

**ANALYSIS OF IMPEDIMENTS**

**TO**

**FAIR HOUSING CHOICE**

**2011 - 2016**

## City of Scottsdale's 2011 Fair Housing Proclamation

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# Proclamation

*Whereas, The Civil Rights Act of 1968, commonly known as the Federal Fair Housing Act, and the Fair Housing Amendments Act of 1988, prohibit discrimination in the sale, rental, leasing and financing of housing or land to be used for the construction of housing; and*

*Whereas, this act prohibits discrimination in the construction of housing or in the provision of brokerage services on the basis of race, color, religion, sex, handicap, familial status or national origin; and*

*Whereas, the 1968 and 1988 Federal Fair Housing Acts declare that it is a national policy to ensure equal opportunities in housing for every person; and*

*Whereas, April has traditionally been designated as Fair Housing Month in the United States,*

*Now Therefore, I, W. J. "Jim" Lane, Mayor of the City of Scottsdale, Arizona do hereby proclaim the Month of April, 2011, as*

## *Fair Housing Month*

*in Scottsdale and in so doing, encourage our citizens to recognize and show their support for the letter and spirit of the Fair Housing Acts.*

*In Witness Whereof, I have hereunto set my hand and caused to be affixed the Seal of the City of Scottsdale, Arizona, this 25<sup>th</sup> day of March in the year of our Lord two thousand and eleven.*

  
\_\_\_\_\_  
W. J. "Jim" Lane, Mayor

Attest:

  
\_\_\_\_\_  
Carolyn Jagger, City Clerk



## EXECUTIVE SUMMARY

The City of Scottsdale's commitment to affirmatively furthering fair housing choice is evident in the fact that on March 25<sup>th</sup> 2011, the City of Scottsdale's Honorable Mayor W. J. "Jim" Lane proudly endorsed a City Proclamation, proclaiming the month of April 2011 as fair housing month in the City of Scottsdale. The City of Scottsdale continues to make strides in its efforts to eliminate housing discrimination within its jurisdictional boundaries.

April 2008 marked the 40th anniversary of the passage of the Fair Housing Act. The theme "Fair Housing Is Not an Option — It's the Law" was coined to reflect the on-going battle between housing discrimination and the legal efforts enacted to eliminate it. The Fair Housing Act prohibits discrimination in the sale, rental, and financing of housing based on race, color, national origin, religion, sex, disability, and familial status. However, in housing discrimination studies and complaints there is indication that the problem has not been eradicated and has manifested itself especially in predatory lending practices.

In studies commissioned by HUD, disabled persons experienced unfair treatment from rental agents in 33 to 50 percent of their inquiries about advertised units. In paired testing conducted to compare the treatment of similarly qualified applicants of different racial and ethnic backgrounds, members of racial and ethnic minority groups encountered adverse treatment from rental or sales agents in 20 to 25 percent of their inquiries. The type and number of housing discrimination complaints filed with HUD, the Arizona Attorney General's office or with Fair Housing Assistance Program agencies (FHAP) confirms the existence of unfair practices in housing. HUD's Fair Housing & Equal Opportunity Department and its partners in the FHAP investigate more than 10,000 fair housing complaints annually. Most of the formal complaints filed (78 percent) involve discrimination based on disability or race. The discriminatory behaviors cited most often in complaints include discriminatory terms and conditions, privileges, services, and use of facilities in the rental or sale of property. In some cases landlords *imposed stricter rules* on African American or Hispanic tenants than on Caucasian tenants; *refused to rent* to a person with disabilities; or *failed to make a reasonable accommodation* as in refusing to allow a tenant with a disability to keep a service animal.


There has been a noticeable increase in lending discrimination complaints in regards to fair lending largely in part because of the rise in foreclosures especially in minority-majority neighborhoods. These neighborhoods have been revealed to be the main target of predatory lending. Fair housing studies consistently result in heightened concerns about predatory and discriminatory lending and fair housing practices; thus the need for each jurisdiction to complete an Analysis of Impediments to Fair Housing Choice as a review of the practices, policies and efforts being made to eliminate housing discrimination at all levels and in all areas.

The AI to fair housing choice serves as a means to identify barriers to fair housing choice in the Scottsdale jurisdiction. This AI serves as a means to not only identify new barriers but also address existing barriers that affect the Scottsdale residents' fair housing choice in a consistent and aggressive manner.

A majority of new barriers have developed from the foreclosure epidemic and new immigration and citizenship documentation laws recently enacted. Responses to a fair housing survey disseminated to Scottsdale residents and the public and private sector soundly identified that the number one overall,

consistent barrier to fair housing remains to be lack of fair housing education. Additionally, the survey results revealed the need for more diverse multi-media methods to reach residents. The City of Scottsdale plans to address the impediments identified in this AI through disbursement of educational materials in different formats, maintaining old and forming new partnerships, diligently monitoring Community Development Block Grant (CDBG) subrecipients for fair housing compliance, and making supportable referrals to fair housing enforcement agencies.

# 40<sup>TH</sup> Anniversary FAIR HOUSING ACT 1968 - 2008

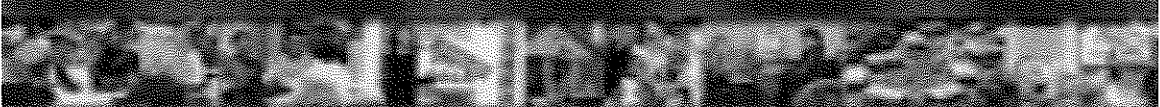


DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

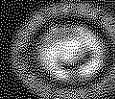
**FAIR HOUSING  
IT'S NOT  
AN OPTION  
IT'S THE  
LAW**

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## INTRODUCTION

The City of Scottsdale is committed to eliminating housing discrimination and to conducting business in a manner that affirmatively furthers fair housing choice within its jurisdiction.

Fair housing is necessary to ensure that all persons regardless of race, color, national origin, gender, religion, familial status or disability have equal access to housing. The Department of Housing & Urban Development (HUD) requires that jurisdictions receiving federal funds complete a Consolidated Plan every five years. The Analysis of Impediments is a HUD mandated document, and is a component of the Consolidated Plan identifying needs and priorities of the community. The City of Scottsdale's 2010-2014 Consolidated Plan was approved by City Council on April 13, 2010 and submitted to and approved by HUD

As stated above this AI is a component of the Consolidated Plan and was prepared for that purpose. The AI seeks to identify impediments and suggests solutions. Some of the impediments may require further investigation or follow-up. It is assumed that all direct and indirect information provided is accurate. Conclusions and observations made in this document were based on written data and verbal communication.

The measures taken by The City of Scottsdale to ensure that it is affirmatively furthering fair housing are outlined in the Fair Housing Plan, Consolidated Plan, Annual Action Plan, and reported through the Consolidated Annual Performance Evaluation Report (CAPER). The City of Scottsdale's efforts to address the identified impediments include the implementation of the 2011-2016 Fair Housing Plan. The Community Development Block Grant (CDBG), the Housing Choice Voucher Program (Section 8) and the Home Investment Partnership Program (HOME) administered by the City of Scottsdale's Community Assistance Office continues to be a strong link in ensuring equal housing opportunity to participants and Scottsdale residents.

Scottsdale's Fair Housing Coordinator has established an "in-kind" service relationship with Southwest Fair Housing Council to provide Scottsdale residents opportunities to receive on-going education in the fair housing area. (See listing page 13) Scottsdale's Fair Housing Coordinator is an active member in the Arizona Fair Housing Partnership. The Partnership holds a highly-publicized, annual state-wide fair housing event to further community education in the area of fair housing and predatory lending. April is nationally recognized as fair housing month and on April 12, 2011 the Partnership will host "The Cost of *Un*fair Housing" to outline the price society as a whole pays when unfair housing practices occur.

Scottsdale is a member of the Maricopa County Association of Governments (MAG) consortium. Participation in consortiums of this nature ensures that Scottsdale is aware of industry regulations and best practices in several areas of service. Participation in the MAG consortium was beneficial in the creation of the 2010-2014 City of Scottsdale Consolidated Plan in which this AI is a required component.

