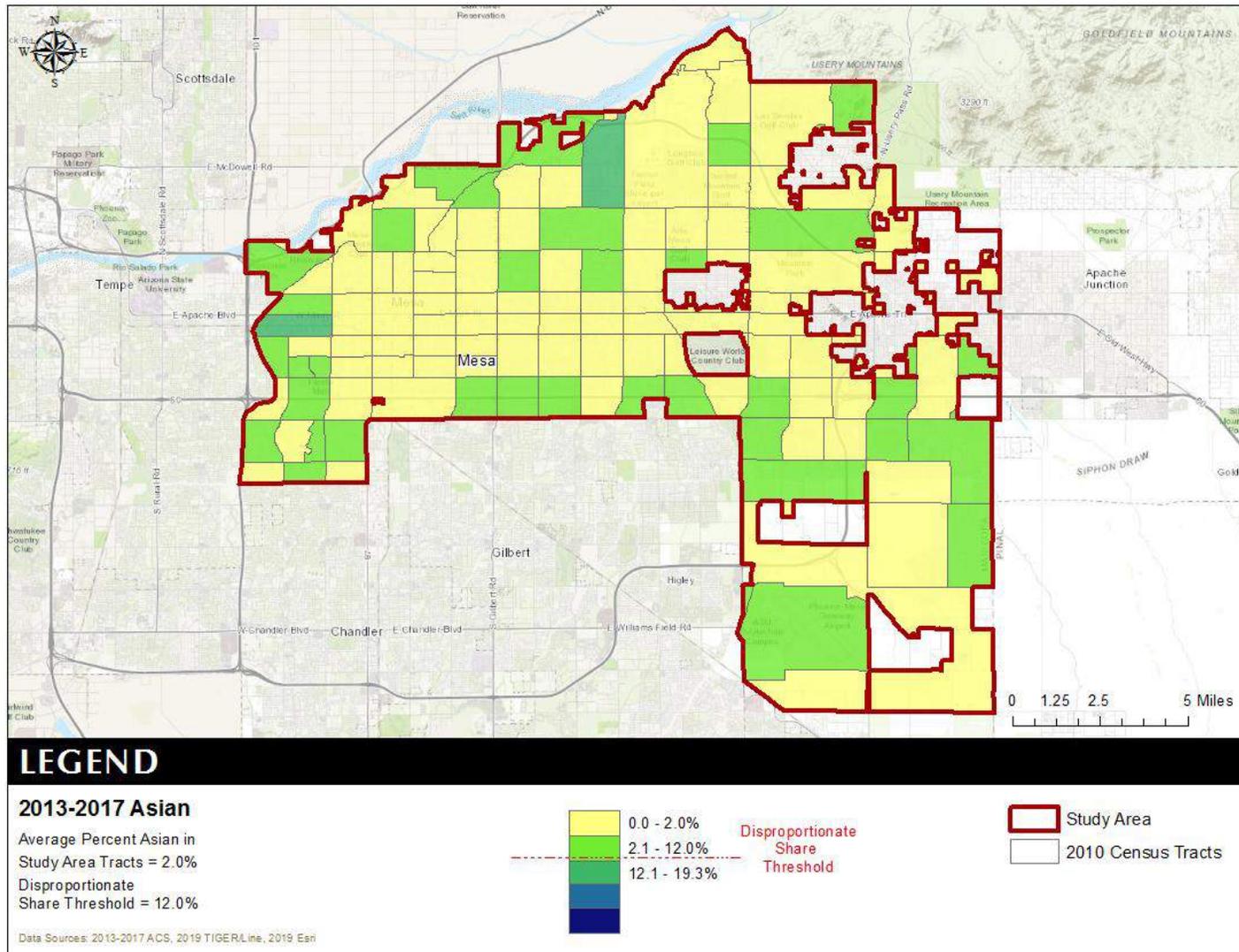
The group quarters population includes the institutionalized population, who live in correctional institutions, juvenile facilities, nursing homes, and other institutions, and the non-institutionalized population, who live in college dormitories, military quarters, and other group living situations. As seen in Table IV.4, between 2000 and 2010, the institutionalized population changed -38.6 percent in City of Mesa, from 2,189 people in 2000 to 1,344 in 2010. The non-institutionalized population changed 24.7 percent, from 1,760 in 2000 to 2,194 in 2010.

Table IV.4					
Group Quarters Population					
City of Mesa					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	0	0%	26	1.9%	inf%
Juvenile Facilities	.	.	341	25.4%	.
Nursing Homes	1,705	77.9%	928	69.0%	-45.6%
Other Institutions	484	22.1%	49	3.6%	-89.9%
Total	2,189	100.0%	1,344	100.0%	-38.6%
Non-Institutionalized					
College Dormitories	69	3.9%	311	14.2%	350.7%
Military Quarters	0	0%	0	0%	0%
Other Non-Institutionalized	1,691	96.1%	1,883	85.8%	11.4%
Total	1,760	100.0%	2,194	100.0%	24.7%
Group Quarters Population	3,949	100.0%	3,538	100.0%	-10.4%

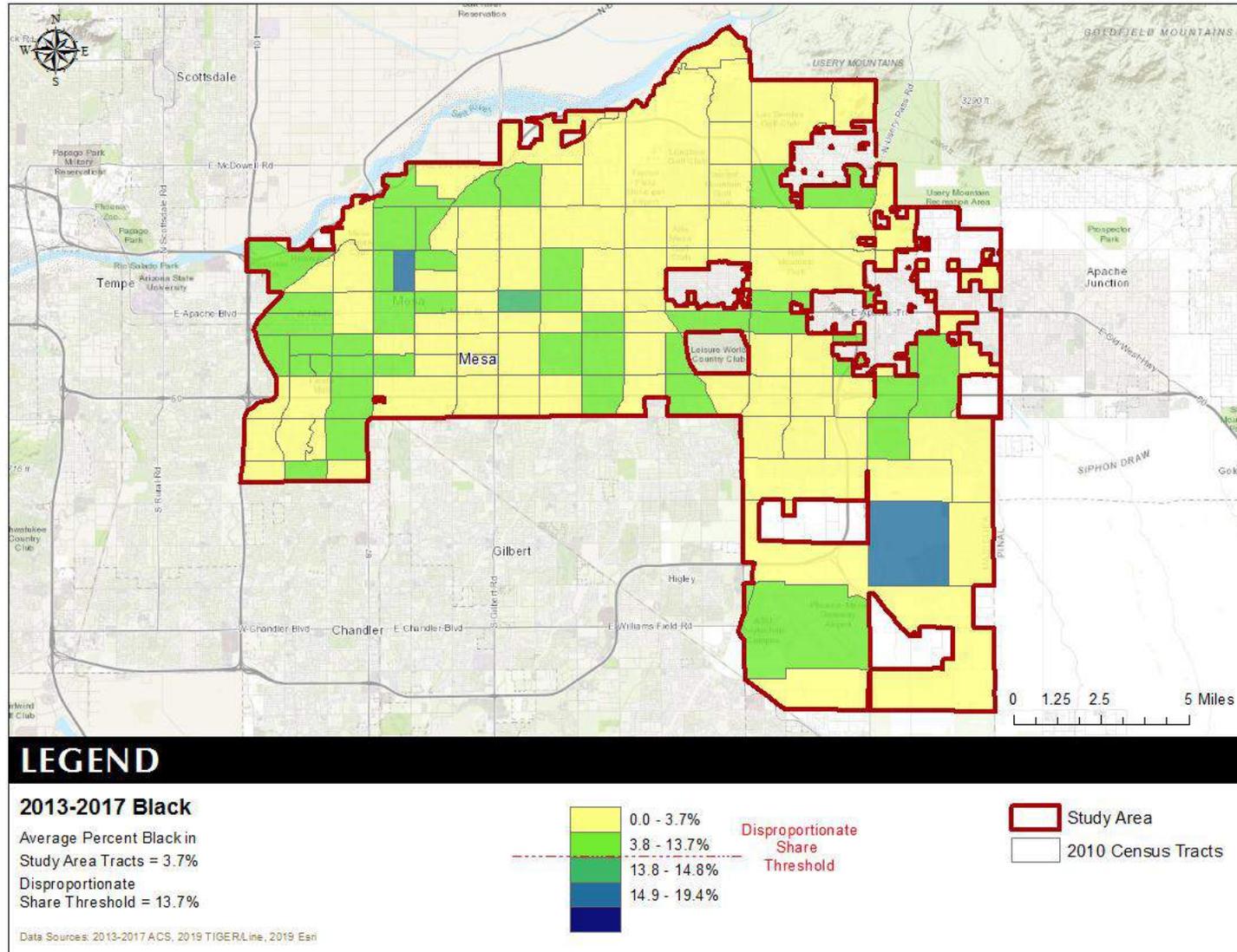
Map IV.1
2017 American Indian Households
 Mesa, AZ
 2017 ACS, Tigerline



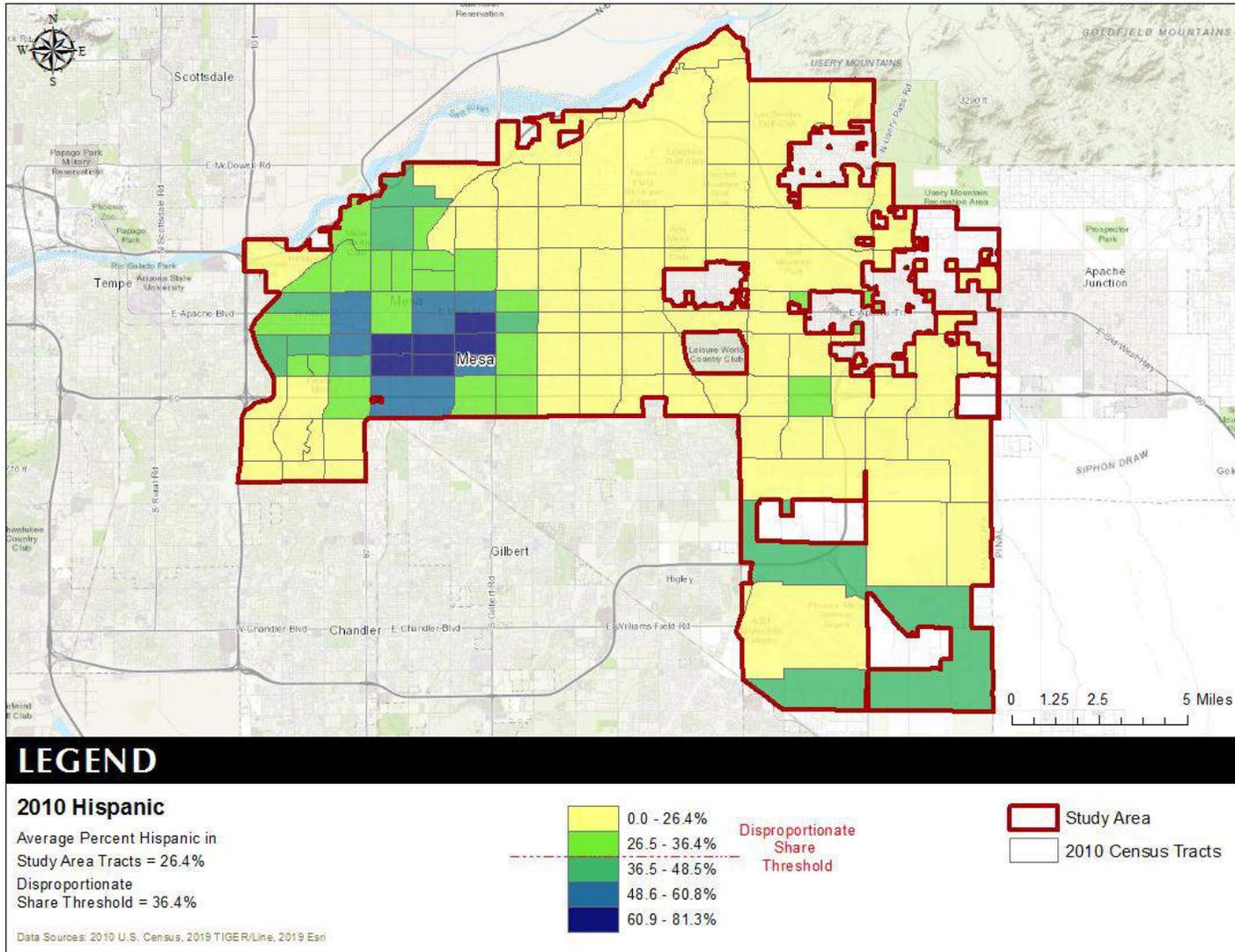
Map IV.2
2017 Asian Households
 Mesa, AZ
 2017 ACS, Tigerline



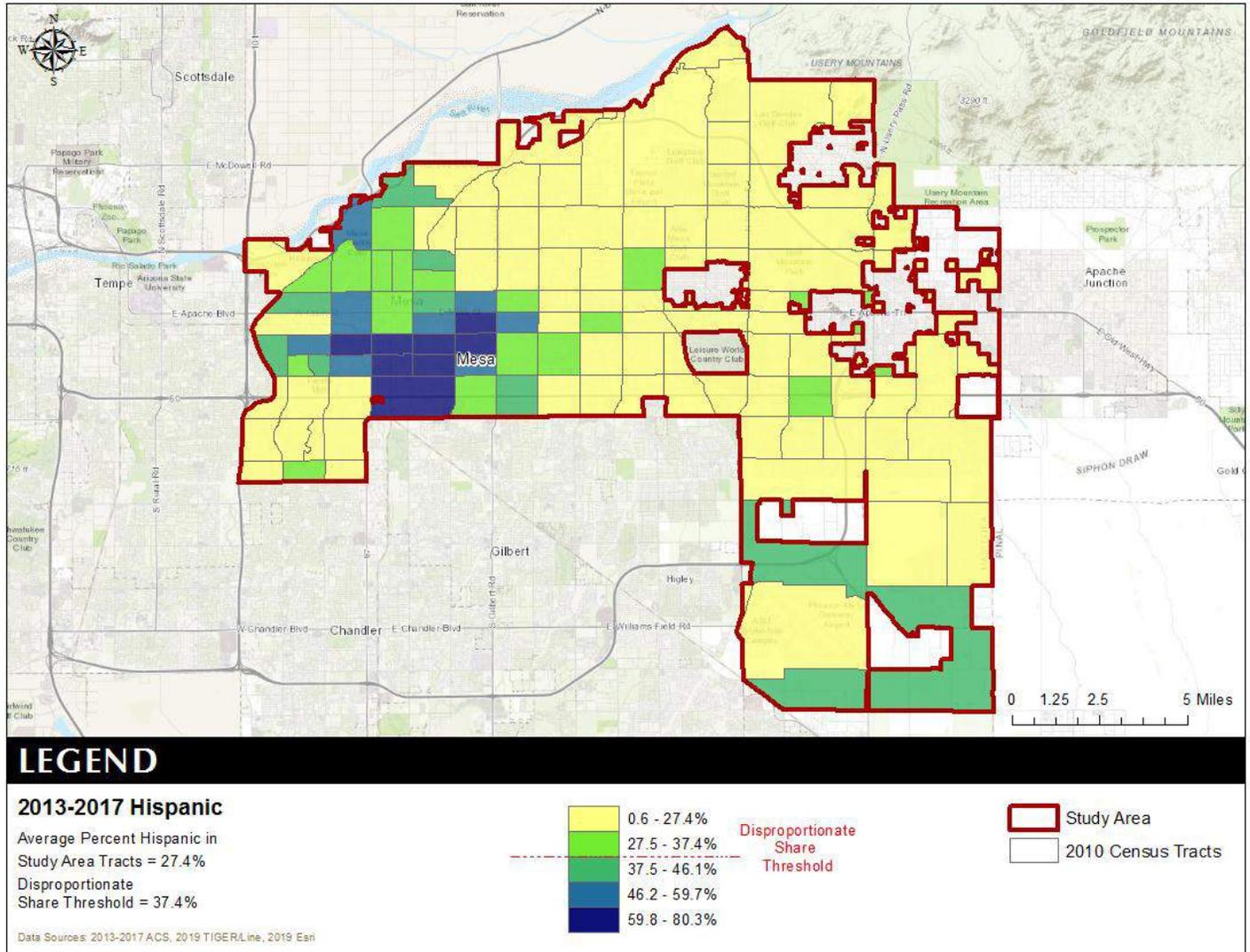
Map IV.3
2017 Black Households
 Mesa, AZ
 2017 ACS, Tigerline



Map IV.4
2010 Hispanic Households
 Mesa, AZ
 2010 Census, Tigerline



Map IV.5
2017 Hispanic Households
 Mesa, AZ
 2017 ACS, Tigerline



Foreign Born Populations

The number of foreign born persons is shown in Table IV.5. An estimated 7.1 percent of the population was born in Mexico, some 1.1 percent were born in Canada, and another 0.4 percent were born in Philippines.

Table IV.5 Place of Birth for the Foreign-Born Population City of Mesa 2017 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	33,841	7.1%
#2 country of origin	Canada	5,285	1.1%
#3 country of origin	Philippines	1,989	0.4%
#4 country of origin	Vietnam	1,268	0.3%
#5 country of origin	Guatemala	1,083	0.2%
#6 country of origin	Germany	847	0.2%
#7 country of origin	India	823	0.2%
#8 country of origin	China excluding Hong Kong and Taiwan	800	0.2%
#9 country of origin	El Salvador	797	0.2%
#10 country of origin	England	668	0.1%

Limited English Proficiency and the language spoken at home are shown in Table IV.6. An estimated 6.9 percent (30,678 people) of the population speaks Spanish at home, followed by 0.2 percent (947 people) speaking Vietnamese.

Table IV.6 Limited English Proficiency and Language Spoken at Home City of Mesa 2017 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	30,678	6.9%
#2 LEP Language	Vietnamese	947	0.2%
#3 LEP Language	Other Indo-European languages	761	0.2%
#4 LEP Language	Chinese	758	0.2%
#5 LEP Language	Tagalog	616	0.1%
#6 LEP Language	Other and unspecified languages	598	0.1%
#7 LEP Language	Arabic	536	0.1%
#8 LEP Language	Other Asian and Pacific Island languages	435	0.1%
#9 LEP Language	Russian, Polish, or other Slavic languages	322	0.1%
#10 LEP Language	German or other West Germanic languages	259	0.1%

Education and Employment

Education and employment data from the City of Mesa 2017 Five-Year ACS is presented in Tables IV.7 through IV.9. In 2017, 237,103 people were in the labor force, including 222,937 employed and 14,166 unemployed people. The unemployment rate for City of Mesa was estimated at 6.0 percent in 2017.

Table IV.7	
Employment, Labor Force and Unemployment	
City of Mesa 2017 Five-Year ACS Data	
Employment Status	2017 Five-Year ACS
Employed	222,937
Unemployed	14,166
Labor Force	237,103
Unemployment Rate	6.0%

Table IV.8 and Table IV.9 show educational attainment in City of Mesa. In 2017, 89.9 percent of persons had a high school education or greater, including 26.6 percent with a high school diploma or equivalent, 37.1 percent with some college, 15.9 percent with a Bachelor's Degree, and 7.7 percent with a graduate or professional degree.

Table IV.8	
High School or Greater Education	
City of Mesa 2017 Five-Year ACS Data	
Education Level	Households
High School or Greater	156,983
Total Households	174,668
Percent High School or Above	89.9%

Table IV.9		
Educational Attainment		
City of Mesa 2017 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	45,917	12.7%
High School or Equivalent	96,058	26.6%
Some College or Associates Degree	134,249	37.1%
Bachelor's Degree	57,594	15.9%
Graduate or Professional Degree	27,886	7.7%
Total Population Above 18 years	361,704	100.0%

Summary

While the population in the City of Mesa has grown by 15.9 percent between 2010 and 2017, the racial and ethnic makeup of the area is not changing significantly. There are areas in the City, however, that do see high concentrations of Hispanic residents, particularly in western Mesa. Limited English Proficiency includes an estimated 6.9 percent of the population speaks Spanish at home, followed by 0.2 percent speaking Vietnamese. In 2017, some 89.9 percent of persons had a high school education or greater, including 26.6 percent with a high school diploma or equivalent, 37.1 percent with some college, 15.9 percent with a Bachelor's Degree, and 7.7 percent with a graduate or professional degree.

ECONOMICS

The following section describes the economic context for the City of Mesa. 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 City of Mesa.

Labor Force

Table IV.10 shows the labor force statistics for Mesa from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1998 with a rate of 2.4 percent. The highest level of unemployment occurred during 2010 rising to a rate of 9.7 percent. This compared to a statewide low of 3.9 in 2007 and statewide high of 10.4 percent in 2010. Over the last year, the unemployment rate in Mesa decreased from 4.2 percent in 2017 to 4.1 percent in 2018, which compared to a statewide decrease to 4.8 percent.

Table IV.10 Labor Force Statistics City of Mesa 1990 - 2018 BLS Data					
Year	City of Mesa				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	5,476	143,772	149,248	3.7%	5.3%
1991	6,553	142,740	149,293	4.4%	5.9%
1992	8,416	144,518	152,934	5.5%	7.5%
1993	6,871	152,053	158,924	4.3%	6.4%
1994	6,631	164,954	171,585	3.9%	6.1%
1995	5,621	178,038	183,659	3.1%	5.3%
1996	5,992	185,354	191,346	3.1%	5.6%
1997	4,856	190,645	195,501	2.5%	4.6%
1998	4,813	199,546	204,359	2.4%	4.3%
1999	5,398	207,026	212,424	2.5%	4.4%
2000	6,206	202,888	209,094	3.0%	4.0%
2001	8,357	208,146	216,503	3.9%	4.8%
2002	11,510	211,845	223,355	5.2%	6.1%
2003	10,768	214,758	225,526	4.8%	5.7%
2004	9,303	218,545	227,848	4.1%	5.0%
2005	8,573	222,130	230,703	3.7%	4.7%
2006	7,682	225,788	233,470	3.3%	4.2%
2007	6,956	225,713	232,669	3.0%	3.9%
2008	11,478	220,405	231,883	4.9%	6.2%
2009	19,208	209,359	228,567	8.4%	9.9%
2010	21,083	196,540	217,623	9.7%	10.4%
2011	18,602	195,779	214,381	8.7%	9.5%
2012	15,702	198,069	213,771	7.3%	8.3%
2013	14,258	199,926	214,184	6.7%	7.7%
2014	12,795	206,593	219,388	5.8%	6.8%
2015	11,684	213,530	225,214	5.2%	6.1%
2016	10,744	222,891	233,635	4.6%	5.4%
2017	10,158	232,891	243,049	4.2%	4.9%
2018	10,473	242,179	252,652	4.1%	4.8%

Diagram IV.2 shows the employment and labor force for Mesa. The difference between the two lines represents the number of unemployed persons. In 2018, employment stood at 242,179 persons, with the labor force reaching 252,652 indicating there were a total of 10,473 unemployed persons.

Diagram IV.2
Employment and Labor Force

City of Mesa
1990 – 2017 BLS Data

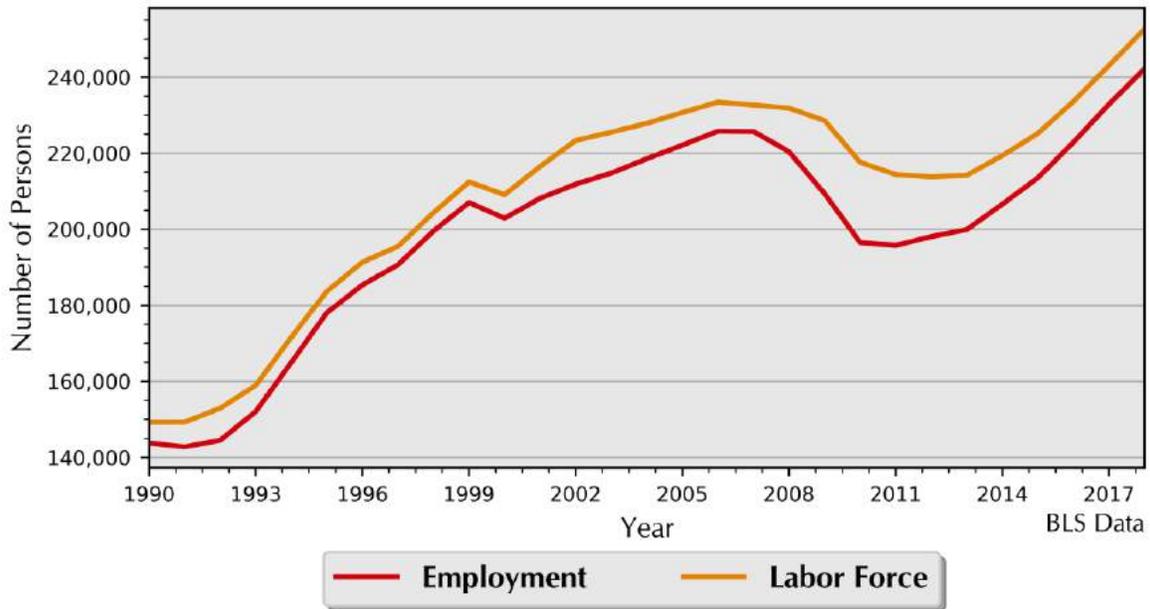
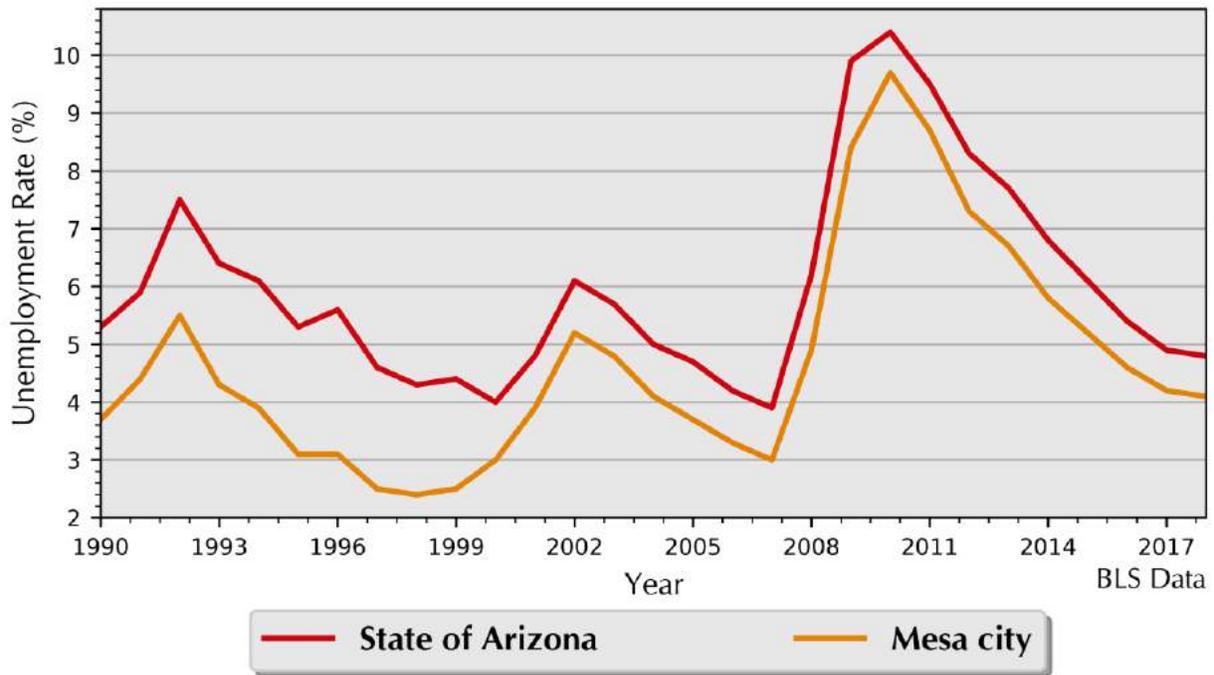


Diagram IV.3 shows the unemployment rate for both the State and Mesa. During the 1990's the average rate for Mesa was 3.4 percent, which compared to 5.5 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.4 percent, which compared to 5.5 percent statewide. Since 2010, the average unemployment rate was 6.2 percent. Over the course of the entire period the Mesa had an average unemployment rate that lower than the State, 4.7 percent for Mesa, versus 6.1 statewide.

Diagram IV.3
Annual Unemployment Rate
 City of Mesa



County Level Earnings and Employment

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.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 percent to 147,553 jobs.

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

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

Table IV.12 shows the real average earnings per job by industry for Maricopa County. In 2017, the utilities industry had the highest average earnings reaching 157,460 dollars. Between 2016 and 2017 the farm industry saw the largest percentage increase, rising by 49.7 percent or 73,880 dollars.

Table IV.12
Real Earnings Per Job by Industry
Maricopa County
BEA Table CA5N and CA25 Data

NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	% Change 16-17
Farm earnings	35,696	54,225	49,482	54,910	59,271	50,272	49,352	73,880	49.7
Forestry, fishing, related activities, and other	21,224	24,042	25,359	24,692	21,535	24,230	23,060	23,322	1.1
Mining	42,595	47,431	44,619	47,993	67,076	65,858	66,282	69,315	4.6
Utilities	153,356	158,737	149,692	155,340	155,956	158,946	161,788	157,460	-2.7
Construction	62,147	58,450	57,697	59,270	58,548	60,951	62,122	67,033	7.9
Manufacturing	89,665	90,803	90,702	88,359	89,557	90,649	89,171	87,881	-1.4
Wholesale trade	85,689	86,659	90,993	86,450	86,113	88,472	93,907	96,087	2.3
Retail trade	36,979	39,672	40,395	39,026	39,955	39,186	38,357	38,218	-0.4
Transportation and warehousing	60,011	56,782	57,006	54,557	53,574	51,848	48,393	51,534	6.5
Information	72,711	71,964	75,306	78,733	85,461	86,379	89,404	84,925	-5.0
Finance and insurance	59,064	58,164	61,436	63,520	65,405	66,636	68,386	69,743	2.0
Real estate and rental and leasing	9,128	11,366	15,185	22,726	25,826	29,054	31,127	30,548	-1.9
Professional and technical services	70,749	73,252	74,367	72,650	72,596	73,775	73,411	73,673	0.4
Management of companies and enterprises	92,157	94,213	98,351	101,563	102,906	95,912	87,471	91,460	4.6
Administrative and waste services	43,116	42,637	42,535	42,713	43,395	44,061	43,417	44,871	3.3
Educational services	48,208	48,869	48,679	47,117	46,784	45,697	45,641	44,204	-3.1
Health care and social assistance	66,675	66,266	64,958	64,505	64,018	63,762	64,398	65,280	1.4
Arts, entertainment, and recreation	29,413	29,022	35,845	39,741	41,728	39,792	41,843	44,062	5.3
Accommodation and food services	28,427	28,764	29,818	29,450	27,478	27,627	27,556	29,391	6.7
Other services, except public administration	39,464	38,399	40,103	39,002	39,815	38,901	39,518	40,836	3.3
Government and government enterprises	75,976	74,684	73,820	74,584	73,760	74,856	75,471	75,883	0.5
Total	54,963	55,024	56,006	56,210	56,492	56,867	57,103	58,156	1.8

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 dollars, which was higher than the statewide average of 50,297 dollars over the same period.

Diagram IV.4
Real Average Earnings Per Job
 Maricopa County

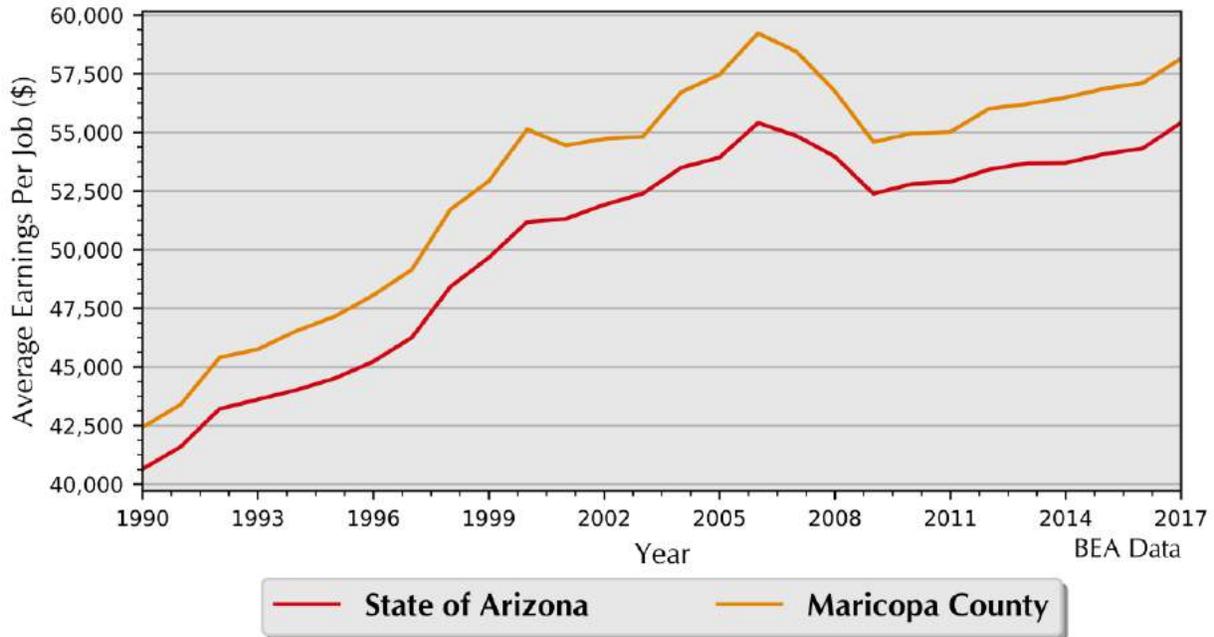
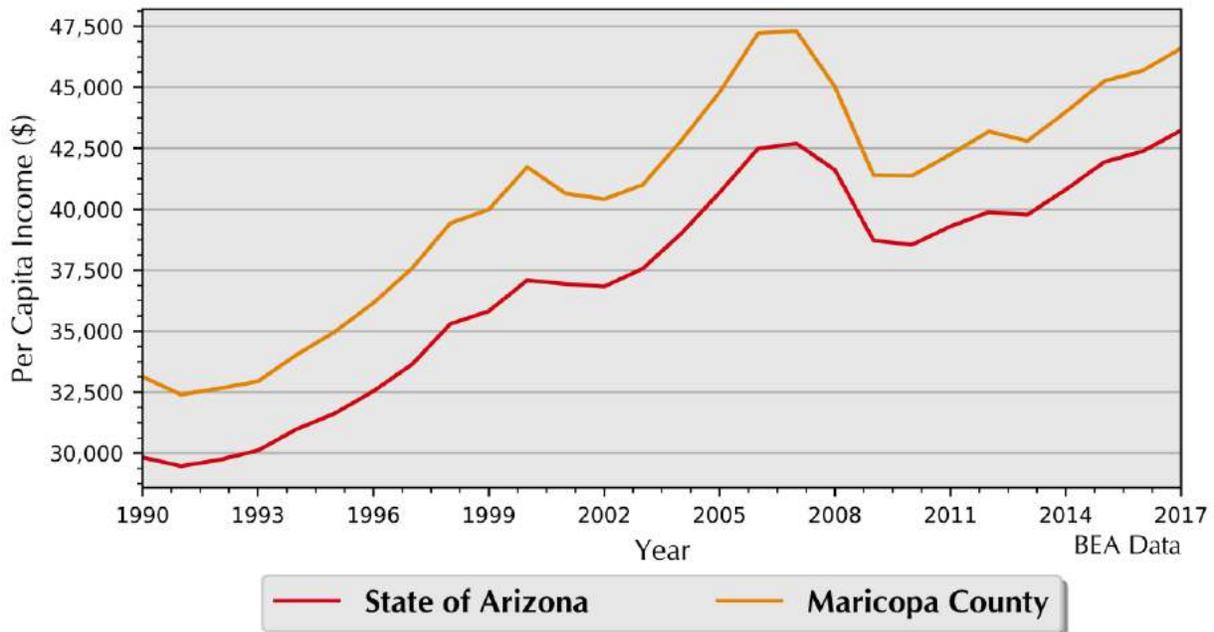


Diagram IV.5 shows real per capita income for the Maricopa County from 1990 to 2017, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over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

Diagram IV.5
Real Per Capita Income
 Maricopa County



Household Income and Poverty

Households by income for the 2010 and 2017 5-year ACS are shown in Table IV.18. Households earning more than 100,000 dollars per year represented 20.7 percent of households in 2017, compared to 17.2 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 10.8 percent of households in 2017, compared to 9.9 percent in 2010. These are the only two income ranges that grew as a percentage of households between 2010 and 2017.

Table IV.18				
Households by Income				
City of Mesa				
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	16,406	9.9%	18,904	10.8%
\$15,000 to \$19,999	8,740	5.3%	8,875	5.1%
\$20,000 to \$24,999	9,289	5.6%	9,942	5.7%
\$25,000 to \$34,999	20,905	12.6%	19,118	10.9%
\$35,000 to \$49,999	27,478	16.6%	26,343	15.1%
\$50,000 to \$74,999	33,962	20.5%	33,898	19.4%
\$75,000 to \$99,999	20,597	12.4%	21,372	12.2%
\$100,000 or More	28,533	17.2%	36,216	20.7%
Total	165,910	100.0%	174,668	100.0%

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 percent in 2017. This compared to a state poverty rate of 14.9 percent and a national rate of 13.4 percent in 2017.

Table IV.19, at right, presents poverty data for the county. This data is also displayed in Diagram IV.6.

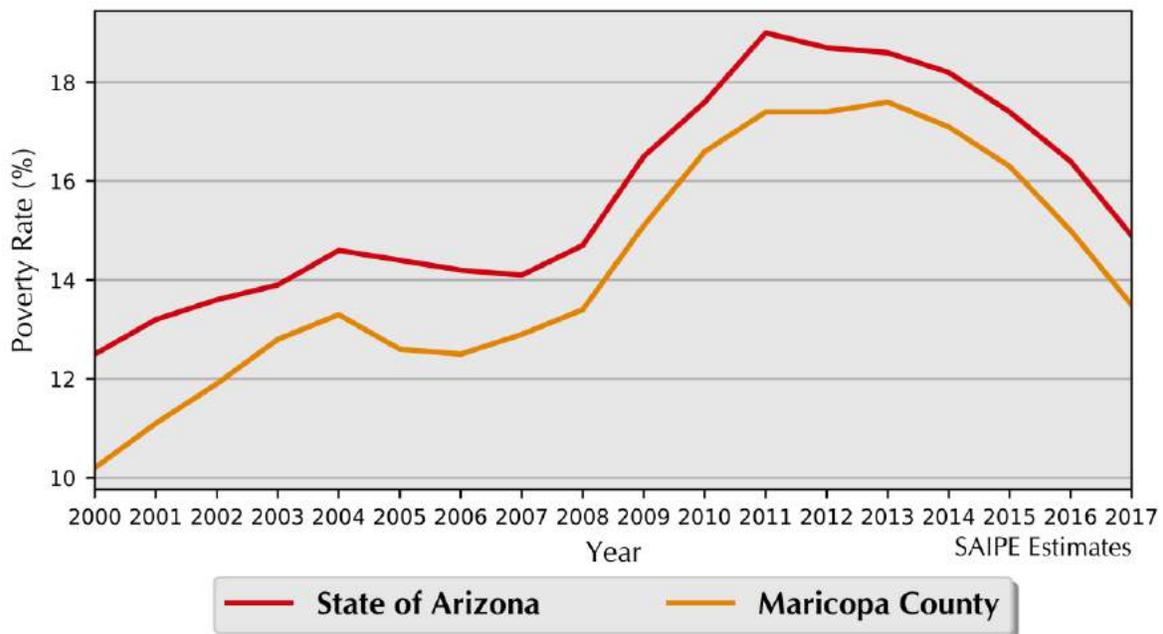
The rate of poverty for the City of Mesa is shown in Table IV.20. In 2017, there were an estimated 75,351 people (15.8 percent) living in poverty, compared to 8.9 percent living in poverty in 2000. In 2017, some 13.6 percent of those in poverty were under age 6 and 8.5 percent were 65 or older.

The geographical distribution of poverty is shown in Map IV.5. The areas with the highest concentrations of poverty are seen in western and southeastern Mesa. Some of these areas had poverty levels between 31.8 and 44.8 percent, compared to the citywide average of 15.8 percent. Elderly poverty, however, does not correspond with overall poverty, as shown in Map IV.6. The central and north eastern parts of Mesa saw the highest rate of elderly poverty.

Table IV.19		
Persons in Poverty		
Maricopa County		
2000–2017 SAIFE 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	15.0%
2017	570,402	13.5%

Table IV.20 Poverty by Age City of Mesa 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	4,643	13.3%	10,260	13.6%
6 to 17	7,249	20.7%	16,489	21.9%
18 to 64	19,546	55.8%	42,162	56.0%
65 or Older	3,593	10.3%	6,440	8.5%
Total	35,031	100.0%	75,351	100.0%
Poverty Rate	8.9%	.	15.8%	.

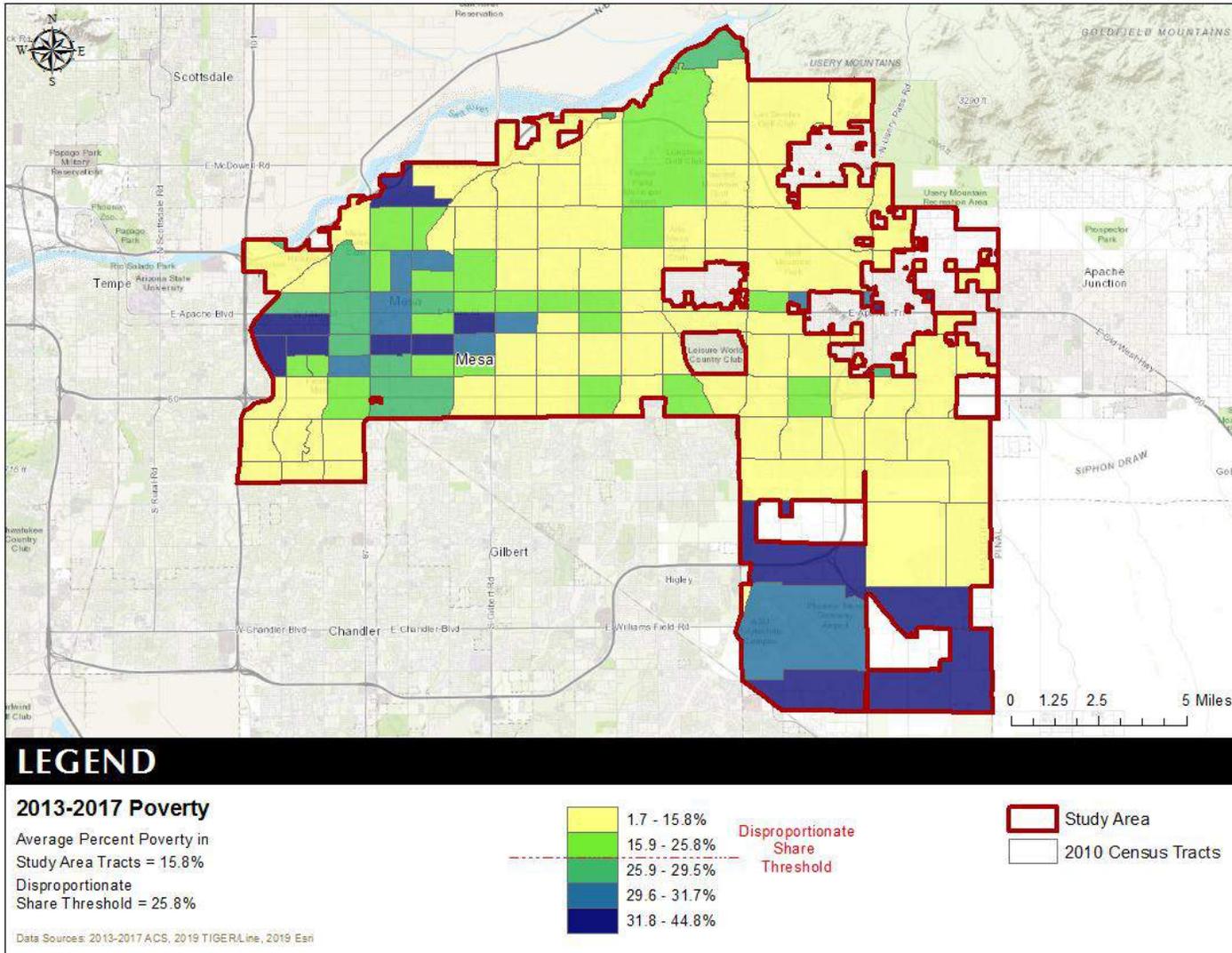
**Diagram IV.6
Poverty Rates**
Maricopa County



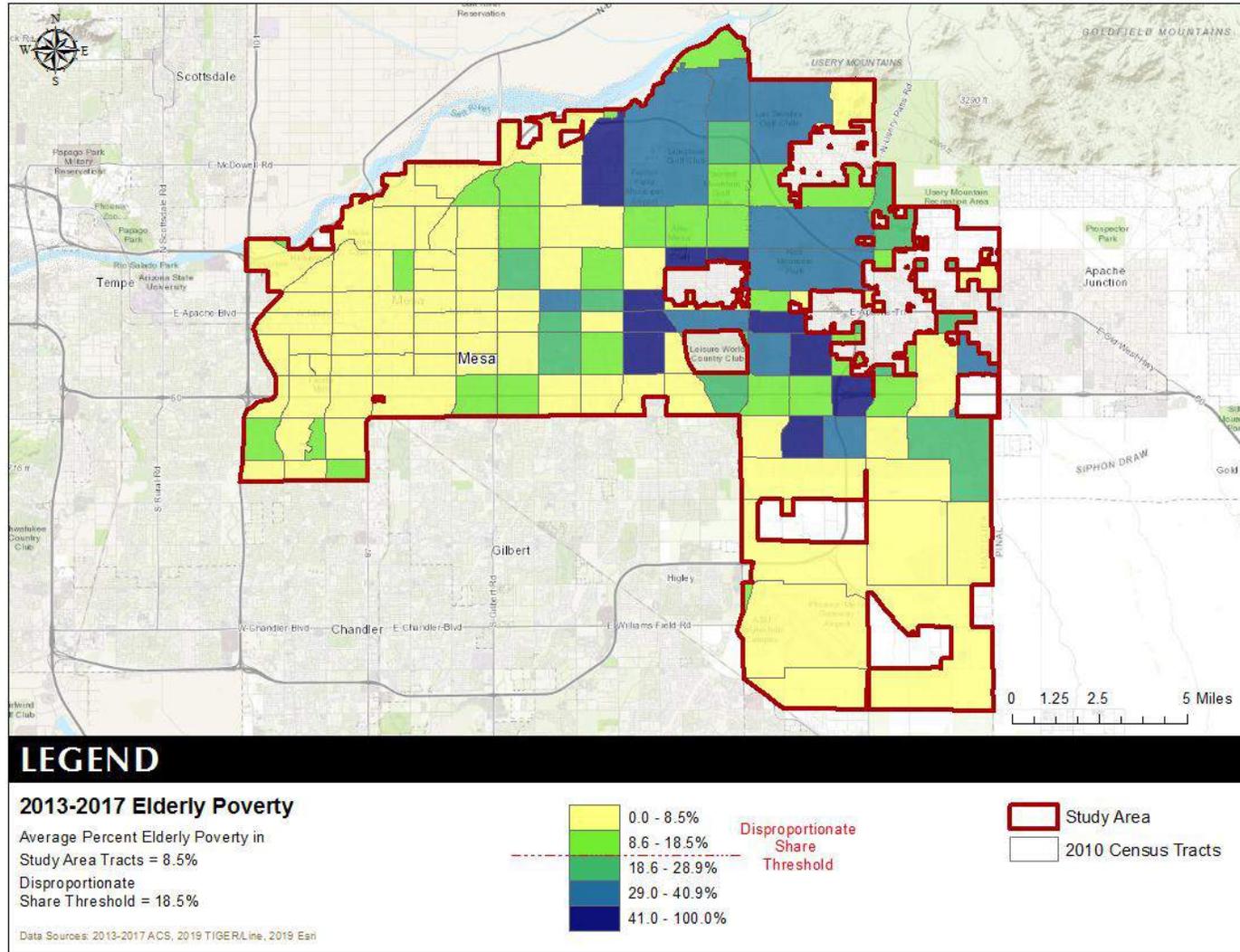
Summary

In 2018, unemployment in the City of Mesa was at 4.1 percent, compared to 4.8 percent for the State of Arizona. This is representative of a labor force of 252,652 people and 242,179 people employed. Real per capita income in Maricopa County has remained higher than the state rate in recent years. However, poverty has grown to 15.8 percent, representing 75,351 persons living in poverty in the City.

Map IV.5
2017 Poverty
 Mesa, AZ
 2017 ACS, Tigerline



Map IV.6
2017 Elderly Poverty
 Mesa, AZ
 2017 ACS, Tigerline



HOUSING

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the city. The real value of single-family building permits decreased from 304,018 dollars in 2016 to 302,688 dollars in 2017. Additional details are given in Table IV.21, as well as in Diagram IV.7 and Diagram IV.8.

Table IV.21 Building Permits and Valuation City of Mesa Census Bureau Data, 1980–2018							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2017\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	1,573	174	124	1,799	3,670	55,024	48,222
1981	1,568	286	186	2,546	4,586	92,263	62,835
1982	1,611	70	313	1,296	3,290	91,201	63,184
1983	2,240	356	631	2,593	5,820	103,762	67,246
1984	2,803	82	465	9,260	12,610	129,457	70,292
1985	3,029	98	458	4,824	8,409	133,035	58,832
1986	3,388	46	182	3,645	7,261	131,214	60,667
1987	2,394	6	130	1,370	3,900	156,628	84,790
1988	1,788	0	8	227	2,023	165,423	117,248
1989	1,177	0	15	56	1,248	162,228	115,377
1990	1,004	0	4	152	1,160	176,680	104,727
1991	1,362	0	12	72	1,446	165,684	122,215
1992	1,937	52	8	120	2,117	171,133	118,473
1993	2,526	6	28	107	2,667	178,712	101,837
1994	2,553	26	40	341	2,960	186,550	101,513
1995	2,427	14	12	882	3,335	179,297	83,879
1996	2,325	2	4	1,145	3,476	188,548	86,945
1997	3,060	8	0	932	4,000	173,508	93,678
1998	4,447	6	63	1,021	5,537	178,390	151,767
1999	5,147	14	63	1,681	6,905	173,294	82,664
2000	4,581	12	89	1,828	6,510	179,960	74,302
2001	3,767	28	108	380	4,283	182,414	97,150
2002	2,765	6	52	547	3,370	182,862	103,259
2003	2,474	12	134	311	2,931	226,312	99,638
2004	1,774	14	0	430	2,218	274,264	91,709
2005	1,607	2	30	280	1,919	269,352	73,159
2006	975	0	0	56	1,031	324,224	132,001
2007	1,039	0	0	0	1,039	316,097	0
2008	584	0	0	0	584	338,552	0
2009	604	0	0	0	604	278,958	0
2010	487	0	0	0	487	317,171	0
2011	503	0	0	0	503	333,768	0
2012	861	2	0	0	863	343,392	0
2013	1,097	34	0	0	1,131	351,443	0
2014	1,006	0	4	0	1,010	351,790	0
2015	1,746	0	0	947	2,693	334,785	130,425
2016	2,113	8	0	690	2,811	304,018	137,890
2017	2,251	4	4	755	3,014	302,688	145,502

As seen in Diagram IV.7, single family unit production dropped off during the recent recession and has slowly increased since that time. The value of single-family permits, however, has continued to increase during this time. The City has seen a slight increase in production overall in recent years, with a marked increase in the number of multifamily units being produced in the City.

Diagram IV.7
Single-Family Permits
 City of Mesa

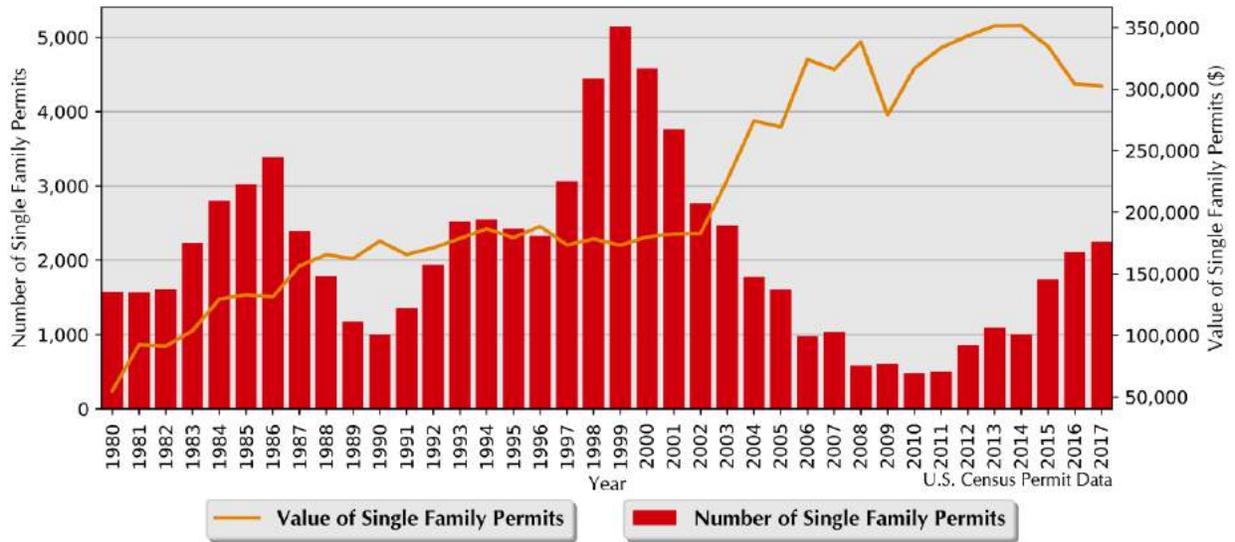
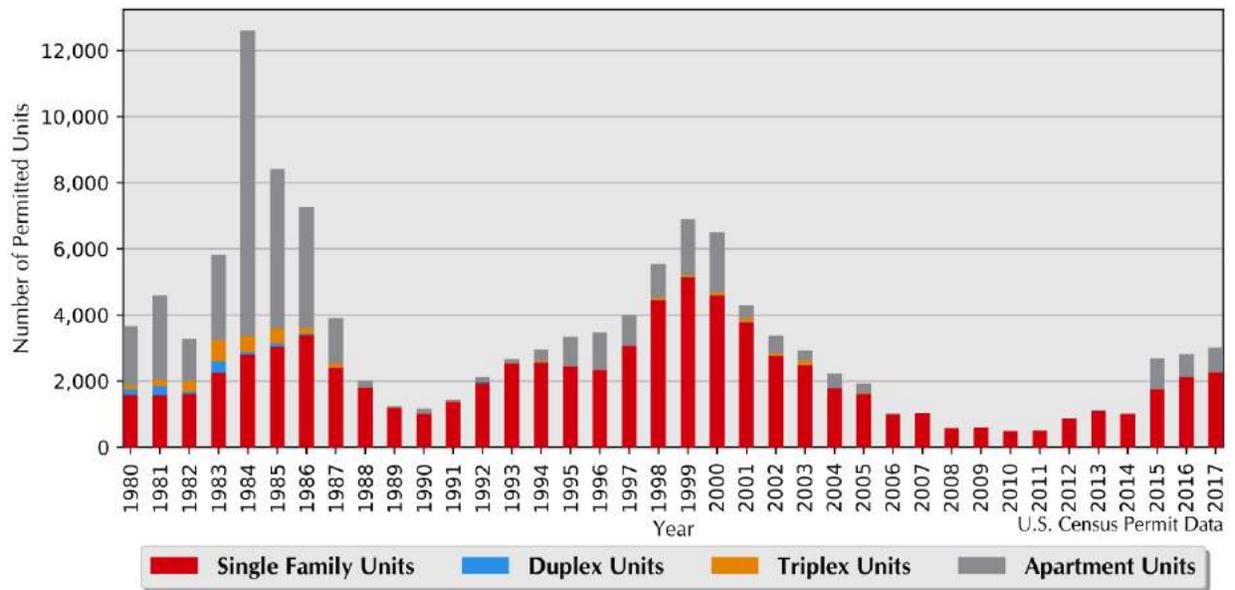


Diagram IV.8
Total Permits by Unit Type
 City of Mesa



Housing Characteristics

Households by type and tenure are shown in Table IV.22. Family households represented 65.7 percent of households, while non-family households accounted for 34.3 percent. These changed from 65.8 percent and 34.2 percent, respectively.

Table IV.22				
Household Type by Tenure				
City of Mesa				
2010 Census SF1 & 2017 Five-Year ACS Data				
Household Type	2010 Census		2017 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	108,868	65.8%	114,827	65.7%
Married-Couple Family	78,469	72.1%	83,905	73.1%
Owner-Occupied	61,011	77.8%	62,421	74.4%
Renter-Occupied	17,458	22.2%	21,484	25.6%
Other Family	30,399	27.9%	30,922	26.5%
Male Householder, No Spouse Present	9,593	31.6%	9,545	31.0%
Owner-Occupied	4,315	45.0%	4,518	47.3%
Renter-Occupied	5,278	55.0%	5,027	52.7%
Female Householder, No Spouse Present	20,806	68.4%	21,377	67.3%
Owner-Occupied	9,040	43.4%	8,602	40.2%
Renter-Occupied	11,766	56.6%	12,775	59.8%
Non-Family Households	56,506	34.2%	59,841	34.3%
Owner-Occupied	30,193	53.4%	29,669	49.6%
Renter-Occupied	26,313	46.6%	30,172	50.4%
Total	165,374	100.0%	174,668	100.0%

Table IV.23, below, shows housing units by type in 2010 and 2017. In 2010, there were 193,984 housing units, compared with 206,406 in 2017. Single-family units accounted for 59.5 percent of units in 2017, compared to 57.7 percent in 2010. Apartment units accounted for 20.2 percent in 2017, compared to 20.2 percent in 2010.

Table IV.23				
Housing Units by Type				
City of Mesa				
2010 & 2017 Five-Year ACS Data				
Unit Type	2010 Five-Year ACS		2017 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	111,980	57.7%	122,766	59.5%
Duplex	2,359	1.2%	2,537	1.2%
Tri- or Four-Plex	10,274	5.3%	10,914	5.3%
Apartment	39,150	20.2%	41,668	20.2%
Mobile Home	29,084	15.0%	27,846	13.5%
Boat, RV, Van, Etc.	1,137	0.6%	675	0.3%
Total	193,984	100.0%	206,406	100.0%

Table IV.24 shows housing units by tenure from 2010 to 2017. By 2017, there were 206,406 housing units. An estimated 60.2 percent were owner-occupied, and 15.4 percent were vacant.

Table IV.24				
Housing Units by Tenure				
City of Mesa				
2010 Census & 2017 Five-Year ACS Data				
Tenure	2010 Census		2017 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	165,374	82.2%	174,668	84.6%
Owner-Occupied	104,559	63.2%	105,210	60.2%
Renter-Occupied	60,815	36.8%	69,458	39.8%
Vacant Housing Units	35,799	17.8%	31,738	15.4%
Total Housing Units	201,173	100.0%	206,406	100.0%

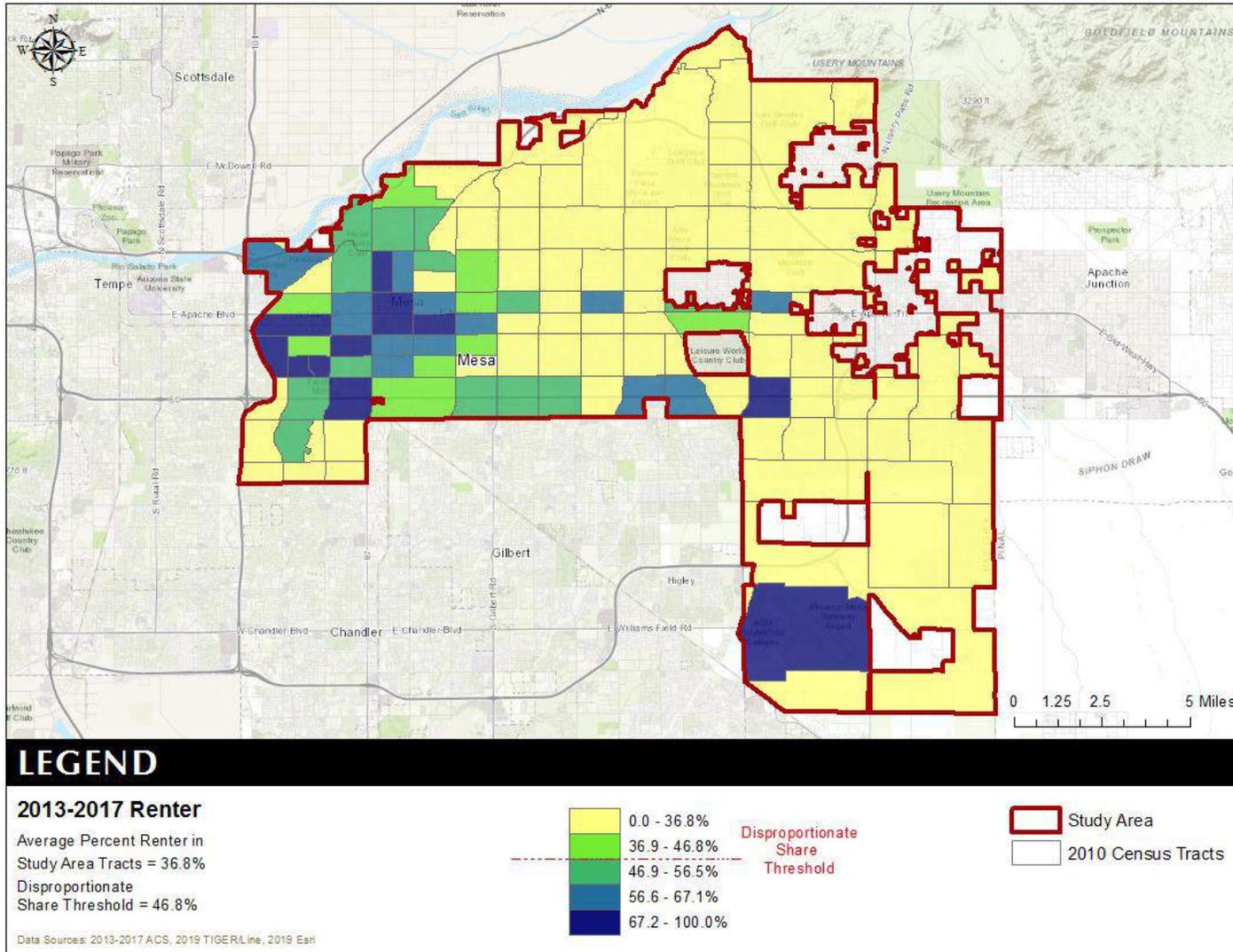
The location of renter households is shown in Map IV.7. These households are most likely to be found in western Mesa. Some areas have rental rates that exceed 67.2 percent. These areas also tend to have higher rates of poverty and Hispanic households, as seen in the previously presented maps. Conversely, owner occupied households are seen in Map IV.8. The most heavily concentrated areas of owner occupied housing is found in the eastern parts of Mesa, exceeding 86.2 percent in much of this area.

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 16.0 percent of households in 2010 and 15.4 percent of households in 2017. Housing units built in 1939 or earlier represented 0.6 percent of households in 2017 and 0.6 percent of households in 2010.

Table IV.25				
Households by Year Home Built				
City of Mesa				
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	1,077	0.6%	1,059	0.6%
1940 to 1949	1,575	0.9%	1,321	0.8%
1950 to 1959	6,088	3.7%	5,384	3.1%
1960 to 1969	11,584	7.0%	11,534	6.6%
1970 to 1979	37,686	22.7%	39,095	22.4%
1980 to 1989	46,085	27.8%	45,673	26.1%
1990 to 1999	35,190	21.2%	38,790	22.2%
2000 to 2009	26,625	16.0%	26,948	15.4%
2010 or Later	.	.	4,864	2.8%
Total	165,910	100.0%	174,668	100.0%

The distribution of unit types by race are shown in Table IV.26. An estimated 64.5 percent of white households occupy single-family homes, while 39.9 percent of black households do. Some 18.2 percent of white households occupied apartments, while 44.0 percent of black households do. An estimated 66.1 percent of Asian, and 39.0 percent of American Indian households occupy single-family homes.

Map IV.7
2017 Renter Households
 Mesa, AZ
 2017 ACS, Tigerline



Map IV.8
2017 Owner Occupied Households
 Mesa, AZ
 2017 ACS, Tigerline

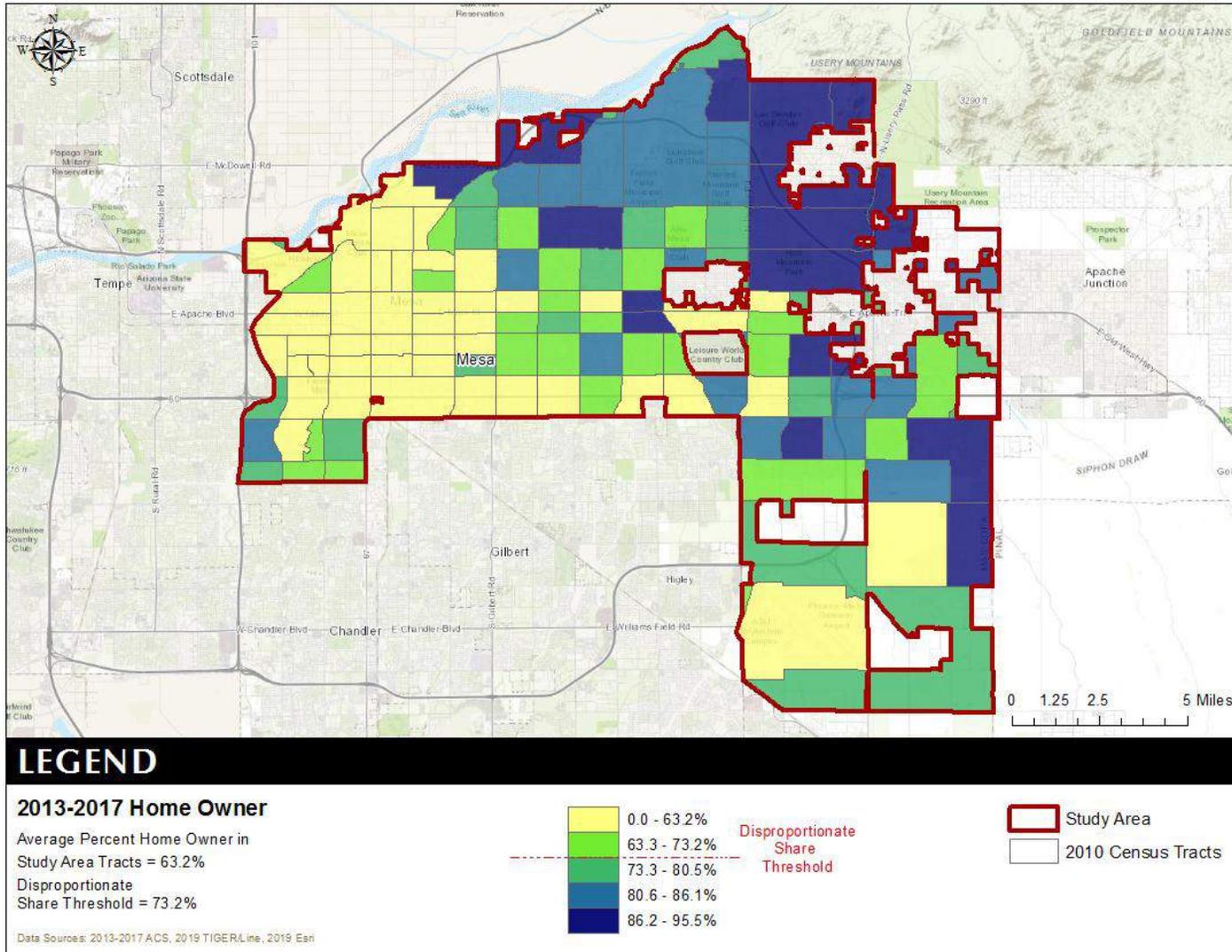


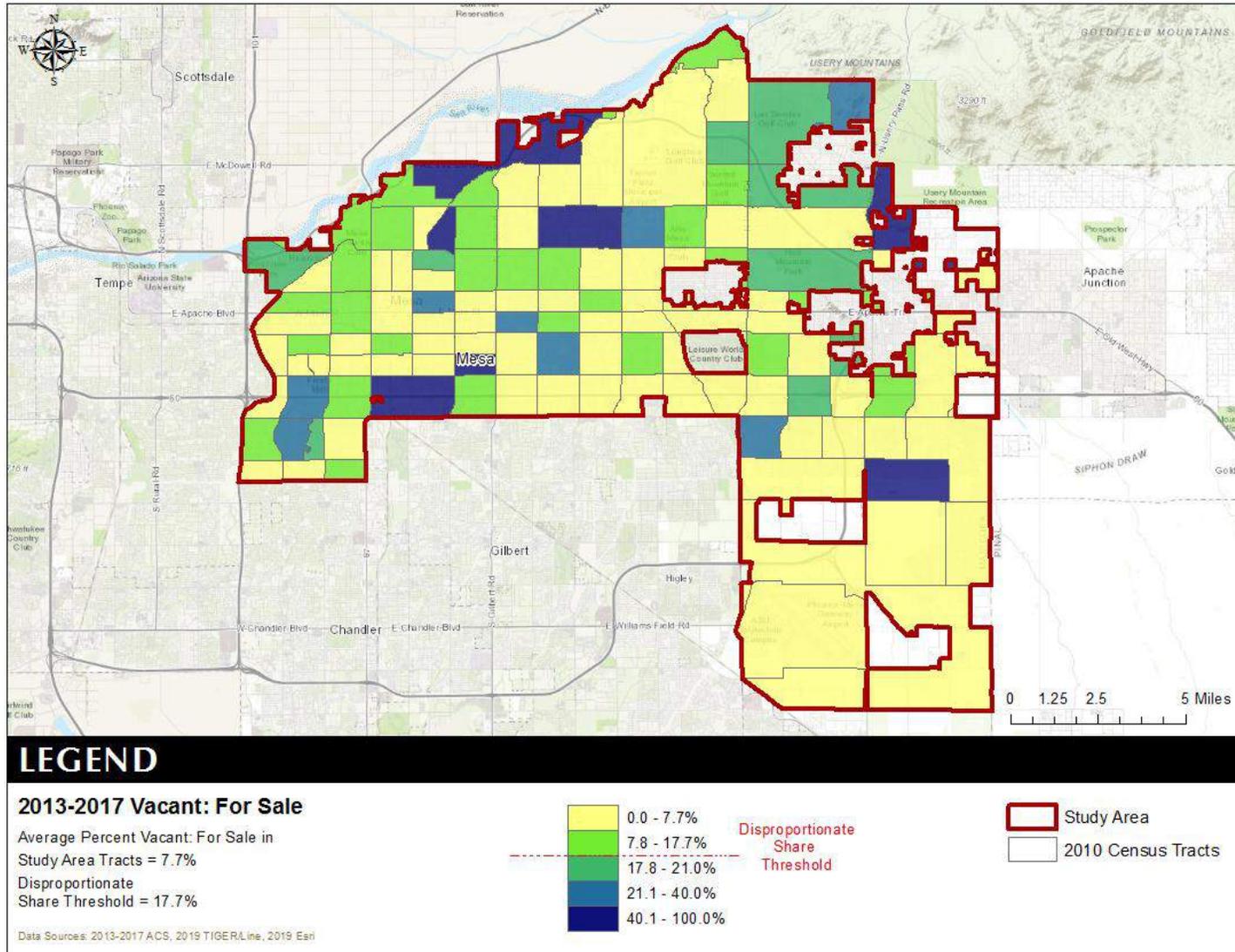
Table IV.26 Distribution of Units in Structure by Race City of Mesa 2017 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	64.5%	39.9%	39.0%	66.1%	51.9%	58.6%	59.1%
Duplex	1.2%	2.6%	1.2%	0.6%	3.0%	3.2%	0.7%
Tri- or Four-Plex	4.7%	11.4%	11.7%	5.4%	13.4%	9.7%	9.1%
Apartment	18.2%	44.0%	44.5%	26.8%	31.7%	22.9%	26.0%
Mobile Home	10.9%	2.1%	3.6%	1.1%	0%	5.5%	5.0%
Boat, RV, Van, Etc.	0.4%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant units between 2010 and 2017 are shown in Table IV.27. By 2017, for rent units accounted for 19.4 percent of vacant units, while for sale units accounted for 7.7 percent. "Other" vacant units accounted for 10.6 percent of vacant units, representing a total of 3,371 "other" vacant units.

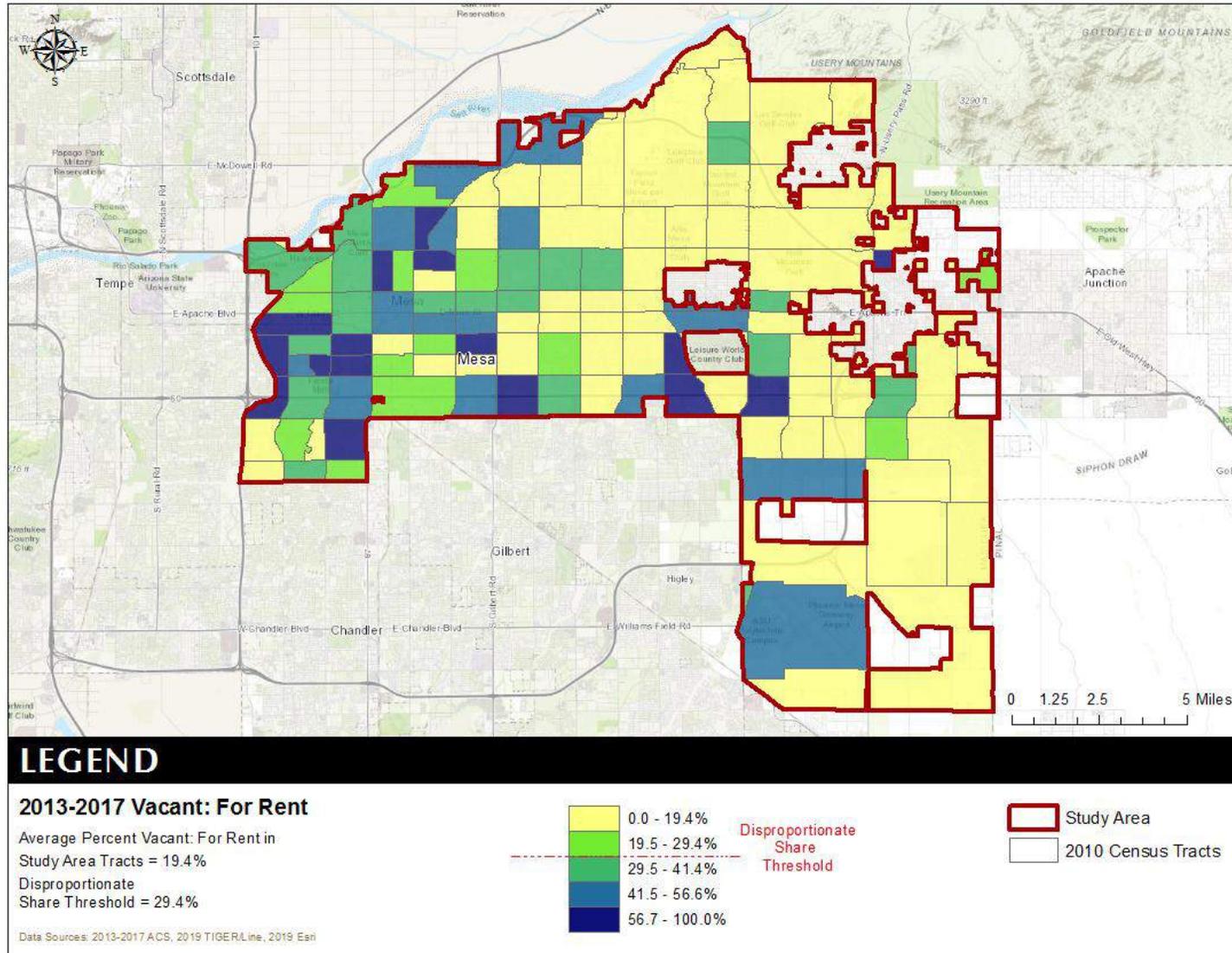
Table IV.27 Disposition of Vacant Housing Units City of Mesa 2010 Census & 2017 Five-Year ACS Data				
Disposition	2010 Census		2017 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	10,741	30.0%	6,152	19.4%
For Sale	4,008	11.2%	2,429	7.7%
Rented Not Occupied	334	0.9%	821	2.6%
Sold Not Occupied	656	1.8%	1,733	5.5%
For Seasonal, Recreational, or Occasional Use	16,926	47.3%	17,232	54.3%
For Migrant Workers	8	0%	0	0%
Other Vacant	3,126	8.7%	3,371	10.6%
Total	35,799	100.0%	31,738	100.0%

Vacant housing is shown in Maps IV.9 through IV.12. Vacant for sale housing was distributed throughout Mesa in 2017, as seen in Map IV.9. However, vacant for rent housing was more heavily concentrated in western Mesa in 2017. "Other" vacant housing shifted between 2010 and 2017, as seen in Maps IV.11 and IV.12. "Other" vacant housing is not for sale or for rent, and it not otherwise available to the marketplace. These units can become problematic if concentrated in certain areas and may create a "blighting" effect. In 2010, "other" vacant housing units accounted for 8.7 percent of vacant units. These tended to be in the northern part of Mesa. By 2017, "other" vacant units accounted for 10.6 percent of vacant units and were more heavily concentrated in western Mesa. These areas may present an opportunity for the City for redevelopment.

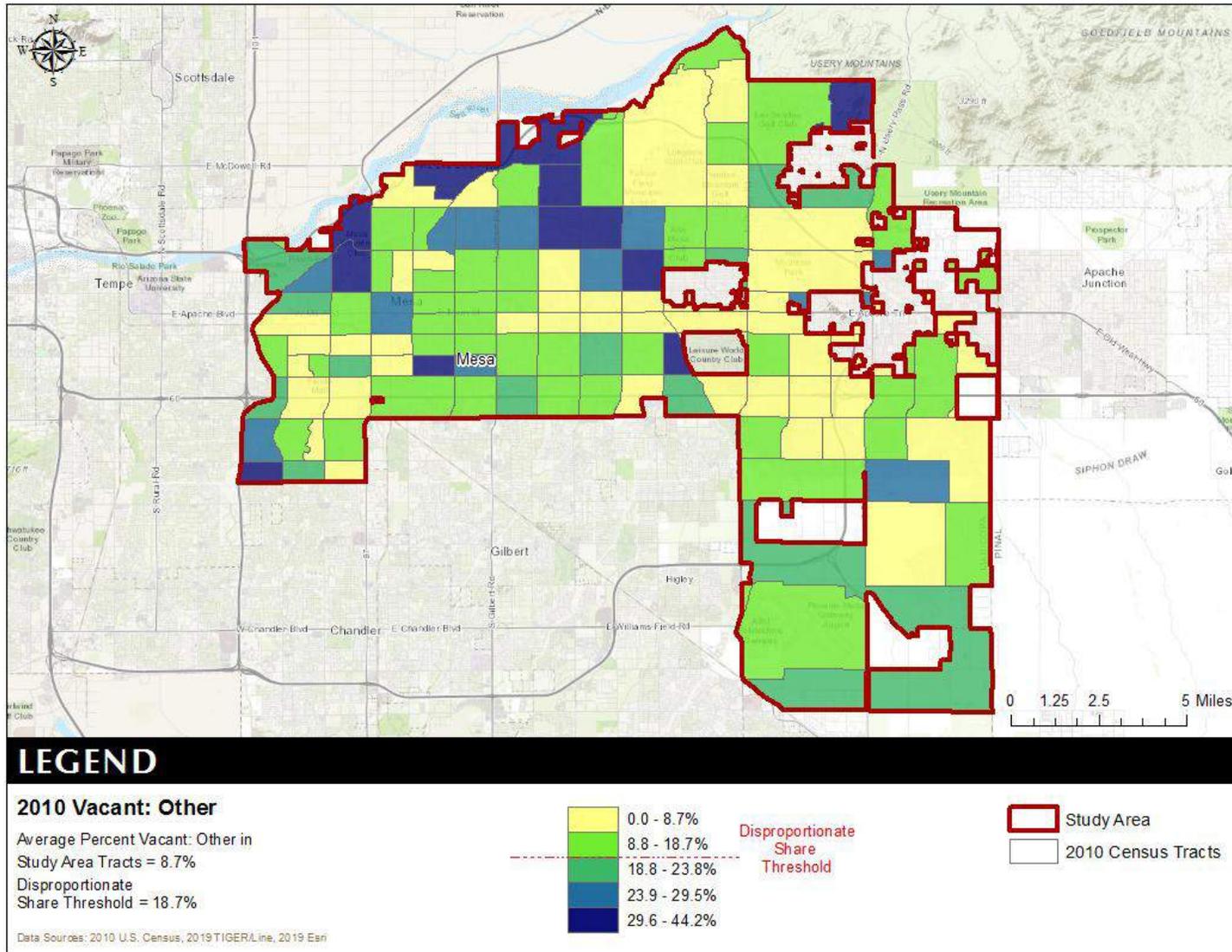
Map IV.9
2017 Vacant for Sale
 Mesa, AZ
 2017 ACS, Tigerline



Map IV.10
2017 Vacant for Rent
 Mesa, AZ
 2017 ACS, Tigerline



Map IV.11
2010 “Other” Vacant
 Mesa, AZ
 2010 Census, Tigerline



Map IV.12
2017 “Other” Vacant
 Mesa, AZ
 2017 ACS, Tigerline

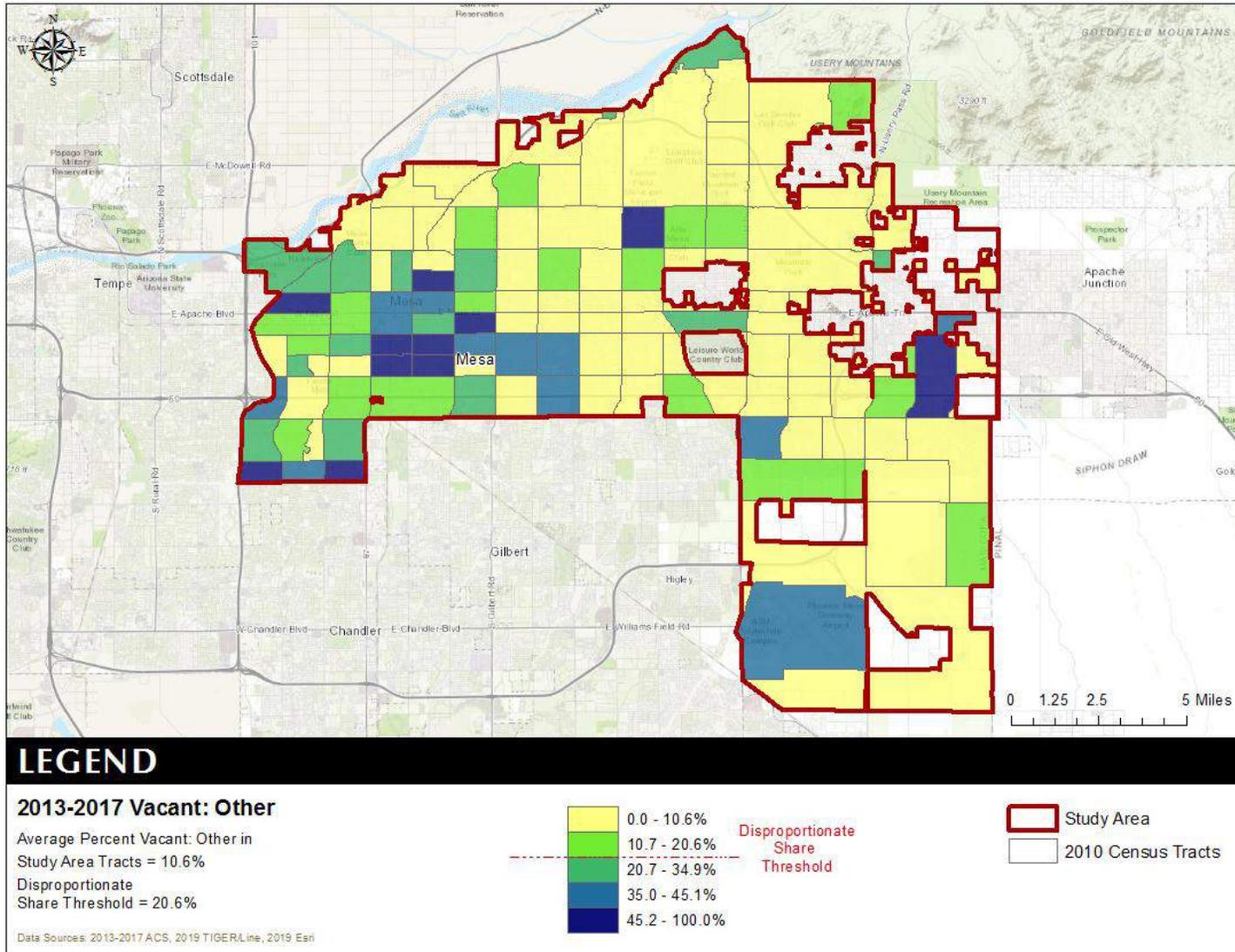


Table IV.28, below, shows the number of households in the city by number of bedrooms and tenure. There were 2,692 rental households with no bedrooms, otherwise known as studio apartments. Two-bedroom households accounted for 17.3 percent of total households in City of Mesa. In Mesa there were 63,621 households with three bedrooms which accounted for 30.0 percent of all households, and there were only 8,891 five-bedroom or more households, which accounted for 15.7 percent of all households.

Table IV.28				
Households by Number of Bedrooms				
City of Mesa				
2017 5-Year ACS Data				
Number of Bedrooms	Tenure		Total	% of Total
	Own	Rent		
None	338	2,692	3,907	100.0
One	7,242	17,684	35,794	1.9
Two	22,213	27,966	61,841	17.3
Three	42,403	15,554	63,621	30.0
Four	25,352	4,746	32,352	30.8
Five or more	7,662	816	8,891	15.7
Total	174,668	69,458	206,406	100.0

The age of a structure influences its value. As shown in Table IV.29, structures built in 1939 or earlier had a median value of \$115,400 while structures built between 1950 and 1959 had a median value of \$146,200 and those built between 1990 to 1999 had a median value of \$212,900. The newest structures tended to have the highest values and those built between 2010 and 2013 and from 2014 or later had median values of \$278,200 and, \$357,600 respectively. The total median value in City of Mesa was \$187,900.

Table IV.29	
Owner Occupied Median Value by Year Structure Built	
City of Mesa	
2017 5-Year ACS Data	
Year Structure Built	Median Value
1939 or earlier	115,400
1940 to 1949	166,100
1950 to 1959	146,200
1960 to 1969	144,100
1970 to 1979	165,900
1980 to 1989	166,000
1990 to 1999	212,900
2000 to 2009	243,700
2010 to 2013	278,200
2014 or later	357,600
Median Value	187,900

Household mortgage status is reported in Table IV.30. In the City of Mesa households with a mortgage accounted for 63.8 percent of all households or 67,087 housing units, and the remaining 54.9 percent or 57,781 units had no mortgage. Of those units with a mortgage, 8,994 had either a

second mortgage or home equity loan, 312 had both a second mortgage and home equity loan, and 57,781 or 54.9 percent had no second mortgage or no home equity loan.

Table IV.30		
Mortgage Status		
City of Mesa		
2017 5-Year ACS Data		
Mortgage Status	City of Mesa	
	Households	% of Households
Housing units with a mortgage, contract to purchase, or similar debt	67,087	63.8
With either a second mortgage or home equity loan, but not both	8,994	8.5
Second mortgage only	2,357	2.2
Home equity loan only	6,637	6.3
Both second mortgage and home equity loan	312	0.3
No second mortgage and no home equity loan	57,781	54.9
Housing units without a mortgage	38,123	36.2
Total	105,210	100.0%

Table IV.31 lists the City of Mesa median rent as \$797 and the median home value as \$187,900.

Table IV.31	
Median Rent	
City of Mesa	
2017 5-Year ACS Data	
Place	Rent
Median Rent	\$797
Median Home Value	\$187,900

Median Contract Rents are shown in Map IV.13. Rents are highest in eastern and central Mesa, and lowest in western Mesa. The highest areas saw rents above \$1,077, while the lowest areas were below \$689.

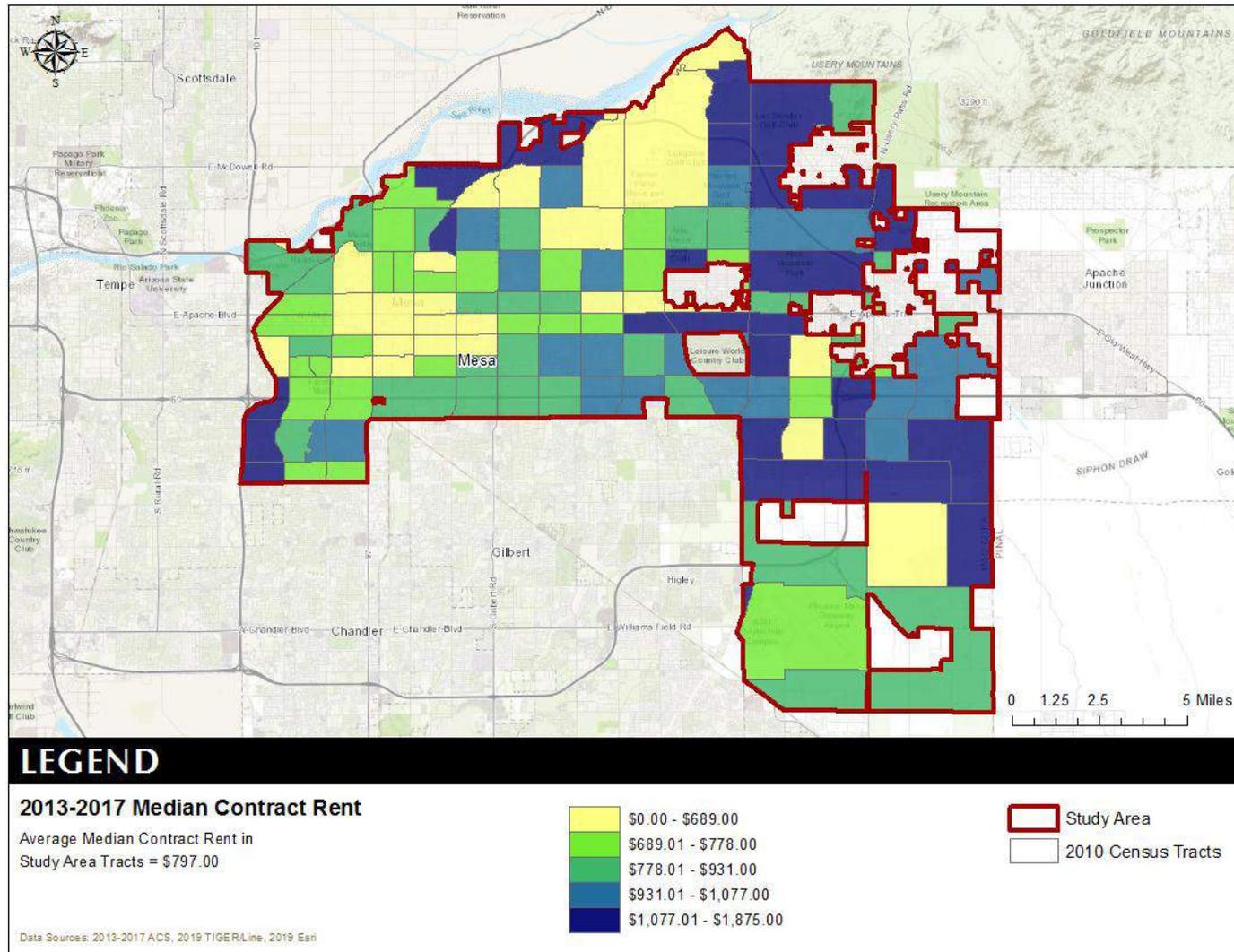
Median Home Values are shown in Map IV.14. The areas with the highest median contract rents also tended to have the highest median home values. The areas with the highest median home values were over \$245,900, while the lowest were below \$101,200.