## WHO CONDUCTED

The City's Fair Housing Coordinator, Jewel James, was the spearhead in the collaborative effort to develop the AI for the City of Scottsdale. The Fair Housing Coordinator is certified by an industry training leader, Nan McKay & Associates, as a Fair Housing Specialist. Ms. James utilized a broad based range of experience and knowledge in preparing this AI and has over 19 years experience in subsidized housing and Ms. James draws on a wide range knowledge base including Housing Choice Voucher management, advanced housing inspection, indoor air quality assessment, property management, EPA lead based paint risk assessment, and landlord/tenant mediation. Ms. James is a licensed real estate professional and is required to take 12 credits hours of fair housing continuing education bi-annually. Ms. James is an active member in the Arizona Fair Housing Partnership which consists of industry professionals with the common goal of affirmatively furthering fair housing choice and providing fair housing education in the state of Arizona. Ms. James is also knowledgeable in ADA fair housing resources and regulations which enhance the lives of the City's residents that are living with a disability. Ms. James has coordinated and presented ongoing fair housing presentations within the Scottsdale community as well as to realtors at the Southwestern School of Real Estate. Scottsdale's Fair Housing Coordinator works out of the Community Assistance Office.

The Service-In-Kind Agreement initiated by Ms. James with Southwest Fair Housing Council, Phoenix branch, continues to be an excellent means to provide fair housing educational opportunities to Scottsdale residents and the public.

Invaluable input in the creation of this AI was received from several sources including HUD's Fair Housing & Equal Opportunity regional technical assistance office, Arizona Attorney General's Office, Southwest Fair Housing Council, Arizona Association of Realtors, Scottsdale Association of Realtors, Community Legal Services, and the Arizona Fair Housing Partnership members. Ms. James also worked closely with various city departments including zoning & planning, code enforcement, economic vitality, neighborhood preservation, diversity & dialogue, ADA Coordinator and the City's various business associations.

The last City of Scottsdale AI to Fair Housing Choice was completed under contract with consultant, Mr. Paul Ludwick, as a part of the 2005-2010 Consolidated Plan. Mr. Ludwick submitted the updated AI in May, 2006. Some of the background research completed for this AI was based off Mr. Ludwick's study and findings of 2006. Excerpts from the fair housing impediments identified by Mr. Ludwick were included in this AI.



## METHODOLOGY

Extensive research was completed utilizing housing industry professional contacts, governmental documents, numerous internet sites and internal documents. These resources are cited throughout the document and on the data resource page and are incorporated by reference. In order to obtain a big picture overview of the overall housing environment for the Scottsdale jurisdiction, outreach methods such as interviewing housing industry professionals and publishing surveys, were utilized to assess the community's housing experiences. Data gathered from governmental entities, fair housing enforcement agencies, fair housing advocates, non-profits and industry groups assisted in completing this AI. A review of published statistical data and previous AI studies for Scottsdale and other metropolitan areas was made. Housing patterns were studied to determine if there were obvious trends of racial segregation or other discriminatory practices. The list of resources is not all-inclusive; however, several specific databases and websites that were utilized are listed on the data resource page of this document. Performing a regulatory fair housing review as well as providing for public participation are required elements in the processing of an update to the AI. These elements were fulfilled during this update as indicated in the last paragraph of this page and the following page.

A fair housing survey and the draft AI were developed and presented to several entities including the Scottsdale Housing Agency Resident Advisory Board (RAB), the Scottsdale Housing Board and the Human Services Commission along with the general public. The RAB is a group of Housing Choice Voucher Program participants (Section 8) that provide input on the management and operations of the Housing Choice Voucher Program and housing related issues. The Scottsdale Housing Board functions as a group of professionals concerned with the housing issues that affect the Scottsdale community. The Human Services Commission is a group of professionals that review all areas of human services that are provided to the Scottsdale citizens and make recommendations to the City Council. A presentation of a draft survey and AI were presented to solicit comments and suggestions to ensure the thoroughness of the documents. The boards and commission mentioned above identified corrections or exclusions and helped create a more comprehensive document.

The various City of Scottsdale human services centers provided support for this undertaking by assisting in the distribution of the fair housing surveys and allowing them to be displayed and returned to their facilities. Further support was received from The Arizona Association of Realtors and the Scottsdale Board of Realtors who used their contact list as a disbursement vehicle for the fair housing survey website link.

Public participation was a required and important factor in the development of this AI. Web based and written format surveys in English and Spanish were developed and marketed to solicit input from Scottsdale residents, public and private sectors, non-profit service providers and housing professionals that would most likely be concerned about fair housing issues in the community. *(Example of survey on pages 69-70)*

The fair housing survey presented at the CDBG grant application funding orientation provided non-profits groups the opportunity to ask questions in relation to fair housing as well as comment on and complete the fair housing survey.

The process of gathering data to support this AI included the following public participation opportunities:

- On September 8, 2010 the draft survey and a fair housing overview were presented to the Scottsdale Resident Advisory Board (RAB)
- On September 9, 2010 the draft survey and a fair housing overview were presented to the Scottsdale Housing Board
- On September 18, 2010 public notice was published in the Arizona Republic announcing the October 20<sup>th</sup> public meeting
- On September 23, 2010 the draft Survey and a fair housing overview was presented to the Scottsdale Human Services Commission
- Surveys in English and Spanish were distributed by direct mail, on-line and in senior and neighborhood centers. The survey was available on-line September 18, 2010 through February 28, 2011
- On September 29, 2010 the English and Spanish survey and a fair housing overview were presented to non-profit service providers in conjunction with the 2010 CDBG funding applicant orientation
- October 20, 2010 a public hearing was held at the Paiute Neighborhood Center to gather suggestions and comments on the survey
- On November 29, 2010 a public notice was published in the Arizona Republic announcing the January 13, 2011 public meeting on the draft AI
- On December 15, 2010 the draft AI was presented to the Scottsdale Resident Advisory Board
- On January 13, 2011 a public hearing was held at the Scottsdale Housing Board 's regular meeting to present the draft AI and receive public comment
- On March 10, 2011 the survey and a fair housing overview was presented to the Scottsdale Human Services Commission
- On March 24, 2011 the final draft of the AI was presented to and accepted by the Human Services Commission
- The AI was submitted to Housing & Urban Development, published on City's website and made available at the Community Assistance Office located at 7515 E 1<sup>st</sup> Street, Scottsdale, AZ 85251.

The above outline is a sketch of internal meetings and processes and does not reflect the numerous meetings with or gathering data from city staff or business constituents in the public and private sectors of the housing industry. All meetings of City boards and commissions are publicly advertised as open to the public with the availability of reasonable accommodations with prior arrangement request.

## **FUNDING OF AI**

The 2011 update to Scottsdale's AI was funded as an eligible CDBG expenditure which includes salary and other administrative costs. Any expenditure related to the assembly of and update to this plan was allocated in the CDBG 2010 fiscal budget as an approved administrative expense.

## IMPEDIMENTS IDENTIFIED

After reviewing input from various sources along with survey results, the barriers identified in the 2011 AI were generally consistent with prior identified impediments. Addressing these impediments will require a committed partnership of parties with the joint mission of affirmatively furthering fair housing. The 2011 identified impediments are as follows:

- Need for diverse mediums to distribute fair housing information to possibly include on-line courses or documents, webcast, and brochures in various formats. Newspaper circulation has decreased and is slowly becoming an outdated means to disburse information.
- Need to provide more accessible housing and closer monitoring of new construction for compliance with Americans with Disability Act and fair housing laws.
- Need to provide education to property owners in regards to the recently passed laws relating to foreclosure and foreclosure evictions.
- Need to educate Homeowner Associations in fair housing and reasonable accommodations; specifically what constitutes a “reasonable accommodation” and the fact that their established by-laws do not exempt them from adhering to fair housing laws.
- Need for continued fair housing educational opportunities for the community. Lack of knowledge regarding fair housing rights and obligations and how to file fair housing complaints continues to be a barrier to fair housing choice.
- Need for disbursement of information on available, affordable and accessible transportation.
- Need for on-going review of building and zoning requirements established by the City.
- Need for a better way to monitor and categorize mortgage information and mortgage insurance denials. A more user-friendly public database to analyze mortgage insurance applications and denials by race and other factors should be made available.
- Need for more affordable housing. Affordability continues to be an impediment to housing choice, especially for single-female heads of household with children and middle to low-income minority households. The vicinity of affordable housing to public transportation, employment, and other amenities is important to the financial, educational and social well-being of protected classes, especially low-income and single female headed households.
- Need to address “Not In My Backyard” NIMBY syndrome. The public perception of affordable housing being subpar or low-class and primarily for low-income households, minorities, families with children and persons with disabilities ties in with the NIMBY mindset and can hinder possible affordable housing construction; thus, affect the choices of some protected classes in the area of residency limiting fair housing choice. The location of affordable housing is considered a fair housing issue for Scottsdale.

## **PRIOR IDENTIFIED IMPEDIMENTS**

The last completed update to the AI was May 2006. Some of the identified impediments to fair housing choice in that AI were:

- Problems with availability of affordable housing that resulted most frequently from Not-In My-Back-Yard (NIMBY) pressures from neighbors during the development process.
- Lack of understanding on the part of consumers and housing providers regarding the application of reasonable accommodation to address the needs of persons with disabilities.
- Different treatment of families with children in rental units or families with children during their search for housing.
- General lack of knowledge of the Fair Housing Act and where and how to file a complaint.

In the 2011 Action Plan to Address Identified Impediments you can see the continuation of processes put into action that stemmed from the identified impediments of the 2006 AI. As noted some of the prior identified impediments were carried over to this AI. The City of Scottsdale has made evident progress in addressing the identified impediments through efforts which are noted within the Progress and Conclusion section of this document.

Based on the theory that the actual number of complaints filed only represents a fraction of the actual incidents of housing discrimination, it is safe to state that there is a definite need for continued fair housing partnerships and initiatives. The City of Scottsdale is moving in the right direction to help eliminate housing discrimination within its jurisdiction.

## **ACTION PLAN TO ADDRESS IDENTIFIED IMPEDIMENTS**

The City of Scottsdale is committed to addressing the identified barriers through the implementation of the 2011-2016 Fair Housing Plan and any available means to further fair housing choice within its jurisdiction. The City's commitment to affirmatively further fair housing choice is reflected through:

- Providing fair housing training for residents of the community
- Maintaining a Fair Housing page on City's web page
- Maintaining a direct link from City's webpage to the HUD Fair Housing website
- Participating as a member of the Arizona Fair Housing Partnership and sponsoring events with the Partnership
- Maintaining a call log for fair housing complaints and referrals
- Making fair housing referrals to the Arizona Attorney General's Office, Southwest Fair Housing Council, HUD and other enforcement entities
- Displaying fair housing posters in public buildings and at fair housing functions
- Purchasing and distributing fair housing marketing materials
- Having the Fair Housing logo on business cards, local brochures and marketing information
- Monitoring grant funded subrecipients for compliance with fair housing and affirmative marketing requirements
- Partnering with Paiute Neighborhood Center in events to reach most concentrated Spanish-speaking population of Scottsdale
- Providing Community Assistance Office staff opportunities to receive education in fair housing, reasonable accommodations and equal opportunity best practices and laws
- Intervening, educating and making referrals to landlords who fail to understand equal opportunity and fair housing regulations
- Forming new partnerships with city planning, building and code policy makers

**As a follow up to the City of Scottsdale's commitment to further educate the Scottsdale citizens in the area of fair housing the Community Assistance Office has held or jointly-hosted the following since 2006:**

October 20, 2010	Analysis of Impediments and Fair Housing presentation
April 13, 2010	Opening Doors, Profitability & Fair Housing in Today's Economy
October 29, 2009	Credit Repair /Predatory Lending/Fair Housing
February 17, 2009	Foreclosure, Fair Housing & Housing Choice Voucher by HUD
October 28, 2008	Credit, Foreclosure Issues & Predatory Lending
March 11, 2008	Fair Housing Orientation and Refresher
April 23, 2008	Fair Housing Accessibility by HUD
November 30, 2007	Predatory Lending/Community Legal Services
October 19, 2007	Fair Housing/VAWA/AZ Landlord & Tenant Law Updates/Code Enforcement
March 29, 2007	Fair Housing Overview
October 24, 2006	Landlord Law presented by local attorney Landlord/Property Mgr- Proper Eviction- Handling Drug Issues- Code Enforcement & Crime Free Housing
October 24, 2006	Effects of Meth - Rights in Fighting Drug Infested Environments (AM session)
April 18, 2006	Analysis of Impediments to Fair Housing Choice Presentation

### **Community Assistance Office Staff Fair Housing Training**

The Community Assistance Office staff has received fair housing training through various means which include attendance at some of the above listed trainings and some formal education from The Arizona School of Real Estate & Business along with local presentations from Southwest Fair Housing Council and other industry affiliates. Staff members also have the opportunity to participate in fair housing and reasonable accommodation training available annually through National Association of Housing and Redevelopment Officials (NAHRO).

## COMMUNITY OVERVIEW

According to HUD's Comprehensive Market Analysis of April 2010, Arizona is the 6th largest state in the nation in terms of area. Over 75% of the state's population lives in two counties, Maricopa and Pima. The rest of the population resides in thirteen other counties which are mostly small rural areas.

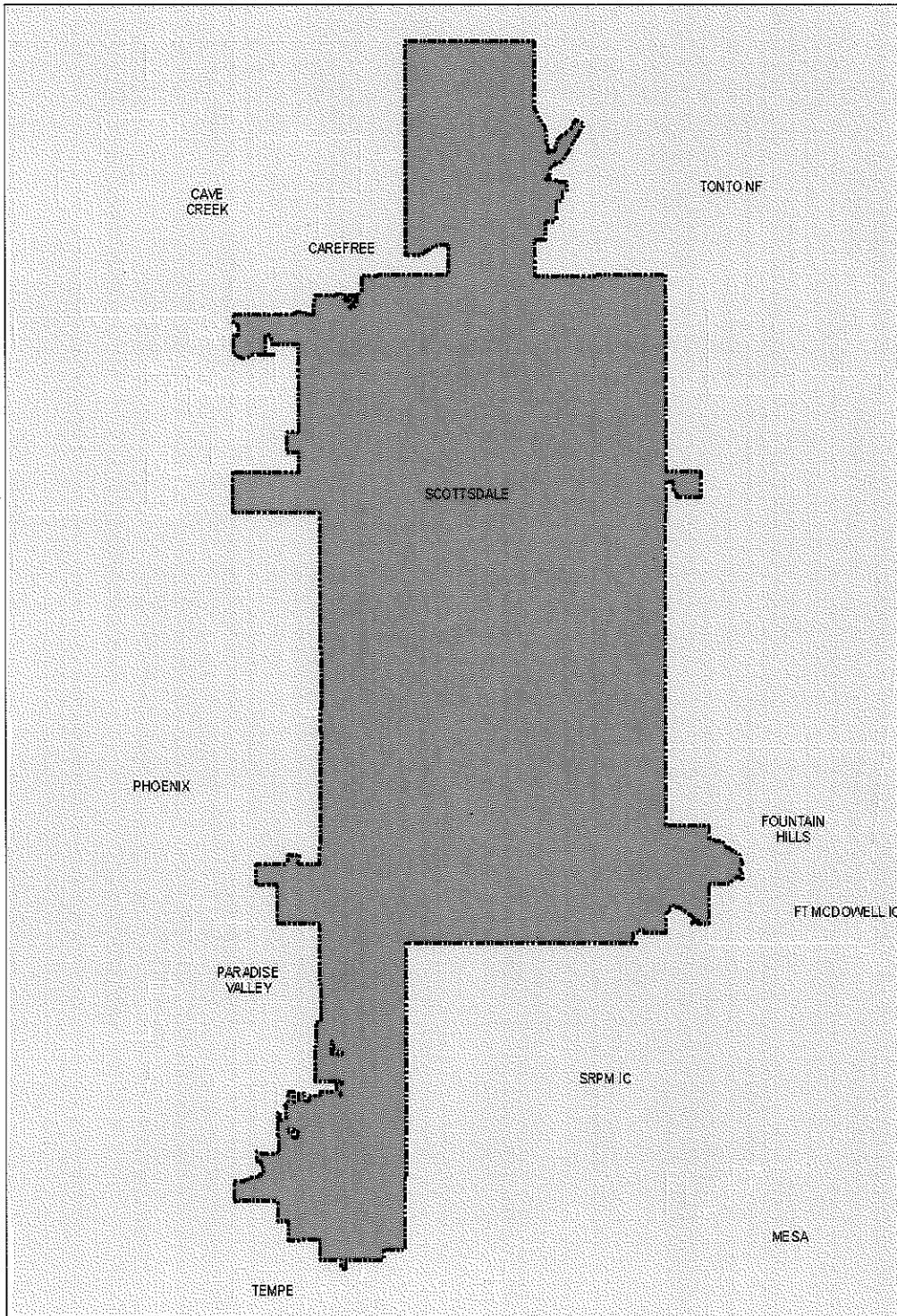
The City of Scottsdale's 2010 reported population derived from the American Community Survey of 2009 was 230,179. Scottsdale encompasses 185.2 square miles and stretches 32 miles in length and is the third largest city in land area in Arizona. The City is comprised of desert preserves, mostly master planned communities in the north and older more traditional neighborhoods in the south. Scottsdale is considered essentially "landlocked," and has reached a point where redevelopment is considered the primary avenue for continued growth. As shown on the following map, Scottsdale's neighboring communities consist of Tempe, Phoenix, Paradise Valley, Carefree, Cave Creek, Fountain Hills, the Salt River Pima Maricopa Indian Community and the Tonto National Forest. The McDowell Sonoran Preserve, located in the northern portion of Scottsdale, consists of 29% of Scottsdale's total land area.