Summary

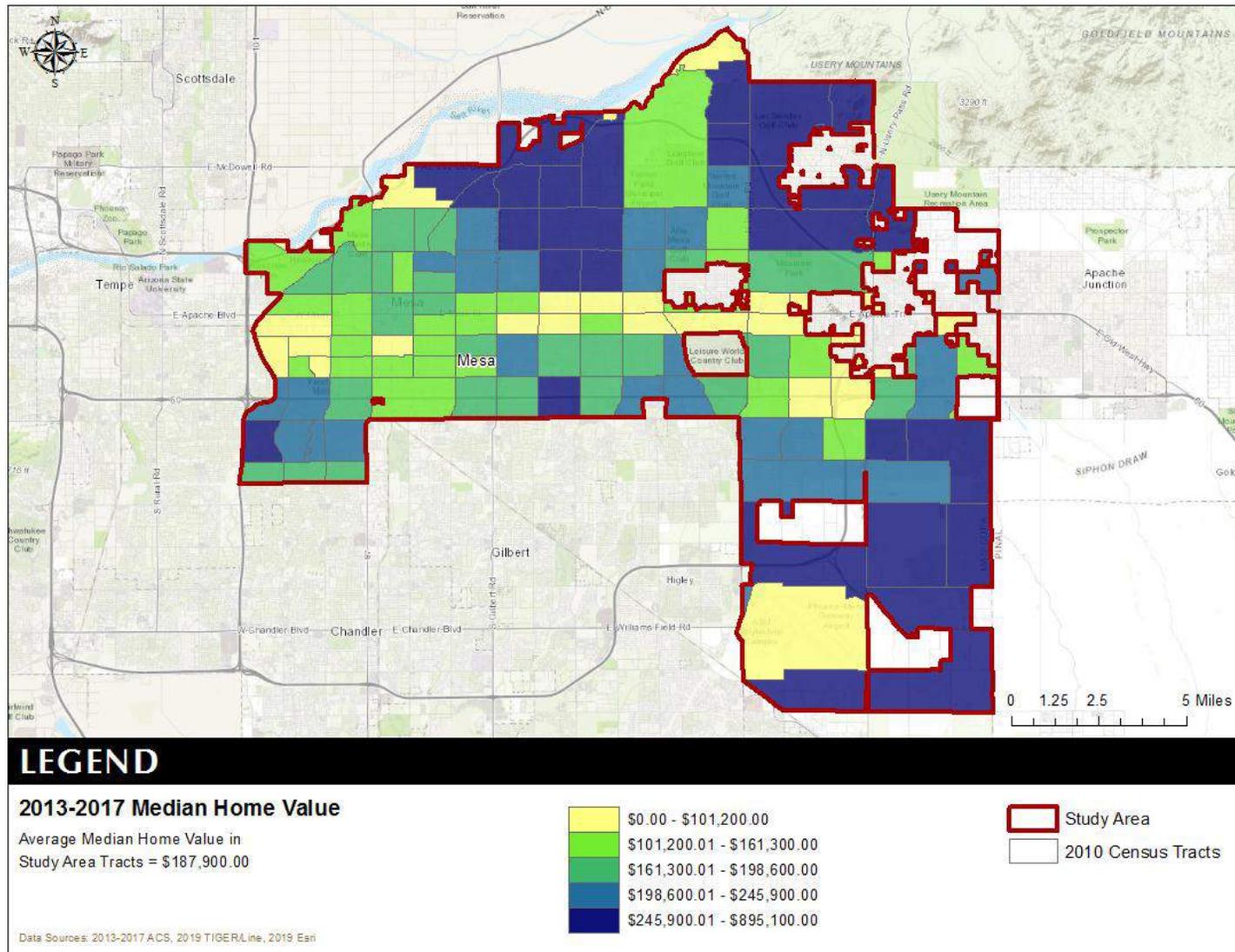
Mesa experienced a drop-off in housing production during the recent recession, which has begun to recover. In 2018, there were 3,014 total units produced in the City, with 2,251 of these being single family units. Single family unit production declined beginning in 2008 and have increased slightly since that time. The value of single-family permits, however, continued to rise until 2014 before dropping slightly to \$302,688. Since 2010, the City has seen a slight decline in the proportion of vacant units, mainly seen in the decline in the number of vacant units for rent.

Housing prices are markedly higher in eastern and central Mesa for both rental costs and home values when compared to western Mesa. In addition, western Mesa has higher proportions of renter households overall.

Map IV.13
2017 Median Contract Rent
 Mesa, AZ
 2017 ACS, Tigerline



Map IV.14
2017 Median Home Value
 Mesa, AZ
 2017 ACS, Tigerline



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 .⁹

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.¹⁰

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

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

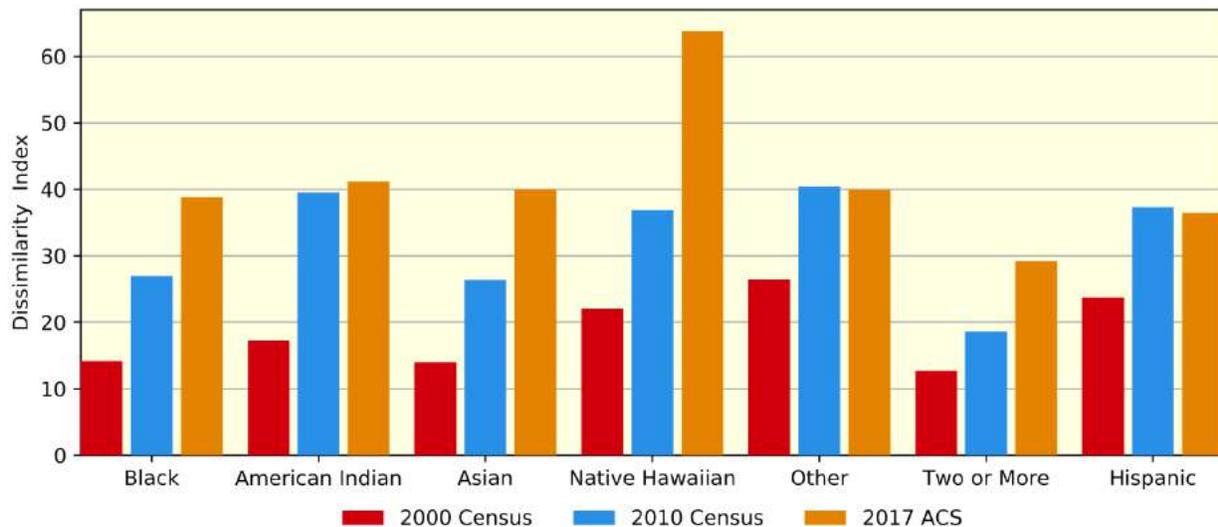
⁹ Affirmatively Furthering Fair Housing Data Documentation. HUD. December 2015.

¹⁰ Wong, David S. “Spatial Decomposition of Segregation Indices: A Framework Toward Measuring Segregation at Multiple Levels.” *Geographical Analyses*, 35:3. The Ohio State University. July 2003. P. 179.

Segregation Levels

Diagram IV.11 shows the rate of segregation by race and ethnicity for 2000, 2010, and 2017. During this time period, black households have had an increasing level of segregation, but it has remained low. American Indian households had a moderate 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 low level of segregation in both 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. Hispanic households remained at a low level of segregation in 2017.

Diagram IV.11
Dissimilarity Index
City of Mesa



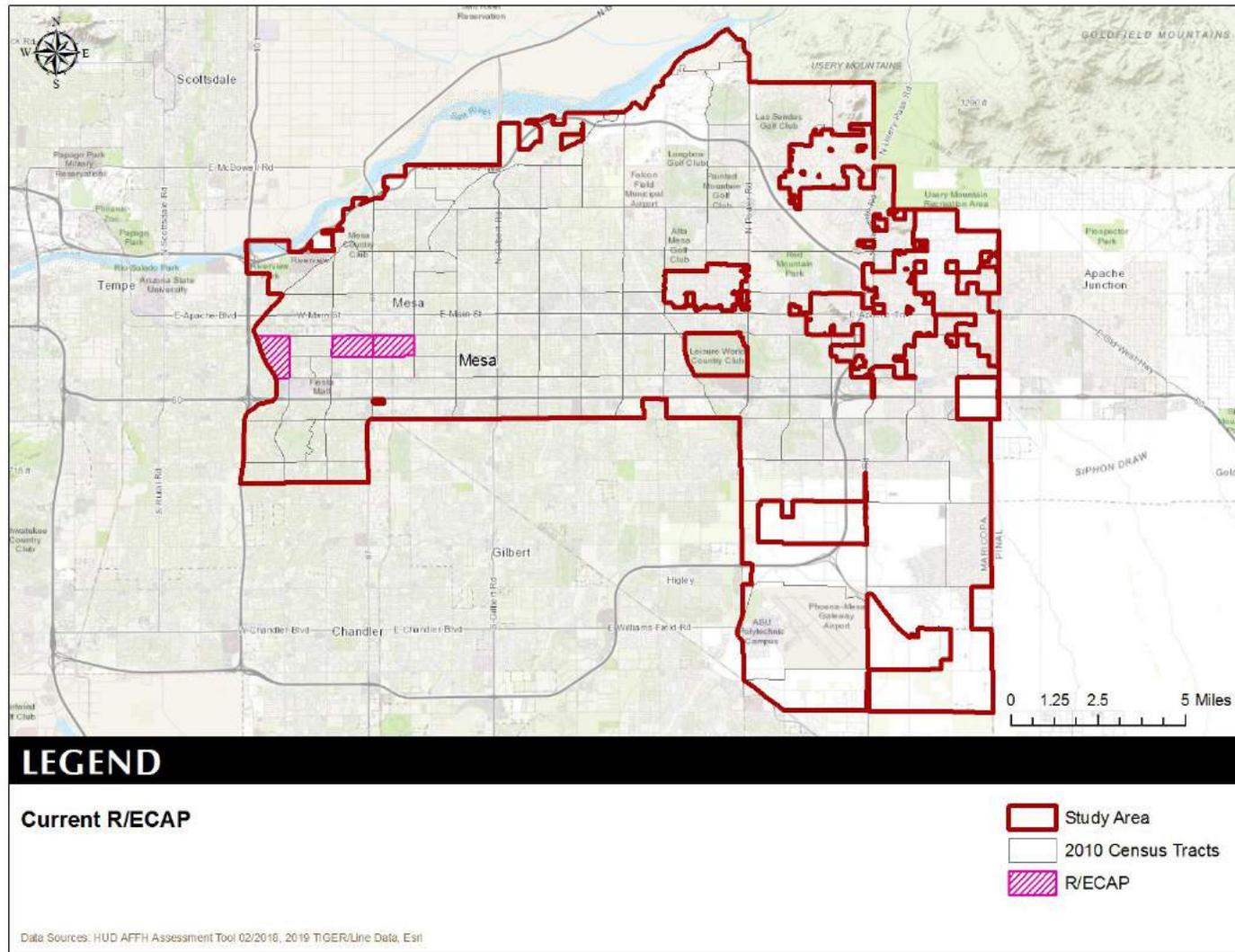
C. RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

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 percent of the Census tract population. Second, the poverty rate in that Census must exceed a certain threshold, at 40 percent.

R/ECAPs over Time

The R/ECAPS in the City of Mesa are illustrated in the maps on the following pages. The number of R/ECAPS increased from 2010 to 2017. All three (3) R/ECAPS in 2017 were found in West Mesa.

Map IV.16
2017 R/ECAPs
City of Mesa
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 inspects whether a select group, or certain groups, have lower or higher levels of access to these community assets. HUD expresses several of these community assets through the use of an index value, with 100 representing total access by all members of the community, and zero representing no access.

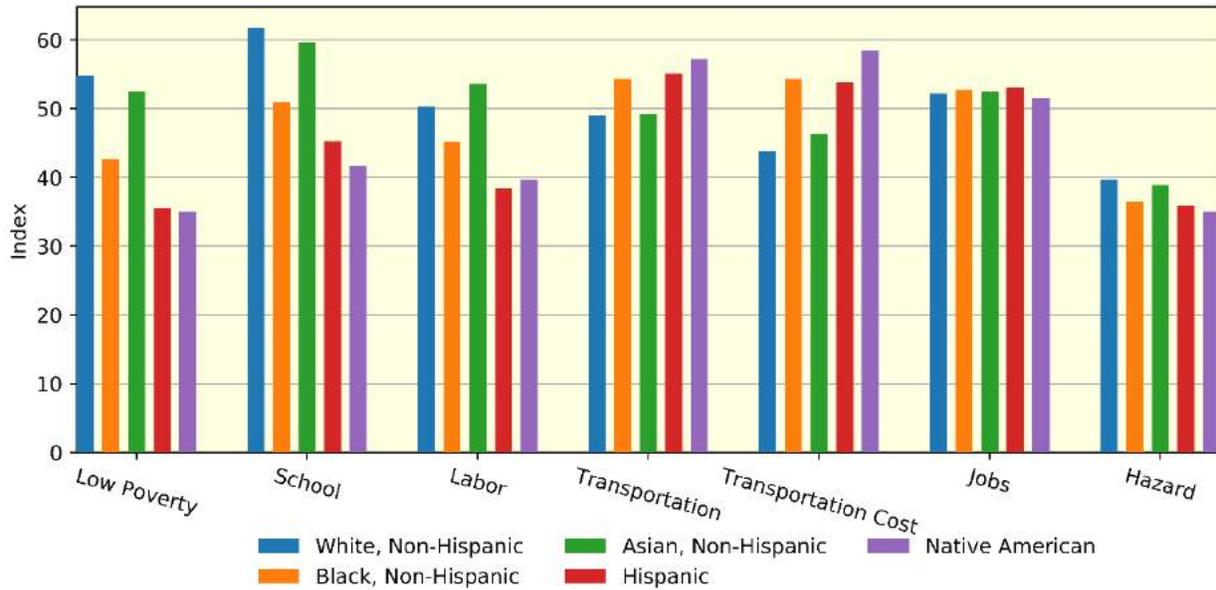
The HUD opportunity indices are access to Low Poverty areas; access to School Proficiency; characterization of the Labor Market Engagement; residence in relation to Jobs Proximity; Low Transportation Costs; Transit Trips Index; and a characterization of where you live by an Environmental Health indicator.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

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

Diagram IV.12 shows the level of access to opportunities by race and ethnicity. Black, Hispanic and Native American households have lower access to Low Poverty areas, compared to other races and ethnicities in the City of Mesa. Black, Hispanic, and Native American households also have markedly lower access to school proficiency. Black, 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, although white and Asian households have lower index

scores than other racial and ethnic groups in the City. There is little variance by race or ethnicity to job proximity and environmental health.

Diagram IV.12
Access to Opportunity
 City of Mesa

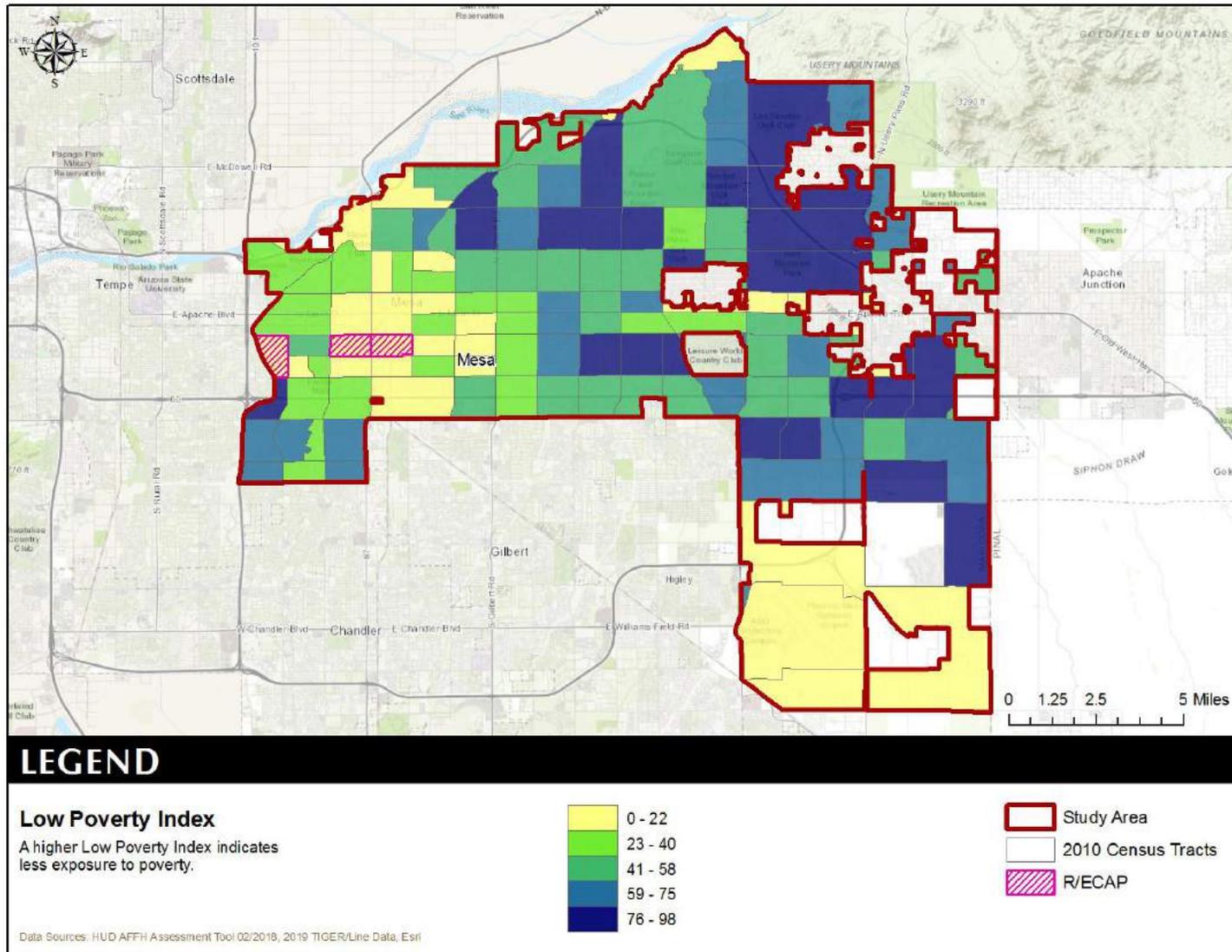


LOW POVERTY INDEX

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 western and southern Mesa, while the highest scores were found in the more central parts of Mesa.

Map IV.17
Low Poverty
 City of Mesa
 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 eastern part of Mesa, while the lowest scores were seen in West Mesa.

JOBS PROXIMITY INDEX

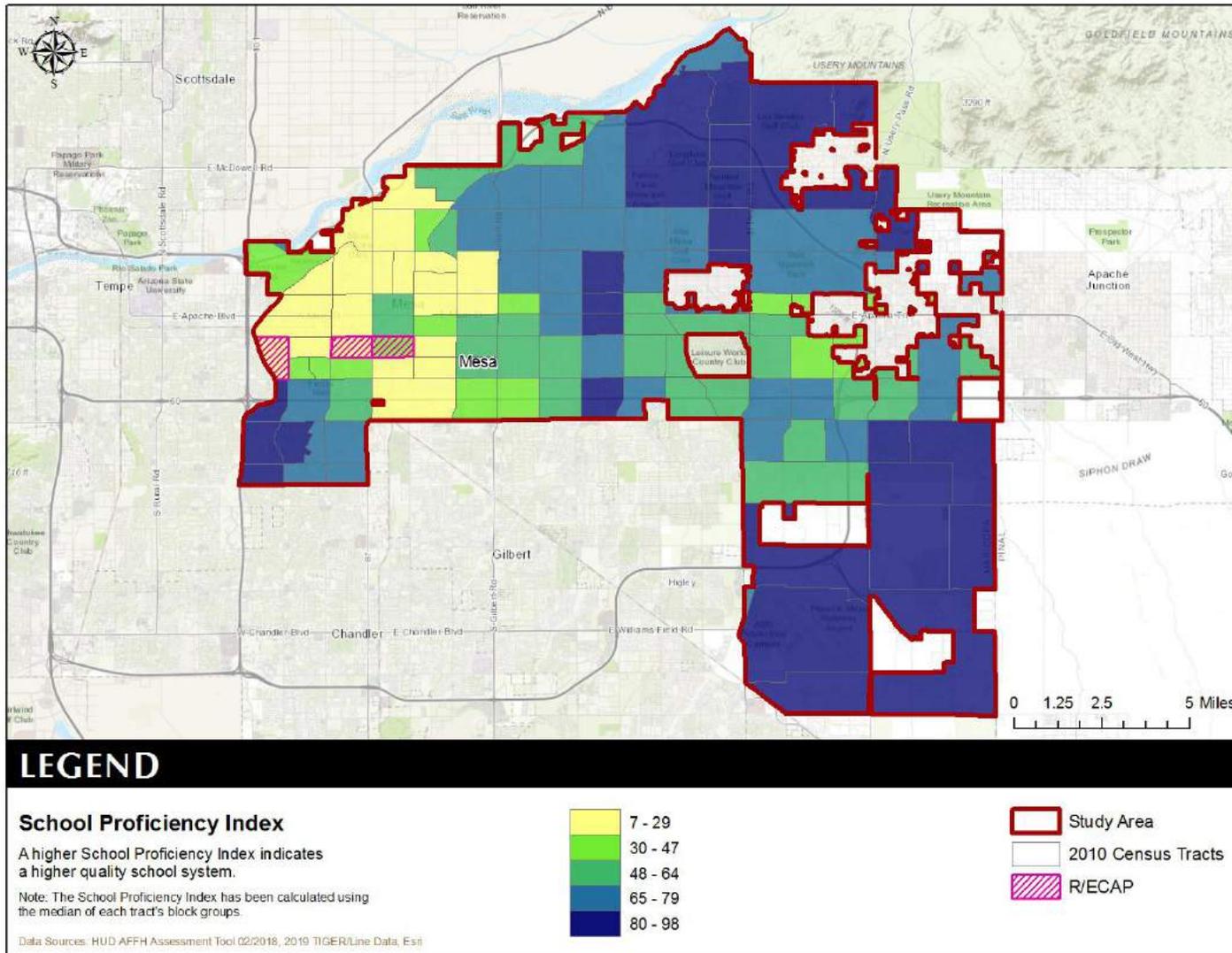
The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity and is shown in Map IV.19. Job proximity varied widely across the City. As one would expect, the areas closest to the city center had the highest job proximity index ratings. Job Proximity varied widely across the City.

LABOR MARKET ENGAGEMENT INDEX

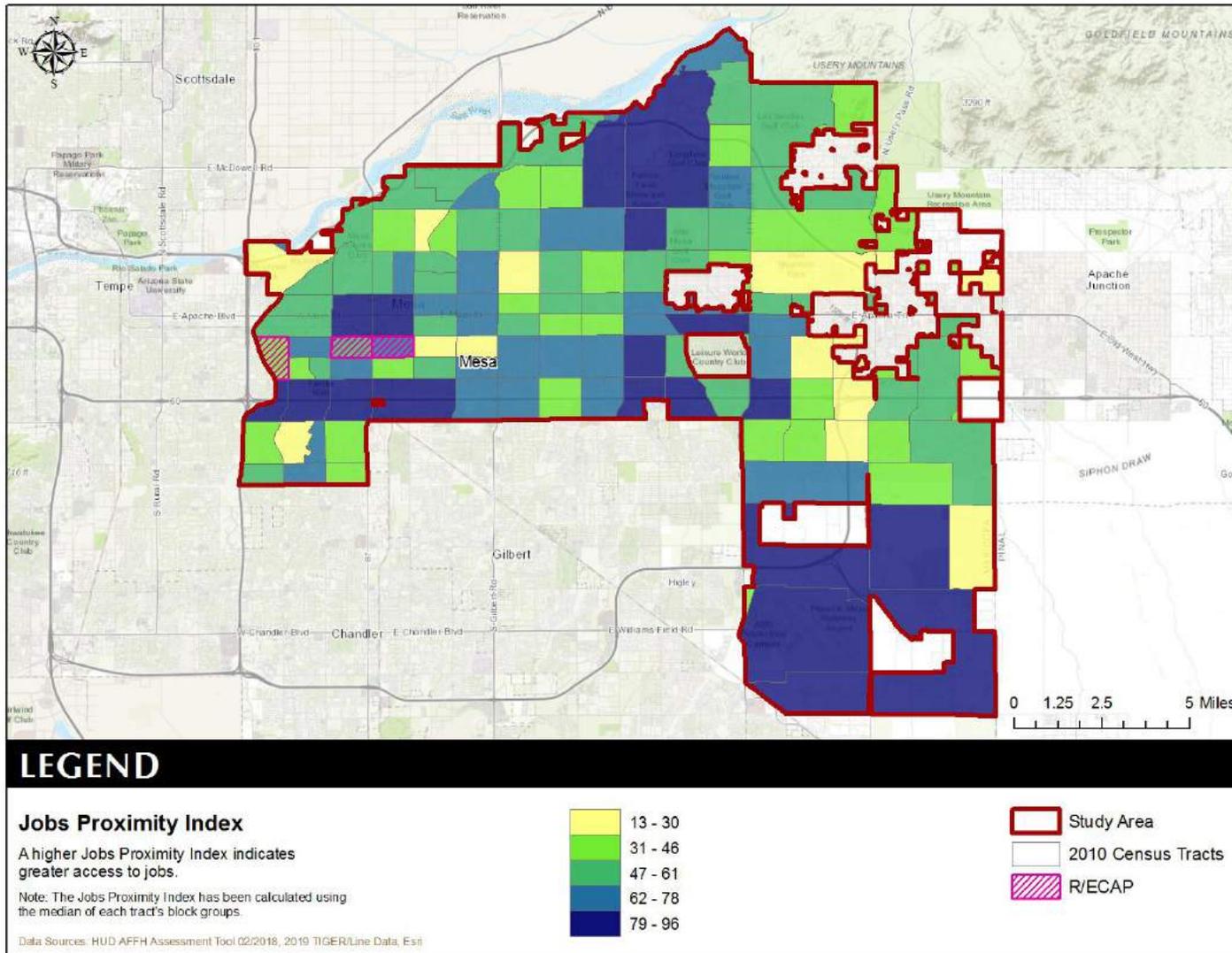
The Labor Market Engagement Index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood Map IV.20 shows the labor market engagement for the City. Areas in northern and southern Mesa had the highest rate of labor market engagement, above 71 index ratings. Areas in western and central Mesa had the lowest labor market engagement index ratings, with index ratings below 17.

Geographic location did seem to correspond with greater access to jobs and labor market engagement, with parts of the City have a higher level of labor market engagement than other areas. In addition, black, Hispanic, and Native American households have lower access to labor market engagement in the City.

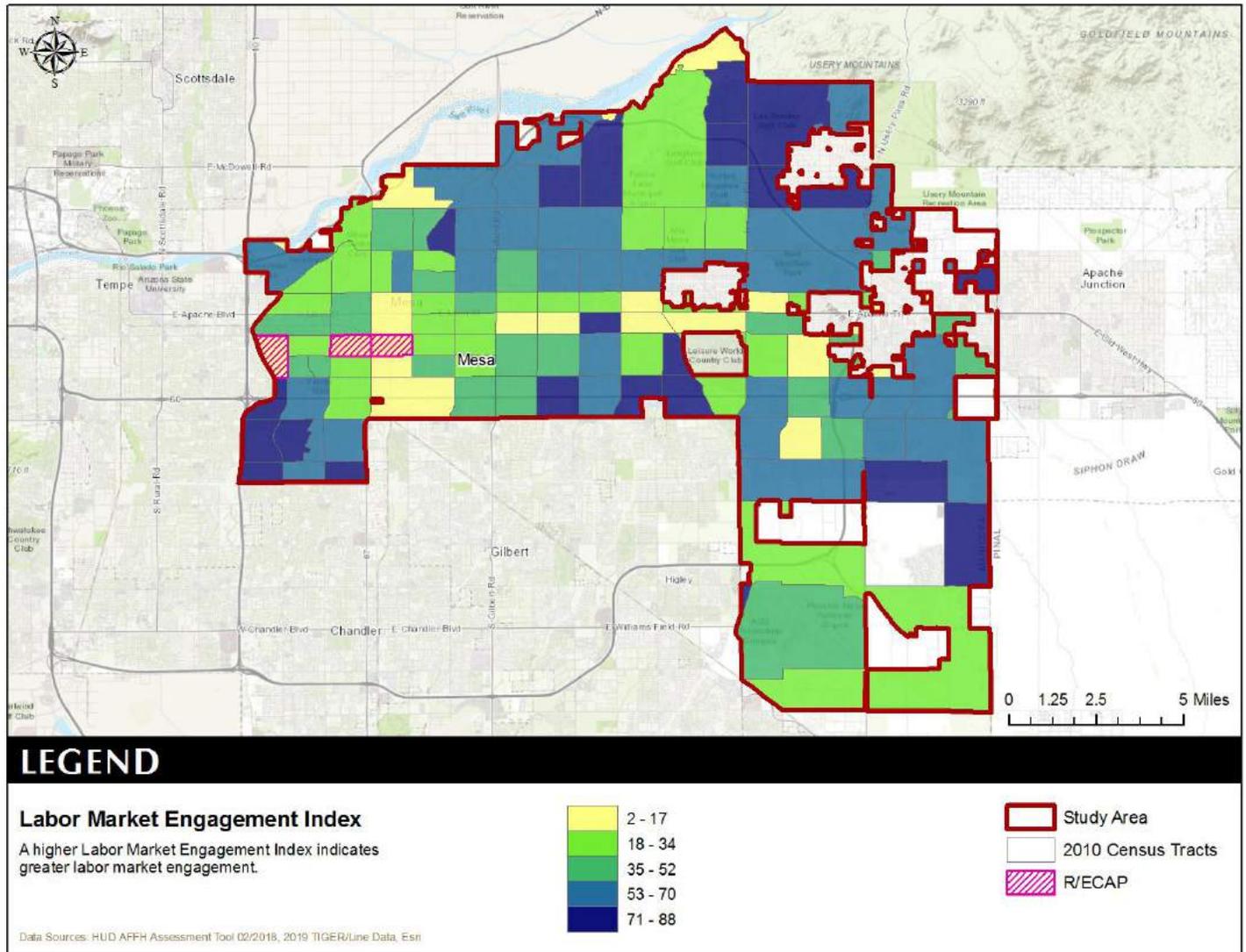
Map IV.18
School Proficiency
 City of Mesa
 HUD AFFH Database



Map IV.19
Job Proximity
 City of Mesa
 HUD AFFH Database



Map IV.20
Labor Market Engagement
 City of Mesa
 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 western part of Mesa, indicating the most transit use in that part of the City.

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 western parts of the City.

ENVIRONMENTAL HEALTH INDEX

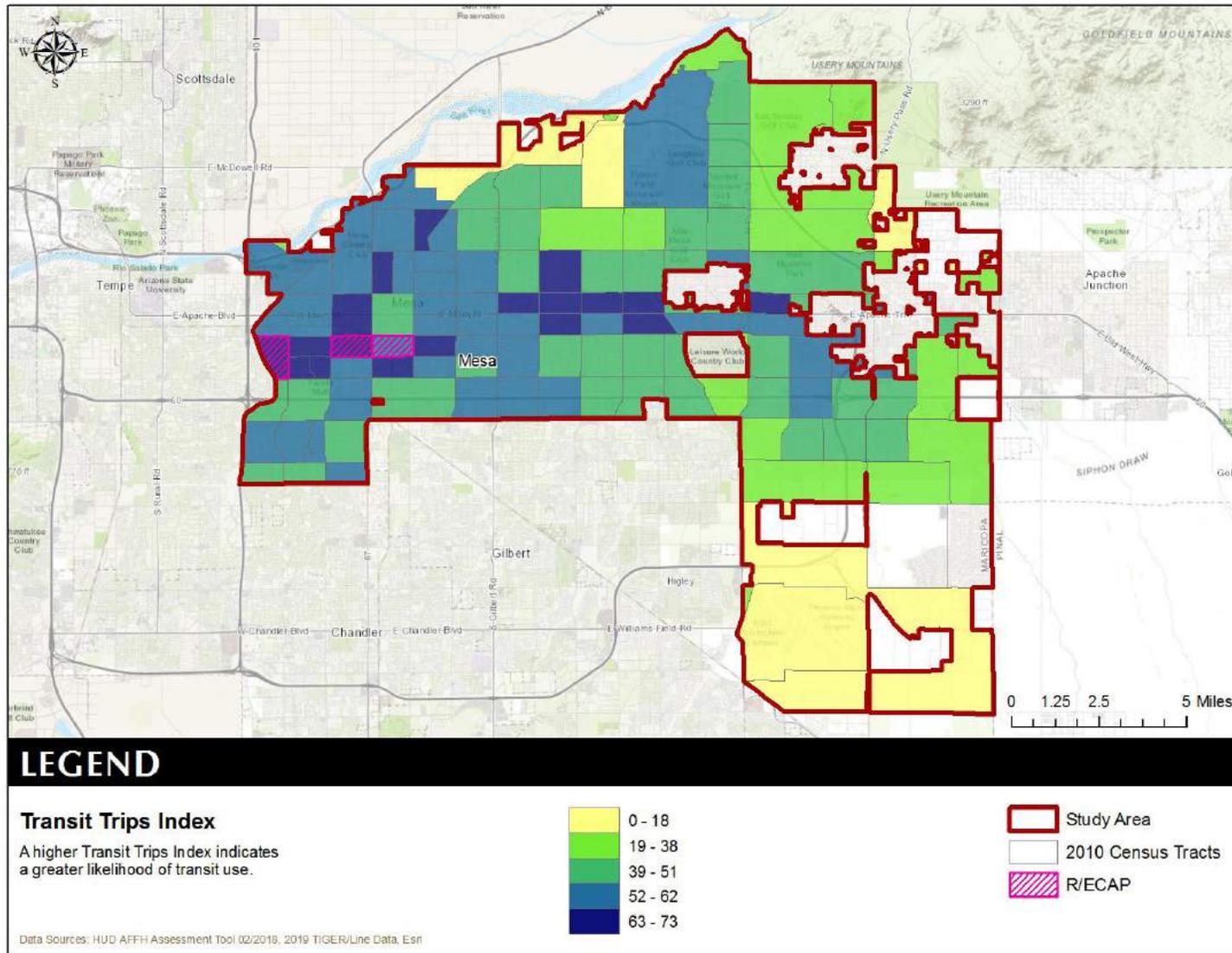
The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood.

The Environmental Health Index varied widely in the City, with the areas in western and central Mesa seeing the lowest ratings.

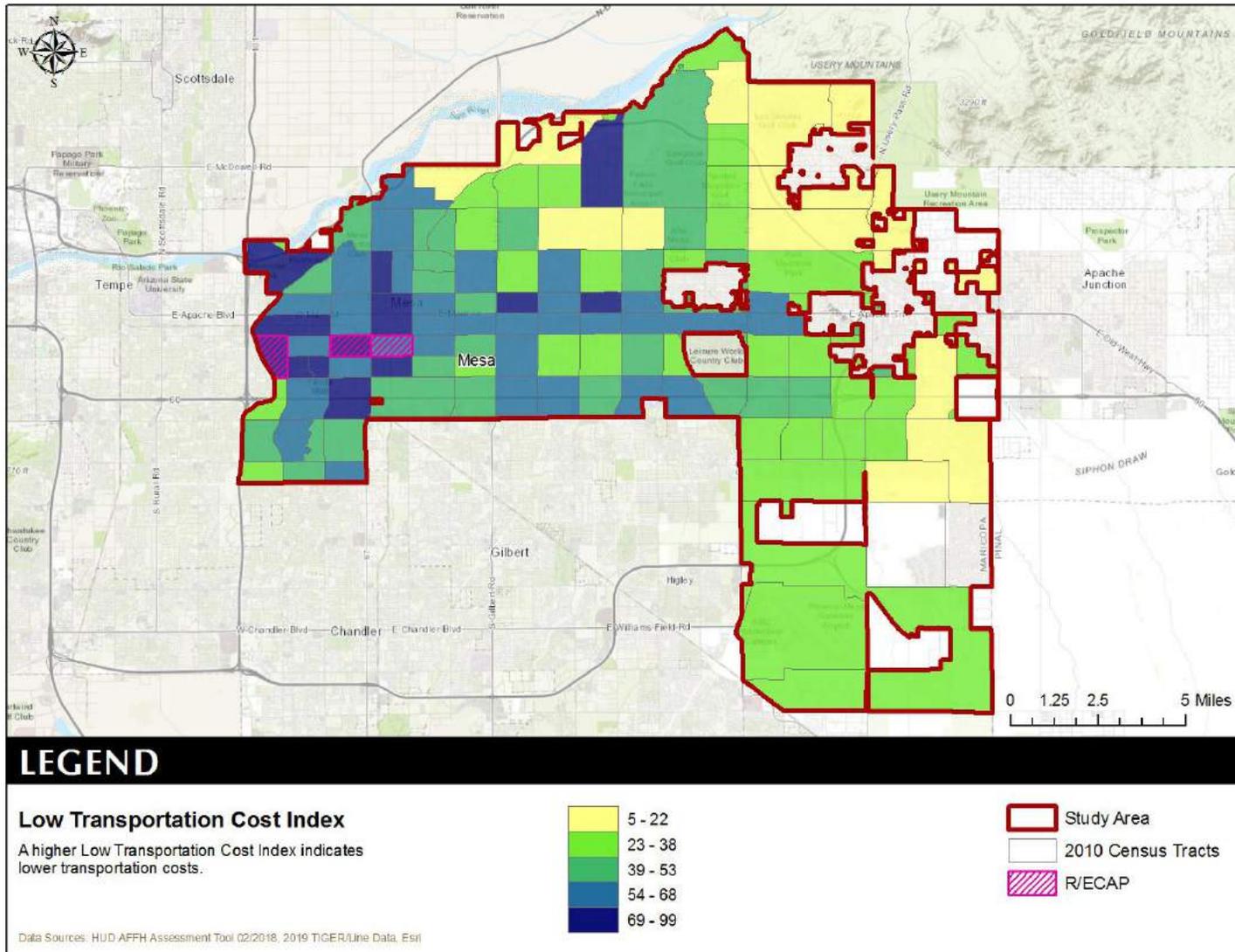
PATTERNS IN DISPARITIES IN ACCESS TO OPPORTUNITY

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, Native American, and Hispanic households in the City of Mesa. Other measures of opportunity (school proficiency, use of public transit, transportation costs, and environmental quality) did not differ dramatically by race or ethnicity.

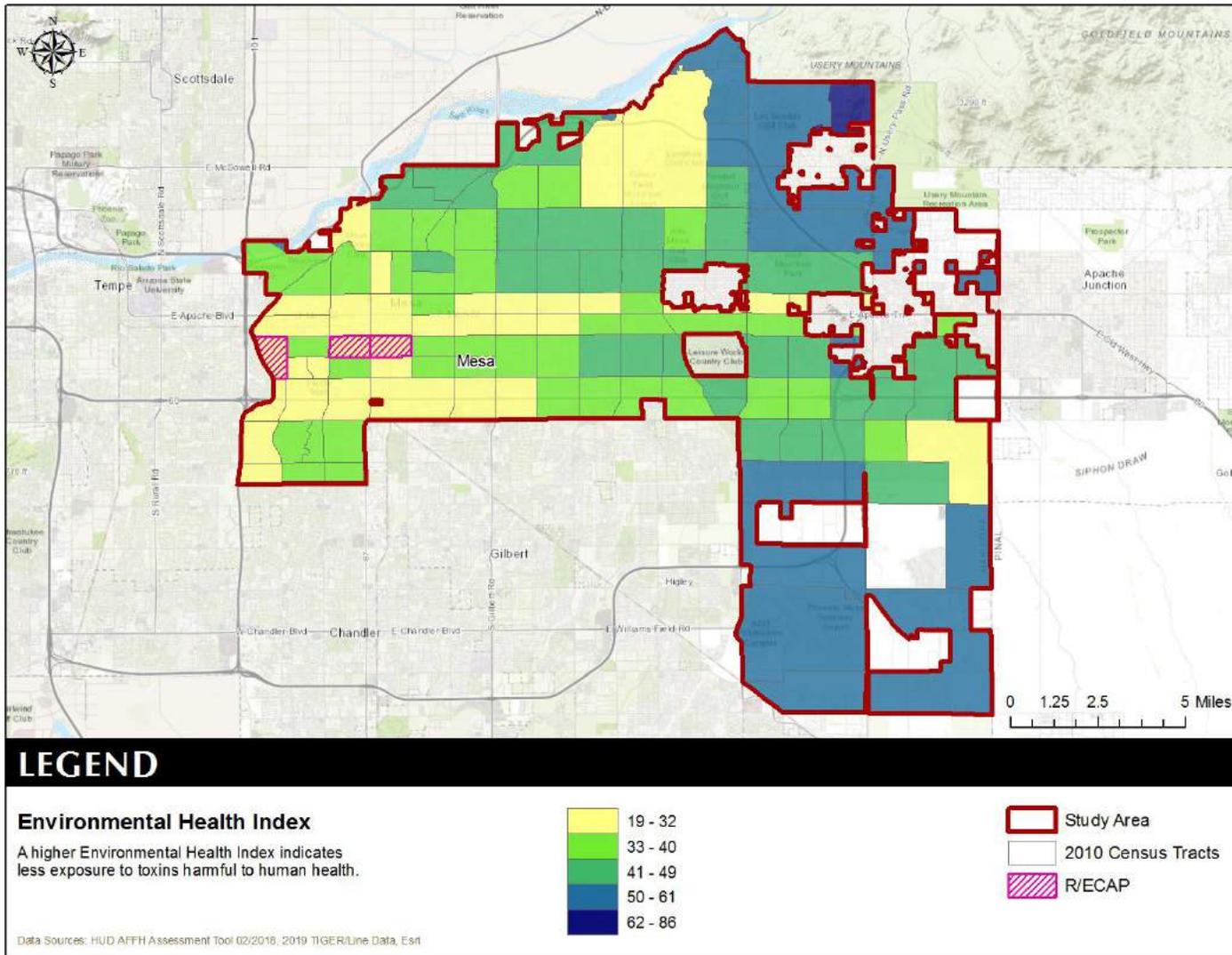
Map IV.21
Transit Trips
 City of Mesa
 HUD AFFH Database



Map IV.22
Transportation Cost
 City of Mesa
 HUD AFFH Database



Map IV.23
Environmental Health
 City of Mesa
 HUD AFFH Database



E. DISPROPORTIONATE HOUSING NEEDS

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

Overcrowding

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.32. In 2017, an estimated 3.3 percent of households were overcrowded, and an additional 1.3 percent were severely overcrowded.

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	106,201	97.6%	2,044	1.9%	548	0.5%	108,793
2017 Five-Year ACS	103,231	98.1%	1,481	1.4%	498	0.5%	105,210
Renter							
2010 Five-Year ACS	53,148	93.1%	2,726	4.8%	1,243	2.2%	57,117
2017 Five-Year ACS	63,343	91.2%	4,335	6.2%	1,780	2.6%	69,458
Total							
2010 Five-Year ACS	159,349	96.0%	4,770	2.9%	1,791	1.1%	165,910
2017 Five-Year ACS	166,574	95.4%	5,816	3.3%	2,278	1.3%	174,668

Incomplete Plumbing and Kitchen 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 312 households with incomplete plumbing facilities in 2017, representing 0.2 percent of households in City of Mesa. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2010.

Households	2010 Five-Year ACS	2017 Five-Year ACS
With Complete Plumbing Facilities	165,579	174,356
Lacking Complete Plumbing Facilities	331	312
Total Households	165,910	174,668
Percent Lacking	0.2%	0.2%

There were 884 households lacking complete kitchen facilities in 2017, compared to 755 households in 2010. This was a change from 0.5 percent of households in 2010 to 0.5 percent in 2017.

Table IV.34		
Households with Incomplete Kitchen Facilities		
City of Mesa		
2010 and 2017 Five-Year ACS Data		
Households	2010 Five-Year ACS	2017 Five-Year ACS
With Complete Kitchen Facilities	165,155	173,784
Lacking Complete Kitchen Facilities	755	884
Total Households	165,910	174,668
Percent Lacking	0.5%	0.5%

Cost Burdens

Cost burden is defined as gross housing costs that range from 30 to 50 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50 percent 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.

In City of Mesa 18.1 percent of households had a cost burden and 15.2 percent had a severe cost burden. Some 25.1 percent of renters were cost burdened, and 24.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.5 percent and a severe cost burden rate of 6.1 percent. Owner occupied households with a mortgage had a cost burden rate of 16.8 percent, and severe cost burden at 10.8 percent.

Table IV.35									
Cost Burden and Severe Cost Burden by Tenure									
City of Mesa									
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	46,710	61.5%	18,614	24.5%	10,445	13.7%	231	0.3%	76,000
2017 Five-Year ACS	48,156	71.8%	11,261	16.8%	7,217	10.8%	453	0.7%	67,087
Owner Without a Mortgage									
2010 Five-Year ACS	28,176	85.9%	2,450	7.5%	1,584	4.8%	583	1.8%	32,793
2017 Five-Year ACS	32,171	84.4%	2,849	7.5%	2,312	6.1%	791	2.1%	38,123
Renter									
2010 Five-Year ACS	26,656	46.7%	14,665	25.7%	12,455	21.8%	3,341	5.8%	57,117
2017 Five-Year ACS	31,311	45.1%	17,452	25.1%	17,042	24.5%	3,653	5.3%	69,458
Total									
2010 Five-Year ACS	101,542	61.2%	35,729	21.5%	24,484	14.8%	4,155	2.5%	165,910
2017 Five-Year ACS	111,638	63.9%	31,562	18.1%	26,571	15.2%	4,897	2.8%	174,668

Housing Problems by Income

Very low-income renters are those who earn less than 50 percent of the area median income (AMI), and include a significant proportion of extremely low-income renters (who earn less than 30 percent of AMI). Households with worst case needs are defined as very low-income renters who do not receive government housing assistance and who pay more than 50 percent of their income for rent, live in severely inadequate conditions, or both. Table IV.36 shows that the HUD estimated MFI for City of Mesa was \$69,100 in 2018. This compared to Arizona’s MFI of \$64,300. Diagram IV.13 illustrates the estimated MFI for 2000 through 2018 in Maricopa County.

Table IV.36 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	54,900
2008	64,200	56,450
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

Table IV.37 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 13,560 owner-occupied and 14,985 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 9,340 owner-occupied 14,870 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 106,070 households without a housing problem.

Diagram IV.13
Estimated Median Family Income
Maricopa County vs. Arizona
HUD Data: 2000 - 2019

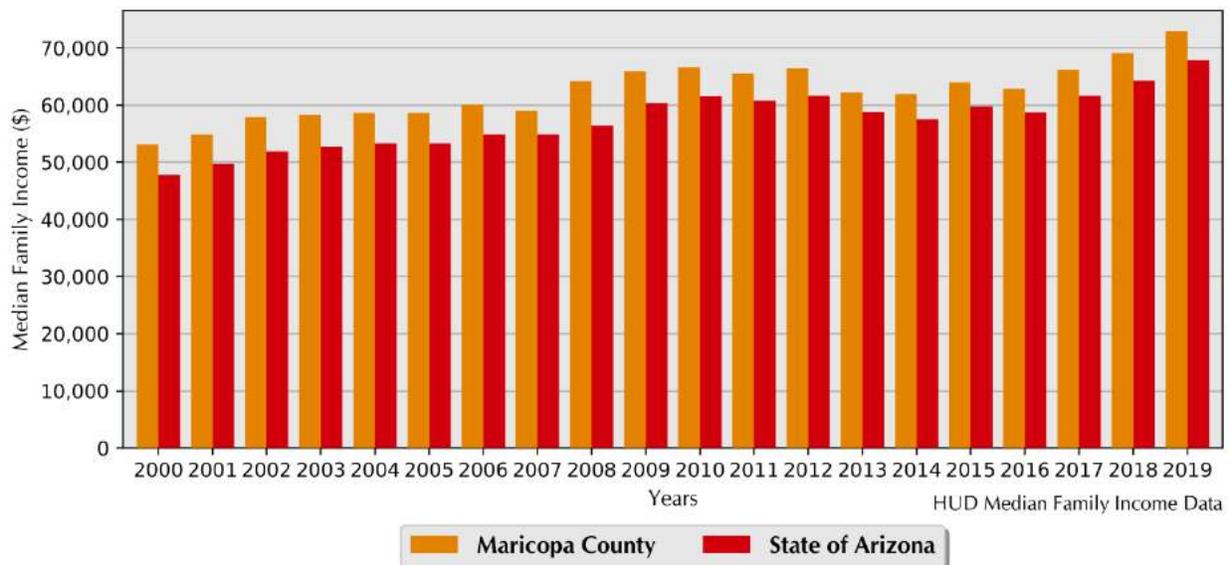


Table IV.37
Housing Problems by Income and Tenure

City of Mesa
 2010–2018 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	100	75	0	25	110	310
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	60	35	100	55	155	405
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	195	220	305	180	465	1,365
Housing cost burden greater than 50% of income (and none of the above problems)	3,840	2,820	1,880	440	360	9,340
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	845	2,285	4,900	2,045	3,485	13,560
Zero/negative income (and none of the above problems)	1,230	0	0	0	0	1,230
Has none of the 4 housing problems	705	3,335	8,640	7,790	55,065	75,535
Total	6,975	8,770	15,825	10,535	59,640	101,745
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	245	65	110	20	95	535
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	390	415	220	75	170	1,270
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,110	725	790	415	360	3,400
Housing cost burden greater than 50% of income (and none of the above problems)	8,800	4,695	1,085	250	40	14,870
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	410	5,835	6,435	1,495	810	14,985
Zero/negative income (and none of the above problems)	1,565	0	0	0	0	1,565
Has none of the 4 housing problems	685	1,245	6,395	6,420	15,790	30,535
Total	13,205	12,980	15,035	8,675	17,265	67,160
Total						
Lacking complete plumbing or kitchen facilities	345	140	110	45	205	845
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	450	450	320	130	325	1,675
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,305	945	1,095	595	825	4,765
Housing cost burden greater than 50% of income (and none of the above problems)	12,640	7,515	2,965	690	400	24,210
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	1,255	8,120	11,335	3,540	4,295	28,545
Zero/negative income (and none of the above problems)	2,795	0	0	0	0	2,795
Has none of the 4 housing problems	1,390	4,580	15,035	14,210	70,855	106,070
Total	20,180	21,750	30,860	19,210	76,905	168,905

Housing Problems by Race and Ethnicity

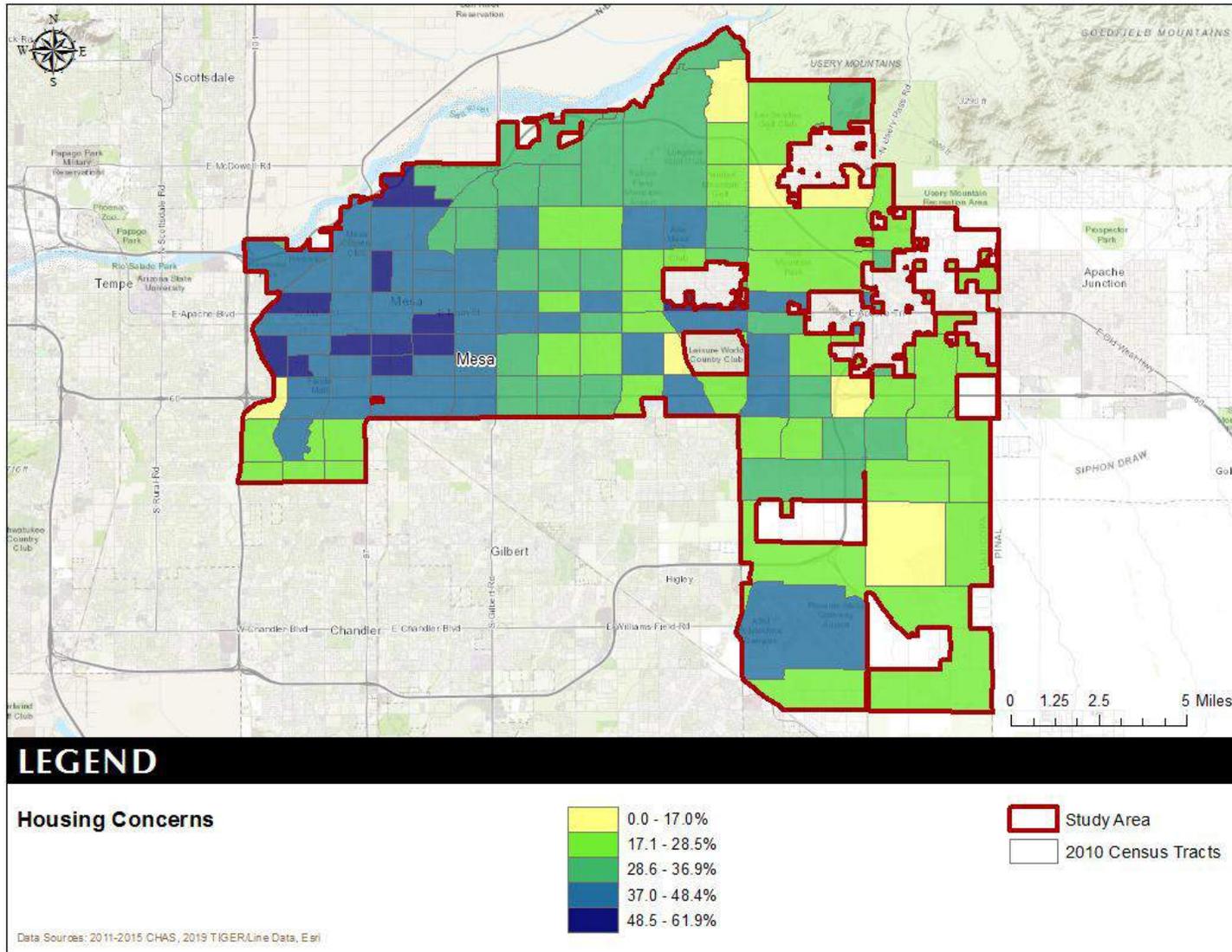
The following section shows households with housing problems by race/ethnicity. These tables can be used to determine if there is a disproportionate housing need for any racial or ethnic groups. If any racial/ethnic group faces housing problems at a rate of ten percentage points or high than the jurisdiction 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 percent of their income on housing).

The following table illustrate the percentage of households with housing problems by race. Overall, black, Hispanic, American Indian, and Pacific Islander households face a disproportionate share of housing problems. The overall rate of housing problems in the City of Mesa is 34.6 percent, according to CHAS data. Black households face housing problems at a rate of 46.4 percent. American Indian households face housing problems at a rate of 49.0 percent. Pacific Islander households face housing problems at a rate of 51.0 percent. Hispanic households face housing problems at a rate of 49.7 percent. A complete table of the number of households by race/ethnicity is available in the Appendix.

Table IV.38 Total Households with Housing Problems by Income and Race City of Mesa 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
	With Housing Problems							
\$0 to \$21,870	74.9%	86.6%	57.8%	89.6%	100.0%	78.7%	87.2%	79.4%
\$21,871 to \$36,450	72.4%	86.2%	94.4%	84.7%	65.5%	76.1%	83.6%	76.8%
\$36,451 to \$58,320	46.5%	53.1%	40.0%	50.0%	65.4%	72.3%	51.3%	48.2%
\$58,321 to \$72,900	23.9%	25.8%	27.3%	20.8%	55.6%	33.3%	26.4%	24.7%
Above \$72,900	6.3%	4.4%	8.1%	18.0%	13.5%	6.8%	9.0%	6.8%
Total	29.7%	46.4%	28.6%	49.0%	51.0%	40.1%	49.7%	34.6%

The geographic distribution of housing problems is shown in Map IV.22, on the following page. Housing problems were most heavily concentrated in western Mesa. These areas also tended to have higher rates of poverty and racial and ethnic minorities.

Map IV.22
Housing Problems
 City of Mesa
 HUD AFFH Database



ACCESS TO MORTGAGE FINANCE SERVICES

Congress enacted the Home Mortgage Disclosure Act in 1975, permanently authorizing the law in 1988¹¹. 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;¹²
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 percent 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.

¹¹ Prior to that year, Congress had to periodically reauthorize the law.

¹² 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.

Banks and other lending institutions handled 198,190 home purchase loans and loan applications in the City from 2008 through 2017. As shown in Table IV.39, a majority of these loans, or over 103,000, were refinance loans. Home purchase loans represented around 44.3 percent of all loans and loan applications.

Table IV.39
Purpose of Loan by Year
City of Mesa
2008–2017 HMDA Data

Purpose	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Home Purchase	3,460	4,655	3,931	4,216	9,638	9,766	10,596	11,990	14,056	15,499	87,807
Home Improvement	734	262	166	155	406	791	945	993	1,073	1,356	6,881
Refinancing	6,681	5,835	3,947	3,003	18,293	16,220	8,622	13,111	16,474	11,316	103,502
Total	10,875	10,752	8,044	7,374	28,337	26,777	20,163	26,094	31,603	28,171	198,190

Table IV.40 shows the occupancy status for loan applicants. It is these home purchase loans, and specifically the “owner-occupied” home purchase loans that will be the focus of the following discussion, as the outcomes of owner-occupied home purchase applications provide the most direct index of the ability of prospective homeowners to choose where they will live. Around 88.4 percent of home-purchase loan applications were submitted by those who intended to live in the home that they purchased.

Table IV.40
Occupancy Status for Applications
City of Mesa
2008–2017 HMDA Data

Status	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Owner-Occupied	9,647	9,714	7,013	6,114	23,875	22,575	17,756	23,674	29,027	25,747	175,142
Not Owner-Occupied	1,218	1,030	1,027	1,257	4,422	4,054	2,404	2,399	2,547	2,379	22,737
Not Applicable	10	8	4	3	40	148	3	21	29	45	311
Total	10,875	10,752	8,044	7,374	28,337	26,777	20,163	26,094	31,603	28,171	198,190

Owner-occupied home purchase loan applications by loan types are shown in Table IV.41. Between 2008 and 2017, some 45.7 percent of home loan purchases were conventional loans, 44.3 percent were FHA insured, and 9.9 percent were VA Guaranteed.

Table IV.41
Owner-Occupied Home Purchase Loan Applications by Loan Type
City of Mesa
2008–2017 HMDA Data

Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Conventional	1,444	1,319	844	1,015	2,997	3,804	4,125	4,690	6,550	8,613	35,401
FHA - Insured	1,365	2,426	2,214	2,089	4,151	3,731	4,105	4,988	5,040	4,182	34,291
VA - Guaranteed	127	240	227	235	825	966	1,158	1,190	1,365	1,366	7,699
Rural Housing Service or Farm Service Agency	1	3	0	3	2	1	1	0	1	1	13
Total	2,937	3,988	3,285	3,342	7,975	8,502	9,389	10,868	12,956	12,956	77,404

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.42, just over 39,390 home purchase loan applications were originated over the 2008-2017 period, and 5,033 were denied.

Table IV.42											
Loan Applications by Action Taken											
City of Mesa											
2008–2017 HMDA Data											
Action	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Loan Originated	1,305	1,681	1,443	1,475	3,784	4,316	4,969	5,945	6,917	7,555	39,390
Application Approved but not Accepted	171	110	79	74	161	155	115	154	194	169	1,382
Application Denied	374	330	273	235	572	586	599	653	661	750	5,033
Application Withdrawn by Applicant	193	220	221	264	709	628	818	1,004	1,305	1,434	6,796
File Closed for Incompleteness	51	60	34	40	74	94	181	148	220	199	1,101
Loan Purchased by the Institution	840	1,580	1,235	1,254	2,675	2,722	2,706	2,964	3,659	4,055	23,690
Preapproval Request Denied	3	7	0	0	0	1	1	0	0	0	12
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0
Total	2,937	3,988	3,285	3,342	7,975	8,502	9,389	10,868	12,956	14,162	77,404

The most common reasons cited in the decision to deny one of these loan applications related to the debt-to-income ratio of the prospective homeowner, as shown in Table IV.43. Credit history and collateral were also commonly given as reasons to deny home purchase loans.

Table IV.43											
Loan Applications by Reason for Denial											
City of Mesa											
2008–2017 HMDA Data											
Denial Reason	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Debt-to-Income Ratio	69	54	47	33	76	98	111	95	104	126	813
Employment History	10	4	12	10	15	22	17	14	24	22	150
Credit History	59	43	38	26	76	94	76	91	89	76	668
Collateral	60	78	58	43	108	92	81	93	82	96	791
Insufficient Cash	26	10	9	6	17	19	18	27	21	25	178
Unverifiable Information	23	18	9	12	12	26	16	29	39	115	299
Credit Application Incomplete	33	22	26	23	64	60	66	78	61	57	490
Mortgage Insurance Denied	2	3	1	1	2	2	0	1	2	1	15
Other	37	40	27	25	55	47	41	58	44	33	407
Missing	55	58	46	56	147	126	173	167	195	199	1,222
Total	374	330	273	235	572	586	599	653	661	750	5033

Denial rates were observed to differ by race and ethnicity, as shown in Table IV.44. Black applicants were denied at an average rate of 16.5 percent, compared to the 10.7 percent for white applicants. American Indian applicants were denied at a rate of 14.8 percent, Asian applicants at a rate of 13.5 percent, and Pacific Islander applicants at a rate of 14.6 percent. Hispanic applicants were also denied at a rate higher than non-Hispanic applicants, at 14.1 percent versus 10.4 percent, respectively.

Table IV.44											
Denial Rates by Race/Ethnicity of Applicant											
City of Mesa											
2004–2017 HMDA Data											
Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	6.2%	20.8%	7.4%	25.0%	23.1%	18.2%	8.7%	9.3%	13.3%	17.8%	14.8%
Asian	30.0%	12.2%	25.0%	13.9%	12.5%	14.9%	16.0%	9.4%	12.5%	12.3%	13.5%
Black	27.8%	22.7%	25.8%	22.2%	17.7%	26.0%	21.2%	9.9%	11.8%	13.8%	16.5%
Pacific Islander	25.0%	71.4%	0.0%	21.4%	18.2%	18.2%	3.3%	13.3%	11.8%	12.5%	14.6%
White	21.8%	15.8%	15.3%	12.7%	12.7%	11.3%	10.0%	9.5%	8.3%	8.0%	10.7%
Not Available	26.1%	19.9%	19.3%	20.4%	15.0%	14.5%	17.4%	15.3%	11.3%	15.8%	16.1%
Not Applicable	0.0%	%	%	%	%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Average	22.3%	16.4%	15.9%	13.7%	13.1%	12.0%	10.8%	9.9%	8.7%	9.0%	11.3%
Hispanic	36.1%	21.6%	18.3%	18.6%	16.0%	15.7%	11.4%	12.0%	11.4%	9.7%	14.1%
Non-Hispanic	18.5%	14.8%	14.9%	12.0%	12.3%	11.2%	10.3%	9.0%	7.9%	8.3%	10.4%

There were also variations in denial rates by gender: as shown in Table IV.45, the denial rate for prospective female homeowners was 11.4 percent, less than one percentage point higher than the denial rate for male applicants. Denial rates for females were not consistently above denial rates for male applicants between 2008 and 2017.

Table IV.45					
Denial Rates by Gender of Applicant					
City of Mesa					
2008–2017 HMDA Data					
Year	Male	Female	Not Available	Not Applicable	Average
2008	22.2%	22.8%	20.0%	0.0%	22.3%
2009	16.6%	15.9%	17.3%	%	16.4%
2010	15.4%	16.4%	18.2%	%	15.9%
2011	13.4%	13.5%	21.4%	%	13.7%
2012	12.9%	12.3%	19.9%	%	13.1%
2013	11.4%	12.7%	15.5%	0.0%	12.0%
2014	10.8%	9.8%	18.2%	0.0%	10.8%
2015	9.5%	9.8%	18.2%	0.0%	9.9%
2016	8.4%	8.9%	12.1%	0.0%	8.7%
2017	8.2%	9.8%	15.5%	0.0%	9.0%
Average	10.9%	11.4%	16.7%	0.0%	11.3%

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.

As noted previously, 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.46, some 39,390 home purchase loans issued in 2008 and after have carried high-annual percentage rates, or 0.9 percent of all owner-occupied home purchase loans issued in the City. The rate of HALs in 2008 was 8.4 percent, however, but has fallen dramatically to 0.1 percent in 2017. Home improvement loans were much more likely to be HALs than home purchase or refinance loans.

Table IV.46											
Originated Owner-Occupied Loans by HAL Status											
City of Mesa											
2008–2017 HMDA Data											
Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
HAL	109	84	0	3	13	18	57	41	21	11	357
Other	1196	1597	1443	1472	3771	4298	4912	5904	6896	7544	39033
Total	1,305	1,681	1,443	1,475	3,784	4,316	4,969	5,945	6,917	7,555	39,390
Percent HAL	8.4%	5.0%	0.0%	0.2%	0.3%	0.4%	1.1%	0.7%	0.3%	0.1%	0.9%

F. PUBLICLY SUPPORTED HOUSING ANALYSIS

There are a variety of types and locations of public housing units within the City of Mesa. According to HUD's AFFH data, there are 2,479 total publicly supported units in the City. Of these, some 117 are public housing units, 449 are Project Based Section 8, 163 are other HUD Multifamily, and 1,700 are housing choice vouchers.

Table IV.47 Residents with Disabilities by Subsidized Housing Type City of Mesa HUD AFFH Raw Database, City of Mesa		
Program	Total Units	Total Disabled Units
Public Housing	117	18
Project Based Section 8	499	28
Other HUD Multifamily	163	57
Housing Choice Vouchers	1,700	446
Total	2,479	549

The City of Mesa's Public Housing Authority administers the Section 8 Housing Choice Voucher (HCV) program, Security Deposit Assistance program, and other rental assistance programs. The HCV program assists eligible low-income families or individuals in obtaining affordable, decent, sanitary and safe housing in Mesa. Rent is based on the household's income. The portion of rent paid by the Housing Authority is paid directly to the landlord and the participant pays the difference towards the contract rent.¹³

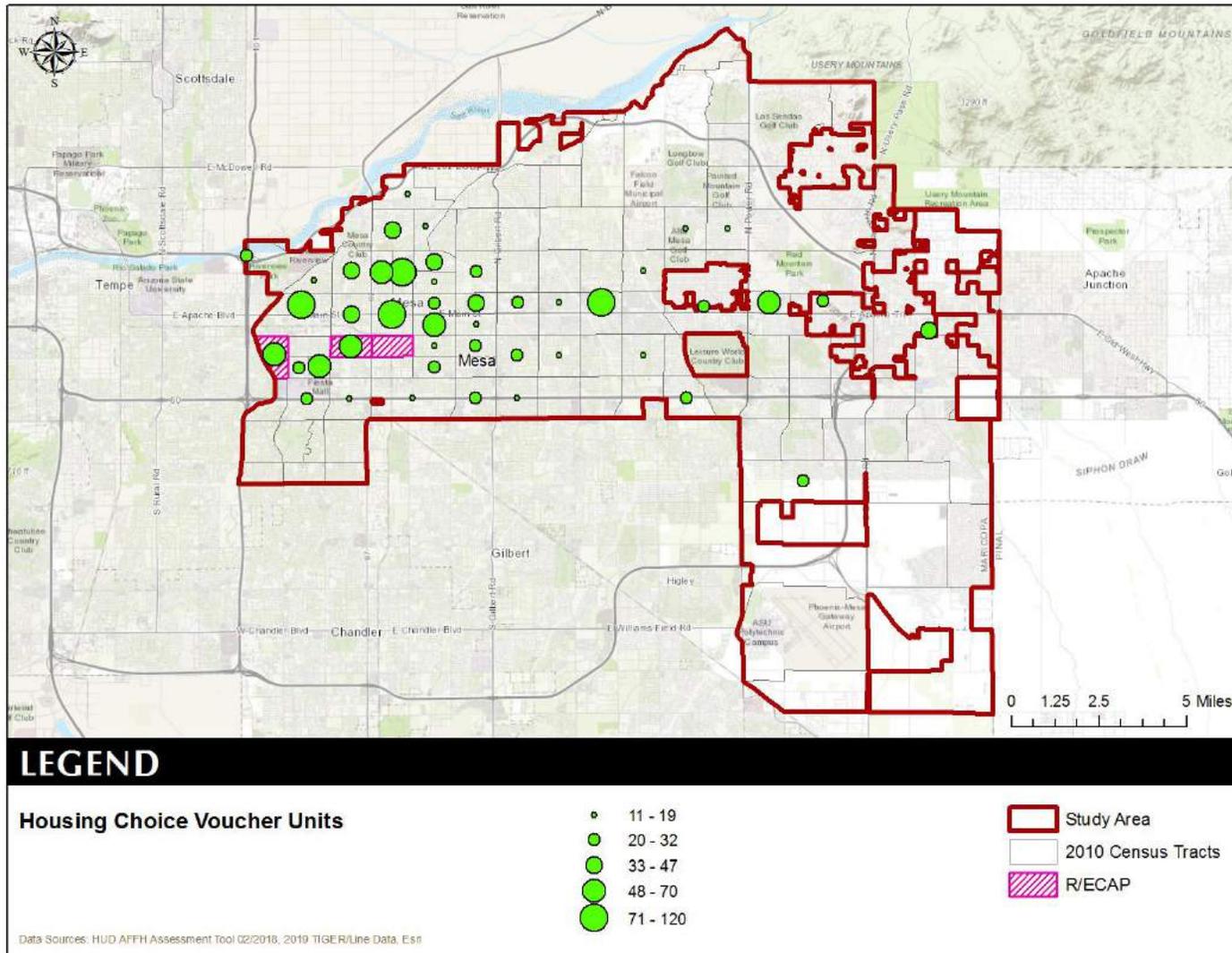
Map IV.25 shows housing choice vouchers. Low Income Housing Tax Credit (LIHTC) units are shown in Map IV.26 and Map IV.27 shows other assisted multi-family housing units in the City.

Disparities in Access to Opportunity

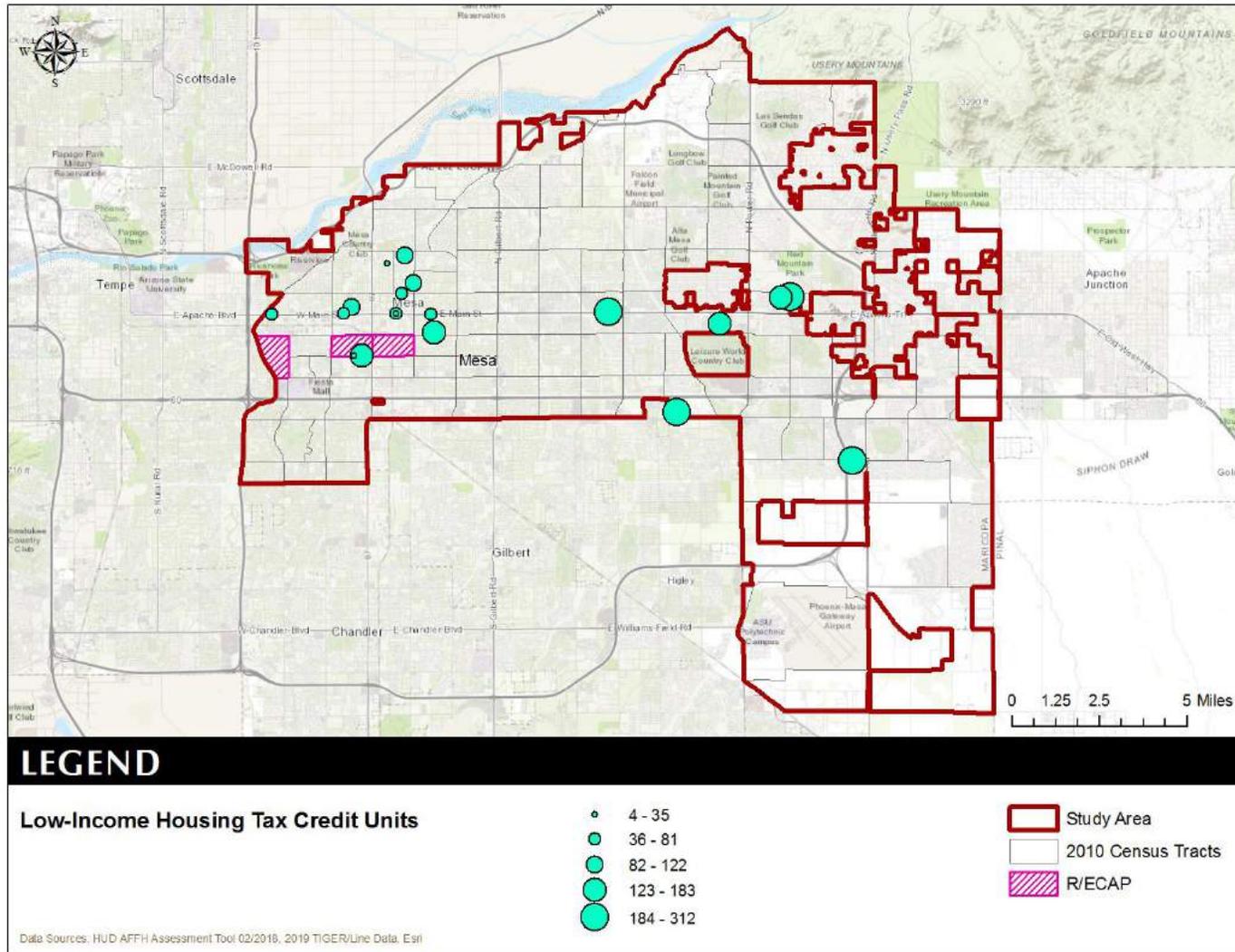
As seen in these maps, there tends to be a concentration of publicly supported housing units in western Mesa. This area has the highest use of Housing Choice Voucher, primarily due to the lower cost of housing in this area of the City. In addition, there is a higher concentration of publicly supported housing units in this part of the City. These areas in western Mesa tend to have lower access to low poverty areas, school proficiency, and environmental health according to the Access to Opportunity Index.

¹³ <https://www.mesaaz.gov/residents/housing>

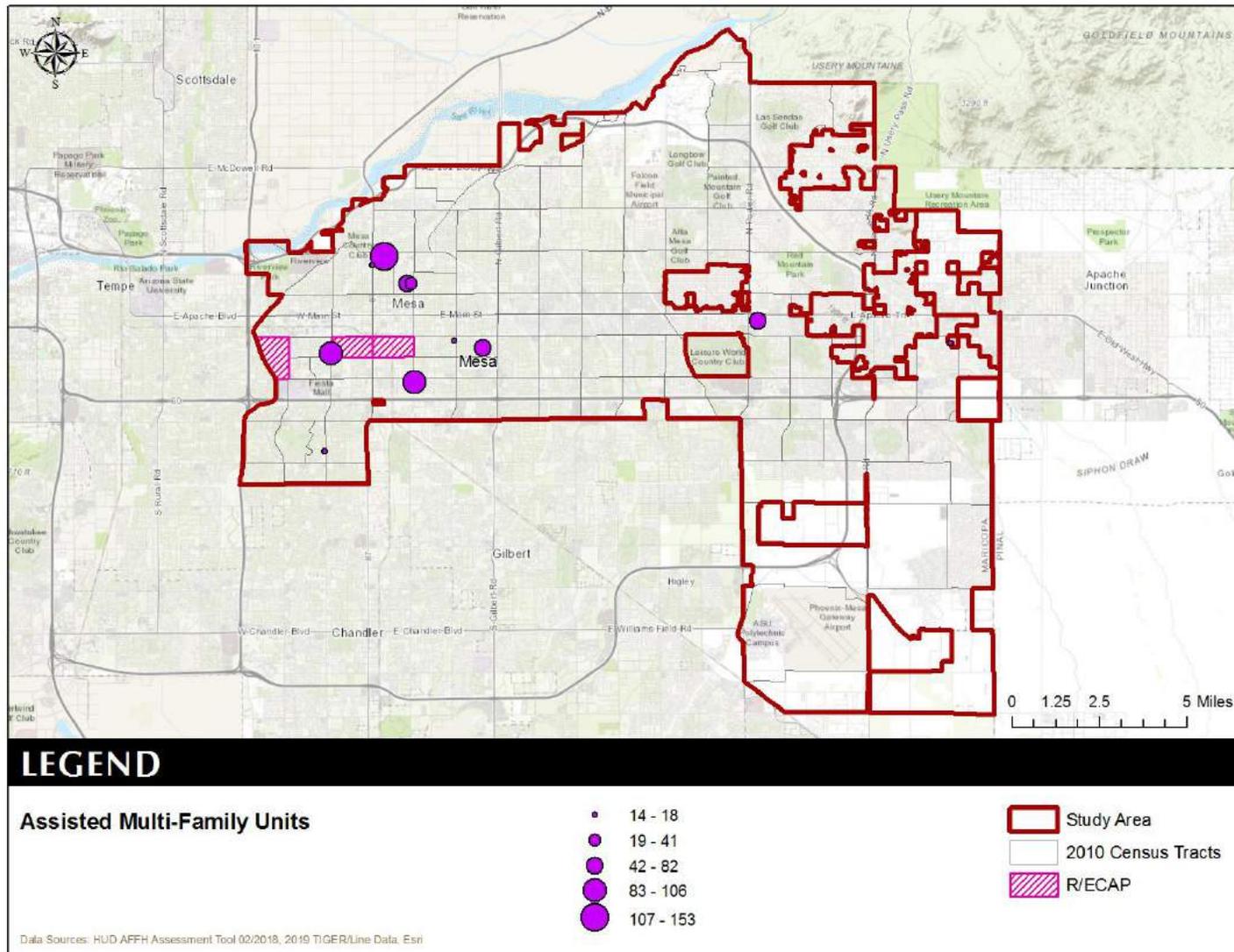
Map IV.25
Housing Choice Voucher Units
 City of Mesa
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.26
Low Income Housing Tax Credit (LIHTC) Units
 City of Mesa
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.27
Other HUD Multi-Family Units
 City of Mesa
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



G. DISABILITY AND ACCESS ANALYSIS

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

Persons with Disabilities

Disability by age, as estimated by the 2017 ACS, is shown in Table IV.48. The disability rate for females was 12.0 percent, compared to 11.7 percent for males. The disability rate grew precipitously higher with age, with 47.6 percent 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	116	0.7%	99	0.6%	215	0.7%
5 to 17	2,788	6.4%	1,663	4.1%	4,451	5.3%
18 to 34	3,566	6.1%	2,395	4.2%	5,961	5.2%
35 to 64	9,324	11.3%	10,374	12.0%	19,698	11.6%
65 to 74	4,915	25.3%	5,094	23.5%	10,009	24.4%
75 or Older	6,813	47.7%	9,438	47.6%	16,251	47.6%
Total	27,522	11.7%	29,063	12.0%	56,585	11.8%

The number of disabilities by type, as estimated by the 2017 ACS, is shown in Table IV.49. Some 6.7 percent have an ambulatory disability, 5.4 percent have an independent living disability, and 2.5 percent have a self-care disability.

Disability Type	Population with Disability	Percent with Disability
Hearing disability	17,197	3.6%
Vision disability	10,763	2.3%
Cognitive disability	20,197	4.5%
Ambulatory disability	29,822	6.7%
Self-Care disability	11,218	2.5%
Independent living disability	19,353	5.4%

Housing Accessibility

Accessible housing units are located throughout the City. 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.

¹⁴ 29 U.S.C. §§794

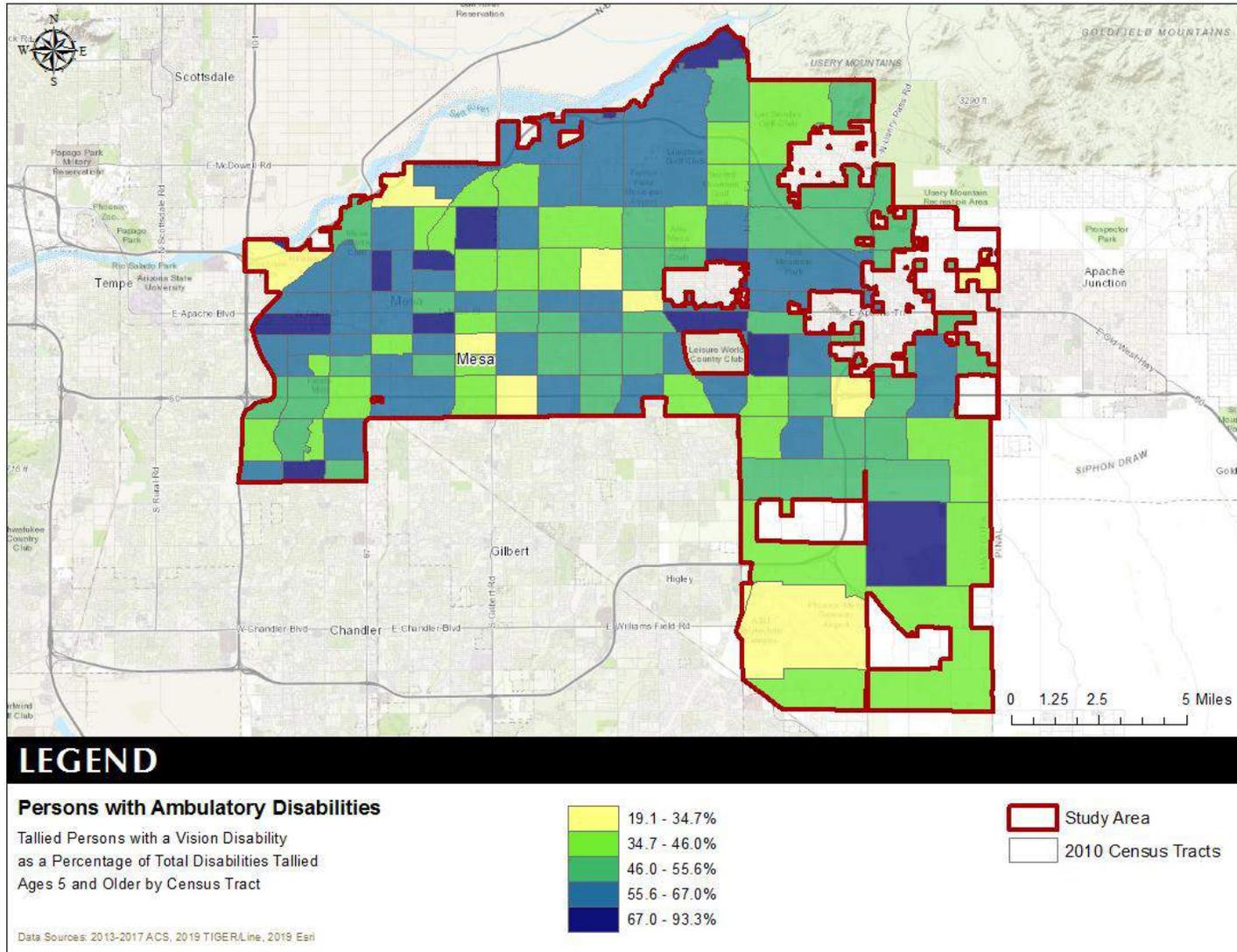
¹⁵ 42 U.S.C. §§ 12131 – 12165

Some 22.1 percent of publicly supported housing units, according to HUD's AFFH database, are accessible. This exceeds the rate of disability for the general population in the City.

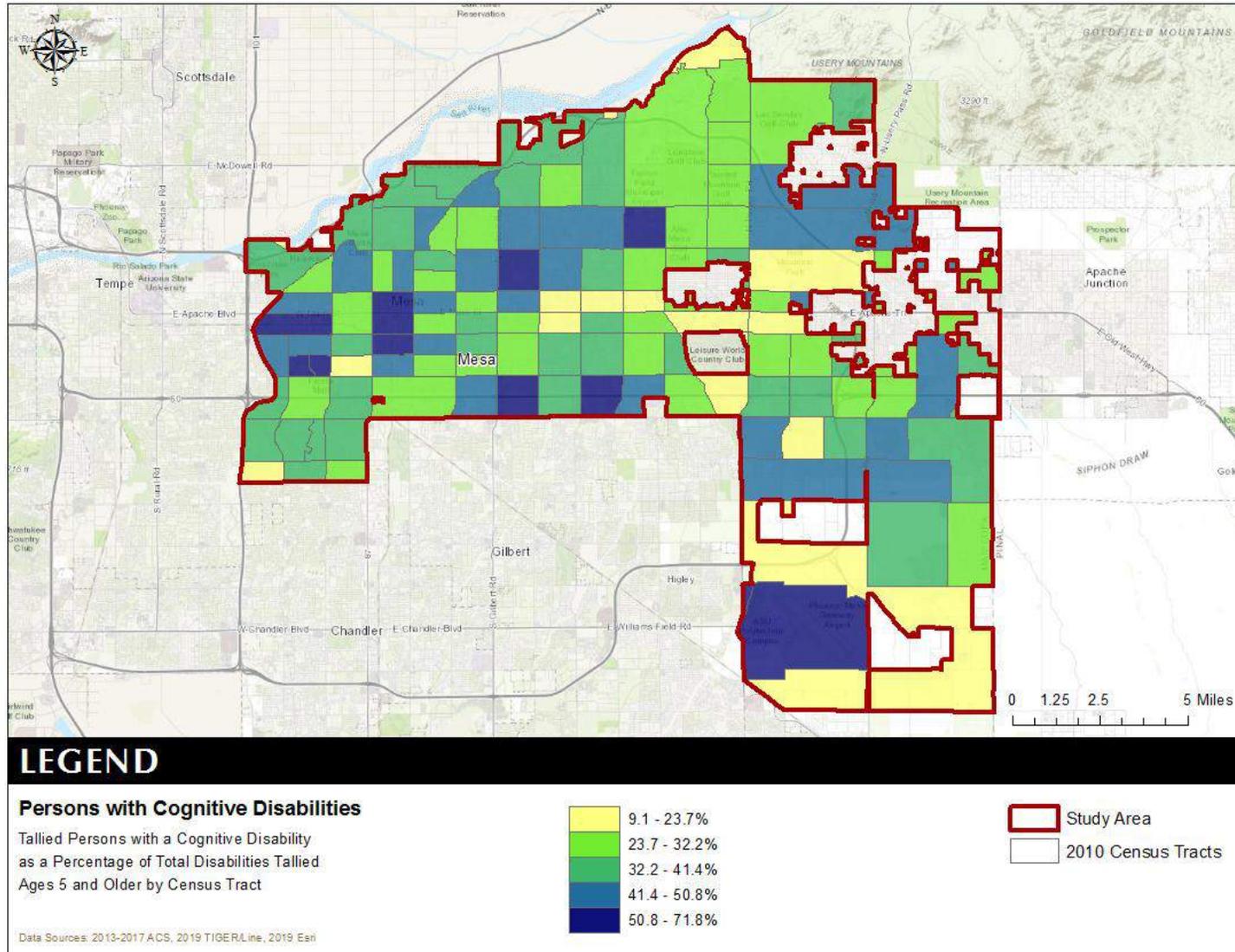
Table IV.50		
Residents with Disabilities by Subsidized Housing Type		
City of Mesa		
HUD AFFH Raw Database, City of Mesa		
Program	Total Units	Total Disabled Units
Public Housing	117	18
Project Based Section 8	499	28
Other HUD Multifamily	163	57
Housing Choice Vouchers	1,700	446
Total	2,479	549

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 City.