The City anticipates seeing a growth of more than 17,000 people over the next half-decade. This predicted growth would swell Scottsdale's population to 248,133 by 2014, for an average annual growth rate of 1.4 percent. This predicted growth rate is lower than the average seen between 2000 and 2008, which was 2.3 percent. Although the predicted growth percentage is lower the City will still have to stretch and redefine its resources to meet the demands of a growing population with diverse housing needs. CDBG, HOME and the Housing Choice Voucher Program (Section 8) will play a considerable role in assisting the City to meet those growing needs.

The majority of Scottsdale's business economy consists of a variety of entrepreneurial, small and mid-sized companies. According to citydata.com the population density for the City of Scottsdale is considered low at 1,296 people per square mile. This same source reports that compared to Arizona's state average Scottsdale's unemployed percentage is **below** state average, the African American race population percentage is **significantly below** state average, Hispanic race population percentage is **significantly below** state average, median age percentage is **above** state average, foreign-born population is **significantly below** state average, and the percentage of population with a bachelor's degree or higher is **above** state average. For review purposes there is a Arizona, Maricopa County and Scottsdale demographic comparison report on pages 17-19. Scottsdale's foreign born population information is located on page 23 and the Census 2000 racial composition of Scottsdale is listed on Page 20.



# LOCATION OF SCOTTSDALE



## CITY OF SCOTTSDALE DEMOGRAPHIC PROFILE

### Population

1990*	130,069
1995*	167,277
2000*	202,705
2005*	226,390
2009	230,625
2010	230,179

<b>Size</b> (sq. miles)	184.3
<b>Density</b> (persons per sq. mile)	1,249

### Age (2010)

0 - 4	5.7%
5 - 19	17.1%
20 - 24	4.8%
25 - 34	13.1%
35 - 54	30.1%
55 - 74	21.9%
75+	7.3%

Median Age 40.7 yrs

### Household Income (2010)

Less than \$14,999	6.7%
\$15,000 - \$24,999	6.5%
\$25,000 - \$34,999	7.6%
\$35,000 - \$49,999	11.1%
\$50,000 - \$74,999	16.8%
\$75,000 - \$99,999	12.6%
\$100,000 - \$149,999	19.1%
\$150,000 - \$199,999	8.9%
\$200,000+	10.7%

Median Household Income \$83,969

### Employment

1990	70,281
1995	87,468
2000	108,227
2005	145,034
2009	188,488
2010	182,771

### Housing Units

1990*	67,371
1995*	79,020
2000*	104,744
2005*	117,090
2009	113,364
2010	115,411

### Households

1990*	54,357
1995*	86,232
2000*	90,669
2005*	95,150
2009	94,531
2010	97,512

Avg. Household Size	2.34%
Family Households	57.0%
Non-Family Households	43.0%

### Race (2010)

Caucasian	93.0%
African American	2.3%
Native American	1.0%
Asian	2.8%
Pacific Islander	0.2%
Other	0.4%
Two Races Reported	0.4%

### Ethnicity (2010)

Hispanic	16.5%
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\*Source: U.S. Census Bureau

Source: Demographic Trends Report, October, 2010, Sites USA Data

**Demographic data gathered from Census 2000**

Demographic Comparisons	Arizona		Maricopa County		Scottsdale	
	Population	%	Population	%	Population	%
<b>Total Population</b>	5,130,632	100	3,072,149	100	207,705	100
<b>SEX AND AGE</b>						
<b>Male</b>	2,561,057	49.9	1,536,473	50	97,785	48.2
<b>Female</b>	2,569,575	50.1	1,535,676	50	104,920	51.8
Under 5 years	382,386	7.5	241,974	7.9	10,444	5.2
5-9 years	389,869	7.6	238,222	7.8	11,188	5.5
10-14 years	378,211	7.4	222,056	7.2	11,256	5.6
15-19 years	367,722	7.2	214,672	7	9,900	4.9
20-24 years	362,860	7.1	224,444	7.3	9,798	4.8
25-34 years	742,665	14.5	488,329	15.9	28,973	14.3
35-44 years	768,804	15	475,907	15.5	32,677	16.1
45-54 years	627,904	12.2	366,464	11.9	30,544	15.1
55-59 years	238,675	4.7	133,812	4.4	13,215	6.5
60-64 years	203,697	4	107,290	3.5	10,826	5.3
65-74 years	363,841	7.1	188,816	6.1	18,581	9.2
75-84 years	235,473	4.6	130,036	4.2	11,734	5.8
85 years and over	68,525	1.3	40,127	1.3	3,569	1.8
<b>Median age (years)</b>	34.2		33		41	
18 years and over	3,763,685	73.4	2,244,146	73	163,540	80.7
Male	1,859,746	36.2	1,111,401	36.2	77,670	38.3
Female	1,903,939	37.1	1,132,745	36.9	85,870	42.4
21 years and over	3,536,279	68.9	2,110,157	68.7	158,168	78
62 years and over	787,520	15.3	421,289	13.7	40,174	19.8
65 years and over	667,839	13	358,979	11.7	33,884	16.7
Male	296,267	5.8	154,462	5	14,750	7.3
Female	371,572	7.2	204,517	6.7	19,134	9.4
<b>RACE</b>						
One Race	4,984,106	97.1	2,982,680	97.1	199,358	98.3
Caucasian	3,873,611	75.5	2,376,359	77.4	186,883	92.2
Black or African American	158,873	3.1	114,551	3.7	2,501	1.2
American Indian/Alaska Native	255,879	5	56,706	1.8	1,240	0.6
Asian	92,236	1.8	66,445	2.2	3,964	2
Asian Indian	14,741	0.3	11,370	0.4	940	0.5
Chinese	21,221	0.4	15,516	0.5	1,119	0.6
Filipino	16,176	0.3	11,516	0.4	507	0.3
Japanese	7,712	0.2	4,875	0.2	453	0.2
Korean	9,123	0.2	5,878	0.2	401	0.2