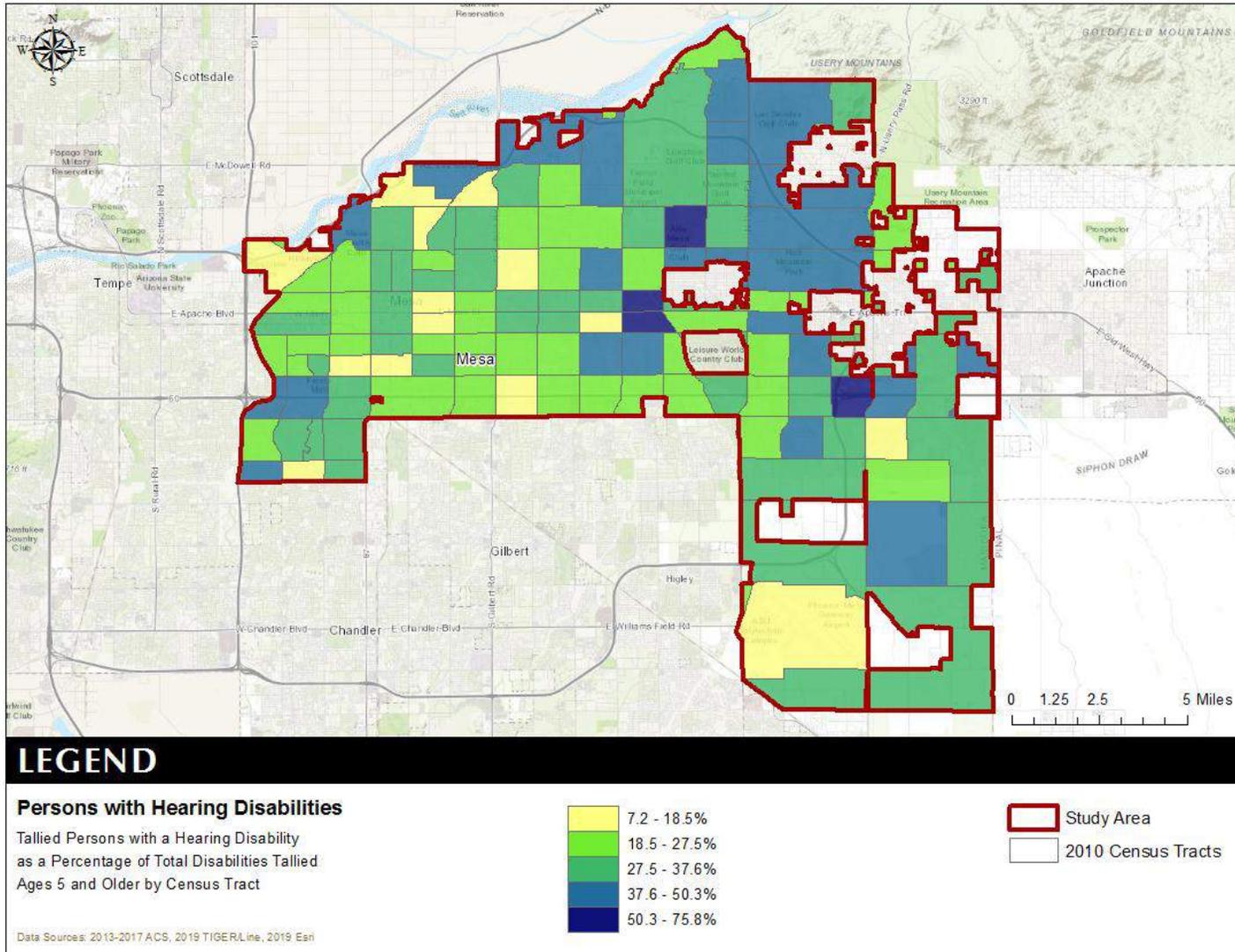
Map IV.28
Persons with Ambulatory Disabilities
 City of Mesa
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



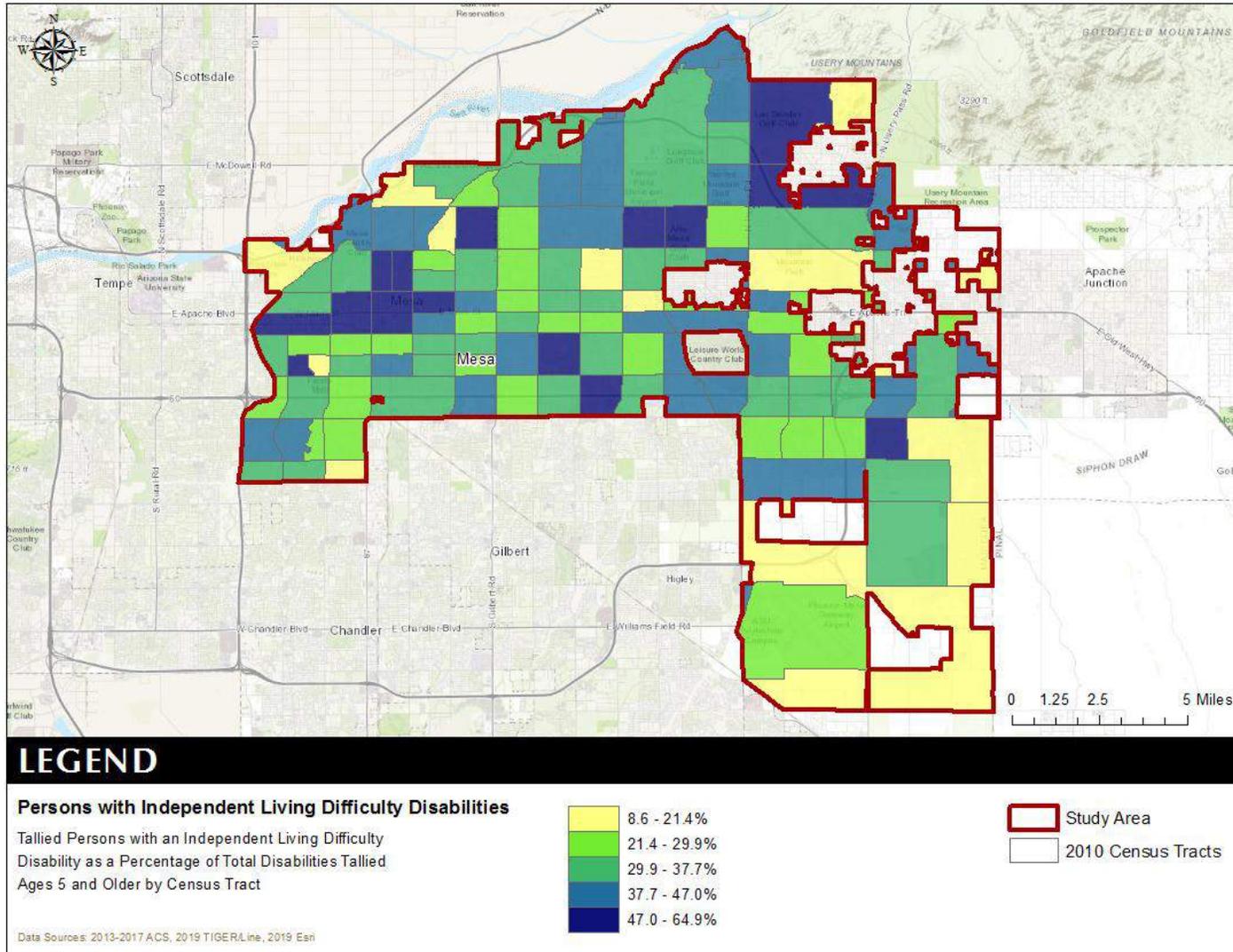
Map IV.29
Persons with Cognitive Disabilities
 City of Mesa
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



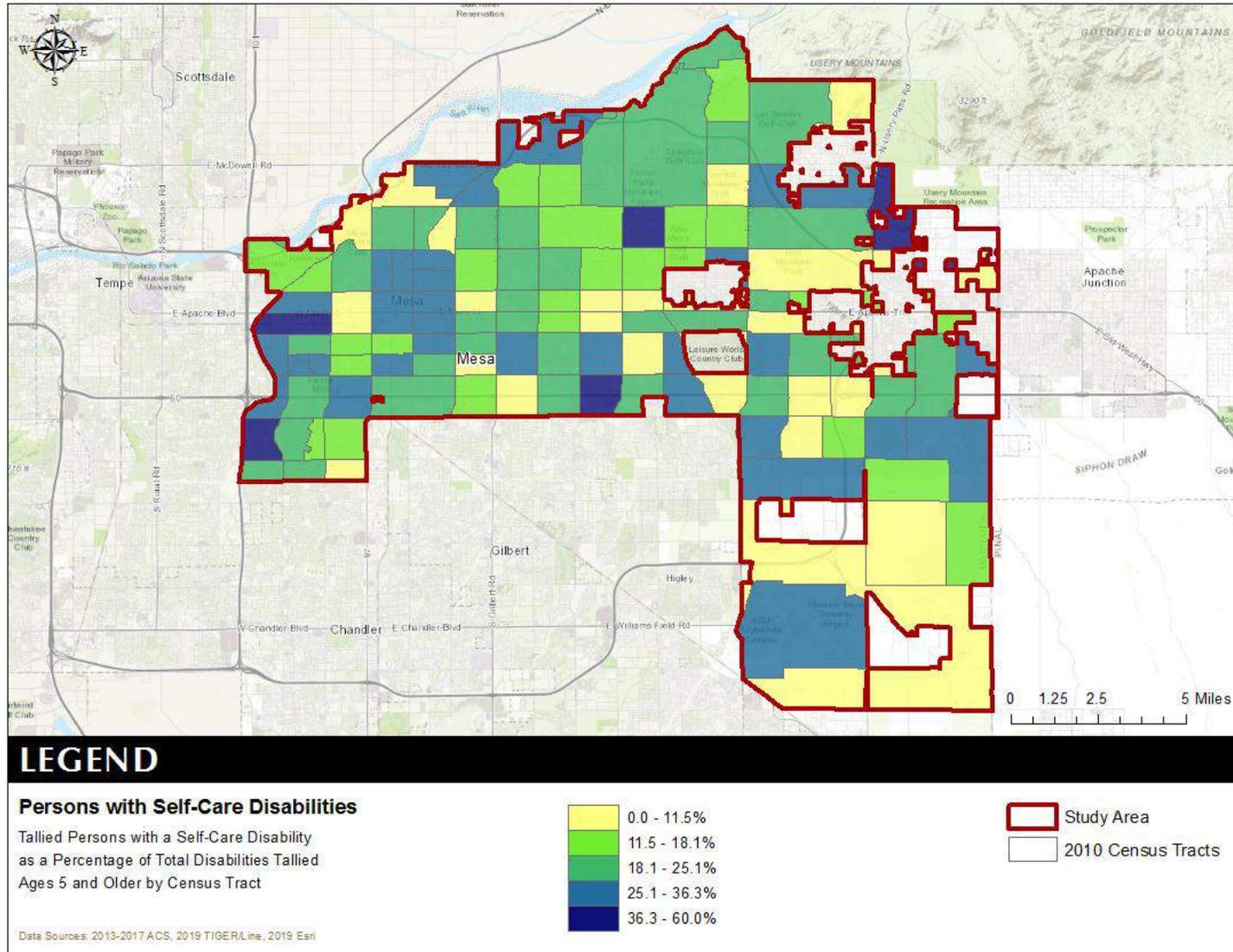
Map IV.30
Persons with Hearing Disabilities
 City of Mesa
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



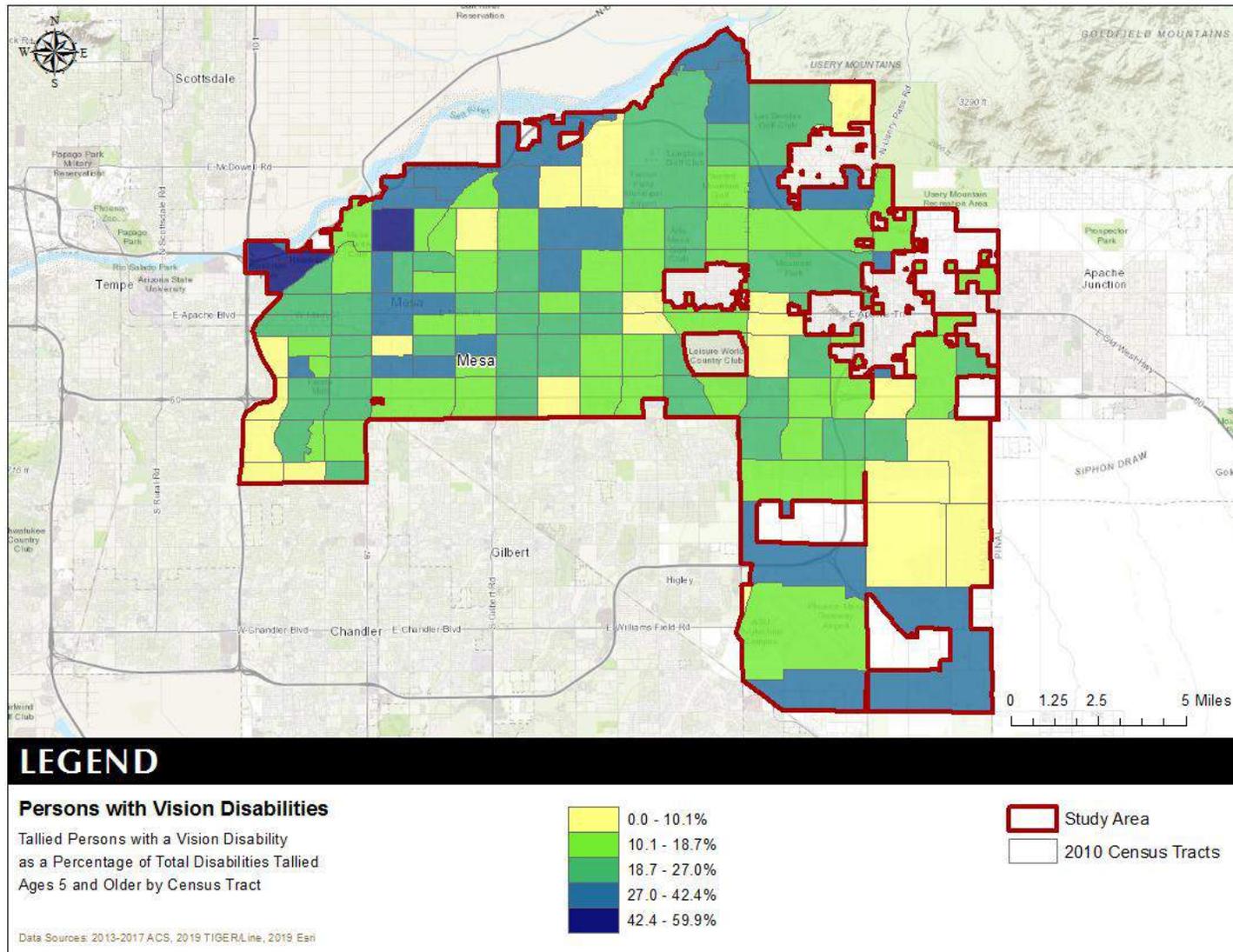
Map IV.31
Persons with Independent Living Disabilities
 City of Mesa
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.32
Persons with Self Care Disabilities
 City of Mesa
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.33
Persons with Vision Disabilities
 City of Mesa
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



H. FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY, & RESOURCES

FEDERAL FAIR HOUSING LAWS

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

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

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

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

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

The following are examples of Fair Housing Act violations:

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

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

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

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

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

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

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

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

Title VI of the Civil Rights Act of 1964

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

Section 504 of the Rehabilitation Act of 1973

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

Section 109 of the Housing and Community Development Act of 1974

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

Title II of the Americans with Disabilities Act of 1990

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

Architectural Barriers Act of 1968

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

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

Age Discrimination Act of 1975

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

Title IX of the Education Amendments Act of 1972

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

The Home Mortgage Disclosure Act (HMDA)

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 threshold²⁰
- 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 percent 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
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

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

²⁰ 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.

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 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 LEP persons.

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 disability, noting that isolating or

segregating people with disabilities in institutions is a form of disability-based discrimination prohibited by Title II of the ADA.

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

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.²¹

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

Phoenix Civil Rights Division

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

Southwest Fair Housing Council

The Southwest Fair Housing Council's mission is to provide comprehensive services to achieve and preserve equal access to housing for all people.²² 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

²¹ <https://www.azag.gov/civil-rights>

²² <http://swfhc.com/swfhc>

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.51 shows Fair Housing Complaints by basis for the period between 2008 to 2019. During this period, there were a total of 146 complaints. The most common complaint was on the basis of disability, accounting for 342 complaints. This was following by race, accounting for 105 complaints.

Table IV.51													
Fair Housing Complaints by Basis													
City of Mesa													
HUD Fair Housing Complaints													
Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Disability	9	10	8	11	9	10	7	12	8	8	9	4	105
Race	2	2	4	3	1	2	2	0	1	1	1	0	19
National Origin	1	0	2	1	1	2	1	0	1	0	0	2	11
Familial Status	1	1	0	0	0	0	0	0	1	1	2	0	6
Sex	0	1	0	0	3	1	1	0	0	0	0	0	6
Religion	0	1	0	0	0	0	0	0	0	1	0	0	2
Color	0	1	0	0	0	0	0	0	0	0	0	0	1
Retaliation	0	0	0	0	0	0	0	0	0	0	1	0	1
Total Basis	13	16	14	15	14	15	11	12	11	11	13	6	151
Total Complaints	13	16	14	15	14	15	12	12	11	11	13	6	146

Table IV.52 shows Fair Housing complaints by closure during this time period. In 91 of these complaints, there were no cause determination. In 30 of these complaints, there was successful settlement/conciliation.

Table IV.52
Fair Housing Complaints by Closure

City of Mesa
HUD Fair Housing Complaints

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
No cause determination	8	9	12	11	7	9	7	6	6	6	9	1	91
Conciliation/settlement successful	3	5	0	2	5	0	1	4	4	3	2	1	30
Complaint withdrawn by complainant after resolution	1	0	2	1	1	2	4	2	1	2	2	0	18
Complainant failed to cooperate	0	1	0	1	1	2	0	0	0	0	0	0	5
Complaint withdrawn by complainant without resolution	0	0	0	0	0	2	0	0	0	0	0	0	2
FHAP judicial consent order	1	0	0	0	0	0	0	0	0	0	0	0	1
Unable to locate complainant	0	1	0	0	0	0	0	0	0	0	0	0	1
Total Closures	13	16	14	15	14	15	12	12	11	11	13	2	148
Total Complaints	13	16	14	15	14	15	12	12	11	11	13	6	146

Table IV.53 shows Fair Housing complaints by issue. The most common issue, accounting for 44 issues, was failure to make reasonable accommodation. This was followed by discriminatory terms, conditions, privileges, or services and facilities, accounting for 27 complaints.

Table IV.53
Fair Housing Complaints by Issue
 City of Mesa
 HUD Fair Housing Complaints

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Failure to make reasonable accommodation	3	2	1	5	4	7	5	4	4	4	3	2	44
Discriminatory terms, conditions, privileges, or services and facilities	2	4	3	5	4	2	2	0	1	4	0	0	27
Discriminatory refusal to rent	1	2	0	2	4	4	2	3	3	1	1	2	25
Discrimination in terms/conditions/privileges relating to rental	4	2	4	1	0	1	0	3	1	0	5	2	23
Discriminatory refusal to rent and negotiate for rental	2	1	0	1	0	1	2	0	0	0	0	0	7
Discriminatory acts under Section 818 (coercion, Etc.)	0	1	3	0	1	0	1	0	0	0	1	0	7
Other discriminatory acts	0	3	1	0	0	0	0	0	0	0	0	0	4
Discrimination in services and facilities relating to rental	0	0	0	1	0	0	0	2	0	0	0	0	3
Otherwise deny or make housing unavailable	0	0	0	0	0	0	0	0	0	1	2	0	3
Discriminatory refusal to negotiate for rental	1	0	0	0	0	0	0	0	1	0	0	0	2
Discriminatory refusal to sell	0	1	0	0	0	0	0	0	0	0	0	0	1
Discriminatory financing (includes real estate transactions)	0	0	1	0	0	0	0	0	0	0	0	0	1
Discrimination in the making of loans	0	0	1	0	0	0	0	0	0	0	0	0	1
Discrimination in terms/conditions/privileges relating to sale	0	0	0	0	1	0	0	0	0	0	0	0	1
Discriminatory advertising, statements and notices	0	0	0	0	0	0	0	0	1	0	0	0	1
Discrimination in the terms/conditions for making loans	0	0	0	0	0	0	0	0	0	1	0	0	1
Discrimination in terms and conditions of membership	0	0	0	0	0	0	0	0	0	0	1	0	1
Total Issues	13	16	14	15	14	15	12	12	11	11	13	6	152
Total Complaints	13	16	14	15	14	15	12	12	11	11	13	6	146

HUD COMPLAINTS WITH CAUSE

Complaints with cause by basis is shown in Table IV.54. The most common complaint with cause was for disability, accounting for 40 of the 49 total complaints with cause.

Table IV.54 Fair Housing Complaints with Cause by Basis City of Mesa HUD Fair Housing Complaints													
Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Disability	4	5	1	3	5	2	3	6	4	4	3	0	40
Race	0	0	1	0	0	0	0	0	1	1	0	0	3
National Origin	1	0	0	0	0	0	1	0	0	0	0	1	3
Sex	0	0	0	0	1	0	1	0	0	0	0	0	2
Familial Status	0	0	0	0	0	0	0	0	0	0	1	0	1
Religion	0	0	0	0	0	0	0	0	0	0	0	0	0
Color	0	0	0	0	0	0	0	0	0	0	0	0	0
Retaliation	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Basis	5	5	2	3	6	2	5	6	5	5	4	1	49
Total Complaints	5	5	2	3	6	2	5	6	5	5	4	1	48

Fair Housing complaints with cause by issue are shown in Table IV.55. The most issue with complaints with cause was failure to make reasonable accommodation, accounting for 21 issues. This was followed by discriminatory terms, conditions, privileges, or services and facilities, accounting for 9 issues.

Table IV.55 Fair Housing Complaints with Cause by Issue City of Mesa HUD Fair Housing Complaints														
Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total	
Failure to make reasonable accommodation	2	0	0	1	3	2	2	3	4	2	2	0	21	
Discriminatory terms, conditions, privileges, or services and facilities	0	3	0	1	2	0	1	0	0	2	0	0	9	
Discrimination in terms/conditions/privileges relating to rental	2	1	0	1	0	0	0	2	0	0	0	1	7	
Discriminatory refusal to rent	0	0	0	0	0	0	1	1	1	0	1	0	4	
Discriminatory acts under Section 818 (coercion, Etc.)	0	1	1	0	1	0	0	0	0	0	0	0	3	
Discriminatory refusal to rent and negotiate for rental	1	0	0	0	0	0	1	0	0	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 the making of loans	0	0	1	0	0	0	0	0	0	0	0	0	1	
Total Issues	5	5	2	3	6	2	5	6	5	5	4	1	49	
Total Complaints	5	5	2	3	6	2	5	6	5	5	4	1	48	

I. FAIR HOUSING SURVEY RESULTS

The Fair Housing survey has a total of 16 responses. The majority of survey respondents are renters, accounting for 7 respondents, or in the appraisal industry, accounting for 6 respondents.

Table IV.56 What are your primary roles in the housing industry? City of Mesa Fair Housing Survey	
Role	Total
Homeowner	0
Renter	7
Appraisal	6
Construction/Development	0
Insurance	0
Law/Legal services	0
Lending/Mortgage industry	0
Local government	0
Property management	0
Real Estate Sales/Brokerage	0
Service Provider	1
Other	1
Total	16

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

Table IV.57 How familiar are you with fair housing laws? City of Mesa Fair Housing Survey	
Response	Total
Very Familiar	2
Somewhat Familiar	7
Not Familiar	6
Missing	1
Total	16

Most respondents also believed that fair housing laws are not difficult to understand. About half of respondents were aware of where to guide someone to file a complaint if they felt their fair housing rights had been violated. More than half of the respondents were aware of fair housing education and training activities in Mesa. Only two respondents have participated in fair housing training. These respondents indicated they have received trainings through a seminar, an online program or webinar, or in a discussion at a meeting.

Table IV.58 Federal and State Fair Housing Laws City of Mesa Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	3	9	3	1	16
Do you know where to guide someone to file a complaint if they felt their fair housing rights had been violated?	7	8	.	1	16
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law. Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	5	9	.	2	16
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	2	7	.	7	16

Table IV.59 If you have received fair housing training, where did you receive training or how did you receive training? Please check all that apply. City of Mesa Fair Housing Survey	
Response	Total
Through legal consultant	0
Online program or webinar	1
Seminar	2
Discussion topic at a meeting	1
Local Jurisdiction	0

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.60 Fair Housing in the Private Sector City of Mesa Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Mesa regarding?					
The rental housing market? (Example: Refusing to rent based on religion or color.)	3	6	3	4	16
The real estate industry? (Example: Only showing properties to families with children in certain areas.)	3	4	5	4	16
The mortgage and home lending industry? (Example: Offering higher interest rates only to women or racial minorities.)	1	4	7	4	16
Housing construction and design fields? (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	2	5	5	4	16
The home insurance industry? (Example: Limiting policies and coverage for racial minorities.)	2	5	5	4	16
The home appraisal industry? (Example: Basing home values on the ethnic composition of neighborhoods.)	2	3	7	4	16
Any other housing services?	2	5	5	4	16

Most respondents were not aware of any barriers to fair housing choice in the public sector.

Table IV.61 Fair Housing in the Public Sector City of Mesa Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Mesa regarding?					
The public rental housing market? (Example: Refusing to rent based on religion or color.)	0	5	1	10	16
The real estate industry? (Example: Only showing properties to families with children in certain areas.)	0	0	0	16	16
The mortgage and home lending industry? (Example: Offering higher interest rates only to women or racial minorities.)	0	0	0	16	16
Publicly constructed housing? (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	4	2	10	16
The home insurance industry? (Example: Limiting policies and coverage for racial minorities.)	0	0	0	16	16
The home appraisal industry? (Example: Basing home values on the ethnic composition of neighborhoods.)	0	0	0	16	16
Land use policies? (Example: Policies that concentrate multi-family housing in limited areas.)	0	3	3	10	16
Zoning laws? (Example: Laws that restrict placement of group homes.)	1	2	3	10	16
Occupancy standards or health and safety codes? (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	0	4	2	10	16
Property assessment and tax policies? (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	0	4	2	10	16
The permitting process? (Example: Not offering written documents on procedures in alternate languages.)	0	4	2	10	16
Housing construction standards? (Example: Lack of or confusing guidelines for construction of accessible housing.)	0	4	2	10	16
Neighborhood or community development policies? (Example: Policies that encourage development in narrowly defined areas of the community.)	1	4	1	10	16
Barriers that limit access to government services, such as a lack of transportation, employment, or social services?	0	3	3	10	16
Any local government actions or regulations in your community that act as barriers to fair housing choice?	0	4	2	10	16

When asked if various factors are happening in Mesa, 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.62 Fair Housing in the Public Sector City of Mesa Fair Housing Survey							
Question	Not at All	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	1	2	1	1	1	10	16
Access to good nutrition, healthy food, fresh vegetables, etc.	2	2	0	1	1	10	16
Access to school choice	1	1	0	0	4	10	16
Access to proficient Public Schools	0	1	0	1	4	10	16
Access to parks, libraries, other public facilities	5	0	0	0	1	10	16
Access to health care	1	3	0	1	1	10	16
Access to mental health care	1	2	0	1	2	10	16
Access for seniors and/or people with disabilities to public transportation	1	2	2	1	0	10	16
Access to affordable housing	1	0	0	4	1	10	16
Access to affordable Public Housing	1	0	0	4	1	10	16
Access for acceptance of housing choice vouchers	1	0	0	2	3	10	16
Access to education about fair housing laws	1	0	2	1	2	10	16

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 in Mesa. Respondents also indicated concentrations of poverty and greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status are impacting Mesa.

Table IV.63
Fair Housing in the Public Sector

City of Mesa
Fair Housing Survey

Question	Not at All	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you believe these issues are happening in Mesa? If so, how much are the issues impacting your community?							
Segregation	1	2	2	1	0	10	16
Concentrations of racial or ethnic minorities	1	2	1	2	0	10	16
Concentrations of poverty	0	0	2	3	1	10	16
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	1	0	1	2	2	10	16
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	1	1	0	3	1	10	16
Challenges for persons with disabilities	1	1	2	1	1	10	16
Lack of housing discrimination enforcement	1	0	1	0	4	10	16
Lack of affordable single-family houses	1	0	1	3	1	10	16
Lack of affordable rental housing	1	0	1	3	1	10	16
Lack of acceptance of housing choice vouchers	1	0	0	2	3	10	16
No or limited education about fair housing laws	1	1	1	0	3	10	16
Gentrification and displacement due to economic pressures	1	1	2	1	1	10	16

J. MUNICIPAL AND ZONING CODE REVIEW

A review of the City Zoning and Municipal Code was conducted in order to review if there are any barriers in the city'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 asked about 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.

Chapter 14 of the City's Code of Ordinances Outlines the City's Fair Housing Policy. Within this policy there are definitions for both familial status and handicap, which are included below. In addition, the City's Fair Housing Policy is stated below.

FAMILIAL STATUS: Shall be defined as provided in the Fair Housing Amendments Act of 1988.

HANDICAP: Shall be defined as provided in the Americans with Disabilities Act of 1990.

FAIR HOUSING POLICY

It is hereby declared to be among the civil rights of the people of the City to be free from discrimination in the occupancy and provision of housing. Accordingly, it shall be contrary to the policy of the City and unlawful to discriminate against individuals or families because of race, color, sex, religion, ancestry, national origin, familial status, or handicap in the purchase, lease, rental, exchange, advertising, display, promotion, or financing of housing within the City. The foregoing policy shall be interpreted in light of applicable federal and state laws, regulations, and judicial decisions and shall be subject to the following restrictions and exemptions:

(A)Certain groups may be restrictive:

1. Religious organizations and private clubs may limit the sale, rental, or occupancy of noncommercial units to their members unless membership is limited by race, color, or national origin and handicap;
2. Governmental agencies may impose limits to the numbers of people permitted to occupy a structure; and/or
3. Governmental or private agencies which address the conduct of a person(s) convicted of the illegal manufacture or distribution of a controlled substance. (2671)

(B)Exemptions exist for:

1. Federal and/or state projects for the elderly;
2. Projects where one hundred percent (100%) of the residents are at least sixty-two (62) years old after September 13, 1989; and/or
3. Projects where eighty percent (80%) of the units have at least one (1) inhabitant at least fifty-five (55) years old;

4. A room or units in dwellings containing living quarters occupied or intended to be occupied by no more than four (4) families living independently of each other and if the owner occupies one (1) such living quarter as his residence (four- [4-] plex or less). (Discriminatory advertising is not exempted.)

(C) Except for discriminatory advertising, the sale or rental of a single-family home is exempted, provided:

1. The owner does not own or have any interest in more than three (3) single-family houses at one time;
2. A real estate professional or a property manager is not involved in the transaction; and/or
3. If the dwelling is not owner occupied or most recently occupied by the owner prior to the transaction, then the exemption applies only if there is only one (1) sale per any twenty-four- (24-) month period.

Section V. Fair Housing Goals and Priorities

Overview

Title VIII of the 1968 Civil Rights Act, also known as the Federal Fair Housing Act, made it illegal to discriminate in the buying, selling, or renting of housing based on a person's race, color, religion, or national origin. Sex was added as a protected class in the 1970s. In 1988, the Fair Housing Amendments Act added familial status and disability to the list, making a total of seven federally protected characteristics. Federal fair housing statutes are largely covered by the following:

1. The Fair Housing Act,
2. The Housing Amendments Act, and
3. The Americans with Disabilities Act.

The purpose of fair housing law is to protect a person's right to own, sell, purchase, or rent housing of his or her choice without fear of unlawful discrimination. The goal of fair housing law is to allow everyone equal opportunity to access housing.

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 federal 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.

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 (HOME), Emergency Shelter Grants (ESG)²³, 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). This was described in the Analysis of Impediments to Fair Housing Choice and a Fair Housing Planning Guide offering methods to conduct such a study was released in March of 1993.

In 2015, HUD released a new AFFH rule, which gave a format, a review process, and content requirements for the newly named "Assessment of Fair Housing", or AFH. 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, areas 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.

²³ The Emergency Shelter Grants program was renamed the Emergency Solutions Grants program in 2011.

The AFH would also include measures of segregation and integration and provide some historical context about how such concentrations became part of the community's legacy. Together, these considerations were then intended to better inform public investment decisions that would lead to amelioration or elimination of such segregation, enhancing access to opportunity, promoting 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 on-line 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. Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line 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 AI also includes public input, and interviews with stakeholders, 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/impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, the City of Mesa 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.

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, City of Mesa has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

Table V.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 the City of Mesa has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that the City of Mesa has limited capacity to address.

Table V.1
Contributing Factors

City of Mesa

Contributing Factors	Priority	Justification
Moderate to high levels of segregation	Low	Native American and Native Hawaiian/Pacific Islander households have moderate to high levels of segregation, according to the Dissimilarity Index. However, Native Hawaiian/Pacific Islander households only accounted for 0.4 percent of the population in 2017.
Access to low poverty areas and concentrations of poverty	Med	Low poverty index is markedly lower for black, Native American, and Hispanic populations than white low poverty access, indicating inequitable access to low poverty areas. In addition, there are concentrations of poverty in western Mesa.
Access to labor market engagement	Low	Black, Native American, and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the City has little control over impacting labor market engagement on a large scale.
Access to school proficiency	Med	Black, Native American, and Hispanic households have lower levels of access to proficient schools in Mesa. This also varied geographically with school proficiency index ratings that were lower in western Mesa.
Insufficient affordable housing in a range of unit sizes	High	Some 33.3 percent of households have cost burdens. This is more significant for renter households, of which 49.6 percent have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population.
Black, Hispanic, Native American, and Native Hawaiian/Pacific Islander households with disproportionate rates of housing problems	High	The average rate of housing problems, according to CHAS data is 34.6 percent, according to CHAS data. Black households face housing problems at a rate of 46.4 percent. American Indian households face housing problems at a rate of 49.0 percent. Pacific Islander households face housing problems at a rate of 51.0 percent. Hispanic households face housing problems at a rate of 49.7 percent.
Discriminatory pattern sin Lending	Med	The mortgage denial rates for black, Native American, and Hispanic households are higher than the jurisdiction average according to 2008-2017 HMDA data. The denial rates for black households are 5.2 percentage points higher than the jurisdiction average.
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 47.6 percent 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 City of Mesa.
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.
Location of public housing units tend to have lower levels of access to opportunity	Med	The location of public housing units tends to be in areas with lower levels of access to low poverty areas and labor market engagement. These units also tended to be concentrated in areas in western Mesa.
NIMBYism	High	Public input suggested one of the major barriers to the development of affordable housing options in the City was the Not In My Back Yard (NIMBY) mentality in the City.
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.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

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

Table V.2 Recommended Fair Housing Issues, Contributing Factors, and Recommended Actions City of Mesa			
Fair Housing Issues/ Impediments	Contributing Factors	Recommended Actions to be Taken	Measurable Outcome
Segregation and R/ECAPs	Moderate to high levels of segregation	Review zoning for areas with restrictions to housing development, including minimum lot requirements; make appropriate amendments every year for the next five (5) years. Provide for the preservation of affordable single- and multi-family housing through the use of HOME and CDBG funds for homeowner and rental rehabilitation.	Records of review and changes to zoning code annually 60 residential rental units and 200 homeowner housing units over the course of 5 years, as tracked by the CAPER
	Access to low poverty areas and concentrations of poverty		
	Discriminatory pattern sin Lending		
Disparities in Access to Opportunity	Access to low poverty areas and concentrations of poverty	Review opportunities annually to increase funding sources for additional low-income housing in high opportunity areas.	Record of activities annually 15 households over the course of 5 years, as tracked by the CAPER
	Access to labor market engagement	Continue to promote homeownership opportunities with financial assistance to homebuyers using HOME funds	
	Access to School Proficiency		
Disproportionate Housing Need	Insufficient affordable housing in a range of unit sizes	Review zoning for areas with restrictions to housing development, including minimum lot requirements; make appropriate amendments every year for the next five (5) years. Provide for the preservation of affordable single- and multi-family housing through the use of HOME and CDBG funds for homeowner and rental rehabilitation.	Records of review and changes to zoning code annually 60 residential rental units and 200 homeowner housing units over the course of 5 years, as tracked by the CAPER
	Black, Hispanic, and Native Hawaiian/Pacific Islander households with disproportionate rates of housing problems		
	Discriminatory pattern sin Lending		
Publicly Supported Housing	Location of public housing units tend to have lower levels of access to opportunity	Encourage the use of Housing Choice Vouchers outside or R/ECAPs. Conduct outreach efforts to educate the public on the benefits of publicly supported housing	Maintain records of outreach efforts to voucher holders and public annually. Maintain records of activities annually.
	NIMBYism	Research opportunities for increased funding options annually.	

<p>Disability and Access</p>	<p>Insufficient accessible affordable housing Failure to Make Reasonable Accommodations</p>	<p>Review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments each year, over the next five (5) years. Enhance accessible housing and supportive services to persons with disabilities Include requirements in NOFA funding agreements that projects must incorporate affirmative marketing, tenant selection, and reasonable accommodation practices that fully comply with federal Fair Housing Act (FHA)</p>	<p>Records of review and changes to zoning code annually Maintain records of activities annually.</p>
<p>Fair Housing Enforcement and Outreach</p>	<p>Insufficient fair housing education Insufficient understanding of credit Insufficient fair housing infrastructure Discriminatory patterns in lending</p>	<p>Continue to promote fair housing education through annual or biannual workshops. Also, use media, mailings, and other methods to enhance outreach and education. Promote annual outreach and education related to credit for prospective homebuyers. Partner with community agencies to provide financial literacy classes for prospective homebuyers on an annual basis. Conduct outreach and education on fair lending and what constitutes discriminatory lending, annually. Conduct one (1) outreach and educational presentation per year to private lenders (5 over the five year period).</p>	<p>Maintain records of activities annually.</p>

Section VI. Appendices

A. ADDITIONAL PLAN DATA

Table VI.1 Total Households with Housing Problems by Income and Race City of Mesa 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,870	9,230	1,035	225	370	29.0	255	5,745	16,889
\$21,871 to \$36,450	9,775	780	255	415	19.0	175	5,425	16,844
\$36,451 to \$58,320	10,795	645	150	220	85.0	300	3,815	16,010
\$58,321 to \$72,900	3,475	200	75	59	25.0	110.0	895	4,839
Above \$72,900	3,875	80	130	155	14.0	65	880	5,199
Total	37,150	2,740	835	1,219	172	905	16,760	59,781
Without Housing Problems								
\$0 to \$21,870	1,075	45	50.0	8	0	20.0	350	1,548
\$21,871 to \$36,450	3,735	125	15	75	10.0	55.0	1,065	5,080
\$36,451 to \$58,320	12,430	570	225	220	45.0	115	3,625	17,230
\$58,321 to \$72,900	11,055	575	200	225	20.0	220	2,495	14,790
Above \$72,900	57,605	1,735	1,480	705	90	895	8,910	71,420
Total	85,900	3,050	1,970	1,233	165	1,305	16,445	110,068
Not Computed								
\$0 to \$21,870	2,020	115	114	35	0	49.0	495	2,828
\$21,871 to \$36,450	0	0	0	0	0	0	0	0
\$36,451 to \$58,320	0	0	0	0	0	0	0	0
\$58,321 to \$72,900	0	0	0	0	0	0	0	0
Above \$72,900	0	0	0	0	0	0	0	0
Total	2,020	115	114	35	0	49.0	495	2,828
Total								
\$0 to \$21,870	12,325	1,195	389	413	29.0	324	6,590	21,265
\$21,871 to \$36,450	13,510	905	270	490	29.0	230	6,490	21,924
\$36,451 to \$58,320	23,225	1,215	375	440	130.0	415	7,440	33,240
\$58,321 to \$72,900	14,530	775	275	284	45.0	330	3,390	19,629
Above \$72,900	61,480	1,815	1,610	860	104	960	9,790	76,619
Total	125,070	5,905	2,919	2,487	337	2,259	33,700	172,677

Table VI.2
1. Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant

City of Mesa
 2008–2017 HMDA Data

Race		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	Originated	15	19	25	12	30	27	42	39	65	60	334
	Denied	1	5	2	4	9	6	4	4	10	13	58
	Denial Rate	6.2%	20.8%	7.4%	25.0%	23.1%	18.2%	8.7%	9.3%	13.3%	17.8%	14.8%
Asian	Originated	21	36	27	31	84	103	100	154	154	222	932
	Denied	9	5	9	5	12	18	19	16	22	31	146
	Denial Rate	30.0%	12.2%	25.0%	13.9%	12.5%	14.9%	16.0%	9.4%	12.5%	12.3%	13.5%
Black	Originated	13	17	23	21	51	57	82	91	142	200	697
	Denied	5	5	8	6	11	20	22	10	19	32	138
	Denial Rate	27.8%	22.7%	25.8%	22.2%	17.7%	26.0%	21.2%	9.9%	11.8%	13.8%	16.5%
Pacific Islander	Originated	3	2	7	11	9	18	29	26	30	35	170
	Denied	1	5	0	3	2	4	1	4	4	5	29
	Denial Rate	25.0%	71.4%	0.0%	21.4%	18.2%	18.2%	3.3%	13.3%	11.8%	12.5%	14.6%
White	Originated	1121	1458	1223	1279	3253	3737	4410	5222	6054	6456	34213
	Denied	312	273	221	186	475	475	489	545	546	560	4082
	Denial Rate	21.8%	15.8%	15.3%	12.7%	12.7%	11.3%	17.4%	9.5%	8.3%	8.0%	10.7%
Not Available	Originated	130	149	138	121	357	372	304	411	471	580	3033
	Denied	46	37	33	31	63	63	64	74	60	109	580
	Denial Rate	26.1%	19.9%	19.3%	20.4%	15.0%	14.5%	17.4%	15.3%	11.3%	15.8%	16.1%
Not Applicable	Originated	2	0	0	0	0	2	2	2	1	2	11
	Denied	0	0	0	0	0	0	0	0	0	0	0
	Denial Rate	0.0%	%	%	%	%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	Originated	1,305	1,681	1,443	1,475	3,784	4,316	4,969	5,945	6,917	7,555	39,390
	Denied	374	330	273	235	572	586	599	653	661	750	5,033
	Denial Rate	22.3%	16.4%	15.9%	13.7%	13.1%	12.0%	10.8%	9.9%	8.7%	9.0%	11.3%
Hispanic	Originated	189	225	241	210	437	490	698	904	1019	1129	5542
	Denied	107	62	54	48	83	91	90	123	131	121	910
	Denial Rate	36.1%	21.6%	18.3%	18.6%	16.0%	15.7%	11.4%	12.0%	11.4%	9.7%	14.1%
Non-Hispanic	Originated	1008	1314	1082	1157	2991	3465	3974	4645	5427	5865	30928
	Denied	229	228	189	158	421	435	454	461	467	530	3572
	Denial Rate	18.5%	14.8%	14.9%	12.0%	12.3%	11.2%	10.3%	9.0%	7.9%	8.3%	10.4%

Table VI.3**2. Loan Applications by Reason for Denial by Race/Ethnicity of Applicant**City of Mesa
2008–2017 HMDA Data

Denial Reason	American Indian	Asian	Black	Pacific Islander	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	13	26	26	5	654	89	0	813	13
Employment History	1	4	5	0	122	18	0	150	1
Credit History	4	9	14	4	557	80	0	668	4
Collateral	10	22	16	6	654	83	0	791	10
Insufficient Cash	3	7	5	0	140	23	0	178	3
Unverifiable Information	4	7	8	1	238	41	0	299	4
Credit Application Incomplete	0	19	12	3	394	62	0	490	0
Mortgage Insurance Denied	0	0	0	0	13	2	0	15	0
Other	2	10	8	3	328	56	0	407	2
Missing	21	42	44	7	982	126	0	1,222	873
Total	58	146	138	29	4082	580	0	5033	910
% Missing	36.2%	28.8%	31.9%	24.1%	24.1%	21.7%	%	24.3%	95.9%

Table VI.4**3. Loan Applications by Selected Action Taken by Gender of Applicant**City of Mesa
2008–2017 HMDA Data

Gender		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Male	Originated	821	1046	852	894	2459	2897	3371	3944	4473	4745	25502
	Denied	234	208	155	138	364	372	408	412	412	422	3125
	Denial Rate	22.2%	16.6%	15.4%	13.4%	12.9%	11.4%	10.8%	9.5%	8.4%	8.2%	10.9%
Female	Originated	430	554	519	526	1120	1194	1439	1788	2160	2493	12223
	Denied	127	105	102	82	157	173	156	194	210	270	1576
	Denial Rate	22.8%	15.9%	16.4%	13.5%	12.3%	12.7%	9.8%	9.8%	8.9%	9.8%	11.4%
Not Available	Originated	52	81	72	55	205	223	157	211	283	316	1655
	Denied	13	17	16	15	51	41	35	47	39	58	332
	Denial Rate	20.0%	17.3%	18.2%	21.4%	19.9%	15.5%	18.2%	18.2%	12.1%	15.5%	16.7%
Not Applicable	Originated	2	0	0	0	0	2	2	2	1	1	10
	Denied	0	0	0	0	0	0	0	0	0	0	0
	Denial Rate	0.0%	%	%	%	%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	Originated	1,305	1,681	1,443	1,475	3,784	4,316	4,969	5,945	6,917	7,555	39,390
	Denied	374	330	273	235	572	586	599	653	661	750	5,033
	Denial Rate	22.3%	16.4%	15.9%	13.7%	13.1%	12.0%	10.8%	9.9%	8.7%	9.0%	11.3%

Table VI.5
4. Denial Rates by Income of Applicant

City of Mesa
2008–2017 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	27.7%	20.6%	23.9%	17.2%	20.0%	20.2%	20.7%	17.0%	18.0%	19.1%	20.0%
\$30,001–\$50,000	23.2%	13.2%	15.2%	12.6%	12.8%	12.5%	10.3%	11.8%	9.5%	9.8%	12.0%
\$50,001–\$75,000	21.4%	16.7%	11.2%	11.9%	10.9%	10.3%	9.5%	9.1%	7.8%	8.8%	10.0%
\$75,001–\$100,000	15.8%	17.7%	10.8%	10.0%	14.1%	9.9%	7.9%	7.6%	6.9%	8.1%	9.1%
\$100,001–\$150,000	20.9%	17.9%	12.7%	17.4%	8.8%	10.0%	9.8%	7.1%	7.6%	6.5%	8.9%
Above \$150,000	24.2%	14.5%	13.1%	14.7%	14.7%	12.9%	14.3%	9.3%	8.7%	9.1%	11.6%
Data Missing	0.0%	50.0%	33.3%	0.0%	0.0%	25.0%	0.0%	0.0%	50.0%	0.0%	21.1%
Total	22.3%	16.4%	15.9%	13.7%	13.1%	12.0%	10.8%	9.9%	8.7%	9.0%	11.3%

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

City of Mesa
2008–2017 HMDA Data

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	Loan Originated	141	354	318	336	489	392	368	401	370	310	3479
	Application Denied	54	92	100	70	122	99	96	82	81	73	869
	Denial Rate	27.7%	20.6%	23.9%	17.2%	20.0%	20.2%	20.7%	17.0%	18.0%	19.1%	20.0%
\$30,001–\$50,000	Loan Originated	459	647	514	508	1087	1122	1310	1556	1735	1633	10571
	Application Denied	139	98	92	73	159	160	150	208	182	177	1438
	Denial Rate	23.2%	13.2%	15.2%	12.6%	12.8%	12.5%	10.3%	11.8%	9.5%	9.8%	12.0%
\$50,001–\$75,000	Loan Originated	357	343	309	296	921	1173	1426	1754	2126	2427	11132
	Application Denied	97	69	39	40	113	135	150	176	180	234	1233
	Denial Rate	21.4%	16.7%	11.2%	11.9%	10.9%	10.3%	9.5%	9.1%	7.8%	8.8%	10.0%
\$75,001–\$100,000	Loan Originated	149	167	124	162	525	730	855	1028	1214	1452	6406
	Application Denied	28	36	15	18	86	80	73	85	90	128	639
	Denial Rate	15.8%	17.7%	10.8%	10.0%	14.1%	9.9%	7.9%	7.6%	6.9%	8.1%	9.1%
\$100,001–\$150,000	Loan Originated	129	110	103	114	517	591	661	815	988	1154	5182
	Application Denied	34	24	15	24	50	66	72	62	81	80	508
	Denial Rate	20.9%	17.9%	12.7%	17.4%	8.8%	10.0%	9.8%	7.1%	7.6%	6.5%	8.9%
Above \$150,000	Loan Originated	69	59	73	58	243	305	348	389	483	578	2605
	Application Denied	22	10	11	10	42	45	58	40	46	58	342
	Denial Rate	24.2%	14.5%	13.1%	14.7%	14.7%	12.9%	14.3%	9.3%	8.7%	9.1%	11.6%
Data Missing	Loan Originated	1	1	2	1	2	3	1	2	1	1	15
	Application Denied	0	1	1	0	0	1	0	0	1	0	4
	Denial Rate	0.0%	50.0%	33.3%	0.0%	0.0%	25.0%	0.0%	0.0%	50.0%	0.0%	21.1%
Total	Loan Originated	1,305	1,681	1,443	1,475	3,784	4,316	4,969	5,945	6,917	7,555	39,390
	Application Denied	374	330	273	235	572	586	599	653	661	750	5,033
	Denial Rate	22.3%	16.4%	15.9%	13.7%	13.1%	12.0%	10.8%	9.9%	8.7%	9.0%	11.3%

Table VI.7								
6. Denial Rates of Loans by Race/Ethnicity and Income of Applicant								
City of Mesa								
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	45.2%	12.1%	11.8%	14.3%	13.2%	0.0%	%	14.8%
Asian	25.3%	12.2%	11.4%	10.9%	8.2%	16.0%	%	13.5%
Black	28.6%	17.3%	15.7%	12.8%	11.7%	16.7%	100.0%	16.5%
Pacific Islander	30.0%	19.1%	11.3%	17.6%	11.5%	0.0%	%	14.6%
White	18.7%	11.3%	9.3%	8.6%	8.4%	11.0%	13.3%	10.7%
Not Available	27.6%	17.3%	14.8%	11.6%	13.2%	16.3%	50.0%	16.1%
Not Applicable	0.0%	0.0%	0.0%	0.0%	%	%	0.0%	0.0%
Average	20.0%	12.0	10.0%	9.1%	8.9%	11.6%	21.1%	11.3%
Non-Hispanic	21.9%	13.9	11.8%	9.7%	9.3%	12.3%	100.0%	14.1%
Hispanic	18.3%	11.0	9.2%	8.8%	8.4%	11.0%	7.1%	10.4%

Table VI.8									
7. Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied									
City of Mesa									
2008–2017 HMDA Data									
Race		\$30,000 or Below	\$30,001 – \$50,000	\$50,001 –\$75,000	\$75,001 –\$100,000	\$100,001 –\$150,000	> \$150,000	Data Missing	Total
American Indian	Loan Originated	17	116	97	60	33	11	0	334
	Application Denied	14	16	13	10	5	0	0	58
	Denial Rate	45.2%	12.1%	11.8%	14.3%	13.2%	0.0%	%	14.8%
Asian	Loan Originated	118	244	248	131	123	68	0	932
	Application Denied	40	34	32	16	11	13	0	146
	Denial Rate	25.3%	12.2%	11.4%	10.9%	8.2%	16.05	%	13.5%
Black	Loan Originated	55	196	210	123	83	30	0	697
	Application Denied	22	41	39	18	11	6	1	138
	Denial Rate	28.6%	17.3%	15.7%	12.8%	11.7%	16.7%	100.0%	14.6%
Pacific Islander	Loan Originated	7	38	63	28	23	11	0	170
	Application Denied	3	9	8	6	3	0	0	29
	Denial Rate	30.0%	19.1%	11.3%	17.6%	11.5%	0.0%	%	14.6%
White	Loan Originated	3034	9202	9659	5576	4481	2248	13	34213
	Application Denied	698	1176	993	525	411	277	2	4082
	Denial Rate	18.7%	11.3%	9.3%	8.6%	8.4%	11.0%	13.3%	10.7%
Not Available	Loan Originated	241	774	854	487	439	237	1	3033
	Application Denied	92	162	148	64	67	46	1	580
	Denial Rate	27.6%	17.3%	14.8%	11.6%	13.2%	16.3%	50.0%	16.1%
Not Applicable	Loan Originated	7	1	1	1	0	0	1	11
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate	0.0%	0.0%	0.0%	0.0%	%	%	0.0%	0.0%
Total	Loan Originated	3479	10571	11132	6406	5182	2605	15	39,390
	Application Denied	869	1438	1233	639	508	342	4	5,033
	Denial Rate	20.0%	12.0%	10.0%	9.1%	8.9%	11.6%	21.1	11.3%
Hispanic	Loan Originated	941	2059	1449	608	371	114	0	5542
	Application Denied	264	332	193	65	38	16	2	910
	Denial Rate	21.9%	13.9%	11.8%	9.7%	9.3%	12.3%	100.0%	14.1%
Non-Hispanic	Loan Originated	2318	7785	8854	5329	4366	2263	13	30928
	Application Denied	519	961	895	514	401	281	1	3572
	Denial Rate	18.3%	11.0%	9.2%	8.8%	8.4%	11.0%	7.1%	10.4%