Demographic Comparisons	Arizona		Maricopa County		Scottsdale	
	Population	%	Population	%	Population	%
Vietnamese	12,931	0.3	10,102	0.3	189	0.1
Other Asian	10,332	0.2	7,188	0.2	355	0.2
<b>Native Hawaiian/Pacific Islander</b>	6,733	0.1	4,406	0.1	167	0.1
Native Hawaiian	1,985	0	1,210	0	68	0
Guamanian or Chamorro	1,354	0	763	0	38	0
Samoan	1,197	0	795	0	26	0
Other Pacific Islander	2,197	0	1,638	0.1	35	0
Some Other Race	596,774	11.6	364,213	12	4,603	2.3
Two or more races	146,526	2.9	89,469	2.9	3,347	1.7
<b>Race alone or in combination with one or more other races</b>						
Caucasian	3,998,154	77.9	2,452,006	79.8	189,833	93.6
Black or African American	185,599	3.6	132,198	4.3	3,134	1.5
American Indian/Alaska Native	292,552	5.7	75,867	2.5	2,018	1
Asian	118,672	2.3	83,675	2.7	4,986	2.5
Native Hawaiian/Pacific Islander	13,415	0.3	8,751	0.3	403	0.2
Some Other race	677,392	13.2	414,433	13.5	5,934	2.9
<b>HISPANIC/LATINO &amp; RACE</b>						
<b>Total Population</b>	5,130,632	100	3,072,149	100	202,705	100
Hispanic or Latino (of any race)	1,295,617	25.3	763,341	24.8	14,111	7
Mexican	1,065,578	20.8	624,113	20.3	10,108	5
Puerto Rican	17,587	0.3	11,466	0.4	583	0.3
Cuban	5,272	0.1	3,537	0.1	222	0.1
Other Hispanic or Latino	207,180	4	124,225	4	3,198	1.6
Not Hispanic or Latino	3,835,015	74.7	2,308,808	75.2	188,594	93
Caucasian Alone	3,274,258	63.8	2,034,530	66.2	178,462	88
<b>RELATIONSHIP</b>						
<b>Total Population</b>	5,130,632	100	3,072,149	100	202,705	100
In households	5,020,782	97.9	3,027,366	98.5	201,028	9.9
Householder	1,901,327	37.1	1,132,886	36.9	90,669	44.7
Spouse	986,303	19.2	584,928	19	44,972	22.2
Child	1,496,034	29.2	905,586	29.5	45,863	22.6
<b>Own child under 18 years</b>	1,197,438	23.3	731,628	23.8	36,713	18.1
Other Relatives	319,414	6.2	196,554	6.4	6,727	3.3
<b>Under 18 years</b>	132,782	2.6	73,893	2.4	1,775	0.9
Nonrelatives	317,704	6.2	207,412	6.8	12,797	6.3
<b>Unmarried Partner</b>	118,196	2.3	71,790	2.3	4,650	2.3
In Group Quarters	109,850	2.1	44,783	1.5	1,677	0.8

Demographic Comparisons	Arizona		Maricopa County		Scottsdale	
	Population	%	Population	%	Population	%
Institutionalized population	63,768	1.2	23,982	0.8	479	0.2
Noninstitutionalized population	46,082	0.9	20,801	0.7	1,198	0.6
<b>HOUSEHOLDS BY TYPE</b>						
<b>Total households</b>	1,901,327	100	1,132,886	100	90,669	100
Family households (families)	1,287,367	67.7	763,110	67.4	54,458	60.1
With own children under 18 years	608,218	32	373,699	33	20,506	22.6
Married-couple family	986,303	51.9	584,928	51.6	44,972	49.6
<b>With own children under 18 years</b>	428,878	22.6	268,286	23.7	15,481	17.1
Female householder	210,781	11.1	121,637	10.7	6,823	7.5
<b>With own children under 18 years</b>	129,511	6.8	75,031	6.6	3,759	4.1
Nonfamily households	613,960	32	369,776	32.6	36,211	39.9
Householder living alone	472,006		277,967	24.5	27,887	30.8
Householder 65 years and over	162,822	8.6	89,882	7.9	8,823	9.7
Households with indiv. under 18 years	673,926	35	410,497	36.2	21,807	24.1
Households with indiv. 65 yrs +	465,062	25	249,795	22	23,493	25.9
Average Household size	2.64		2.67		2.22	
Average family size	3.18		3.21		2.79	
<b>HOUSING OCCUPANCY</b>						
<b>Total housing units</b>	2,189,191	100	1,250,231	100	104,974	100
Occupied housing units	1,901,327	87	1,132,886	90.6	90,669	86.4
Vacant housing units	287,862	13	117,345	9.4	14,305	13.6
Seasonal/recreational/occasional use	141,965	6.5	49,584	4	7,938	7.6
Homeowner vacancy rate (percent)	2.1		1.8		2.3	
Rental vacancy rate (percent)	9.2		8.7		10.6	
<b>HOUSING TENURE</b>						
<b>Occupied housing units</b>	1,901,327	100	1,132,886	100	90,669	100
Owner-occupied housing units	1,293,556	68	764,547	67.5	63,137	69.6
Renter-occupied housing units	607,771	32	368,339	32.5	27,532	30.4

Tenure of occupancy was compared for state, county and city to discover if there were identifiable trends in owner-renter distributions. The above referenced chart from Census 2000 data gives further insight into housing by tenure for Scottsdale and reflects that 69.6% of occupied housing in Scottsdale is recorded as owner occupied. The numbers show that the owner-renter ratio was similar to the ratios listed for the state and county with Scottsdale showing a slight edge in homeownership over the state and county.

## RACE/ETHNICITY

### Racial/ethnic composition of Scottsdale in 2000:

-	Caucasian	92.2%
-	Asian/Pacific Islander	2.1%
-	African American	1.2%
-	Native American	0.6%
-	Other	2.3%
-	Two or more races	1.7%

City of Scottsdale Racial Composition from U.S. Census Data 2000

### Racial/ethnic composition of Scottsdale's Section 8 Participants

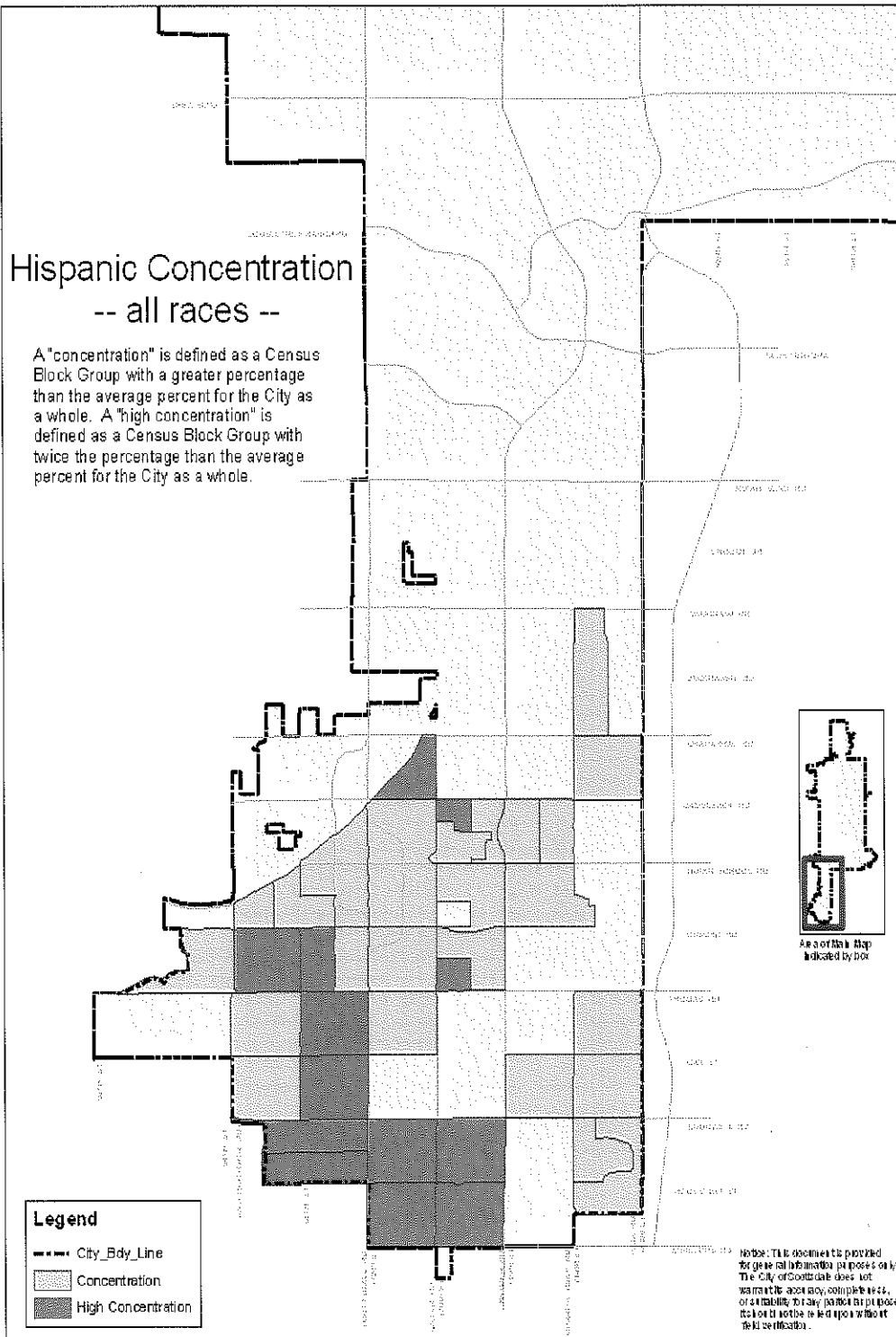
Caucasian	550 = 79% of program participants
African American	124 = 17% of program participants
Native American	11 = 1.6% of program participants
Asian	7 = 1.0% of program participants
Multi-racial	3 = 0.43% of program participants
Other	1 = 0% of program participants

As outlined in the above chart, the Section 8 participants totaled 696. Of those 696 participants 608 reported non-Hispanic ethnicity and 88 reported Hispanic ethnicity. This parallels the City's overall Hispanic population in that the majority of the program participants are non-Hispanic. In the race category it is worthy to note that there are more African Americans on the housing program than Asian. U.S. Census data indicated that Scottsdale's second most populated race is Asian which typically would mean that the Asian percentage of program participation would be expected to be higher than the African American or any of the other races with the exception of Caucasian. The Asian percentage for program participation in relation to the number of reported Asian residents is relatively low and may indicate a need for more outreach towards that population.