Table VI.9											
8. Originated Owner-Occupied Loans by HAL Status											
City of Mesa 2008–2017 HMDA Data											
Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
HAL	109	84	0	3	13	18	57	41	21	11	357
Other	1196	1597	1443	1472	3771	4298	4912	5904	6896	7544	39033
Total	1,305	1,681	1,443	1,475	3,784	4,316	4,969	5,945	6,917	7,555	39,390
Percent HAL	8.4%	5.0%	0.0%	0.2%	0.3%	0.4%	1.1%	0.7%	0.3%	0.1%	0.9%

Table VI.10												
9. Loans by Loan Purpose by HAL Status												
City of Mesa 2008–2017 HMDA Data												
Loan Purpose		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Home Purchase	HAL	109	84	0	3	13	18	57	41	21	11	357
	Other	1196	1597	1443	1472	3771	4298	4912	5904	6896	7544	39033
	Percent HAL	8.4%	5.0%	0.0%	0.2%	0.3%	0.4%	1.1%	0.7%	0.3%	0.1%	0.9%
Home Improvement	HAL	31	6	4	7	10	18	21	47	58	60	262
	Other	201	57	29	36	104	242	332	386	425	528	2340
	Percent HAL	13.4%	9.5%	12.1%	16.3%	8.8%	6.9%	5.9%	10.9%	12.0%	10.2%	0.9%
Refinancing	HAL	136	55	1	4	22	14	20	13	15	9	289
	Other	1706	2093	1678	1254	9253	7470	3561	5812	7023	4751	44601
	Percent HAL	7.4%	2.6%	0.1%	0.3%	0.2%	0.2%	0.6%	0.2%	0.2%	0.2%	0.9%
Total	HAL	276	145	5	14	45	50	98	101	94	80	908
	Other	3103	3747	3150	2762	13128	12010	8805	12102	14344	12823	85974
	Percent HAL	8.2%	3.7%	0.2%	0.5%	0.3%	0.4%	1.1%	0.8%	0.7%	0.6%	1.0%

Table VI.11											
10. HALs Originated by Race of Borrower											
City of Mesa 2008–2017 HMDA Data											
Race	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	2	0	nan	0	0	0	0	0	0	0	2
Asian	2	4	nan	0	0	0	0	0	0	0	6
Black	2	2	nan	0	0	0	0	1	0	0	5
Pacific Islander	0	0	nan	0	0	0	0	0	0	0	0
White	88	74	nan	3	13	15	51	37	20	11	301
Not Available	15	4	nan	0	0	3	6	3	1	0	32
Not Applicable	0	0	nan	0	0	0	0	0	0	0	0
Total	109	84	0	3	13	18	57	41	21	11	357
Hispanic	34	23	nan	0	1	2	16	16	2	3	4,319
Non-Hispanic	64	58	nan	3	12	12	35	22	18	8	24,839

Table VI.12											
11. Rate of HALs Originated by Race/Ethnicity of Borrower											
City of Mesa											
2008–2017 HMDA Data											
Race	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	13.3%	0.0%	%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
Asian	9.5%	11.1%	%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
Black	15.4%	11.8%	%	0.0%	0.0%	0.0%	0.0%	1.1%	0.0%	0.0%	1.0%
Pacific Islander	0.0%	0.0%	%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
White	7.9%	5.1%	%	0.2%	0.4%	0.4%	1.2%	0.7%	0.3%	0.2%	1.1%
Not Available	11.5%	2.7%	%	0.0%	0.0%	0.8%	2.0%	0.7%	0.2%	0.0%	1.3%
Not Applicable	0.0%	%	%	%	%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Average	8.4%	5.0%	0.0%	0.2%	0.3%	0.4%	1.1%	0.7%	0.3%	0.1%	0.9%
Hispanic	18.0%	10.2%	%	0.0%	0.2%	0.4%	2.3%	1.8%	0.2%	0.3%	2.1%
Non-Hispanic	6.3%	4.4%	%	0.3%	0.4%	0.3%	0.9%	0.5%	0.3%	0.1%	0.9%

Table VI.13												
12. Loans by HAL Status by Race/Ethnicity of Borrower												
City of Mesa												
2008–2017 HMDA Data												
Race	Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	HAL	2	0	nan	0	0	0	0	0	0	0	2
	Other	13	19	25	12	30	27	42	39	65	60	272
	Percent HAL	13.3%	0.0%	%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
Asian	HAL	2	4	nan	0	0	0	0	0	0	0	6
	Other	19	32	27	31	84	103	100	154	154	222	704
	Percent HAL	9.5%	11.1%	%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
Black	HAL	2	2	nan	0	0	0	0	1	0	0	5
	Other	11	15	23	21	51	57	82	90	142	200	492
	Percent HAL	15.4%	11.8%	%	0.0%	0.0%	0.0%	0.0%	1.1%	0.0%	0.0%	1.0%
Pacific Islander	HAL	0	0	nan	0	0	0	0	0	0	0	0
	Other	3	2	7	11	9	18	29	26	30	35	135
	Percent HAL	0.0%	0.0%	%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
White	HAL	88	74	nan	3	13	15	51	37	20	11	301
	Other	1033	1384	1223	1276	3240	3722	4359	5185	6034	6445	27,456
	Percent HAL	7.9%	5.1%	%	0.2%	0.4%	0.4%	1.2%	0.7%	0.3%	0.2%	1.1%
Not Available	HAL	15	4	nan	0	0	3	6	3	1	0	32
	Other	115	145	138	121	357	369	298	408	470	580	492
	Percent HAL	11.5%	2.7%	%	0.0%	0.0%	0.8%	2.0%	0.7%	0.2%	0.0%	1.3%
Not Applicable	HAL	0	0	nan	0	0	0	0	0	0	0	0
	Other	2	0	0	0	0	2	2	2	1	2	9
	Percent HAL	0.0%	%	%	%	%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	HAL	109	84	0	3	13	18	57	41	21	11	357
	Other	1196	1597	1443	1472	3771	4298	4912	5904	6896	7544	39033
	Percent HAL	8.4%	5.0%	0.0%	0.2%	0.3%	0.4%	1.1%	0.7%	0.3%	0.1%	0.9%
Hispanic	HAL	34	23	nan	0	1	2	16	16	2	3	4,319
	Other	155	202	241	210	436	488	682	888	1017	1126	94
	Percent HAL	18.0%	10.2%	%	0.0%	0.2%	0.4%	2.3%	1.8%	0.2%	0.3%	2.1%
Non-Hispanic	HAL	64	58	nan	3	12	12	35	22	18	8	24,839
	Other	944	1256	1082	1154	2979	3453	3939	4623	5409	5857	224
	Percent HAL	6.3%	4.4%	%	0.3%	0.4%	0.3%	0.9%	0.5%	0.3%	0.1%	0.9%

Table VI.14
13. Rates of HALs by Income of Borrower

City of Mesa
 2008–2017 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
\$30,000 or Below	11.3%	5.6%	%	0.0%	0.0%	0.3%	1.6%	0.7%	1.4%	0.3%	1.6%
\$30,001–\$50,000	10.5%	4.5%	%	0.2%	0.3%	0.3%	1.8%	1.2%	0.2%	0.1%	1.5%
\$50,001–\$75,000	7.6%	6.1%	%	0.7%	0.1%	0.3%	1.4%	0.7%	0.2%	0.1%	1.1%
\$75,001–\$100,000	6.7%	4.8%	%	0.0%	0.6%	0.3%	0.4%	0.0%	0.1%	0.0%	0.5%
\$100,00–\$150,000	3.1%	2.7%	%	0.0%	0.6%	0.7%	0.2%	0.2%	0.3%	0.3%	0.5%
Above \$150,000	5.8%	5.1%	%	0.0%	1.2%	1.3%	0.9%	1.0%	0.8%	0.3%	1.2%
Data Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Average	8.4%	5.0%	0.0%	0.2%	0.3%	0.4%	1.1%	0.7%	0.3%	0.1%	0.9%

Table VI.15
14. Loans by HAL Status by Income of Borrower

City of Mesa
 2008–2016 HMDA Data

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	HAL	16	20	nan	0	0	1	6	3	5	1	51
	Other	125	334	318	336	489	391	362	398	365	309	3,118
	Percent HAL	11.3%	5.6%	%	0.0%	0.0%	0.3%	1.6%	0.7%	1.4%	0.3%	1.6%
\$30,001–\$50,000	HAL	48	29	nan	1	3	3	24	19	3	2	130
	Other	411	618	514	507	1084	1119	1286	1537	1732	1631	8,808
	Percent HAL	10.5%	4.5%	%	0.2%	0.3%	0.3%	1.8%	1.2%	0.2%	0.1%	1.5%
\$50,001–\$75,000	HAL	27	21	nan	2	1	4	20	13	5	3	93
	Other	330	322	309	294	920	1169	1406	1741	2121	2424	8,612
	Percent HAL	7.6%	6.1%	%	0.7%	0.1%	0.3%	1.4%	0.7%	0.2%	0.1%	1.1%
\$75,001–\$100,000	HAL	10	8	nan	0	3	2	3	0	1	0	27
	Other	139	159	124	162	522	728	852	1028	1213	1452	4,927
	Percent HAL	6.7%	4.8%	%	0.0%	0.6%	0.3%	0.4%	0.0%	0.1%	0.0%	0.5%
\$100,001–\$150,000	HAL	4	3	nan	0	3	4	1	2	3	3	20
	Other	125	107	103	114	514	587	660	813	985	1151	4,008
	Percent HAL	3.1%	2.7%	%	0.0%	0.6%	0.7%	0.2%	0.2%	0.3%	0.3%	0.5%
Above \$150,000	HAL	4	3	nan	0	3	4	3	4	4	2	25
	Other	65	56	73	58	240	301	345	385	479	576	2,002
	Percent HAL	5.8%	5.1%	%	0.0%	1.2%	1.3%	0.9%	1.0%	0.8%	0.3%	1.2%
Data Missing	HAL	0	0	nan	0	0	0	0	0	0	0	0
	Other	1	1	2	1	2	3	1	2	1	1	15
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	Other	109	84	0	3	13	18	57	41	21	11	357
	HAL	1196	1597	1443	1472	3771	4298	4912	5904	6896	7544	39033
	Percent HAL	8.4%	5.0%	0.0%	0.2%	0.3%	0.4%	1.1%	0.7%	0.3%	0.1%	0.9%

B. PUBLIC INPUT

Group 2

Introductions

Presentation

Comment: What is the scope. What could possibly be in and what should we not be thinking about. I saw housing, but then we also started talking about education. How should we think about what is in...?

Presenter 2: The Consolidated Plan, education is not a part of it, but in the fair housing evaluation, something called the Analysis of Impediments to Fair Housing Choice, we do look at access to community assets. If you live by a good school that is a great thing your children can go there, but if you don't live by such a good school then maybe you want to move or something like that. So that is how education and other community assets come into play.

Presentation

Comment: Notice the Alzheimer's diseases is one of the top five causes of death in the US. It is the costliest disease to care for and it is robbing entire families and not just the individual that has the disease it is robbing the entire family of any wealth that they might have and bringing them into poverty. It is a huge issue that is only seen in the top and housing is a huge issue.

Comment: I would say homeless families are grossly overlooked when we quantify the problem of homelessness because of their lack of visibility and we totally do not take into account the significantly high numbers of families that are doubled up that are not recognized by HUD as being homeless because they are doubled up when in reality they are every bit as vulnerable as families on the streets.

Presenter 2: What do you think is a priority?

Comment: I believe that if we don't intervene in the lives of families, we are missing the boat in terms of having a significant impact on our future generations for our community.

Comment: Well, one of the things that you mentioned was education and if you are low-income and even if we have an open district policy, if parents don't have adequate transportation and jobs that allow them to transport them to a better school district they are missing out.

Comment: One of the other challenges we see a lot of the other communities we work with is social isolation. Whether it is the seniors, whether it is the youth, they are tending to just isolate themselves and for kids sometimes it is video games, for seniors it is something else. It is really something that could be threatening to the future.

Presenter: What are some outreach efforts that have been successful or not successful for reaching some of the marginalized communities in Mesa that we could employ or steer away from unsuccessful side for reaching and see what people's needs are?

Comment: This is going to be a terrible thing to say and I am going to preface it with coordinated entry is a great idea in theory, but it is not a great idea when we are the largest county in the country and the East Valley does not get served well with coordinated entry. So, we go to isolating because you can't get to coordinated entry to get accessed and the assessment tools are terrible.

Comment: Did you ask what are some of the things that are successful?

Presenter: Yes, if you have ideas of what has been successful.

Comment: I don't think that the relationship between the City and the education of the citizens is very unique to issues across the country. Our issues are there are very prominent and very helpful.

Comment: I would say partnerships in general. I sing this song everywhere I go, but it is all about relationships and it is so much easier if I have a family that is better served and say a family that I can call and say Laura or she can call and say Kathy, because the more we collaborate and consolidate our services for people seeking them it is better that way instead of these one off things that we are all guilty of doing and training. Partnership and collaboration work.

Comment: I feel like I am hearing two things and one is around solutions to the challenges and then I also feel like I am hearing you ask just in general how to connect with marginalized communities. So, are we answering both questions and one?

Presenter 2: The answer is yes.

Presenter: Yes, we want to know where the challenges are, but we also want to talk to the people who are facing those challenges and so on one hand yes we want to know what those challenges are and how can we solve them, but also how can we just reach out to people in the community who then could have a comment on what we are doing and participate in this process more.

Comment: For that specific question I have had a lot of success by simply being able to compensate people for their time, especially for those on the margins because they are vulnerable communities. Everyone at this table we are paid or have some capacity to sit here and give our opinions when a lot of people are thinking when my next paycheck is and when am I going to get food. So, it is really a luxury to comment in this way. So, I think the number one thing to really get and hear from our citizens is to compensate for their time and say that this is valuable, and we know that you have so many competing demands. So, something that I have done in the past and particularly with the City of Phoenix has been to provide \$25 an hour for people's time. So, it is a living wage and it is meaningful to them and also providing food to ensure that they can get adequate compensation for their time.

Comment: I would second that or say that I have also seen that be successful. In the family services, family navigational environment they do the same thing as a standard practice. They have

great success in getting the voice of the families they serve and integrating it into the work that they do. Just by compensating people. That is really all that it takes.

Comment: The City of Mesa has a community court that has a presiding judge and that seems to have a very positive impact for people that are going through the court system that are typically in there from an interim standpoint and not really serious crimes, but giving them an opportunity and many of them have mental health issues, giving them an opportunity to get into a wraparound service type of environment and manager or at least monitored through the court system. I think it had some pretty good success going through that. What typically happened is you have a team of navigators, but having those folks then be involved with those particular organizations and getting them in there. I think they have had a fair amount of success “graduating from a community court” versus staying in that system and going in and out of jail repeatedly. Likewise, you can do similar kinds of things in the hospitals and people coming out of the emergency room that need help as well that might be an opportunity to reduce revisits.

Comment: What are the efforts in this process to get community input and not just from the providers but from the people who are being served.

Presenter: We have a survey and we are in the process of developing a survey for both the Consolidated Plan and the AI. We will be talking more about the specifics tomorrow, but we have a series of Focus Groups and Community Meetings and then we will be submitting a draft that will go out to the public and we will have another set of meetings when that draft is out to the public as well.

Presenter 2: We have, at least today, we have been talking a little bit about which locations to hold these meetings. What targeted audience do we want to work with that day, whether we should have translators there sometimes we can use a webinar style meeting for persons with disabilities or seniors or others who might not be able to leave their home, but they can attend. We just need to communicate with them in some way to send them an invitation via email. So that is one of the challenges of doing that approach. So, we are up in the air a little bit of how many different things we are considering, but we have made a proposal to do these community meetings and these focus groups and have these stakeholder meetings like this.

Comment: Is there a budget to potentially pay people or compensate them for their time?

Presenter 2: I think I would like to defer that to him.

Comment: No but let me qualify that. I like and I love your idea. It makes a lot of sense. We place a lot of constraints on people that we need to hear from, and we say thank you and go back to work. Recognizing that in many cases those people are taking time off from work or would be actively seeking work had they not been with us. I agree that and one of the things that she will most definitely do differently is one we will talk about it and the fact that you brought up is it is huge and second for the groups that we will be meeting with we will figure out some way to provide a compensation. It may not be monetary I will tell you that, but it will be something to let people

know that we recognize them and appreciate them. Again, I thank you for bringing it up today. It is a great point.

Comment: Piggybacking on her comment, I think it is going to be very difficult that you can hear a lot more than just the agencies. I think we are seen as someone are jaded somewhat from a standpoint that we always have our hand out and it is never enough, and we need more, more, more, and more. I think our message sometimes gets lost. Whereas I think if you would do some focus groups at whether it is a community college or whether it is in the schools with the educators or whether if it is at even businesses I think that from us would be very helpful because it would carry much more weight and it wouldn't just be the providers that always seem to need more.

Comment: I know you all do it, but I have 20 captive people next door doing a career class that would be more than happy to give feedback. We feed them. We know if you do not feed people they will not come and the other thing is if you provide and even if it is just outreach material for the other agencies in the area that may be able to help them or even the education or the liaisons or things like that. I think than you are killing two birds with one stone. You are getting the information that you want from the people who need it the most, but then you are also providing a service. I agree that we should pay people, but I know that that is not going to happen, but at least providing them with outreach material for people who may not know it is there to help them in the community.

Presenter 2: I hope you all signed the sign in sheet and put your email down there because you will be communicated with the various survey instruments then you can share with your clients, you friends, your grandmothers whatever and help us to generate some additional input.

Comment: Can we circulate those?

Comment: I don't disagree with surveys, but we do surveys through SurveyMonkey all the time and getting response via survey verses in person you are not going to get the same response.

Comment: I think what you were recommending is kind of piggybacking these meetings onto current things that are happening.

Comment: Right.

Comment: For things that people are already showing up for.

Comment: Right.

Comment: Even with Boys and Girls Club, even if you did a sign up at the beginning of the school year you have an active audience of people who are already there.

Comment: I think that is a really great plan. You could even do an inventory for taking some time of what are the activities that are coming up in the next two months and be able to do that, so you are not asking people to get additional time and energy.

Comment: So, I have a question and it is partly personal and partly professional; I have been here almost five years and here is my question. Who are your contacts with the African American community in Mesa?

Comment: Cliff Moon is the biggest one.

Comment: Cliff Moon?

Comment: Bruce Nelson.

Comment: So, do you feel that your programs are adequately addressing the needs of the African American community in Mesa based upon what you just told me?

Comment: We have a disparagingly large number of African American clients in our programs. We try and make sure that our programs address that, but as a white person and I am going to be blatantly honest...

Comment: You always are.

Comment: I am never going to be able to meet the needs of my clients culturally, because I haven't walked through anybody else's shoes but my own. I can empathize and I can sympathize, and I can try and match them to services, but I can never have the same experience. I won't even have the same experience as Kathy.

Comment: So, before you answer that question, let me ask you one more. How does your family go about reaching the African American community? You offered me a solution question, but I am asking a different type of question. How are you outreaching?

Comment: How are we outreaching? We outreach all the time. We do it through church groups and congregations. We do it through agency contacts, we do it through public meetings, we do all kinds of things.

Comment: I will say we are really limited by the constraints put on us the HUD.

Comment: That is a very important point that the HUD makes it nearly impossible to do the type of outreach the needs to be done, but not just for African Americans, but for everybody.

Comment: We could say the same thing for our Asian population.

Comment: I was going there.

Comment: We haven't necessarily thought about it in that way in terms of specific outreach to various ethnicities other than outreach to our neighborhood and those that happen to be there. It is something that we have talked about and it is something other vulnerable populations, the elderly, LBGTQ and youth community and things like that that we haven't done anything that is that specific.

Comment: (Not Discernable) we actually have split it that way in the last year with some very specific data. We saw disparities in service between residents and legal services not matching up to who uses it. There were demographics and a geographically overlay especially (Not Discernable). So, for us one of the things that we have done is really just try to make personal contacts with folks and build up personal networks. What I am saying is sometimes it is easier to go to the large organizations and say hey, (Not Discernable) we will serve them, but I have found that the best way is to find trusted members in the community through and I will just use myself through personal relationships with people who I know in the community who just know everybody and why do they know everybody. Then through those personal relationships say where should I be and it may not be, you know, the big tabling festival with 60 tables, it may just be like this really small thing with a bunch of key people in the room that doesn't really have a lot to do with legal services, but I am here and I get it. That sort of thing has gotten us a little bit farther in our outreach for legal services where folks see us as I'm not getting evicted, so I don't need you. You know we are there for all the other things. So one of the things that I would say is that we have found success in really making personal relationships and asking someone who coordinates that for the organization and the way that I have had my staff do that and the attorneys and other counsels and that sort of thing is by making them be on boards and making them be in groups and making that be a stronger part in what we are doing, we are all over worked but it makes a difference if you are on a commission or on a council and it doesn't have to line up exactly with your day to day work. That is not the outcome. The outcome is from who else in on the commission. So, for us we find those smaller type of things had helped in just sharing our staff with others and trying to put those personal relationships together as a way with outreach discussion when it comes to outreach based on ethnicity in particular, that has gone farther. Oh, yeah, they were at and I know so and so. That sort of thing rather than the other ways that haven't been as effective for us.

Comment: I asked the question in large part because and as I said in my opening statement, we the City of Mesa need to do a much better job. I know that I beat you in asking the question. That is one because as our funding sources look at us, they ask these questions. You know your population has a breakdown of such and are you truly representing the needs of the people. What are you doing? What are your outreach efforts? The one answer that we hear more often than not is exactly the one that you said, we are open, come. It is not working and so we are looking at that. We are asking about that with the LBGTQ community as well. We are interested in finding out what you are doing so that we can do a better job of it as well too.

Presenter: Just along those lines as we hold these community meetings are there any physical places in the city that are more inviting or welcoming to different populations in the city? That might be something for us to consider.

Comment: That is a tough one. Especially if you start getting into the root causes of things like homelessness for example. We are going to put an affordable housing community on Val Vista and Main and whether or not the neighborhood community is going to be accepting of that is a totally and we run into issues in the Western Mesa all the time with hey you want to do this and as soon as it is a go you are going to bring more people with SSI into my neighborhood and you are not

doing it here. So that is a real challenge on how to overcome some of those barriers when you look at we are going to put in an affordable community of 100 homes of tiny homes or whatever it might be in this particular location and then you start to socialize that idea and start getting feedback from the different neighborhoods, I don't know that is a tough one. I don't really know. I live in East Mesa and so I have heard overtime that it is a little bit easier to do it out in East Mesa verse down here because it is kind of saturated from a central standpoint, but I have a feeling that you are going to run into the same thing or the same kind of concern when it starts getting out to different areas. Especially when you thought homelessness.

Comment: Is that in lieu to the political issues that he was talking about?

Comment: I agree totally. In fact, I was going to refer back to what he was saying about the political side of it. You see that.

Comment: (Not Discernable) the constituency so that they understand as supposed to just this lack of (Crosstalk) we have to find a way to do a better job of sharing with people who are resistant to what we are trying to do and why it is actually beneficial rather than being problematic.

Comment: Do you think, and I will ask this collectively of everyone here. One of the things that I notice when I arrived in Mesa that no one ever wanted to use the C word, concentration, in terms of low-income housing stock and in the Western part of the City, West Mesa. The question is a. Do you think that we have actually created a concentration environment in the West Mesa area and 2. What do we need to do differently so that perception is eliminated? I will throw that out to everybody.

Comment: Does anyone here live specifically in West Mesa?

Comment: Yes, I do.

Comment: So, what would you feel is the pulse of the community and what could change that?

Comment: West Mesa keeps moving east.

Comment: Exactly, where do you draw the line.

Comment: These days they say it is Gilbert Road.

Comment: This is true.

Comment: Where the light rail needs.

Comment: I think when you look at some of the demographic data, like poverty and concentration of kids connected with the foster system or the juvenile delinquency system, all of that data points to the fact that West Mesa has some problems that need to be addressed and I am not saying this of everyone it is too global of a statement to say that there is resistance but when we talk about meeting people where they are at this is where low-income people live now. It seems to that education piece that you are talking about. A LITAC can be a solution, not part of the

problem, but getting it built it is a very misunderstood animal. Those of us that do the research we know that projects like Escobedo, Ashley raise the quality of life in a neighborhood and improve the quality of life financial and the property values and the properties around it and those kinds of things and...

Comment: This is the other thing that I will say, you asked about concentration. There wouldn't have been a concentration in the Westside if we hadn't been pushed to the Westside. So, if you are looking at now the reverse which is gentrification. I mean it was put in West Mesa because it was the only place anyone was willing to let any of the non-profits purchase and now you can't purchase, I mean we couldn't afford to purchase in the Eastside of Mesa. It is you are damned if you do and you are damned if you don't.

Comment: Both points well taken.

Comment: The other thing I will say about that is it was really pushed by the QAP and requiring it on the light rail we would've been more than happy to go out further at that time, but you couldn't get points on the QAP at that time.

Comment: So Qualified (Crosstalk)

Comment: Action Plan.

Comment: So Qualified Action Plan is what QAP is? That is how the LIHTC, Low-income Housing Tax Credits are basically scored.

Presenter 2: I have looked at some of the data that we will be considering in the Analysis of Impediments and there are several Census tracts on the westside that are classified as racially or ethnically areas of poverty, which means 40 percent of the population lives in poverty and 50 percent or more are non-white. So, the question we face as a city is what are we going to do about that? That flows to the Consolidated Plan and we take action. So that is going to be my question when we get to that point, what are we going to do about it? So, there are several choices and you can rehab, you can ask people to please leave and don't live here, that is really not feasible, but those are potential actions. I can see it coming. Those things exist. They don't exist everywhere, and some geographic areas don't have them, and they still have to do their consolidated Plan and AI and consider that one little piece, but you do. There are four or five Census tracts that we need to consider what action we are going to take with those things.

Comment: In the not too distant past minorities were regulated to this part of town. That is where they basically had to go, and I think families set down roots and generation after generation it continues to perpetuate. So, I am not surprised by your data.

Presenter 2: It is actually not my data. It is HUDs data.

Comment: The data.

Presenter 2: You perked up when I was talking there. I kind of want to hear what you have to say.

Comment: I guess my body language is telling. I think something that would be really important, and I don't know how politically feasible it is, but to really bring in economic development. This can't be like a silo only housing community development issue. When we think about it a big piece of not being able to afford housing has to do with the wages that you get. Directly related to that. So how can we promote more living wages both with small businesses and non-profits in the area and making sure that people who are working at your non-profits don't have to rely on public assistance. Making sure that there is a range of economic development driver specific to income and not just the affordable and yes that is important but it also needs to be linked to and keep having the affordable housing if you don't increase wages and have that be a priority and not and also thinking about it is not just attracting Class A office space because you are gentrifying the area. You are latterly saying we only want people who earn this much, and we don't want anyone else. So, I feel like it has to be linked to an economic development plan, but I don't know how politically feasible that is because it is a difference of framing economics and thinking of what is helpful and what is not.

Comment: And you bring up a very good point because our efforts to create jobs are you know we follow STEMN and so we are looking for those high paying jobs and we are not talking to the extent that we should be about jobs at the lower income levels of the spectrum.

Comment: So, for example I am assuming you have, but let me and look at Phoenix for example and they have that central corridor and god knows and I have been around long enough and that was a mess not that long ago and now it is cool. It is a cool place to go and there are lots to do and restaurants. Gilbert, I mean Gilbert has that kind of a row now that is central which is really cool, and Chandler has done the same thing. What can we do? It is well what you are saying about the economic development, but how do you promote that? I have been here 45 years and downtown has always been downtown. Please I am not trying to bad mouth, I have lived here 45 years so obviously there is something good here, but at the end of the day and it is tough. You go to these other cities and it is rocking. It is a destination. People want to go there, and we don't have that even with the light rail. Something is missing and is there something from a city leadership standpoint that you can learn from other cities to say here is how we did it. Here is what you might want to consider and maybe it is over five years or maybe it is over ten. I don't know, but it just seems like there is an opportunity there to drive more economic kinds of things that other cities are already doing and really very successful at it.

Comment: I think the challenge that is though if you look at the demographic making of let's say Gilbert to Mesa there are more people of color here. Sometimes it comes to be like a racist issue in some ways of how you promote things and Chandler is actually having a similar problem with their low-income communities because the downtown is gentrifying historically people of color neighborhoods. So, it is not and a little bit we don't want to just look to what are other cities doing because you have that piece of you have to look at the dynamics.

Comment: I agree and don't agree. I see Phoenix even like where you used to get around Washington and Jefferson, that 16th Avenue and 7th Avenue even that is starting to and that is becoming and that was tough at one time and those are tough neighborhoods and they probably

still are, but boy you go down those main corridors and you can see some good things happening there.

Comment: Unfortunately, they pushed out a lot of people of color and there are a lot...

(Crosstalk)

Comment: ...and hold the people that live here and deserve to be able to have that. It is complicated.

Comment: I agree.

Comment: And Mesa now has industrial corridors that it didn't five or ten years ago. I mean that is what is happening in Mesa. No, we are not pushing our downtown, but we are bringing big business here and that is very new and very different.

Comment: Downtown Mesa is probably not going to be recognizable in years from now.

Comment: I hope so, I have been here for 45 years and I have been hearing that.

Comment: Long term plan for downtown Mesa is a pretty profound. There has been a whole lot activity in terms of affordable, market rate housing, businesses being purchased, property being purchased. There is and it is going to change.

Comment: I second that. ASU is going to be a major game changer downtown and like he said we are involved in some other things that haven't been broadcast yet that will, and some things have happened. If you are downtown go to the Nile that is an example of a new program that is a Community Development Block Grant program that is helping to change the tide around there.

Comment: I think this economic driver is that is has to happen. It just has to.

Comment: One thing that I will say and you guys both touched on it and you mentioned STEM. Our surveys for our clients last year, they moved eight times as kids. They are not getting enough education to be able to meet a STEM qualified job and you can't have someone move from affordable to market rate unless they can make the wage, but they can't make the wage if they haven't had the education to make the wage. We have very few job training programs in the east valley that are short term to give people enough training to get them further along in the market.

Comment: I have been working on a project, we have, and our team is working in Mesa this year that works on addressing that with the commerce department. It is taking and basically the larger industrial manufacturers in Mesa and a new credential that has been (Not Discernible) that it is a short term one year program that we have a kid who was (not Discernible) who could barely get a credential that could get them into this manufacturing business and where there is high wage earning potential and move their way up. To be looking at programs like that where there is a pipeline vision and an entry point outside of traditional school as well I think is something in Mesa in particular when we identify where in the valley we were going to launch the program, the ten

mile radius we were going to launch this, because of the potential, because of the industrial complex that is here in line with the students that need it. I think also looking at that (Not Discernible) and how are we approaching opportunity outside of traditional where we are creating this short one year. Okay we know you didn't do well in school and this is another thing and see how this works. Just because you didn't do well in school it has nothing to do with this. If you do well in this and it is one year and (Not Discernible), but if it works out it could change your whole life. Something really like easy and quick and to me for all of our programs to continue to not overwhelm the people that are coming in and does have to do an indefinite from the five year on and the economic development and invest in that group of young people, 16 to 24, who are in the middle. They might be homeless now, but those kids can still go in a program and are we really targeting them for that kind of a movement or are we almost lowering them, lowering the potential by saying let's just get them in and no let's try to push them through a little bit farther by combining some of these programs and I think one of the things that I would like to see in Mesa in particular form our research is really having a more partnered approach for someone with the other community development and organizations when it comes to the youth and the way that we are moving kids into the economic partner with the business community, because they were extremely because they don't have enough people to fill these jobs anyway. So, what we are saying is okay there is a group of people that need jobs and there are people in 15 years that are going to be retired. We need to be looking at a more holistic approach to that entire circle that I am not sure is or has been represented, but for me I would like to see that represented a little bit better.

Comment: Is there like a big picture Mesa, this is who we as a city want to be that can provide context for some of the priorities?

Comment: Yes and No. The yes is the city's master plan which sets forth be it planning, be it zoning, be it employment opportunity, be it housing, be it affordable housing, that document establishes the philosophy. The Consolidated Plan and on the other hand is first and foremost as he talked about it a HUD tool. The difference is that the ConPlan and the Analysis of Impediments to Fair Housing both have the responsibility of capturing the needs of the entire community and focusing on what are we going to do with their money that address the needs of low- and moderate-income people?

Comment: One of the things that you could do is a suggestion in trying to get the word out. I think of things like is you could get a partnership and somehow endorse the Consolidated Plan. You could go to the Chamber of Commerce and present what the Consolidate Plan is and they get that endorsed and maybe the way that you do that is maybe you go on Mesa Morning Live and present your and what is happening. There is a bigger audience than people realize. What you are doing is you are attracting a broader and you could have a survey and you could present it and it would be well received, but those are the types of things that would expand what you need to do to get that word out.

Comment: Would it be feasible and I don't know the thinking about the analysis or the level of research that would be done or what data that would be available, but would it be possible to do some sort of inventory or assessment of the percentage of jobs that are living wage or below living

wage in the City. I don't know if there are specific data sets that you could pull from, but would that be something that could maybe be included in the analysis of impediments so that there is just a baseline like this is the percentage of jobs that is not living wage so of course you are not going to be able to get people to afford housing.

Presenter 2: We would be happy to enter that data if we have it.

Comment: There is a community action association known as Wildfire that has that information. They have an initiative called Raise Arizona and they I don't know if they have exactly what you are talking about, but they have the exact living wage for all parts of the county, the entire county.

Comment: As a reference point.

Comment: They did a couple of years ago, but...

Comment: Maybe if that data linked to what he is saying about connecting with economic partners in the area to be able to say let's push this agenda and let's encourage small business owners to tell us what is needed in terms of grants or funding to help support that to at least you are helping support the economic piece of the housing.

Presenter: Are there any other local data sources that would be useful in collecting data about Mesa or the population?

Comment: Do you have an example of one?

Presenter: Do you have an example?

Presenter 2: Sometimes communities collect specific data on their own local that maybe is not something generated by the state or generated by the federal government and this index or this data gives us some flavor for quality of life or indicators or other types of issues. That is what we are looking for to see if those things exist here and we would like to incorporate that information. Particularly if it can tell us something about the city itself, inside of the indicators are not as good as another side and what can we do and what are the key issues there. Of course, we can use federal data and have geographic maps that show these things and show the color gradations between east and west and downtown and so on. It would be nice if you had something like that or one of your community members.

Comment: We do. Our program did a Community Needs Assessment and it is 50 to 70 pages a year ago. So, we have that with maps and all of that.

Presenter 2: That would be great.

Comment: (Not Discernable)

Comment: Hasn't it only been a year since all of the providers provided a bunch of information to the city for a council meeting?

Comment: That is correct, and that information will be made available. I forgot all about that. That is right.

Comment: The homeless, the Department of Education collects the information from the homeless liaisons to quantify those families that are doubles up as well and homeless.

Comment: I think also to your point that you mentioned earlier, the health care and zip codes and your life expectancy to zip codes. The Robert Wood Johnson Foundation, the one that links the life expectancy and zip codes, so I don't know if they have down their work specifically in the east valley.

Comment: Annie E Casey also does it on youth for Arizona.

Presenter 2: So, tell me what the city is really doing well.

(Crosstalk)

Comment: There has got to be a reason that I have lived here 45 years.

Comment: The City of Mesa quite frankly steps up more to the plate than any other city in my opinion. They give more and they are more involved, so they do a lot. It is just that they have a lot, we have a lot of challenges to address.

Comment: Especially considering the size.

Comment: And geographic distribution.

Comment: There is a huge geographic sprawl as a city, I think.

Presenter 2: I am confused, let me return to your comment. Earlier you were talking about the lack of political will to accomplish much of these things and now you are saying we are a great city; we are real at the forefront. That seems like those two statements conflict one another. Could you explore that?

Comment: One of the things an unintended consequence that the City of Mesa has to deal with is the district system and what I mean by that is what you have now is a situation where you have one council member in a district that does not want something to happen the power to get that changed is extremely difficult, because they are not in a sense thinking what is best for Mesa. They have to deal with a need your vote for something else so if this individual does not want this then it is going to be very difficult to get something passed. I think that is an unintended consequence and so when I talk about political will I am saying that when you talk about affordable housing and then there is and you know it is completely identified and something that the community needs, but the mindset now even amongst the agencies it is not going to get done. It is basically been communicated to us and not in a mean way, but it has communicated with us that of the powers that be the will and the drive to have affordable low-income or whatever you want to call it, affordable housing is a no go. At the same time Mesa is very philanthropic in the City's point of

view to give as much to the agencies. It is simply not enough. They are much more generous than some of the other cities.

Comment: My impression and I don't live in Mesa and have just been involved in the last year is that the growth got heavier. It has just gotten so big so fast that the structure for making decisions for the whole town hasn't really caught up with where the town is. We are doing such amazing growth, but it just hasn't all come quite together, because its...

Comment: This is what I will say to tack onto, and the Council has political will, but the constituents in some districts are so loud that the NIMBYism is too high. So, the political will of the people in those particular districts is so strong that that council member even if they support affordable housing will never go for it.

Comment: You know what is impressive with Mesa too, a few years back I had a chance to be a part of the Mesa Leadership Program and to realize the number of agencies out in Mesa out and supporting people is pretty phenomenal. It is amazing how many. I didn't know or realize and all of a sudden you start noticing. Firsthand experience it is phenomenal. I think it is a very supportive and caring community. Personally, I always liked it because it has more of a small-town kind of a feel even though it has 36 or 35th size wise in the country. That is a pretty good size city of all things said and done. I think the school system and my kids went through the school system here and they did well. I think the school system is doing good. So, I think when you put a lot of things together, I think it is a very caring and concerned community, buy it is growing fast and now there is growing pains. It is a big geographic city. It has a lot of different geographic pockets around the city too which I think has its challenges as far as managing that. So, I think there is a lot of positive there, but let's go figure out how to tackle some of these issues.

Presenter: Along those lines what City programs or efforts can be improved?

Comment: I think zoning can be difficult. So, you mentioned earlier tiny homes. That might be an option, but not in the city, because of zoning. It is not because of political will. There are zoning issues

Presenter 2: What about scattered sites?

Comment: For tiny houses? No.

Presenter 2: Not for tiny houses, but for smaller affordable housing units.

Comment: It depends on the zoning. For instance, there is a historical neighborhood across the street. It is very substance on what size you can actually do which is difficult. So really it depends on the neighborhood and it depends on the zoning.

Comment: I think that speaks for the same idea instead of it being siloed as in terms of government departments, there really should be this more cohesive effort of trying to get in the economic development zoning. You can't have everyone on the same page, but at least there is more like a collective impact approach even in like the government sphere, because if it only housing and

community development that cares about this thing than you are going to have this other pieces that are disconnected and not really putting all efforts concerted to the issue. I think that is an opportunity of improvement to be more cohesive within our government departments function in this particular issue.

Presenter 2: So, you are recommending that, right?

Comment: Yes, that is my recommendation.

Comment: I think one of the things that might be a big challenge and maybe even hurt us, but might help the city is maybe the city to your question needs to decide do we try and spread what we have so thin that everybody gets a little bit of it verses what do we really want to do to make an impact and make something different happen. So, it may not be equally distributed. It may have to be decided that this is going to be housing or this or that and it can't be six other things. I just through that out as a fair question.

Comment: That is something that we wrestle with. When we do our planning we are always thinking that we are going to have less resources and miraculously over that last couple of years that has not been the case, but still we are in a situation where we have no choice, but to spread the wealth as best we can, but unfortunately if we have specialty things we are not able to do it. This year was the first year we a paradigm shift as to funding less hosing and more infrastructure. There is a reason like that I suspect I probably will take it as the city realizes it actually can do more in the long run by doing long range planning. To do that you have the non-profit organizations and talking about political, I make certain that we provide for them as well too.

Presenter 2: The City gets 5.4 million from these programs and when you think about that it is really...

Comment: A drop in the bucket.

Presenter 2: It is not sufficient to address all of our needs. So again, this is coming back to where I started an hour and 15 minutes ago is, we are going to have to prioritize and allocate those resources.

Comment: I think one of the things that is not taken enough into consideration is the leveraging that non-profits do for every dollar we bring in X number of private contributions to sure up that dollar of service that in essence the City is buying. We try to quantify that a little bit with our collaboration of homeless providers and I am not sure we really got to the articulation of that impact that I hoped we would have. It is something to be considered.

Comment: (Not Discernable)

Comment: I am taking it all in.

Comment: When I became a member of the Housing Board in 2003, I believe that we had in the City of Mesa four HUD senior housing building and this was in 2003. We still have four HUD

senior housing buildings. No more and no less. Three of them are in West Mesa and one of them is in East Mesa. I think at that time we had 1,500 Section 8 voucher and I believe we still have 1,500 Section 8 vouchers. Lack of money on HUD. HUD has even though as he said every year, we think we are going to have less and we are always told at the beginning and we have been fortunate at the we somehow manage with almost level funding, but nothing has changed in almost two decades with HUD. It is very difficult to overcome not having any more money. So, everything is status quo nothing changes. That is why when we all say we are not going to have any more affordable housing; we know we are not going to have any more affordable housing.

Comment: I will say the one thing that has change through is the housing has gotten older and I know you have talked about trailers and we have had a lot of affordable people living in trailers that have become so dilapidated and had to be condemned that we have ended up with less affordable housing.

Comment: The senior housing buildings are 20 years older than when I started doing senior services. Everything is just older and less maintained and there is no money. Yes, you are absolute right that is what has changed. Everything is older.

Comment: I agree with you totally. I think we have opportunities to leverage the LITCH dollars if we can garner the political will to do that. You can go back and rehab a LITCH project after a certain point, like refinance it and fix it up so maybe those are opportunities that we could look at to revitalize that aging stock of housing that is so priceless. Just a thought.

Group 1

Comment: I have a question related to the Census data. By the time we did the 2020 Census, data will be 2021, when do we actually get that data and how does that get incorporated.

Presenter: It won't be incorporated in this Consolidated Plan, because we won't be getting the data till after we have completed the Plan. Your next Consolidated Plan you will be able to incorporate that data.

Comment: Typically, our data in our ConPlan is three years online, so typically we will get this information three years after it was taken so we are in a cycle, so ACS is used.

Presentation

Comment: So, we just submitted our Annual Action Plan for 2019, are those projects and goals are going to be attached to the new ConPlan?

Presenter: No, so every time you do a new Consolidated Plan you will develop new goals. It is not to say that some of those goals will not be the same or very similar, but they will be different. Your new Action Plans will link to the new Consolidated Plan.

Presenter 2: There will be new projects and I think we talked about how we were going to go through that process in December.

Comment: So that will be connected to this Plan.

Presenter 2: That will be connected as the first year one of the Plan.

Presentation

Comment: The certification, what are the standard criteria for establishing that certification?

Presenter: That is something we are going to talk about. We are going to go through what it means now to certify that we are affirmatively furthering fair housing.

Presentation

Comment: I think my only concern or issue is when you look at where transportation is that is going to be in those higher concentrations/ lower poverty areas in Mesa. When you start to go to the higher income less concentrated there is lack of transportation. So that is one of the issues I have here in order to be able to develop and really do to help the concentrate. Any thoughts on that?

Presenter 2: None yet, but I am sure we will work through these things. Typically, your mass transit systems that is your train or your bus routes, they are offering access to lower-income neighborhoods and the higher income neighborhoods don't really need that access because they have private vehicles. So, to the extent that that contributes to a concentration or is that a resolution to a concentration? That we hope to extract from our quantitative data.

Presentation

Comment: What is the process that we are expecting from you guys in regard to what your plan is? I see there is a draft letter here, but can you give us some idea of what the process may be.

Presenter: We are going to be meeting with him tomorrow and fine tune the details, but the general process is you will be creating this survey. There will be two surveys. There is one for the Consolidated Plan and there is one for Analysis of Impediments. Those surveys will be distributed to the public. We will talk about how long that will be open, but typically we keep it open the entirety of the process. Throughout this process we have a series of focus groups and community meetings that we will be coming and present to you and get information from the meeting. We have also talked about having some stakeholder groups, but we will be meeting again with folks like you to talk about the process. During that time, we are collecting data and we are submitting biweekly progress review memos and then when we get to the point where we will be submitting a draft for internal review. So that will be the complete document that will give the city a chance to look at this and supervise feedback. Before I get to that point, we will be having meetings, probably monthly, progress review meetings and we will see where we are at and what we have gotten accomplished and we will start working on a set of strategies. We will be giving you data along the way so we know what we are working with and then we will present for the AI or the Consolidated Plan a set of goals or actions that the City then can comment on. We can then work through what will the City be able and willing to do over the course of this five-year period. Once you receive the draft for internal review you will have time to look at it and get it back to us and we will submit a draft for public review and this draft will go out for 30 day public review period for both the Consolidated Plan and the Analysis of Impediments during that time we will make a public presentation for both of those documents to provide comments back on the drafts. Then at the close of that period we will complete the final document and submit that to HUD.

Comment: I would like to go through a few of those. On challenges in the community based on what happened in comments, the public comments for our last ConPlan and has carried through every year since from certain neighborhood community members and they have done a really good job of convincing our council that this is an issue of the low-income housing tax credit projects that have been done around West Mesa that has been and it is overly concentrated is the feeling. So, we have not really been able to demonstrate how that, if that is an over concentration. It just so happened that the way the state ran their low-income tax credit competition they got extra credit along the light rail and so that is where most of the projects happened. So, there is a big strong movement to not develop where the transportation it, the services, the employment areas are so there is a lot of effort to push it away and it has resulted in no development or very little development as a result of that. So, that is one of our challenges making sure that we understand that issue and we either debunk it or say that is true and we need to look at continuing to develop in other areas. As far as community outreach we do have community outreach experts in the room which I think they can talk about what methods have worked for them. Other considerations just to let you know we are in finishing up an intergovernmental agreement with neighboring communities being Tempe and Chandler, they already have put out their surveys, but it is basically a survey that has been used. So, we already have some results. We haven't gotten them, but they are going to give us the results because of their community events of what they have gotten surveys for people who live or work in Mesa that might have been at those community events. We also want to allow that, our survey to include anyone that might want to come to a community event but live in those communities to complete those and we will share that with them. So that is another source of information. I think that was the only comments I have. I think...

Comment: What is the target percentage of reaching our population on the two surveys?

Presenter: It can really vary. Some jurisdictions get really good feedback, but sometimes it is a little harder to get people to respond. I don't know if there is a set number.

Presenter 2: This is not a statically based survey. It is subjective in how it is distributed, and it is sent out via email with this link that people could go to. So obviously they are getting surveys in groups already so...

Comment: I would like to change that. I don't want to do the typical thing where we get a certain segment of our population. I want to really look at our demographics and we know where those pockets are with high concentrations, Spanish speaking community. We should make a better effort of reaching out to a cross section.

Presenter 2: The idea there would probably hold some of the public input meetings in your targeted area. There is also a Spanish version of these surveys and we could hand those surveys out at those public input meetings which would be good way to get them, but again you invite people to come. Do they come? Hopefully. Those that did come they are not necessarily representative of the entire population. We will have to work and prepare...

Comment: Do they have to be present to take the survey?

Presenter 2: No, you do not.

Presenter: You can always have a paper print out of your surveys at libraries and other locations to encourage people that may not have internet access to complete those surveys or a computer at the library where they can complete that survey as well.

Comment: As far as other sources of data we are going to be wrapping up by the time you will be wrapping up a Housing Master Plan that could be and would be good to kind of connect it and see what kind of comments and public input were from those, because that has been done within the past year. So that is something that has been in the process.

Comment: I think some other sources that you could look at and possibly utilize (Not Discernable) violations, as well as our utilities, because we have regional customer and numerous people that are behind on their utilities and that is a good indication that they are struggling and that they are low-income and they can't afford (Not Discernable) and that would be a good source for you to have and look at.

Presenter: Thank you.

Comment: So back to the community outreach. We spoke about that this morning and one of the things that we talked about was the fact that and there was a presentation last year and there were many things that stood out to me that I want to share today. The housing and community development was predicated in 1974 and in 1974 people used newspapers and all these years later we still use the same basic methods to advertise and reach out to the community to gather information and we generally did not do a very good job of it at the time. So, part of the discussion was trying to figure out some new ways to make certain that we do a better job this time to reaching out to the community. That is part of the reason why the outreach folks are here. They need to hear from you folks in respect to things that you have done, things that you are currently doing, and things that you recommend the we could do to get the word out to folks in a way.

Presenter 2: Social media, you should be able to host on your website the documents that are being produced. They are user friendly format and not necessarily IDIS format, but something that is visually appealing and easy to look through, Spanish, English and those kinds of things all

improve your role in communicating with your clientele. I would certainly recommend that you do that. We can have that conversation at another time.

Comment: Sure.

Comment: I think the challenge that we have talked about to is just getting that far. Helping them understand why this is important and holding their interest long enough and I know we need to use government terms and that, but when you are experiencing a challenge in the community to take time out to seek out a survey and understand how that will impact you done the road is a lot for us to expect form people. Even for me to wrap my head around this completely takes a lot of concentration and him making me come here, but I think we can do some and a better job of maybe creating some more or different language around it maybe to help people to understand it and groups can help with that too to get it out to their members in the community having it be pushed by community leaders to and stakeholders to getting it out to people they know are experiencing these issues is helpful.

Comment: The very idea of using words like Consolidated Plan and Analysis of Impediments are automatic turn offs, what are those things mean and then you go into complete HUD speak and then you lose the crowd and then you want to talk about it and that is just in English and to go a step further and go to Spanish would be harder. So, trying to come up with new and innovative ideas and get the word out in a different kind of way. We are mandated to do them and there are minimum requirements that are established to do it, but it doesn't really say where it should be done at. It used to, but there is no reason why it couldn't be held at a restaurant today. There is no reason why a public meeting couldn't be held by a webinar, but we don't do those things because we are doing the minimum requirements and we are doing them in such a way that as far as the governmental speak it is most definitely a turnoff.

Presenter 2: The webinar thing that is especially useful if we are doing for example a Consolidated Plan for an entire state. There are states that do those, and we do that for them, and we have used that tool in our state work, and we have also used it in our entitlement work. People have some disabilities and are at home with a computer can attend. So, these are all really great approaches and we will be talking more about that tomorrow, but I want to emphasis the stakeholder outreach is this group and we intend to meet with you a few more times. We will give you the status of what things look like and what the data is telling us and what do you think the data is telling the data say. I hate it or I love it, and this is what we want to hear.

Comment: It is a little confusing. You are trying to get surveys on two different things, but for the public that is going to be really confusing. Is there a way to do a joint survey that combines it? Why would I have to do two different surveys?

Presenter 2: Typically, the same audience doesn't fill out both surveys. The Fair Housing Survey is really targeting more stakeholders to the fair housing issues. Of course, we want citizens to fill it out if they come across it, but often it is like administrators in public housing or program managers or somebody who is involved in the housing industry as a provider of some form and they are filling out the fair housing survey. Sure, we get some public and we are delighted to have it, but we are in a way target g a different audience.

Comment: The draft letter said to city citizens.

Presenter 2: It will say that.

Presenter: We are not trying to discriminate. If somebody is in the city and they want to participate, we wholeheartedly welcome that, but as he was saying with the Fair Housing Survey it just tends to be more housing providers or people who are in the industry verses that Housing Community Development Needs Survey, we are targeting a broader audience with that, but we don't and we are not saying no to stakeholders, we are talking to the whole city. It is a little bit different.

Presenter 2: Mostly it is the advocates who represent some disenfranchised organizations. It is difficult to reach out to these groups, so we are trying to reach out to their representative. You are looking at tomorrow's agenda.

Comment: I am glad I am looking at it.

Presenter 2: Come tomorrow if you can fit it in your schedule. So, what outreach methods have you used that have not been successful?

Comment: Define success?

Presenter 2: Attendance.

Comment: If we get at least since I have been here, if I get one person that is major.

Comment: That is.

Comment: One person?

Comment: If you want participation bring up a controversial subject, because then you will hear it. That is the only time that we get participation is with a controversial subject. Then we have a lot of comments and a lot of and I have been here for years in this department and a controversial subject come up and that is right we are lucky to get anyone to participate and to get anyone to show up. Usually staff out numbers the people that show up. Then a controversial subject then you get a lot of people, not a lot of people...

Comment: Then what?

Presenter 2: You get a lot of comment, both for and against.

Comment: Mostly it is against.

Presenter 2: Mostly it is against.

Comment: Or if you go to where seniors congregate on the west side the senior center on the east side the Red Mountain multigenerational center where there is a lot of the older folks. They tend to participate and give their opinion a lot more.

Presenter 2: Is there a time of day that works best?

(Crosstalk)

Presenter 2: I mean morning, afternoon, or evening?

Comment: Probably morning, afternoon I think at all to get the most you know.

Comment: You do need evening meetings for other populations that are working and going out into a place that feels safe and welcoming.

(Crosstalk)

Comment: And meeting them where they are. We keep inviting them to come to the Mesa City Plaza building. They are not comfortable being there and it is content that is not attractive to people. If you have a lot of other things and you are struggling to pay your rent, you are not taking time to look at a Consolidated Plan.

(Crosstalk)

Comment: Another place to look at is Celebrate Mesa.

Comment: I don't think it would catch their attention there.

Comment: But if you had like a tiny incentive and a kiosk there.

(Crosstalk)

Comment: What is an example of a questions that are in the survey.

Presenter 2: We ask...

(Crosstalk)

Comment: Is there more than ten?

Presenter 2: There is more than ten.

Comment: That is too much.

Presenter 2: It is a few pages, but it shouldn't take more than five minutes.

Comment: Can it be set up to work with little kiosk?

Presenter 2: I ...

Comment: We have had other outreach efforts where we have had them set up and it has been going in and fill it out very quickly and submit it.

Comment: On a tablet.

Comment: You get a lot of people that come up and come into the lobby at City Plaza and people come up to your department. A lot of people have to sit and wait at your department. A kiosk there and you have a captured audience.

(Crosstalk)

Comment: Wednesdays, those are your meetings right there. People are waiting.

Comment: I would also say that what our neighboring communities have done is they have held ice cream socials type events at the school in the evening and a movie, I'm sorry it was a movie

and ice cream or snow cones. That way they would get people there and they would have a lot of people there with iPad asking people for...

(7Crosstalk)

Comment: We did a workshop for the Smart City and so we did it at the Mesa Arts Center in the evening and we hoped to get around 20 people and we ended up with about 150 because we offered some food for them.

Comment: I think they had empanadas as the free food.

Comment: Is there a way to collect information visually, like to have large maps in our lobby that people can go and point their answers to. It does go back to what kind of questions and what in of the information is going to be the most valuable to collect.

Presenter 2: I like the large map idea.

(Crosstalk)

Comment: We have an annual landlord seminar. (Not Discernable) Last year we had with staff as well there were 150 attendants, many were landlords.

Comment: What month was that, October?

Comment: October last year and we are looking at probably then end of the year.

Comment: What is that timeline of how long the survey or you will want us to?

Presenter: Typically, you keep the survey open for the whole length that we are developing the plans. So, I think our final we are completing that in May. So, we can have this survey open that entire time.

Comment: Basically, soon to May.

Presenter: Yes.

Comment: I think maybe housing should give you a list of all of the things that they are doing in the communities so you can use this opportunity to do that. That is probably just one thing that you guys do. The other one your housing voucher recipients come into their class.

Comment: When do you do your HOA meetings, the trainings?

Comment: We start our first one in September.

Comment: That is well attended too.

Comment: Those are well attended, and they are getting loaded with a lot of different HOAs stuff that is coming out. So, I don't know how...?

Comment: I just think that at the beginning or the end when they are walking in and waiting. If we have staff, there.

Comment: Does it have to be with their own program, or can it be with other city programs?

Comment: We could tie it into other ones.

Comment: If you are getting, City of Angels does that education and if you are getting so many questions.

Comment: One of the things that since 1995 has been a part of the process is the use of CDBG funds for Wi-Fi access. (Not Discernable)

Comment: So, part of our Smart City is to expand the public Wi-Fi (Not Discernable) farms and local facilities, but the concern of the mayors and something that we would like to do is get more people connected and have access to internet. That effects their ability to be educated and their ability to be able to access surveys and all of these things if they do not have connectivity. So, what we would like to do is to be able to expand and have Mesa public Wi-Fi into underserved communities to start with and eventually across the City of Mesa. So we are looking at West Mesa right now there is a company that wants to come in and open and in Mesa provide highspeed internet access and we are talking about a private partnership and how we might be able to partner together and leverage some of their infrastructure to help the communities without Wi-Fi. Certainly, shift their priority and I know that it is Mesa and the mayor (Not Discernable).

Presenter 2: Other comments or concerns?

Presenter: Any other comments on what the city is doing? What the city can do to improve its programs? What kind of barriers is the city facing and addressing the needs of the community?

Comment: I think the City's social media platform are doing well. They are getting more and more people connecting. Our neighborhood outreach office started, and now other departments are doing really well with reaching out to Nextdoor. How many did you say? Is it 80,000 are on Nextdoor and that is a really good way to connect? I think what we are doing really well as a city is trying to connect with our largest diversity group which is our Hispanic population with our Mesa en Espanol. So, we do have social media feeds in Spanish for those that want to see it in Spanish. That is growing and people are doing a good job there.

Comment: In general, my comment about downtown.

Comment: In general?

Comment: It has the lowest population density in the entire city, and we are half a million people. So, it is the exact opposite of what you would expect in our city so there is a huge push to add residential to downtown and make it a much more active and vibrant place. Surrounded by the graphic perspective downtown and all of the light rail corridor is low- to mod- Census tracts and everything that is served by light rail is a target area for us and there is a lot of efforts to try and just revitalize downtown in general through housing. There is a ton of opportunities for new housing stock and maybe just over here on the other side of the street from where we are is 27 acres that the city owns that we are trying to get residential development for. But we also have the political issues and she brought it up a little bit, the idea of inclusionary zoning at the state level is not even allowed and at the local level it would be frowned upon unless it was something that the developer was willing to do on their own. So, finding ways to incorporate affordable workforce housing into downtown has been a real challenge especially with the politically use these days to get market or above market as out goals.

Comment: Is that where you are at?

Comment: I would think, and our economic development efforts have been very successful as far as trying to bring a variety of jobs to Mesa. I don't know if they are all accessible to everyone that lives in Mesa, but that has been a real focus from the City perspective. We have a tech corridor now and so that the housing is a very critical piece as we try to continue to bring in employers especially of the high-tech environment. So, I think that has been positive. Barriers I think there is still a big disconnect with our Hispanic community. We have a strong area of where Spanish is the primary language and they are not as connected into the city as other populations. So, I think that is a barrier that we need to do better at, but ...

Comment: I think that barrier is social as well as physical in some ways. If you think about going back to downtown, if you think about it there are streets on each edge, and I think almost a physical barrier for people to come out of the neighborhoods and mostly Hispanic neighborhoods into our downtown. There have been several efforts to try and find ways to creatively break down those barriers, but it is physically and social.

Presenter: Any other comments.

Comment: (Not Discernable) Would you comment on the homeless problem please?

Comment: It has been a growing issue, obviously in Maricopa County in the last five years a 175 percent increase in our unsheltered homeless, 22 percent in the last year alone. Unsheltered homelessness is a significant challenge for us. Shelter beds, housing, homeless supportive housing, all of that is in dire need, but as it was mentioned the political will isn't there yet. So, we are doing a lot of unique things to try and combat that, but one of our biggest issues is I believe is the growth in the county has been so significant in the last couple of years that the housing inventory is so crushed right now with demand. The prices are so high we are squeezing our regular working people out of homes that is because the housing cost is so much. Employment department rates from 2014 until now is a significant difference. The last time I looked it was 785 in May of 2014 and now it is 1,550 in 2019 for one to three-bedroom apartment rates. That is and income has not kept up with that. So currently HIMS says we have about 3,200 homeless in Mesa, but that is not counting the additional significant portion at least 30 percent more that are not engaging in services that we only get data from extrapolation from law enforcement and police and possible contacts. So, we kind of modified court judicial system to be more of a kind of a service connection instead of incarceration. We are engaging that 30 percent much better, but the 3,200 is still. (Not Discernable) We are doing good things.

Comment: I think you will see when you do the survey, you are going to see a lot of crowded units, because of the market rent. I work in housing and we are seeing one-bedrooms renting increases with 100 to 200 dollars a month. They are going in and putting in a new floor and paint and front door and charging 200 dollars more because they can get it. So, I think when you do the survey you are going to see a lot of these over crowded housing because just like in the recession a few years back their generations were moving in together. I think you are going to see that and that is because of the market right now and a lack of housing. That I think is the increase in the homeless as well is because they can't afford rents right now.

Comment: We have an extremely low vacancy rate compared to most communities. So, our housing stock is really limited in addition to people see big increases in their rent and not being able to assist in that. We, Mesa was number one for midsize cities in the country for highest increase in rent which you will see.

Comment: I work on the ESG side and we fund the shelter in the rapid rehousing programs and then I work on several communities in trying to streamline the processes to expedite and get the people through and into housing that they need. So, working with them and so we are always trying to stretch our resources and help each other with these processes.

Comment: I think from my perspective the one thing I have to say is in the past other cities have been focused on doing more of the same and I think what Mesa is really trying to do is look at different ways to do it. An example is our judicial system. We literally changed it so police officers at the front end can site a person into as different kind of court that is completely restorative and rehabilitative with no incarceration to get that person connected and just rethinking how we are doing it in the whole process is what makes it different right now. More of the same is not working. It is like we are a hospital with a 24 wait to get into the emergency room, so we are building bigger waiting room instead of going back to the doctor and 17 doctors on one computer to try and get everyone through the process. So that is the big thing we are trying to do is go upstream and figure out why the process took so long.

Comment: I think another thing is that where the programs are located and the programs that help homeless are focused here on one side. If you drive to the east side and places I have never seen before that there is a large population growing in those areas. So, and social services are in other areas.

Comment: There is one new service on Powell and University just east of that is why there is just a big population you have seen there recently. On certain days of the week there is clothing, and food and stuff is why. I think that is the only thing out there.

Comment: There is a recent court decision that changed how enforcement issues work. You have to enforce certain laws and services through the court now with camping and trespassing on a property unless there is a shelter bed for it with 3,200 homeless and 96 shelter beds.

Comment: Well with public services and some of the things that you are involved in (Not Discernable).

Comment: The CDBG plans we have the supportive services that go along with the housing and the shelters (Not Discernable) we offer services there. We pay for the services to help them more through the process and help them get what they need. (Not Discernable) to help these families through and find housing as well as the center they have a homeless base and that is helping to bridge the gap to address them. So, these were pieces that were missing in the past and we got ones that have partnering on certain days to help folks with the system and find out where they are at in the services that they don't even know that they are out there sometimes. Have I left out any of those? Those are the primary agencies that offer the supportive services. They are one of our strongest agencies as far as helping with the outreach crisis intervention and things like that of that nature and help bridge the gap in being folks that are either homeless or facing homelessness dealing with crisis dealing and bridging the gap to help them get the support, because if you are dealing with a mental health issue or a drug addiction issue a lot of times they need people out there helping them to guide them along through the process. It is just so many steps (Not Discernable) As long as we work with these programs or agencies there are still so many things that we keep learning about and hearing about that we didn't exist unless you are actually going through it or hearing somebody's personal stories. There is a whole lot and I think as far as barriers that in itself is a barrier, the lack of knowing.

Comment: Primarily we contacted those places and have navigators at the service center where folks are going to get meals and other services, I have coordinated there for them at that moment as well as they have coordinates in the field to go out to folks. The navigators we use in the field are either formally homeless or recovering. They are fantastic and they are the most engaged and they bring to the table a level of credibility with the folks that they are working to help out of homelessness a level of credibility that is just unmatched. I think it is really a fantastic process.

Comment: One other area that we haven't spoken about (Not Discernable) is accessibility and strictly requirements. Could you fill that in?

Comment: I have just some blanket overall statements in terms of what the City is doing well. So, we started to adhere to Title 6 ADA requirements as a city and have a centralized reporting system that we do for that, but in terms of internally in the city we do have a good ability to collect data and to be able to share data in order to get that cross sectional information. The City does have an open data source that pretty much all of the departments feed a lot of their major stats into excel sheets that you can download. I think that will hopefully be a primary source where you will be able to find a lot of the information in code for the police department, and fire, and what not. So, I think in terms of what we do for all of our ADA information, what we do with our Title 6 information and throughout the City is just making that data into, taking it out of the content of government language, and just flat numbers on a paper and what does it mean to and how it looks in Mesa. Mesa is really big about making the information and taking what works in other areas and fitting it to the City I think that will be very important moving forward in all of these different processes and in the reports and outreach and everything that is done in that regard. Our challenge is since obviously the Federal Government has reduced the monitoring and oversight to what protections they will enforce or have us enforce it is making sure that others are still very inclusive. It is and we like to take things beyond the bare minimum of what we have to do into what is both recaching our demographics and our customer service and what is the right thing to do. So, ADA for an example we know that we need to go out to meet our participating community. We need to find those voices and we don't expect them to come to us and looking at things like web accessibility and things like street infrastructure. We are looking at infrastructure, so it is a more comprehensive look at different areas of aspects. We were looking at quality and inclusion and just doing a lot of things out of the box.

Presenter 2: That sounds great.

Presentation

Group 3

Introductions

Presentation

Comment: I don't know if this is the time. I have seven things I want to mention, and I am not sure how, if this is the best time?

Presenter 2: Anytime is a good time.

Comment: Let me kick it off. So, we work with folks with disabilities and here in Mesa right now we have about close to 20 percent of the population has a permanent disability that effects one or more major life activity. Translating to about 9,999 people. That number is going to go up with baby boomers and seniors to close to 25 percent in the next 20 years. So, we are looking at 125,000 people. So, in looking and two main things that we are looking at that ability 360 and the folks that we get call from. She is our information referral person and she get 300 calls per month and fully each month 100 of those are housing related. The two main issues that are affordability and accessibility. So, I just found that last month in June average rent in Mesa went up 60 dollars since the first of the year and now sits at 1,054 dollars. When you translate that...

Presenter 2: That is average market rate?

Comment: Yes. When you translate that the means that a person would need to earn \$19.48 per hour or \$40,518 a year. If you are working minimum wage here in the State at \$10.50 an hour you would have to work 56 hours a week at minimum wage to afford a one-bedroom. You would have to work 70 hours a week at minimum to afford a two-bedroom apartment. Minimum wage here is \$10.50 and it will go up to \$11. Conversely folks that we work with who are either receiving SSI or SSDI their monthly income checks are just north of 750 dollars, 750 to 800 a month. They can then afford if you take the 30 percent range at 2 and a ¼ per month. Slightly lower than the \$1,054 that is required now. Slightly lower. So, what we are looking at is the fact that the City and Mesa does reflect the nation. It is a crisis that nobody is really dealing with and that is that folks on SSI and SSDI would not benefit from 30 percent housing. With the income levels here you would need to subsidize down to an 18 percent level. If you took part of the monies to assist for subsidies obviously is you went down an extra 12 percent to the 18 then you would be able to serve those folks, but obviously money does not go as far and you would not be able to serve as many, but for the 100 calls she gets each month, you talk about 30, 50, 80 percent housing it is pointless, because folks can't afford that. So that is point one on the affordability. Point 2 is the City needs to continue increasing home modification programing. Again, I mentioned at the onset of introductions we have enjoyed an 18-year partnership with the City, and we need to ramp that back up and get that back going again. So that we can do modifications to apartments and homes and help with the accessibility piece, because folks that have accessible apartment don't have many choices, so they don't move. Choices and options and freedom in this country is what we are all about. So, we want to partner and be a part of the solution on that one. Our third point is and part of that is there should be incentives for more this will be my third point; built in incentive for more

accessibility in new construction. Not only for rentals, but single-family homes as well. You can be much better off doing accessibility on the front end then having to go back in and widen the doorway for \$800 or you know having zero step entrance rather than the 4-inch step in front. There should be incentives for more accessibility in all new types of housing. Fourth point, we are recommending for the city is more beefed up fair housing education and enforcement. HUD dollars have been reduced in this area and we know that folks with disabilities are the number one topic of fair housing complaints and many of those then are surrounded around service animals. So, what would be beneficial for the entire community is having more education, training, and enforcement of existing laws on fair housing. Next point are the mainstream vouchers. The new and second round of mainstream voucher applications will be due September 5th. We would love to partner with the city in that regard and be an part of the solution. Mainstream vouchers are for four basic groups, homeless, threat to homeless, nursing home placement or threat of nursing home placement. Sixty percent of all homeless folks are folks with disabilities. So, that takes into account part of the priorities here as well. So, the mainstream vouchers are important. We are also saying marketing, marketing to add landlords and units. Mesa is no different than any other city in the valley and those across the country, fewer and fewer landlords want to get involved with any type of subsidy program. Sort of what he said is they can get their fair market and they don't have to monkey around with any subsidy programs, evaluations, assessments, paperwork, but there needs to be concerted effort by the city to do better marketing to get more units available. I talked to another city just yesterday and they said that they are not going to go ahead with mainstream applications and that application for vouchers because they have a tough time finding units that will work with them. There again neighbor of Mesa has the same issue. The next one is a visitability ordinance, here again we want to partner. Visitability has six very basic sets of features of accessibility for new builds. There is precedence over the country to places in Arizona where those six minimally invasive features of accessibility help to increase all new housing. My last point is 60 percent of those that are homeless are those with disabilities themselves. So I guess in conclusion my part, my comments would be to take the 2015-2019 Consolidated Plan and would say up your number one priority from this time from investment and economic growth and workforce development to number 7 and bring 7 back up which is affirmatively furthering fair housing which includes one increase the supply of affordable units and units accessible to people with disabilities; 2, increase fair housing education and build capacity for fair housing testing and reinforcement, and 3, support improved access to community resources. This is not a niche population in town. It needs to be addressed. Thank you for your time.

Comment: One of the things that I did not hear in your presentation and I might have missed it, I apologize for that is criminal justice. That is a major issue for people that have a finally in their background or who have a family whose child has a felony and therefore are not supposed to be in the home and some of those issues. We are working on trying to decrease the prison population, but they have to go somewhere in the community successfully and I am not hearing anything about that population for helping them transition smoothly and they would also be mostly likely in the low-income bracket. The other thing is have we thought about creative solutions instead of one apartment for one person. I know when I was going to college you would get together friends and you would split an apartment with those. We had roommate parties, where it helps low-income

individuals to find people and go you have a similar sleep pattern and activity and stuff and why don't we go together and pull our incomes together which then qualifies for housing and just both be on the lease. So, I just thought we could do something creative to solve.

Comment: I think shared housing is a great option. I think you are exactly right, and it is done in other cities. Northern California where rents are so expensive people cannot afford them. There is a whole shared housing coalition. There is a whole shared housing website. So, if you need any information on that I am thoroughly on board with that too. It can work for everybody. Just the attainable housing is do important.

Comment: Years ago, I worked with our area senior center and shared housing was a part of their programing and I as a person with a disability shared my home with a young woman and her daughter. I know that was also working where a widowed senior had a home and could have a young person to help out with chores and what not. That was a win win for both of them so that concept certainly works, and I can speak personally from it.

Comment: It really can save a lot. We have such a growing senior population especially in the East Valley. We can help people from getting evicted in the first place by having them have an ability to even set it up where you know you have a assistance with background check for your roommate if the people are willing where you know you are safe, but then you don't have the seniors who lost their spouse and now are on one social security income verses two and now have to leave their homes and yet they can have safety and they can have support and I think that and there just needs to be more creative problem solving to it.

Comment: That was your first question.

Presenter 2: Pretty quiet over here.

Comment: I think from my standpoint it really goes back to that working family and those credit issues. You have single parents out there. You have families that may have gone through a divorce or through some type of disability or just misplacement from a job and got laid off and it effects their credit and it effects those credit scores and when people are out there those landlords and they are looking at credit scores and not necessarily looking at the issues that may have led to some of those adversities on a credit report or how long that has been on there and things like that and they are just looking at some facts that are checking a box. You have a lot of families out there that can't stand on their own and especially the single parents. You have a single mom or in some cases a single father with a child or multiple children and it is a struggle for them to try to find affordable housing and those middle incomes., those workforce incomes that they are making and they don't qualify for assistance, but it is a struggle for them because then they still can't afford a lot of the basics especially when rental prices and even home ownership, mortgage prices, it is just too much and utilities, foods and whatever the children are needing for school, for transportation. You are not getting to some of the other things. I think really looking at that affordability, but how are you or how are they accessing the factors in order to even get them into housing. It is really an issue.

Comment: Community Needs Analysis, we need some childcare. A lot of people need childcare when they go to doctors. A single parent cannot take their child to a doctor's appointment for whatever reason and they need someone to watch your child. If they need to go to a job interview; if they need to go to go look for a job. DES does have a program where they can help with childcare, but there is a large waiting list.

Comment: Again, for those that can't afford it if you have a child under five years old that is almost a mortgage payment putting them in there or sick days. If a child is sick you can't take off all of this time because with a sick child, you are missing out on income a lot of the time so...it is a struggle.

Presenter: Another part of this process is just reaching out to the community and the public and these people that are facing these need and we wanted to pose the question to you, if you have any outreach efforts that have worked or haven't worked to reach marginalized communities or person with disabilities to get them involved with this process?

Comment: A lot of people didn't know where to go for a problem. Is there a place to go where there is a touch screen that asks I ahead problem, where do I go to get this answer? The answers are out here, and I am sure they are out there, but they have no idea where it is. Is there one place? The library with a kiosk. I have this and here is where you should go for that information.

Comment: 211.org is a resource online.

Comment: It has been substantially, and the new legislature just cut funding for it. So, Crisis Response Network is the one that manages it and now it is going to a reduced measure of an automated system with no people contact and it is not going to be updated very often. The 211 is a very helpful resource for a lot of those questions and their rights and things like that.

Comment: You can go online. There is no central housing clearing house. The people that call me that want to relocate, and I have to ask them if they have been here. It is a great place, but rents are very high. So, when they are and what's a phone number that I can call to get all the information, but there is no housing clearing house for different city, for different populations, so that is just not available.

Comment: I think too that a lot of people use the 211 resource I know when they ask me I will always help and here is the 211 resource and as a non-profit leader, it would be really helpful if we knew of the resources, knew of the contacts. So, if you were able to somehow do an info session and a call out for non-profits and anyone that is serving the community to come in and have that information readily available that can serve the special communities. Especially those that are dealing with marginalized and underrepresented areas and communities that they all have that information on hand so that when those questions do come and they do come often and we are just not giving out a 21 resource line, we can say that if you live in the City of Mesa here is specifically where you need to call and where you need to go on the website and things of that nature, but a lot of them don't know that information and a lot of the people that are interacting with those communities don't know that information.

Presenter 2: I think she was talking about methods for outreach to particular groups and if you have found success in your methods could you share that with us?

Comment: We have very active social media accounts and it gets the word out to folks that way. We have quarterly newsletter/magazine on site, website. We reach out to our partners in the community and other non-profits and word of mouth really in the disability community is a powerful way as well.

Comment: There is a number of low-income people that so have smart phones. It is the way to type in employment and apply for jobs and those types of things. They tend to have a higher than you would support of smart phones. So, having community text messages or again we do a lot of word of mouth. We go to the shelters once or twice a week and we put flyers up there. The homeless communication web is actually pretty swift if you can get it to the right locations. One thing you have to remember is it becomes very challenging to a homeless person to remember what day of the week it is. So that is a factor that you will have to play, because you don't have a work schedule, a school schedule and the days just kind of blend together. So that is a factor having open dialogs that are a few meetings in a row at the same time and the same place may be a beneficial thing to attract more and food. Have food at the event and you will have more people.

Presenter: Are there any physical spaces in the city that are more welcoming to people that you work with that would be beneficial place to hold public meetings to gather people in attendance?

Comment: Libraries.

Comment: They are great.

Comment: We have a large facility here in Mesa and we can open it up for whoever shows up. Libraries and I don't think schools would be a good thing. You would have some people who wouldn't be able to participate.

Presenter 2: Your facility is where again?

Comment: University and it has a room about 2 or 3 times the size of this room.

Presenter 2: I assume it is all ADA...

Comment: It is all ADA and it is mostly the front door does not have an automatic opener, but everything else is wheelchair and other compliant. The bathrooms

Comment: Who are you with again.

Comment: Stars Stand Together. There is one in Scottsdale, but we are Star.

Comment: I have a question. It seems like the conversation has just come back several times to the that there is just not enough affordable housing. So, is this plan the right place to make the plan to create more affordable housing or tis that what is the focus here?

Presenter 2: It is. Can you answer her question?

Comment: It is the right plan, but it shouldn't be perceived as the end process. You know the discussion about the need for more affordable housing is political one too. You elect people every four years to help make decisions about things like this. The money that we receive from the Federal Government is just a very small amount that is used and split across so many different ways that it cannot even begin to address all these pieces that we have been talking about today. There are other resources that would combine with what we get would help make a difference. But ultimately those are decisions that elected people make and you know the part that you play in the process is where you are crucial to achieving the end goal to getting more affordable housing.

Comment: I guess the reason I asked was where train of thought was my role is in government grants and we learned about you and do we try to bring that money to Mesa, because it doesn't look like that is here now. We are looking for those kinds of recommendations here.

Comment: So, let's talk about you for a moment and that actually started out as a HUD program, but it is no longer a HUD program. At its core and its original intent, it did a couple of things. One it provided economic opportunities for people and it still does and the second thing is to provide a skill that can be used for life. Anybody that comes through those programs they end up going onto trade school and training through the program and have a job for life basically. The other thing is from my perspective helps to keep young people off the street with a skill or a trade. Combined with maybe a CC or even Mesa Public Schools or say another non-profit, it is one of those things that can set the stage very nicely to do what we do. That is not only affordable housing development, but transformation. So yes, absolutely.

Comment: (Not Discernable) The community results in more affordable housing so it really has my attention right now and being so new I am not sure if I am out on my own planet or if this makes sense.

Comment: Absolutely at the end of the day our discussion it is about not only affordable housing, but the goals to maintain that regardless of the population that you find yourself be it special needs, be it low-income, be it senior, but at the end of the day that is what we want to do.

Presenter: Another is we wanted to get your feedback on was is there any local sources of data that we can turn to to enhance the other data sets that we will be pulling from? Is there anything that you are aware of locally that we can use in this plan?

Comment: They heard about the CNA that you all did last, so that is...

Comment: Thank you.

Comment: So, what are your sources of data and what are you looking for?

Presenter: (Explanation of data sources.)

Comment: Can You explain what CHAS and HMDA is?

Presenter: (Explanation of CHAS and HMDA.)

Presenter 2: (Explanation of Data and Surveys.)

Comment: It is roadblock right now, but there is a program or at least there was, and I used to run a homeless program in my prior job. At that time there was a HUD program that I think was a federal program that you could apply if you wanted to buy an apartment complex and rehab it, but you didn't have all of the money. You could use some federal loan and you would have to get so many units based on how much you borrowed for HUD low-income housing in your unit. Do you know and what the City of Phoenix kept a report of this housing and this housing and this housing has so many units? Are you first of all aware of what program I am talking about?

Presenter 2: Generally, I am aware of the kind, but I do not know the precise program you are talking about.

Comment: I just came across the packet a week ago and I just can't visualize the name of the cover on the packet. My thought is they are still doing this. It would behoove the City of Mesa to look at who's on that list and do they actually have the required units rented to low-income individuals and if not, are they sitting vacant or improperly used to higher income people who are not in the subsidized program.

Presenter 2: We did a bunch of work in the southern US for a state. There were a lot of PHAs that came to the table and one of the stories that they told was that their large units are having trouble filling their large units, because families are smaller nowadays and so they are not allowed to lease these to small families, so they go vacant. So, one of the objectives of our work there is to go back to HUD and say if we have these that remain vacant shouldn't we actually lease them to someone? So that is where it is at. I was just thinking when you were talking about the low-income housing tax credit program, which the developer will sell the tax credits and get some money to help fund the project, but there are troubles with the housing tax credits here? Right?

Comment: Right. We have talked about this in the first group and more extensively in the second group today and I spoke about it in my opening remarks. There is not that big of an appetite for multifamily housing of low-income people. A lot of the program is just that. A couple of organizations over the last couple of years had some really wonderful ideas to do affordable housing projects and the political will wouldn't allow it to move forward. It doesn't, mean that we shouldn't continue to try, and it doesn't mean that we will stop identifying affordable housing as a priority. The example that you gave, and I put my compliance hat on for a moment and it troubles me to hear what you said, because generally those units stay full otherwise the developer doesn't make any money. I don't think that that would be a problem here, but again there are a lot of mitigating factors that go into a decision like that; one being location. It is very difficult and property prices have escalated and if you try going further east that means there are more subsidies that are required to make affordable housing work and in the area in Mesa at was being the pilot program years ago which is the western part of the community where we are at now, there are groups that have been organized and have done very well and are certain that no housing

development takes place. So, it is not to say that from a city standpoint that we don't at least don't recognize that there is a need, but we do recognize equally that there is a need for voices to be heard from you all to elect people as well and that is statewide too.

Comment: To your question about other local sources, the data I would probably suggest going to some of the more localized organizations that do research and data for certain groups like the State of Arizona and they come out with a report every couple of years on different segment, but they do a lot of reach and reporting on areas throughout Arizona which would include the major cities that are around the Phoenix metro area. So, they may have some day. They may have gotten it from some of your sources or they may not. I would check with others like the Hispanic Chamber because they would be tracking certain demographic area and information in certain areas and organizations like that.

Presenter: Thank you.

Comment: I don't know if any have been done, but I think maybe it came out briefly in the last, but if there is anything like an economic impact study report for an organization or industry in this area. I was previously with Boys and Girls Clubs and they had a group at ASU, I think that put that together for them a few years ago and they were able to and it ended up showing that for every one dollar that Boys and Girls Club spend or that you gave or whatever it generates like 18 something in value to the community. So, my thought is maybe an organization of that size in this field has done something like that and has their own work that can be used or maybe one from a municipal field. If we don't have that kind of data, that hard dollar translates.

Presenter 2: That is a good idea.

Presenter: Shifting a little bit. What are some things that the City is doing well? Or what are some things that the City is not doing well? What ways can the City improve or what ways are working for the City and engagement or addressing need?

Comment: I think for workforce is get the City buses to go further out. (Not Discernible) people can't get to work because they can't get the bus. I don't know how far the transit system, but at least get the buses.

Comment: Sometimes a few year ago (Not Discernable) Southern and a few other streets around that area and no one got on the busses at that time. There was a metro stop out there past our road. No one knew it was up and running.

Presenter 2: That is interesting.

Presenter: Any other comments on the City's role?

Comment: Have you thought about connecting with ConTrans and some of the other taxi services to see analysis if those would be people without cars so you would probably have a higher density of low-income population in that area to also help and just be another map of where your needs are and where the population is currently living.

Presenter 2: We haven't really considered that yet. The data does seem to be difficult to get a hold of.

Comment: I don't know if the city has this, but I think it would be nice for people who do get the Housing Choice Vouchers that are coming up and some of the nice things to help with affordable housing, people call me and they want a list of who accepts the vouchers. So, I don't know if the city internally a list has of who would accept housing choice vouchers, but that might be a nice thing that could be done that would benefit the citizens.

Comment: Does the city and one thing I haven't heard come up at all yet is like the issue of addiction or drug use and how does that relate to does the city do anything in that area as it relates to housing?

Comment: I can't and please state that again.

Comment: I was just noticing that the issue of drug addiction and drug use hadn't come up at all and I was just wondering what does the city do well or need to improve relating so closely to peoples housing. Is there anything that the city is doing in terms of that particular issue.

Comment: Through this last funding cycle we are not funding anything that addresses drug abuse. As a part of the continuing associated with housing which lead to homelessness in some instances. We have chosen to put a much greater emphasis on housing folk, but by the same token I don't really recall having any organizations that ask for funding this last cycle or the last couple of cycles that addressed drug abuse. I do find that strange now that we are talking about that. More have been geared towards homelessness and wrap around services, but not that issue in particular. I don't know if that is a sign that things are getting better, but a few years ago we did an end of homelessness and we see how that worked out too. Thank you for that.

Presentation

Focus Group 1

Presentation

Comment: I'm older, like, can you give me a cross street of worth those?

Presenter: Yeah. So, this is Main Street here. Right, right. I'm trying to find one going this way. It's hard to this is Grant here.

Comment: That is a country club.

Comment: First off, so you say namelessly yeah means this one right here.

Presenter: Okay, so it's one block south of Main and a few blocks west of Grant. Well, there might be smaller streets in here that are rambles. This is Grant I'm sorry, Gilbert.

(Crosstalk)

Presentation

Comment: How do you evaluate environmental health and how are there areas that Mesa has been identified as having lower environmental health.

Presenter: So unfortunately, this data comes from HUD and it's a little bit dated. Primarily it comes from air quality data. I don't have the maps with me today, but there are some areas that do have lower ratings than other areas in Mesa, but we cannot verify when the state as a collective. So, that that piece of this is a little bit not as useful as these other portions that we're looking at.

Comment: Is it? Is it near airports? Where is it, Near where it's considered a superfund?

Presenter: I wouldn't be able to comment on that without the background.

Presentation

Comment: So, what is access to low poverty mean?

Presenter: So, the lower your score, meaning means that you have you're exposed to more poverty. So geographically, you know, let's look at Hispanic households in the City of Mesa are exposed to more poverty than those who have these higher scores as we're seeing with white households. The neighborhoods that they're living in, have lower poverty rates.

Presentation

Comment: Can I ask one question we get into answering those questions. I'm curious why the city didn't look at the McKinney-Vento homeless numbers in conjunction to the Point-in-Time?

Presenter: When we're doing this, we'll probably we'll be looking at more homeless numbers. HUD likes us to look at this Point-in-Time numbers.

Comment: I know I understand that. We know that the Point-in-Time numbers right are not necessarily accurate for families.

Presenter: Right, right. That's definitely something that we will be looking at.

Comment: Can we answer these questions?

Presenter: Yes, please.

Comment: (Crosstalk) involved with a funding solution for affordable housing and homelessness issues affecting me personally on properties that I own. So, what has the city been able to help in allowing affordable housing?

Presenter: I don't know if one of the city employees here wants to comment on the programs the City doing in recent years.

Comment: We I'm working with VASH and we go out in the city have a program with the police department. I don't know right now, but they go every other month and service that area and connect data and try to get services for the homeless. Mainly, housing health benefits, get them back all the way up recovery. That's what they have been doing for the past year.

Comment: One of barriers I see for people accessing housing is we have the highest addiction rates in the country. And when you're looking at trying to connect people to services to prevent addiction, there's not enough of them.

Comment: Isn't just availability, affordable housing, lack of.

(Crosstalk)

Comment: There isn't and the whole economics of things you know things are getting more expensive, people are making more, which is resulting in they can't afford housing and they are out on the street, right?

Presenter: In a few slides, watch, you're talking about the proportion of people who can't afford housing.

Comment: But transitional housing once they hit homelessness and they want the help and there is a one to two year wait for transitional housing.

Comment: Plenty of time and opportunity just to fall.

Comment: To your point, like House of Refuge out in east Mesa when you're gone through that transitional program for two years, and then they need to move on to affordable housing there just isn't any. And that's that's what we're that's where the backlog is.

Comment: I think one of the things that we experience as well as if there if there is an apartment that's affordable, typically our clients can't get into it because of their background and their history.

Comment: Landlord still I heard one time and maybe this is old news, but the Section 8 vouchers that we're all interested in, because the market, the open market is just a better deal flow rather than...

Comment: Well, the other thing is, I mean, even for my mother, who lives in the city of Mesa, she's 79. She rented a unit, and when you came up for renewal, it went up by 17%. She's on fixed income and she can't afford it.

(Crosstalk)

Comment: But even for our low income clients, most of them get in at a rate and then as soon as the lease comes up for renewal, it goes beyond our means.

Comment: Or units that start off as affordable then as their vacancies the owners will upgrade that you know, put in better appliances, put in new countertops, and then suddenly those are renting higher. And they will do entire chunks of their larger complexes at a time and once they're available, right there, they're priced out of affordability.

Comment: The market so strong, that it is buying up aggressively the properties that people have difficulty finding a home. But if they even save up their money, finding a home to buy. So, home ownership is very challenged right now and so, you see a 10% drop in ownership over the last 10 years.

Comment: So, I think the other thing is, too, is that as soon as like for programs that have vouchers, when FMR goes up, then typically it makes it affordable for some of our clients but the apartment complexes just raise their rent to match 105% of whatever the allowable is.

Comment: And we were speaking of how high eviction rate is, and then that blemish on your history, when there's just a fraction of the percentage, you know, one into one affordable rental unit for 25 to 30 families who are looking for it, then the wrench that landlord rather can choose to rent to whoever pleases or she your corporation. And of course, you're not going to choose somebody with poor credit history or eviction. None of those are protected classes under fair housing. So, there there isn't anything to give folks an advantage to try to remain stable or remain in Mesa or its it is difficult once you've had any sort of history, your undesirable them and in the market climate now. People can choose to who they rent.

Comment: And then and then to piggyback on that, if they choose, you know, just an individual that's not working with a voucher, they usually get their money right up front. And if they're working with one of our programs, there's a delay and how they're going to get paid. The security deposit the application fee, first month's rent sometimes,

Comment: And there's the perception that they're less desirable renters.

Comment: Yeah.

Comment: Affordable housing for like workforce housing to you know, that gap with from affordable housing. You've got that group my son falls into that group. He has got his master's, he works for City, the Glendale Economic Development as a good job, but because there's high student loans and high rents, in car payment, car insurance, whatever, it's just he is strapped, and it's very typical for police and nurses. I mean, there's that group that hadn't done anything wrong and yet, it's affordable housing for them. It's just just like, everyone else's struggle. So that's a big deal.

Presentation

Comment: What is the percentage in the gray versus the red for 2017?

Presenter: I don't have that with me. But if you leave your email address, I can email you that number.

Comment: Because I mean, just that one bar right there. Most of our clients will never be homeowners with what they owe.

Presenter: Right. Right.

Comment: But yet the number of apartments being bought are gonna be constructed, is like a third.

Presenter: And, you know, that's one of the challenges is, does the city need more apartment units than are currently being produced? Is that something that maybe the city is lacking?

Comment: they need affordable.

Comment: Right, right.

Comment: Right, because even those apartments in that gray area...

(Crosstalk)

Comment: They're all stainless steel appliances, right?

Presentation

Comment: So, if you overlay that map on your previous poverty map?

Presenter: We've compared them you know, we're seeing, you know, these areas here in West Mesa with the lower rents we're seeing the higher rates of poverty. You know, so basically the opposite what you're seeing here.

Presentation

Comment: Kids that age out of foster care, a lot of families transitioned out of transitional. It's just and the pricing and the struggle trying to get projects approved in certain areas or whatever, so that's needed to make sure it is available.

Comment: More assistance in helping people acquire ownership because this craziness of aggressive equity for homes possible the generational equity and the counts they continue to work.

Comment: And the City does have a HOME program the house home for homeownership. We do have options for families transitioning and children aging out. So, we did receive vouchers for that this year? And we have the best program for veterans. There's just doing a lot of outreach. And they do have programs out there. The numbers are just high and it's a nationwide problem and we are always trying to do the best we can make affordable housing is something that you need, but there are programs out there that need to service are ready and we have to supply a program that is..

Comment: Yeah, it's more for the agency so for the vouchers for (Not Discernible) having the foster care, we've had for the vouchers and...

Comment: They're actually placed in?

Comment: they are sending them to us, and we just go ahead and sure it is difficult, like like to find time to talk right. And then we also have a new program. We're doing having better outreach program, trying to educate the language and even know it is a benefit renting with a voucher, but a lot of times they don't want to wait for the money, because government money and we're going to have today's have to have a lot of things we have to cross out but we are doing and to keep on trying to reach out and then you know what, we have all services here for that.

Comment: I do think that legislatively, we need to make some changes because bottom line, cities can't require new builders to put in affordable housing or even a mix. So, unless we're willing to change some things, politically, and zoning wise, but the bottom line is we don't have enough affordable housing and different types of affordable housing, in our community. I mean, even with your charge on mobile home that used to be more of an option I think people, but they were closed. And there's been no upkeep on a lot mobile homes that that's not even an option to do mobile homes either.

Comment: Then you have neighborhood groups that say not in my backyard.

Comment: Exactly

Comment: Then you're stuck with where do you put them? Even if you could do new or rehabilitated housing, or hotels that are abandoned or whatever you have to renovate them, the neighborhood groups the same nope, not here. You can't do it here. So, where do you put them?

Comment: When hospitals are built, for example, or other kinds of industries that serve people, frequently they will have some commitment to also serve a certain percent of indigent people. So, in other industries, it's not uncommon to say yes, you can have the vested Carrot Top dollar, but we also connect to serve basic needs in our emergency rooms or what have you seen in other industries, there's that model. We don't see that enhancing. So, when somebody, a new developer is given permission to use all of this land and zone...