Recent non-finalized census statistics from the 2009 American Community Survey states that 16.5% of Scottsdale's population identified themselves as having Hispanic origin. This percentage would indicate an increase in the number of Scottsdale Hispanic residents up from the 7% reported in 2000 census data. Fair housing outreach to address the needs of program and non-program participants of all ethnic origins will help ensure that all Scottsdale residents' needs are being addressed.

The following map reflects the Hispanic population disbursement within Scottsdale's jurisdiction.

# HISPANIC CONCENTRATION MAP



## SCOTTSDALE TRENDS IN POPULATION GROWTH

Trends in Population Growth	1980	%	1990	%	2000	%	2010*	%
Total Population	88,412		130,069		202,705		230,179	
Median Family Income	22,222		42,876		57,484		83,969	
Median Home Value	60,700		115,200		220,800			
Ratio of Median Home Value to median Income	2.73		2.69		3.84			
People in Poverty	3,094	3.5	7,583	5.9	11,650	5.8	15,563	6.7
People 65 and over	10,855	12.3	21,199	16.3	33,848	16.7		
Single Parent Families	2,700	3.1	3,202	2.5	5,025	2.5		
Caucasian	85,995	97.3	124,895	96	186,883	92.2		
Black/African American	336	0.4	992	0.8	2,501	1.2		2.3
American Indian	369	0.4	799	0.6	1,240	0.6		1
Asian /Pacific Island	638	0.7	1,600	1.2	4,121	2		3
Other Race	1,175	1.3	1,783	1.4	4,603	2.3		0.8
Hispanic Ethnicity	2,726	3.1	6,203	4.8	14,111	7		16.5

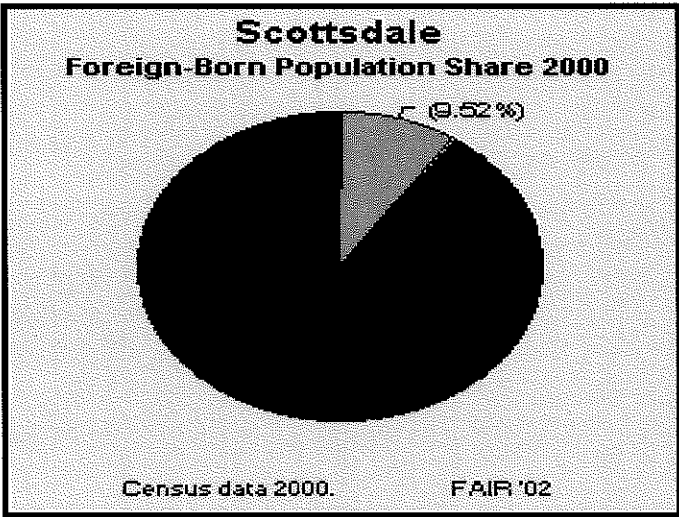
\* Estimated from American Community Survey 2009 in categories where information is provided



**FOREIGN-BORN POPULATION**

The City's foreign-born population in 1990 was about 8,200. This constituted a foreign-born population share of 6.3 percent. The 2000 census recorded 19,302 or 9.5% of Scottsdale's population as foreign-born. This 9.5 percent rate is lower than the state reported rate of 12.8%. The foreign-born population percentages includes: immigrants (legal permanent residents), temporary migrants (e.g., students), humanitarian migrants (e.g., refugees), and unauthorized migrants (people illegally residing in the United States).

In 2000, the census also recorded that approximately 41.4% of the city's foreign-born population entered between 1990 and 2000. This was a lower rate than the state average of 48.4% during that same time span. In the 2000 data there was also a correlated increase of resident who speak a language other than English at home which totaled 11.5% of the City's population.



As stated in the identified 2011 impediments, the above statistics illustrate an expected increase in the need for fair housing and reasonable accommodation documents and resources to be available in a variety of languages and formats to fit a population that is diversifying and evolving at a steady pace.

**EDUCATION PROFILE**

*Following are citydata.com educational statistics for the City of Scottsdale. Scottsdale is considered to have a well-educated population in comparison to the state average.*

<u>Population</u>	<u>Percentage</u>
<b>Population</b>	<b>150,662</b>
	<b>100</b>
Less than 9th grade 2,943	2.0
9th to 12th grade, no diploma 6,836	4.5
High school graduate (includes equivalency) 24,731	16.4
Some college, no degree 39,679	26.3
Associate degree 9,999	6.6
Bachelor's degree 44,270	29.4
Graduate or professional degree 22,204	14.7
Percent high school graduate or higher	93.5
Percent bachelor's degree or higher	44.1

Source:<http://www.infoplease.com/us/census/data/arizona/scottsdale/social>

**RELIGION PREFERENCE PROFILE**

It is reported that 39.7% of Scottsdale’s population has some type of religious affiliation. Following is a breakdown of religious affiliations that have been recorded.

- 13% are reportedly affiliated with the LDS (Mormon) Church
- 43% are reportedly affiliated with the Catholic Church
- 6% are reportedly affiliated with the Southern Baptist Convention
- 38% are reportedly affiliated with other religious denominations

According to the Title VIII case records from 2004 through 2009 there were two reports claiming religious discrimination within Scottsdale’s jurisdiction. There were no Title VIII complaints registered in this category in 2010.

## ECONOMIC PROFILE

As outlined in the Scottsdale Economic Trend Report of October 2010 commissioned by the Economic Vitality Division, the state of Arizona's population and household growth were reportedly increasing at a rapid pace since 2000. The population increases by an average of 109,000 people a year from 2000 to 2004. The economy began to weaken in 2007 and population growth slowed to an average of 82,800 people per year. The decline in household growth is attributed to the slowdown in population growth. As the Arizona economy begins to recover, population and household growth rates are expected to be on the rise.

The economy has remained weak with the recession reducing the Phoenix-Scottsdale market by over 200,000 jobs by year end 2009. According to The Housing & Urban Development Housing Market Analysis of April 2010, during the first quarter of 2010 the metropolitan Phoenix number of jobs continued to decline. As of March, 2010 the unemployment rate was at 8.8 percent. The soft market conditions in residential and commercial real estate made the construction industry the lead in the highest amount of job losses. According to The Arizona Department of Economic Security Workforce Informer, Scottsdale's unemployment rate dropped to 6.6% as of June 2010. Growth is expected to be slow through the first quarter of 2011 with a gradual increase in jobs in two to three years. Although the new Talking Stick Resort is located on tribal lands, Scottsdale is expecting it to add approximately 650 jobs to the area making a favorable impact on Scottsdale's economy.

Scottsdale has several factors poised to make an impact on its economy such as property taxes, hotel bed taxes, retail taxes and auto sales tax. The 2010 Scottsdale property tax rate is at \$7.15 per \$100 of assessed value, and the Scottsdale retail tax rate is 8.95%. The retail 8.95% tax rate consists of a sales tax rate of 1.65%, a state tax of 6.6% and a Maricopa County tax rate of 0.7%. The downturn in the economy has adversely impacted the travel and tourism industry thus impacting the collection of the bed tax monies, which has been one of the financial resources for the City. The auto sales tax collection is also down for the City because of the weakened economy's affect on auto sales. Major auto dealership relocated to other areas which has been another cause of loss of revenue for the City. Like most other cities, Scottsdale is making efforts to counter-balance negative budget balances and keep the same high-level of service that has been the norm for the territory.

## HOUSEHOLD INCOME/EMPLOYMENT

According to the Arizona Department of Economic Security Workforce Informer, employment statistics for Arizona as of June, 2010 are as follows:

<b><u>Employment</u></b>	<b>Scottsdale</b>	<b>Phoenix Metro</b>	<b>Arizona</b>
June 2010	133,798	1,933,429	2,863,920
<b><u>Unemployment</u></b>			
June 2010	6.6%	9.0%	9.7%
<b><u>Civilian Labor</u></b>			
June 2010	143,204	2,123,981	3,173,159

Source: Demographic Trends Report, October, 2010, Sites USA Data, City of Scottsdale's Economic Vitality Division

The Bureau of Labor Statistics released an update in December 2010 that indicated that the unemployment percentage for Arizona has dropped to 9.4% and as predicted it seems the unemployment rate will decline at a very slow rate as the economy recovers.

## WORKFORCE

The affordability of living and working in Scottsdale has often been a point of discussion. The Scottsdale Housing Board held a meeting on January 29, 2011 and discussed the use of "workforce housing" as a possible criteria for infill incentives for Scottsdale. This board elected to prepare a statement reflecting their support of the inclusion of workforce housing as an incentive for the Downtown Infill District.

The City of Scottsdale has a sizeable pool of employees to pull from. The top four largest private employers for the City of Scottsdale include: Scottsdale Healthcare, Mayo Clinic, General Dynamics Systems and CVS/CareMark.

The Greater Scottsdale Airpark Area is the largest employment center in Scottsdale. This is the city's only industrial-zoned area and is projected to become the state's largest employment center. The Scottsdale Chamber of Commerce reports the area is home to over 3,000 firms and over 50,000 employees. With the increased potential for more of the Airpark workers to desire to move to Scottsdale, questions are raised such as: where will they find affordable housing, will they encounter discrimination when looking for housing, will they know discrimination if they experience it and where will they turn for help.

Analysis of this data suggest two things; 1) the City may benefit from workforce housing initiatives and 2) increased effort should be made to create a relationship with the Scottsdale Airpark to provide different mediums for disbursement of fair housing literature to their employees.

## HOMELESSNESS - AFFORDABLE HOUSING – CDBG - SECTION 8

The Housing and Urban Development requires an annual homeless count as a requirement in the application for certain federal funding. In the 2009 statewide Point-in-Time survey an estimated 14,677 people were counted as being homeless in Arizona. According to the 2010 report from Maricopa Association of Governments (MAG) Scottsdale has seen a slight increase in the number of homeless people. Scottsdale's 2010 homeless count was 126, up 17% from 2009's count of 108. Although this is a slight increase it still may indicate an undesirable trend that must be considered in addressing future needs and possible opportunities for discrimination. The Section 8 Housing map located on the adjacent page shows the concentration of Section 8 households within the jurisdiction.

In 2009 Scottsdale gained its first transitional housing through Family Promise of Greater Phoenix. Scottsdale does contribute to other regional homeless shelters. Other measures intended to address homelessness are outlined in the Homeless Prevention Elements of the Consolidated Plan. The chart below reflects the poverty comparison trends for Scottsdale from 1990 through 2009.

### Trend for percent of poverty

	Arizona		Maricopa County		Scottsdale		
	1990	2000	1990	2000	1990	2000	2009 Est.
<b>Persons for whom poverty status is determined</b>	3,584,399	5,021,238	2,087,745	3,027,299	128,753	201,648	232,063
<b>Persons in poverty</b>	564,362	698,669	257,359	355,668	7,583	11,650	15,563
<b>% of persons in poverty</b>	15.7	13.9	12.3	11.7	5.9	5.8	6.7

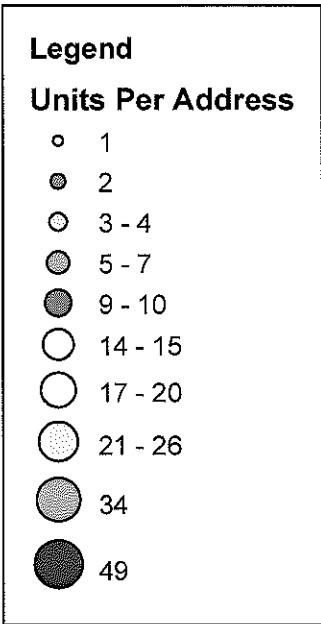
\*Note that 2009 figures are estimates based on 2009 American Community Survey @ U.S. Census Bureau website

Below are state, county and Scottsdale comparison statistics on families, female head of household with children and female head of households with children living in poverty.

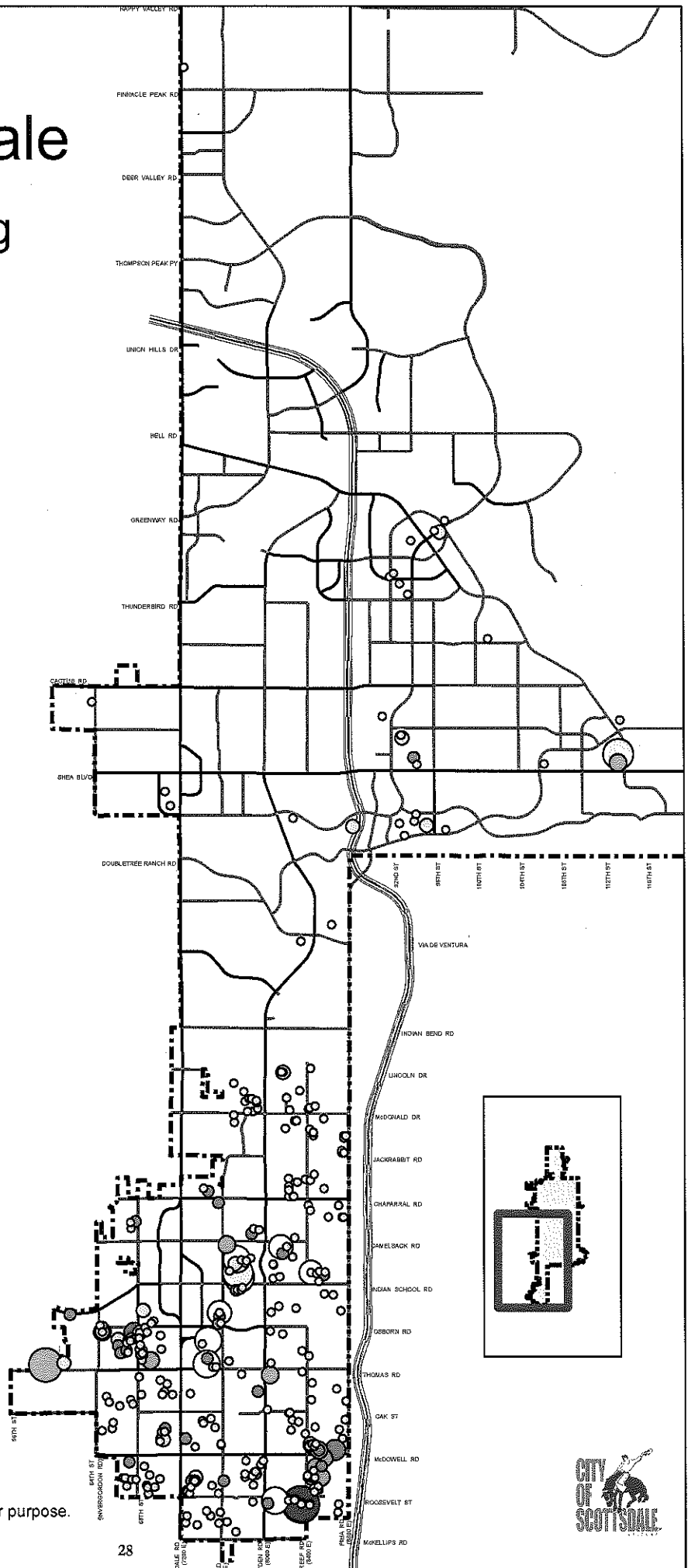
	Arizona		Maricopa County		Scottsdale	
	1990	2000	1990	2000	1990	2000
<b>Families</b>	949,418	1,296,593	552,909	768,800	36,282	54,792
<b>Female HH with Children</b>	97,200	143,678	54,700	81,699	2,686	4,091
<b>FHH w/ children in poverty</b>	38,910	46,150	18,553	21,247	488	620
<b>%FHH w/ children</b>	10.2%	11.1%	9.9%	10.6%	7.4%	7.5%
<b>% in poverty</b>	40.0%	32.1%	33.9%	26.0%	18.2%	15.2%

# City of Scottsdale

## Section 8 Housing



Map Date: January 26, 2011



Notice: This document is provided for general information purposes only. The City of Scottsdale does not warrant its accuracy, completeness, or suitability for any particular purpose. It should not be relied upon without field verification.