Comment: There's a tax incentive.

Comment: Just to show the the increase is in higher income areas, higher property values, which is great for the overall economy of the city, but there's nothing to meet the housings needs and the graphs were showing a real polarization. There's more poverty and more high end in the middle folks. And then, of course, folks in poverty have no housing opportunities. It would be interesting to see if for future development, if the builders could be given an incentive or as a condition of even permission to build their development. That they must have a percentage that are more affordable. That would just be the kind of legislation that she was talking about. So that if you're going to build in the City of Mesa that and tear down and rebuild or the new land that you're developing on have some sort of requirement that a percentage be more modest in size and more modest in price so that it is a mixed neighborhood.

Comment: So, change state legislation that would allow that be required.

Comment: And a certain percentage of workforce.

(Not Discernible)

Comment: And I think the state housing fund was (Not Discernible).

Comment: And I think also changing the perception of affordable housing. Everyone thinks the image of, you know, downtown Los Angeles and rows and rows of streets, the streets of all these tents and tents are going to start magnetize into these areas. And they're not I mean, they're run by profit, you know, nonprofit premier like to see that up on Main Street. It's amazing drive around that property 24 hours a day, and it's very well kept and there's certain rules they have to follow in order to be there and it's just not in my backyard like you were saying. That perception it has to change because my property that I own and right by the State University and commercial and right

behind my property is is housing, so they are in your backyard, they are in the alleys. Let's put a bit more humane facility.

Comment: And renters rights, the conditions of

Comment: (Crosstalk) affordable housing...

(Not Discernable)

Comment: So, what has to be done to change this? It is bigger than you or us. What has to be done to change that. So just seems like there's some fundamental things. And we're all recognizing that this is the problem. We have to fix it Mesa not alone. Tempe's in there, Scottsdale, everywhere in the country. It's it's, it's a problem. Right. So, So what do we do? How do we fix this? How do we change?

Presenter; Yeah, you know, that's I do this all over the country. That is the question that I don't think any of us have the answer to. We are seeing this dynamic incomes of the top growing, and this dynamic of incomes at their bottom growing and housing is not meeting the needs of, you know, half of the renters.

Comment: it is the working poor. People making \$15 an hour and they're working their butts off and trying to raise a family and doing all the right things and they can't afford it. You see that all the time. I work at a non-profit and we're not paying people more > I don't know about others, but we need a residential housing supervisor with a master's degree and am paying \$17 an hour with a master's degree \$17 an hour. Now, and I don't think we're unique I think it's kind of, how do people pay for.

Comment: One of the things you don't see in the statistics is the growing proportion of young adults, people with college degrees who are still living with their parents, right, or moving back in and out of dorms back into their parents once they graduate because even with a college education and a good job, they still can't afford to live on their own. And that's kind of something that isn't really on the radar of the... (Not Discernible)

Comment: Well, that's why I think the homeless liaison members need to be included in this because the Point-in-Time is not an accurate number of the number of families and kids living in poverty, unsavory conditions.

Presentation

Comment: How about healthcare? I went to Arizona Department of Housing seminar in Scottsdale August and one of the breakout sessions was done by a medical student. I forget her name, but the program is called the Elaine Project. The Elaine Project was named after an Uber driver who was driving in Tempe and killed a homeless woman. Her name was Elaine. Her family got a big sum. And they helped sponsor this gal's program and she medical student and the large in the in Phoenix and the worst hospitals in Phoenix and was just realizing oh my gosh, this is the real problem. Somebody gets cut they go to the ER they get meds they never go fill them, because they don't have the money to two weeks later, they're having their hands swollen. So, there's no follow up there's no and so she was somewhat tracking and so she put this project together. Toyota sponsored her, put a big they've given her name bands for their navigators drive around because apparently, I don't know enough about this, but apparently homeless people are somewhat territorial, they don't really go too far out of an area. And so, they are always following up with.

Okay, well meet you there at eight and we will go to the doctor, they come in with them to the doctor to be able to talk to. So, there's some I know imagine one person times however many people there are and going through this and trying to make this right for them. That's just one half aspect. I went to a meeting in Tempe, United Land Institute, sorry, I can't think of the name right the off the top, Urban Land Institute and the panel there had a gal from United Healthcare and so they're recognizing this problem because of hospitals statistics, and, they're really trying to make an effort to put programs together to be able to reach to when they're in the hospital, you know, help them move on to transitional, whatever the housing level they qualify for. So, it's, I think there's some people starting to see and it's just a little and it just really bothers me just this whole affordable housing.

Comment: Some kind of wraparound housing. So, it's not just the housing so you know, looking at their, their health and their jobs and investment that for them to transition into a place where they can get that assistance to transition. So, it's more than a shelter. It's more than there's usually a number of things that homelessness is not just soft, and in order to transition it, you know, able to secure job, secure another way to find a healthier way of life. There's a lot of and I don't think we exercise that in Mesa and providing some different options which will improve their lives. As far as for the homeless, but I think as far as the properties that we sell any amount that we sell house, we put requirements on about how to manage and affordable workforce and market rate housing on the developers. Because we own the land and mixed income housing.

Comment: This is gonna be an obvious one, But I think a challenge that service providers basically needs is constantly trying to find funding to actually serve to do the services, right. And there's just not enough housing and the different types whether that emergency, transitional, rapid, affordable, permanent supportive, any of them.

Comment: And then even when you do have those programs, it's great to focus on the families or the individuals that have become homeless, but if there's more funding for eviction prevention, it would be so much cheaper to keep them housed than to try to lift them up out of homelessness, once they have lost their house

Comment: Arizona has the highest number of people living with Alzheimer's in the country. Those that receive services are either really low-income or have any type of wealth those that are your working class don't have access to services. Assisted housing cost to house members at least \$8,000 a month. Some people can't afford that. So, they're moving in with their adult children and their adult children are trying to work and care for their loved one. It's the whole huge mess. There is not a lot of services support to be able to provide the support that people need to keep them in their home and there's not enough diversity in the sector to provide affordable system services or housing for people.

Comment: Well, the other thing I wanted to comment on was your disability number for the zero to five. And I'm not sure that that's an accurate number. And I think that especially with lower income families who are just struggling to make ends meet, trying to get the kids evaluated to really truly be identified, doesn't happen.

Comment: I'm wondering where that data came from. It might be families who are actually receiving Social Security benefits for their young children, that are declared disabled is a massive, very, very small percentage of children who actually was following the broad spectrum of having a disability, which would require the family services

Presenter: The numbers are from the American Community Survey. Which is, happens annually. It's much it's like a Census, but a sample size. So those numbers can be off. It'll be interesting to see if the 2020 Census that reduce the change in those numbers, but they're self-reporting. So, if you identify your child is having a disability, but as you said, if they haven't been able to access services, those numbers could be much lower than they actually are.

Comment: Well, I will say in 28 years that we've been servicing homeless families, we have more families today that have children with multiple disabilities than we've ever had in history.

Comment: And sometimes that contributing factor to losing housing, because a parent is losing their employment because they so frequently need to miss and try to find care for the child. And you were mentioning that well, then watching the cost burden so that you're literally one paycheck away from being homeless and that's where the high returns come from. So that if you keep your employment you can keep your housing and frequently the health of your children is what's contributing to the loss of employment.

Presentation

Comment: Is transportation including in that?

Comment: To a degree. A lot of these funds can't be used to maintain public transportation. It can be used as a public service to provide, you know, transportation for low to moderate income households to access services. But public transportation can be funded.

Comment: Just transportation kind of came to mind as an inhibitor, maybe not in the corridor, when you get outside it gets more complicated getting around town.

Comment: More people go out outside the edges of the suburbs because it's cheaper, but then the transportation. So, you need to have affordable housing in areas where there's employment, the schools, and whatever and that's the problem, I think.

Comment: Well, even with the affordable housing issue. We've been told that the city's fine with it as long as it's beyond how roads there are no social services adequate to help those families or transportation.

(Not Discernable)

Comment: I don't know if public facilities and infrastructure would include the City of Mesa power grid. I live within the City of Mesa and so my electricity is provided by the city center that small area and it scares me to see the condition of the transformers great and and I'm wondering how long some of these things that our neighborhoods are gonna take with it and put the rust out and the chemicals and of course there are all the older ones above ground here that the area cables and I'm wondering if that is even on the city's radar to upgrade that before it becomes life threatening, before it becomes a super fund cleanup area and before there are areas of power for weeks at a time.

Presenter: Yeah, unfortunately, these funds from HUD cannot be used for maintenance like that. The city's general fund for that

Comment: Is that on the City's radar? I don't know what that is.

Presenter: Yeah, I don't know. I can't comment on that, but...

Comment: Transportation overall, you know, is the solution to (Not Discernible)

Comment: Have better public transit. And also solves the environmental things, for family only been on one card or, you know, (Not Discernible)

Presenter: What about economic development? Are there areas of the city that maybe are in need of certain economic development or households that need access to jobs, to households need public transportation to physically access jobs to people, low to moderate income households have trouble accessing childcare so that they can go those jobs. Is that an issue in the city?

Comment: Yes, but I do think and I'm going to date myself, I mean, used to offer JTPA, job training, partnership, very short term training, but a lot of our families are not computer literate, they may not be literate, and they don't have job skills, right. So, trying to get short term jobs, training skills to get them a higher wage is difficult.

Comment: Even just being able to access those programs and services to be able to apply. Everything that I see is moving to electronic application, right. And if the families don't have access to internet, computers, and they don't know how to use them, then that's a barrier in itself, because how are they apply for the services?

Comment: I know that libraries have computers but is there a higher need than what's offer?

Comment: Yes, because I mean, one of the things we've instituted is work readiness. And we assume people know how to scan, we assume that people know how to download a resume, people know how to use fax machines. And the bottom line is they don't. So, we're teaching literally basic skills that people need to get a job.

Comment: And even when there are the services that you're talking about, it can be difficult for people to know where to go, how to connect with those services, the the live operators from the 211 service and they discontinue the funding for that is gone. So it is it even that was hard sometimes to get through, but if you could speak to a live person that could hear your multiple needs, and then tell you where to go to apply for this, this, it didn't make any more availability, but at least it help people connect and I don't know if the funding that you're talking about for this focus group, if any that can be diverted to support that. But again, she's mentioning people don't have the skills to go online and look for it. And if you've ever been in the press one for this, two for that, that's the only navigation they have that and even if you are patient enough, and finally, oh, no, no, we're gonna apply this one. I also have this this this concern and your backpack. And it's a barrier so that people now are even having an easy time even finding where to go.

Comment: Just looking at the infrastructure needs, even if they do have a cell phone and that's how they're contacted and that's how they're being reached by email. You know, if they're not able to pay for housing, how are they able to pay that cell phone bill, or how you're going to focus on food first, feed your children yourself before you pay a phone bill, or a utility bill and so then if you can't be reached if your phone is cut, and then you can't be reached, and when you do reconnect it, you're spending a lot more money on that. And then just lose your phone number, are you having a new one, and they're not having access to check their email. So that's probably another barrier.

Comment: Economic development, and that's kind of it. So, in those corridors, where there's, you know, a higher concentration of people in poverty and those kinds of things. But when you look at, if you look at, for example, the Asian corridor that's really starting to blossom like Dobson Road. I mean, that's kind of my life and I love to go eat there and we have I mean, it's kind of fun, the

Plaza and its really kind of start to take off. I mean, it is there other economic development kind of opportunities in those areas that the city can help foster. I'm not here to tell you what they are, but it just seems like there might be that opportunity to take advantage of that somehow what they are like, again, like the Asian corridor for whatever reason, it's just starting to kind of takeoff and blossom. I mean, how do you take advantage of that?

Comment: Something else you see the older areas of Mesa nearby. We be in our home for 25 years. Mesa Riverview, for example. Wonderful, love it, the businesses there had a tremendous sales tax incentive to to move in there. The developer gets those funds back for X number of years. So, it was great. Yes, there are new jobs. It was counted as new jobs. However, so many of the businesses there have been located in other areas of Mesa, closed those locations, and then moved to Mesa Riverview. So you're left with blight, you know, in our areas, I drive down streets that years ago used to have thriving businesses and they're all closed and shutter and transient people are camping out behind and the only businesses that are attractive at all to come back are the quick check cashing, title loan places or the bagel shops. And some of these that are in traffic patterns of kids walking to school. There's been a real decline in the older areas, and they said it's a real shame. And it overlaps directly now with your lower income areas. And I'm not sure what the city can do to attract businesses back to that area because the market factors will tell them, Oh, no head to east Mesa, put your business where the higher incomes are. So, it kind of is that worsening cycle. And I'm not sure how (Not Discernable).

Comment: In the poverty areas there was street vendors who would sell tacos and things like that. Well, that has all been shut down because they were locating it wasn't appropriate zoned to do that and understand But if in these areas that are food deserts that need economic opportunity, and are very ambitious and trying to figure something out if we allow zoning so that we could allow this tiny little cart, you know, you know, they of course have to have their licenses and they have to be, you know, have all their food handling. But to allow in an area that wants it, there's a demand, and we just shut them down. And now there's a large stretch without even a restaurant, because the demand was to have some, somehow we could figure out some kind of zoning to accommodate that and also embrace what we need to do to get the safe city and then into the impoverished areas and we can figure out some broadband internet provider to an area that they can tap into, because on the priority list for whatever is not on their list, and yet they can't function without it.

So, we provide that for areas we have broadband in downtown Mesa for businesses here and we could do that in the poverty areas.

Presentation

Focus Group 2

Presentation

Comment: Is that adjusted for population?

Presenter: These numbers are not. They're just straight count numbers. They're not adjusted for population. Right. So, it's not we're not seeing a percentage. We're just seeing numbers.

Presentation

Comment: Is that adjusted for growth?

Presenter: So, the percentages are based on the actual population in the city. So you know, in 2000, we had 35,000 people living in poverty, and that's 8.9% of the population. In 2017 is over 75,000 people living in poverty, and that's 15% of the total population in 2017.

Presentation

Comment: Why is why is Caucasian not listed?

Presenter: Because the way the disaggregation analysis system works is its non-white minority households versus white households, we're looking at the level of which minority populations are integrated into non- minority house or areas.

Presentation

Comment: We've been hearing comments about low standard of quality of housing, landlords, with 15 tenants that complain which predominantly is effecting lower or disable lower income or disabled communities, especially if they have a voucher especially in areas of access to services, or transit, or grocery stores. We also have extremely low amounts of rental housing. That's available that what's needed on the lower end in construction?

Comment: And that's across the country. Right? The market right now across the country is so high that the rents are...

Comment: Housing for sort of like 100% or more. I was at a couple of hearings a year or so ago regarding development, have a project and for a senior program, the senior program and I guess that was the standard was for pricing. So, it throughout the be middle income or subsidized or whatever, whenever we say this, they have something sure that comes to the term like fair market housing or something. And then the rent rest was going to talk about there, where the that's the main housing area is if they approved with like, senior apartment for one bedroom was going to be \$1,300. They thought that was reasonable. Oh, I just finished one of these developments in Scottsdale and I have a waiting list. This is the response I got. So, I think they're not paying attention to the majority of the people that live in the area. They're already on fixed income. And then they skewed the rates just like the County's assessment, one person buys a \$1 million house in a \$50 neighborhood and everybody's taxes go up. And so there has to be another way of assessing what is affordable. Then it's not clear on how the methodology is being done. And also that goes along with the traffic and the parking because a whole bunch of other things they don't play into the formula to look at when it needs to be done. So that is whatever. I don't have an answer for the

resolution for that. It appears to be down the streets, or we're going to call it down there is to build a high rise, which they call the color monstrosities. I don't know where that comes from, but anyway, they get more and more housing in that city. And I don't know if that's really what become the neighborhood or they're not really looking for.

Comment: One of the other barriers we've seen is city council against affordable housing or speaking out against it. But the idea of when we like it, but not how you show it in the last couple years, we have and no one seems to have come up with anything acceptable. I worry that is a concern. I agree that there is an aversion to affordable housing. I also want to share this week that with the recent report that Mesa has the lowest per capita income of in county, Maricopa that the desire is to raise to have more market rate housing so that people who are making a higher wage will move into Mesa to move us out of that slide. I concern deeply is an understatement that we are, we're doing everything we can to not provide for the people who live in this community and that don't happen to have adequate resources.

Comment: I'm with the Ability, representing folks with disabilities and I have a list and I can give you but nine points out of 20. I don't want to disrupt your flow there, but first of all, yeah, I think it's pretty commonly known finally that there's a silver tsunami happening where the number of people above 65 or, you know, comes out there, wherever it is. It's just, we're not make we're not providing housing to meet this onslaught of seniors. It's just not, right now in Mesa in the valley. We have about one in five folks with disabilities. I see your stats there. And with the aging process, it's soon going to be, one in four and said it's a crisis mode and everybody in this room knows that rentals, homeowners, what we're just not building to meet those needs. Second point is to have programming that helps to modify current units rentals and homeowners for accessibility because while it shows some surprise your stats that there's more units proportionally than there are folks with disabilities. That's not been our experience at all. And so, every time that you can keep people in the home, in the community, we're saving taxpayer money to the tune of \$29,000 per person, per year rather than nursing home placement with \$29,000 per person per year would say. Third point I'd like to make is provided that the city's providing incentives and even requirements for greater accessibility in all new housing. Developers will say will build to wherever the customer wants. Most of the time people want to know what's available. And if you make a standard to have a zero step entrance, it's 32 inch door, lever hardware, the outlets and electrical switches at different heights, reinforcement around the toilets and the tubs in construction. That cost is one half of 1% extra to put those features in. If you do it 100% then you have that in for across the board. We're also working on national level with HUD to raise the percentage from 5%, accessible and physically disabled and two, for hearing impaired to double that chance for to better meet the realities of the population here in town. So, having incentive requirements. Fourth point, if I may, public policies addresses accessibility from targeting 100% of all units and go down if necessary. For example, a two story building without an elevator. Now you've dropped down 50% rather than people in the housing industry, feeling this onerous, laborious task to go all the way up to a 5% requirement. Look at it from a different paradigm say listen to everything hundred percent and then we worked out from there. Policy that ensures that people with disabilities, by the way was actually secure those accessible units, maximizing the designs. Too often at our agency we hear of able bodied families going into those precious few successful units. There needs to be some change there on a city level. We need to work harder to gather where those accessible units actually are, because we were working with a couple other housing authorities who have mainstream units for people who are homeless and nursing homes. And we've gotten a number of folks vouchers, but the housing authorities themselves don't even know where, what units are available. So, they are extensions and probably time out where you can even, that's that's atrocious, but it also is we

talked about affordability, another piece of the accessibility integrated, affordable. When you look at 30 to 50 or 80% AMI people on SSI or SSDI, social security, that percentage is only 18% AMI. So, 34 30, 50 or 80 is beyond their means. There are at 18%. That's not getting them. Increase efforts to enforce the fair housing laws, because steps here may some everywhere. Most cases are related to folks with disabilities. Also, the city can do better job offers and encouraging disability awareness training to staff. So, they actually know how provide better customer service and increase their revenue by having more customers. And then the last point I'd like to make is to explore community partnerships that was introduced, shared out and there's been many other states that have incentive programs, and there is nothing in the State of Arizona.

Comment: It's just that it is it is an issue of finding housing, especially with we have a large number of very small employers that may not be familiar with the Fair Housing Act. Maybe things that skirt it up is fair housing is poorly enforced and poorly educated too. So, you know, we do hear a lot about things of that. But we just really I mean, valley wide. I think one of the things that we can think about and our neighborhood cities to think about fair housing and think about access to housing and think about increasing housing supply in a growing community, not just borders, and how do we how do we work with other communities to show that we're not? There we are being conscious of placement of housing and access to services and transportation and jobs.

Comment: Just to get a take on what they've been saying. I mean, the biggest complaints I hear in my neighborhood is that I've worked with in the clustering of, the perceived clustering of affordable housing and once you get a clustering of service and we have good transportation, then you have affordable housing wants to follow because they have access. Which is on its face a good model is and they got services here, they have transportation and all that kind of stuff. But then the neighbors have a hard time with their churches and schools being inundated by folks that are living in crisis. And, you know, I saw that firsthand at Emerson Elementary School, my kids attend at Emerson Elementary School. And I would watch five or six Child Crisis Center vans pull out and drop off about eight kids per van. And so if you do the math, that's almost two full classrooms of kids that are in crisis type situation, going to a single elementary school. So, fast for that and say, what impact does that have on test scores and what the impact have one school a free school lunch, reduced lunch. What impact does that have on reset perceptions of school? What happens when that happened? So, I think need to be very careful about how services and housing are clustered and placed to make sure that we're cognizant of the impact on schools and the impacts on churches and the charity and non-profit groups for the folks that have these kinds of issues. We've had conversations with Crescent Center, and the result was child care centers. Never thought to that. Oh, my gosh, that's, that's so what what do they do? Now they take one van to each of the elementary schools, which was a great solution. So sometimes it's looking those conversations, and that's going to be the nature of my next comment as a facilitated conversation. The way this room set up to set up for facilitating focus group is entirely wrong, and have rows and rows of people have somebody stand up look thoughtful. A few people stand around, you're taking notes. This isn't the focus group. This is the chat box. Okay, you're checking the box that you have a public meeting. Where the people in this room that have actually had an issue of accessing housing and when are you meeting with them. Do you have a plan for that? That's a question.

Presenter: We have public input meetings that are scheduled.

Comment: How are you doing outreach directly to people who have these issues? Right now you have a room full of professional activists (Crosstalk) know I know most people, most guys, you know, to set up a room in rows like this, you're not facilitating a high quality conversation. You're,

you're, you're checking the box. So, City of Mesa knows better than this. You guys know community development, you have been doing it for a long time. I've admired I have been a long supporter. Of the Community Development Department in Mesa, shame on you for setting up two meetings in the middle of the day, don't include the actual people that aren't attending. That have exactly the problems we want to hear about. We can tell you anecdotally what we experienced, but so you hear from somebody actually doing it, and you get people in a circle with respect face each other. It's a whole different conversation. So, I would hope that you'll take that in your notes that you need to seriously think about how you do a focus group that you get professional assistance, you get facilitation assistance. So, you don't do it like this, again, in the community, and that you do at an hour that the neighbor who has an issue that they would express could actually attend somebody else's. I get paid to do this kind of stuff for a living now, folks that are neighborhoods...

Comment: That is our public meetings which are going to be in...

(Crosstalk)

Comment: ... is a public meeting. But it's a focus group, to get the public here to meet with us to tell us those needs exactly what you're saying is going to happen in December. And we're reaching out to neighborhoods, we're reaching out to all (Crosstalk) that is going to happen. And that is going to be a whole different format with this is a different focus today. But we are doing that, we're going to use a lot of your resources that we can send to you for you to send out. We're doing the Next Door. We're doing the Facebook, where neighborhood outreach is going out to the neighborhoods to do flyers. So, there's a lot of work that is going into that.

Comment: Yeah, I just, I just had a hard time with this.

(Crosstalk)

Presentation

Comment: Is that house of refuge area and also is that the issue that is driving those numbers?

Presenter: Right here? It really could be.

Comment: There is not a lot of people that live down there.

Comment: That looks like an anomaly?

Comment: No. You gotta put the two sides together. All the new development is in the Gateway area. Yeah, those homes that are being built there at higher prices. So, there's an explanation of why the colors that way the blocks, I guess. It's a couple blocks away, there's different makeup of the community.

Comment: So, what are you trying to say with these slides? I mean, it's kind of like go back a couple of slides. It's like what wait, wait, what's the story you're trying to tell here? It's not real clear.

Presenter: The main point of this is just to illustrate that we're seeing large portions of the public that can't afford their house. So, what can we do about that as community? What? We have these

resources from HUD, we have the CDBG dollars, we have these HOME funds, can we use that to help, you know, create more housing, or in some way alleviate these needs that we're seeing seen such a massive scale.

Comment: What is the total amount of HOME and CDBG funds that you are getting?

Comment: For 3.5.

Comment: You're not gonna scratch the surface on this issue with 3.5 million.

Presenter: Right. Right, the question now is how are we going to use these funds? You know, what housing needs are in the community and how can this be addressed?

Comment: When you are trying to butter the bread across 60 agencies that are applying for CDBG and HOME dollars, you're not gonna have any kind of impact. Until you get a focus on transformative community projects, which is a term coined five years ago, where you put large amounts of money and in two or three key projects, that's that's really, as long as you try to give United Food Bank 20, and 20, and everybody else, you know, you just give a little bit across, it's just not impactful, you have to focus on a single or two or three large housing projects focused, laser focused on housing affordable, building issues.

Comment: That's interesting a comment, because we're working through our housing master plan process right now. And we're meeting with Council and our housing Community Development board and we're saying, we're seeing the same things in our housing, the same data, these are the needs, these are our barriers, these are the things we need in Mesa, and because of the growth, because of the high market rents, because of the low-income families, what can you do so the Housing Master Plan is telling us, this is our needs, and we take it to the Council as part of the city plan. But besides our hedge funds, this is about a Consolidated Plan for the funds we get from HUD. But what does the city overall need to do? Do we need to do those incentives to get more developers here? Do we need that but can we, excuse me, can we take our HOME funds and do to like sets or two other developments that will help the disabled have more units to help us have more affordable rentals for those that are rent burdened, they may have great income, but they still are rent burdened because there's still 30% more of their income. So, all this is great information that we need for the Housing Master Plan. And I think we'll be going to Council the first of January if I am not mistaken on the Housing Master Plan, we have an opportunity to voice those concerns at their meeting of all these things to make sure that they are focusing on these needs that we need to do these little projects. That another thing that we have really been talking about exactly what you've been saying, on instead of doing 30 projects, we do 15 and consolidate our projects and really make an impact on some of things with the city needs. So this is all...

Comment: There's a lot of flexing on nonprofits including...

(Crosstalk)

Comment: They may increase the minimum on some of the CDBG projects to get more...

(Crosstalk)

Comment: You know that this is interesting because we're working on three major projects Consolidated Plan, the Housing Master Plan and another one and all of this is the same things

coming on. And I have seen and I've been in housing for 10 years because I worked with him and with you. That I've seen a different focus to share, a different open minded so let's see what happens.

Presenter: Comments on, you know how we can use these funds for housing, what would be the most impactful way to use these funds to help alleviate these issues in Mesa.

Comment: One of the issues that we're definitely facing this issue of (Not Discernable) So, the single now they have half the income they had. And we have more and more people over 65 show up at our office that either need a rental assistance right now or they are out on the street. If we give them rental assistance today, they still haven't come next month because their incomes going to change. So, I think we have to try to sell this concept for a while we've got to get outside of the box of what we think housing looks like. And we got to take a look at the affordability of micro homes, especially for the elderly and for the millennials that are looking for our first time home. This idea of everybody needs 2500 square feet to live, it's just utter bullshit. So, we've got to find a way that we can create more space, that's more affordable, that will prevent people from finding themselves living out of the cars or living on the street. And that and the most vulnerable of those populations are young people ageing out of foster care, the elderly, and single moms that we've got address those issues in ways that may not look like what we've done before.

Comment: Yeah. So I have been involved with some projects with HUD vouchers and last year the city could not find enough housing and turned back voucher. Take a look at the county as a whole picture. Things are not quite as bad. But here there was just no they had the accessibility to leave or do that but nothing happened. It's still me it's increasing. You go from flow to peak like you're up to 24 looks like you're doubling it's great, but it's only 24 compared to 240, next door attempt. So, they buy buildings and rehab them, and put whole bunch of people in one and a third building now to acquire. And we need to maybe I should partner with a group that knows how to do this for that subtype or other, disabled or whatever. It's the same kind of an issue where the people who have the need and we have to provide for that.

Comment: But you know, and part of what I said earlier about being accessible across the board, because that way, you don't start to create segregated housing, and go back to the day where you have a ghetto and you know, disabled over here, seniors over there. And I mean, what if your group and then you've got segregated housing that way. If you have it affordable, 100% accessible to everybody. Just the basic premise of visitability, six features of accessibility that are very easy to do is that everybody could go to each other's home to watch the Cardinal game on Sunday. It's not going to just, you know, two or three model homes that were made with the features, but you can go visit your neighbor for Sunday's game. That should be done by policy. Rather than having to put funds in it.

Comment: On the east coast they call it planning or development, but they have it all mixed and not everybody was in the same section, but it was the needs of that general population were being meet. So, when you create a community put it in one place that he has the ability to be with accept all of the situation. So but I don't know outside of the heading towards the game we are and we don't have a lot of empty space to start from and that is also a part of the problem. It is mostly down around that area that used to be Chandler Heights. So anyway, there's the other other way some people are doing in communities and I'm not sure proper kind of thing. But there's been some places where there have been abandoned homes that cities have taken over by eminent domain or whatever and rehabbed it. I don't know if there's availability in the do it later. Those are some

things and going around to different places, but we are looking at needs so much greater than ones and twos. So...

Comment: You almost need to decide what type of population you want to address, because you can't spread butter around to be able to do it. Yeah, I know it's hard to keep the political will focus on senior population. So, you can either do single moms, or refugees or seniors or disabled, but with that amount of money...

Comment: You're talking about for a period of time invested all...

Comment: Two, three, four or five year periods. What the city did in a fight to afford during the NSP programs had a pretty dramatic impact on property values. And that's it because all of them tend to show us down there got invested, most likely. And you could see through the recession property values within a different price response than anywhere else in the city. And it was kind of surprising. But that was billions of dollars going into rehab and I think those neighborhoods are better for it in the long run. Couple that with the City's investment in parks in those areas to help stabilize the area. But, you know, one of the things I would love you guys to take away as you just need to decide what you're going to focus on and focus on a few big transformative projects, and you just have to hope the market takes some of the other stuff on so who's the most affordable population that you want to address? Politically, it's probably seniors is probably the easiest if you're going to put an affordable housing complex and somebody over 62 or 65 depending on what your spot you're gonna hit the least opposition around that than you will in any other type of housing. I don't know if that is where the greatest need is or not? But, you know, it's it's tough when you throw five questions on slide, like, where do I start with this? You know, go back a couple slides here. These maps that you put together about housing concerns. I mean, what does what does that even mean? I mean, you have these percentage ranges that you picked. You know, it's it's hard to understand, are you trying to say here that the west side has a lot of affordable housing concerns? Prices are lower on the west side than anywhere else in the valley. You know, maybe it's flipping it.

Presenter: You know, the highest percentage of people who have those things like cost per second talked about so high percentage of people that are having trouble affording their housing. It was also the area that we saw that has the highest rate of poverty. Over here, a lot of those areas correspond. So lower income households, even if the rent is lower, like we see the median contract a few slides back. The rent is lower, we're still seeing that these households in these areas have those cost burdens at a higher rate than in other areas in the city.

Comment: How did you come up with those? What was the driver on those families, it's pretty small. I can't see from here. You are at 649?

Presenter: 689. I have to verify this with our data analyst, but you know, the statistics you have ...

Comment: I know, but that can tell a lot of different stories depending on where make that headline. I'm not seeing, I'm not hearing much in northwest Mesa for anybody renting a two bedroom under 800 bucks.

Comment: Well, and this is year 2017. Okay, and so just I work in housing and I work with the voucher program and we are seeing across the whole city, we're seeing where for a one bedroom \$100 to \$200 rents increase every year, the last two years. So, so, this 699 our payment standard

and I don't know the exact number is over \$1,000 for a one bedroom. That's the fair market rent. We know the fair market rent is behind a year or two. We saw the largest jump from last year to this year on the fair market rent. So, you're going to see I could see this is just my opinion. I don't have data with me, but in the yellow areas, I could see the one bedrooms possibly being in the \$900s the two bedroom about \$1,100, In these green and blue areas, they are 12 and 1,300 for a one bedroom.

Comment: The other struggle with this map doesn't have clear correlations to what you're seeing for rents.

(Crosstalk)

Comment: ...are probably okay, but I think the rent amounts have changed. That's all but to just compare it, I think we're probably pretty close with what I see.

Comment: So, so, here's something that is a question for me. So if you're (Not Discernable), the family that was in need, it was a family of six, living in a house that had a half address so it was a house behind the house, one working outlet, all the windows were boarded up, they're paying \$750 a month rent. When I came to the city and said I liked that land because I mean, so we gave them \$400 to try to cover and they evicted them, regardless, even though they promised that they would not, right. When I talked to the city about coming in and doing some code work, and the response I got was, will do it if you send this, but if there are other people in there that are living in places that are under code, you just put, you know, several families on the street. Well, that's not a burden I want on your shoulders here, you know, I'm saying so not only are the rents ridiculous, but in some situations, those people will be better off living in their cars.

Comment: I just want to respond to your question about the which populations do we serve and prioritize? I'm confused by that in the sense that, a. if you have everything accessible, b. the if you have it affordable then or you go with mixed income projects. Where would it be that you still have to pick and choose your population to put the money?

Comment: One you're not gonna have everything affordable, you're not accessible? No, but your question is kind of...

Comment: No, no I understand his point.

Comment: Accessibility from a blueprint to the time that you get a key. It's less than 1%. Less than 1%. So, you are not putting anybody out of housing you're still working within your, your budget. You have a tight budget as a developer.

Comment: They have \$3 and a half million dollars to spend on this.

Comment: Okay, let me there's...

Comment: Spread the butter really thin or you focus it on one thing, but you can't do both. I sat in a chair the city's CDBG thing for eight years and I saw project after project (Crosstalk) works and you only have so much money. So, if you focus you can have an impact. If you spread the butter, it's just gonna, you're gonna.

Comment: And I agree and we've got your point and it is in the notes and we'll make sure because this is what you need to go to Council. I can't make decisions today on what we need to do. You had a comment back to you. We can't make those decisions today. But we want your input. Okay, we want your input. So we know what we need to target. We do have to have goals and strategies for our funding, we must have that whatever that goal is, whatever that strategy is, we have to do. And I agree, we only have a certain amount of money and we need to focus on things but we have to make sure it's a big focus to make these big problems get accomplished little by little. So, I didn't mean to interrupt I didn't mean to do that, but we don't want to make it. We can't make a decision today. But we need all this feedback. Absolutely. Did you have a comment?

Comment: Yes, I just wanted to agree with this gentleman right here that I feel is kind of segregated two groups to focus on these were really looking for affordable housing for the (Not Discernible).

Comment: Exactly and once that's provided, it should be inclusive of anyone and everyone. So that's okay. And we do need it for everything that we find that...

Comment: So, let's just gonna add that. We're just putting context and the discussion we're having right now, Consolidated Plan and how the City of Mesa utilizes the limited federal funds it has.

Comment: What in the next five years do we need to focus on?

Comment: So one of the things that we can look at as we can keep without spending a single dollar of federal funds as we can require that every future house be accessible. The city could do that by having a code amendment with a residential codes. That require that all types of homes have visitability requirement. So, that's a separate conversation, than dollar amount so we can focus on (Crosstalk).

Comment: And it's called and its incentives for builders. There's, this is a big huge picture, big picture.

Comment: Is there any distinctions in the system for the people that are the manufacture homes parts, where they, you know, they have a way that you have doublewides, you know in the house.

Comment: Okay, so I...

Comment: I noticed that the city tended to want to reduce those.

Comment: Okay, so this is kind of going through our Housing Master Plan discussion, and we have a lot of different areas to go but our Housing Master Plan discussion talks about aging housing, manufacturing replacements, it's talking about our current apartments or single family home that is aging, what programs do we have to help rebuild up to code we don't have families looking into these, these structures that are not good. We know we need more ADA units, we know we need more affordable housing, we need more elderly housing, all of that is everything that we have data for our Housing Master Plan. We had the think tank was a lot of our partners, we had public come out and give us information and that's what we're working on too. So, this Consolidated Plan is saying, what are we going to do with our HUD dollars today to accomplish a piece of what the city needs, because we need the incentives or other things that are going to bring the developers out to do more, because we know the city can't do that. So, I didn't mean to cut off, but I think we have to move on because I think you need to be involved and give your input with Housing Master Plan,

because that is going in the City General Plan of what needs to happen in the next 20 years with our housing. That has to be a part of that.

Comment: One, one is that the city needs to take a look at those plans that are in the works, for example, the development standards package.

Comment: Yes, they are doing that.

Comment: It's a great idea, but it's misguided and that it's increasing, it will increase the cost of developing housing, which will ultimately increase the cost of housing. It's mostly focused on suburban new construction development. So it's just going to increase this east/west, divide that we see by increasing housing costs, increasing or decreasing accessibility of that housing, from a monetary standpoint. And same thing with the Housing Master Plan, is that, you know, have sat through a few of those events. I don't know what to do with it because of just...

Comment: I have I have something to say and I'm going to share this and I don't share with a lot of public meetings that I feel it's probably happening, what's happening with housing is an elephant and my my thing, I tell my staff every day or every day, every meeting is how do you eat an elephant one bite at a time. So we have this huge elephant in the city. With all this housing issues we have, we have to just take bites have two projects a year where we get more housing into Mesa do incentives for some of this. These are the things we have to do. And that's what we've got now. So, if you don't mind, we can answer questions more if you're okay and then move on to another thing.

Comment: The second thing is if you look at the history of Mesa, if you look at the yellow areas, especially on the left side, those are the areas of formerly high investment areas that where the rich parts of town. Those people still own those houses and they moved to the blue areas and the rent that they're charging might have 7, 8, 900 hundred dollars a month the rent isn't going to read. (Not Discernable) They're taking that money and putting into other areas outside of there for this, this, this investment from the landlords cause (Not Discernable).

Comment: And we have a lot of control over that. But we've got to see what we can do. So good discussion about really great discussions.

Presentation

Comment: That darkness blue area what is that?

Presenter: Up here?

Comment: What area is that?

(Not Discernable) (Crosstalk)

Comment: We're seeing is the senior...

(Not Discernable) (Crosstalk)

Comment: This kind of this is just my opinion, this is almost the same as the same slide, the same discussion, we were just having that the different groups that you that are in need, housing and

services. And I know that we've talked a lot about how the west side is got a lot of our affordable housing, you know, we need more out east, but the Housing Master Plan, we need to do that, but there's not the transportation, there's not the buses, there's not that kind of thing. So, with our discussions with the Housing Master Plan, we talked about getting transportation involved in this so we can see what we can do about getting that.

Comment: So, one of the biggest issues with that is that if you actually look at the development patterns of the low-income housing tax credits, half of the units, half of all four is east of Gilbert Road.

Comment: Exactly.

Comment: There's a perception of You know, because we had previously there was an incentive to build and new affordable housing can't afford to be in these areas anymore. There's a perception that that's true, because recent developments have that most of our units are not this side of town. The other thing is that it might be nice to have a bus that goes out there but unless we have five services going out there seven days a week, until midnight, which you look at you talk about the resources, not the transportation is but being able to go out there for 20 people to use it. It doesn't make sense to have a huge city expenditure to go to very few people. If there's not jobs and when I say services, I'm talking about grocery stores that are in walking distance, drug store, your doctor's office, not just you know, in addition to your churches, your schools.

Comment: Another thing we talked about too is and this came from the Housing Master Plan is DDS, Social Security Office, you know, there's those services as well, that needs to be out there. But we've talked to city departments about transportation and is there a way we can do smaller ones not that great big. So, it's what we need and to make sure we have on time but with a smaller we may be able to do that. So, all of this is coming out, but I think you're right, can we have that down?

Comment: So, this is knocking down barriers to private money and, and quite honestly, faith groups who are willing to do much of this work if they didn't have to constantly bang their head against regulations that are really nonsensical. So, transportation being an issue, but holy cow, many of those places would buy a couple of vans where hire people to drive them and take them to those places without there being a need for public transportation. If they could get permission, just permission to use land in a way that they see fit. So, it's not a matter of the city needing to do anything. It's the matter of the city needing to stop doing some things.

Comment: Like policy change.

Comment: That was a huge thing. When we had our Housing Master Plan meetings, policy and policies.

Comment: When people talk about affordable housing, there's several connotations I can take. So you have programmatic, affordable housing, whether in the form of senior or tax credit or some of these programs, subsidized by the Department of Treasury, housing developments, and so when they rightly says that after on the east side of the road half on the west side of the road is actually correct. However, the challenge the neighbors are feeling is that affordable housing, programmatic, affordable housing, which I would always prefer over this next type of housing, which is slum landlord housing. You have an overabundance of older apartment complexes, duplexes.

Fourplexes, triplexes, on the west side. So, it's just a natural housing pattern in the city. So, when you add programmatic, affordable housing to the slum landlords, plus available with Section 8 vouchers, you do end up with some clustering. That that's what the neighbors are pushing back against that's what it because the you end up overburdening the schools, overburdening churches, and social welfare organizations. And so that's why this transportation piece you identified is so important about how that all plays in, so I think you really need to be really careful about placement, but also address policy change as an issue.

Comment: Isolated transportation in the city and yet they do incredible work.

Comment: The one thing they talked about and that it the van that goes around downtown is that we get something like that out east. I mean, those are just some ideas of suggestions. So, I think we're inching outside the box we're looking at ways that we need to find.

Comment: I just want to say that he is absolutely right that the slum landlord housing has to go. We also have to acknowledge that when we do fix those houses (Not Discernible) to take care of the housing needs to happen replacement costs, west Mesa was for a number of years the highest percentage increase in rents in the valley. More consider continuing to see that refurbishment replacing which is fantastic. The market taking care of that, but we're also seeing a great increase of evictions because rent increase, so not a true eviction, but people just not have the leases renewed or they're just not renewing the leases. So where do those people go increasingly, islands to trailer homes that are either less quality because we don't have enough quality affordable housing that is well managed that is the most important part of affordable housing is well managed which the slumlords are not doing a good job of.

(Crosstalk)

Comment: The displacement is the issue and we do need to the house behind my house has a they just boarded it up and I'm very glad, but that families now gone. You know that that unit can't be replaced because it was left to fester for so long.

Comment: I think the displacement replacement

69:25

gives you the opportunity to spread the love you know that that so the unit got displaced from the west side, there's an opportunity to add maybe some units in some more desirable location. One of the things I always said about west Mesa I will support affordable housing all day long in west Mesa as soon as you finish the first affordable housing complex in Las Sendas. Why not? Like like could be...

Comment: You can't get anywhere from Las Sendas. Where can you walk to from Las Sendas?

Comment: There is a whole shopping center out there.

Comment: Those are some of the most dangerous roads to walk or bike.

Comment: Every road is dangerous to walk or bike.

Presentation

Comment: The biggest thing is I agree with him, but we need to be thinking about big projects and money on projects that will have 10/20 years of impact. Then moving to the next project. So rather than 20/50,000 dollar problems, let's, let's fix the roofs or whatever of the places that are supporting people in poverty that are making changes that are having those, let's take care of that type of investment and millions of other things, but taking big chunks of that that have long lasting impact, so we don't have to come back to it for another 20 years.

Comment: I think it's important here that you define what you mean by public facility or hierarchical structure. Because you have what he just described, which is an improvement to a social service organization that is serving low and moderate income populations. The other half, which happened for years and years and years in the city. Where investments by the city's and CDBG dollars to supplant general fund dollars and so the tendency is to supplement a general fund investment in a low and moderate area. What was happening for me years was that they would take the CDBG dollars, invest those in the low and moderate areas and then take the general fund dollars to spend in the high growth areas. And so when you think of public facility one of the best things I think the city can do is invest its own money through either bonding or general dollars and their improvements in parks, of senior centers, improvements of some of those facilities, like multigen centers and stuff, and not pull from CDBG and leave CDBG dollars to address these needs. So it's where the city starts to siphon off large amount of CDBG dollars into public facilities or even frankly, same single family home housing rehab, which takes a huge amount of CDBG dollars has for years and years and years. You know, when you're talking about how many units in the city again, single family home 62,000. So you know, you're able rehab maybe 80 units a year. I mean, that's just a slow drip. I mean, you're having more units deteriorating during that year, the ones you're fixing. And so that's why going back to the transformative point that money stopped doing the single family home housing rehab. Single Family market is attacking that issue and things happen there. But I think you need to be really careful how you what are the political and the infrastructure that the city's money, get the city out of pulling money form CDBG and using their own general fund dollars and leave the CDBG to address pressing needs.

Comment: If the city wanted to they could spend all of their money.

Comment: And they did for years. They spent 92% of CDBG dollars to supplant general fund dollars in low income areas. I did the stats.

Comment: Supplanting is illegal. I guess what I'm saying is, you know, projects like the housing rehab project that programs funded at its peak usage you got a million and a half dollars per year. Now, it's way less than that. That program was gutted. Okay, so the small. Well, I'm not gonna say rightly so or not rightly so, but the impact that that has when someone on a single fixed income comes and says, you know, my AC unit has a bit of dust and I don't have \$7,000 to get a new one. I only get \$600 a month from Social Security. Oh, by the way, my roof is also leaking and I need a replacement roof. The people that that program helps are in need of these dollars. So, I'm not so sure that I would be so quick to brush that aside, throw that in and lump it in. I mean, I think that that is important program, you know, for years, the city and you know, they do not have this, you know, property taxes, the same revenue source. So, they, they are they they need to rely on these programs and I think taking the money away, picking on the housing rehab program is a little unfair. I might call you out on that one.

Comment: That's okay. I did work in that program.

(Crosstalk)

Comment: You also have to ask the question, is that person in the right type of housing if they can't afford to fix their roof are fixed? Or should they really be in that kind of housing? Should they...(Crosstalk) I don't think that a question that government should answer?

Comment: Should you kick someone out of their house, because they're old?

(Crosstalk)

Comment: That people are just one paycheck away from, you know disaster?

Comment: You know, before before I work in this area professionally, I never would have ever imagined that there would be second programs to help people. So, I personally, having worked on these programs, I appreciate your words that that our staff to manage the programs, I would like to see less politicization of the dollars and see them actually meet the needs that are in the community instead of, you know, meeting your constituents needs because you know, they're in your district, and those kinds of things.

Comment: Wow. So be really careful right now, what you're saying how you're saying it. I think you need to be really, really careful because those constituents are your taxpayers, and they're your residents and they're your voters. And so I think you need to be really careful with the dripping sarcasm about the residents of this community the way you just described it, because that's really...

Comment: I am not describing any residents in this community. Don't put words in my mouth that aren't there.

Comment: Constituents are your residents.

Comment: I was talking about politicization of a process process so let's be clear on that.

Comment: But how you're describing that.

(Crosstalk)

Comment: These are some of the goals and strategies for Housing Master Plan on whether we try to rehab more housing in the City of Mesa or not. So, again that's the time that we need to voice our yes.

78:37

ASU took over the Williams Air Force Base do we have any place you left in Mesa with that kind of space to do something for a group or community, so I know (Not Discernable), and there's no place to stick a trailer. So my areas on...

Comment: And that is the scripts that we have in the Master Plan is where do we have properties that we could put some multi housing or neighborhoods. So they are connected. There are some there are some.

Comment: They are not over here.

(Crosstalk)

Comment: So, are we okay with this?

Presentation