In the area of affordable housing, the most affected populations are low- income, single mother head of household and persons of minority. In reviewing the statistics it was established that the percentage of minority, single female head of household population grew slightly. The Hispanic population reportedly went from 7% at the 2000 census report to 16.5% in a recent survey. This growth can be viewed in two ways: the first way is a healthy sign that the City is gaining a more diversified population; on the other hand it can be viewed as more residents falling into the low-income and potentially poverty- stricken, homeless category. Scottsdale's homeless population, poverty statistics and affordable housing needs were reviewed in the City's Consolidated Plan. Some information gathered in that process is also incorporated in the research completed for this document

The Household by Type, Income, & Housing Problem chart on pages 30-32 reflects extremely low income, low income, moderate income, and above moderate-income family percent of households experiencing housing problems. It also reflects the cost burden associated with their housing and is an indication of housing needs of the Scottsdale community.

HOUSEHOLD BY TYPE, INCOME, & HOUSING PROBLEM  
RENTER HOUSEHOLDS, SCOTTSDALE

Income Category	Elderly 1 & 2 Member Households	Small Related (2-4)	Large Related (5 or more)	All Other Households	Total Renter
<b>Extremely low income households (&lt;= 30% AMI)</b>					
# households	904	625	143	1,380	3,052
% households experiencing any housing problem	64.6	86.4	100.0	69.9	73.1
% households with a cost burden >30%	64.6	82.4	86.0	69.2	71.3
% households with a cost burden >50%	57.4	76.0	72.0	67.0	66.3
<b>Low income households (&gt;30% - 50% AMI)</b>					
# households	1,114	7000	180	954	2,948
% households experiencing any housing problem	81.6	96.4	100.0	94.8	90.5
% households with a cost burden >30%	80.7	93.6	55.6	93.7	86.4
% households with a cost burden >50%	61.8	41.4	30.6	71.7	58.3
<b>Moderate income households (&gt;50% - 80% AMI)</b>					
# households	1,015	1,495	284	2,510	5,304
% households experiencing any housing problem	74.4	68.9	64.8	76.7	73.4
% households with a cost burden >30%	73.4	62.2	26.1	76.3	69.1
% households with a cost burden >50%	24.1	8.7	0.0	13.9	13.7
<b>Above moderate income households (&gt; 80% AMI)</b>					
# households	1,838	5,680	545	8,180	16,243
% households experiencing any housing problem	28.5	14.3	49.5	12.4	16.1
% households with a cost burden >30%	28.2	7.4	2.8	10.6	11.2
% households with a cost burden >50%	9.5	.5	0.0	0.4	1.4
<b>All households</b>					
# households	4,871	8,500	1,152	13,024	27,547
% households experiencing any housing problem	56.9	36.0	67.4	36.9	41.4



% households with a cost burden >30%	56.4	29.6	27.1	35.6	37.1
% households with a cost burden >50%	33.4	10.9	13.7	15.3	17.1

Income category	Elderly 1 & 2 member house holds	Small Related (2-4)	Large Related (5 or more)	All other house holds	Total owner	Total owners and renters
<b>Extremely low income households (&lt;= 30% AMI)</b>						
# households	1,340	554	59	785	2,738	5,790
% households experiencing any housing problem	70.5	81	93.2	70.1	73.0	73.1
% households with a cost burden >30%	70.5	81.0	76.3	70.1	72.6	72.0
% households with a cost burden >50%	51.5	74.7	76.3	65.6	60.8	63.7
<b>Low income households (&gt;30% - 50% AMI)</b>						
# households	2,015	690	115	485	3,305	6,253
% households experiencing any housing problem	49.1	76.1	91.3	84.5	61.4	75.1
% households with a cost burden >30%	49.1	76.1	69.6	84.5	60.7	72.8
% households with a cost burden >50%	27.0	62.3	47.8	62.9	40.4	48.8
<b>Moderate income households (&gt;50% - 80% AMI)</b>						
# households	3,445	1,499	294	1,184	6,422	11,726
% households experiencing any housing problem	37.2	73.6	81.3	71.7	54.1	62.8
% households with a cost burden >30%	37.2	73.0	67.7	71.7	53.3	60.4
% households with a cost burden >50%	14.8	38.0	22.1	33.8	24.1	19.4
<b>Above moderate income households (&gt; 80% AMI)</b>						
# households	13,853	24,395	3,394	9,009	50,651	66,894
% households experiencing any housing problem	13.2	15.7	20.9	21.6	16.4	16.3

Income category	Elderly 1 & 2 member house holds	Small Related (2-4)	Large Related (5 or more)	All other house holds	Total owner	Total owners and renters
% households with a cost burden >30%	13.1	15.1	17.4	21.5	15.8	14.7
% households with a cost burden >50%	2.8	3.4	2.6	3.6	3.2	2.8
<b>All households</b>						
# households	20,653	27,138	3,862	11,463	63,116	90,663
% households experiencing any housing problem	24.4	21.7	28.7	32.8	25.0	30.0
% households with a cost burden >30%	24.3	21.2	23.6	32.7	24.4	28.3
% households with a cost burden >50%	10.3	8.2	6.6	13.5	9.8	12.0

Source: HUD 2000 SOCDs "CHAS" tables

## HOME CONSTRUCTION/NEW CONSTRUCTION

In the current economic climate there is a definite downward trend in new home construction for not only Scottsdale, but the entire Valley. 2006 through 2009 information on single-family new home construction with Scottsdale's building permits and average cost is outlined below:

- 2006: 852 buildings, average cost: \$466,900
- 2007: 689 buildings, average cost: \$580,000
- 2008: 233 buildings, average cost: \$633,700
- 2009: 142 buildings, average cost: \$538,200

Source: city data.com

As shown above there has been a sharp drop in the number of building permits issued. It is worthy to note that the average home cost did not drop as drastically as building permits. The figures indicate a sharp decline in new home construction but they are also an indication that a home in Scottsdale still remains a desirable commodity. However, the average cost of a home in Scottsdale still remains out of reach to many due to the current economy and unemployment trends. The increasing list of foreclosures and bank-owned properties has flooded the market with more homes to choose from and in some cases the only way a family can obtain an affordable home in Scottsdale is through foreclosed properties.

## TRANSPORTATION

The Transportation Master Plan was adopted by the Scottsdale City Council on January 8, 2008. Its implementation program was adopted by the Scottsdale City Council on January 13, 2009. The Transportation Master Plan works to identify specific projects and programs to address transportation needs. The Master Plan includes:

- An overall citywide transportation policy element
- Updated or new plans for streets, transit, bicycles, and pedestrians, and how to coordinate these modes of transportation and the connections, gaps, and linkages between them
- Special circulation area studies for the Downtown/Central Scottsdale area, the Airpark area, and the northern areas of the city
- A recommendation to participate in regional studies of high capacity transit

As a follow up to the recommendation to participate in regional studies of high capacity transit, Scottsdale is affiliated with Maricopa Association of Governments (MAG), and Scottsdale's Mayor J.W. "Jim" Lane is currently a member of the MAG Transportation Policy Committee.

A Downtown Pedestrian Mobility Study was conducted January, 2007 to pinpoint any areas of improvement for pedestrians to move around in downtown and central Scottsdale. Some mobility improvements were identified and made and some improvements were put into a budgeting timeline for later completion. An Airpark Circulation Plan was developed to improve traffic flow to and from the Scottsdale Airpark, one of the City's largest employers.

As of November, 2010 Scottsdale's Transit Ridership Report reflected that there were 217,489 boardings that stem from 9 local bus routes and 3 express routes. In that same month, the Neighborhood Trolley and the Downtown Trolley report reflect 54,422 free rides. Compared to 204,028 boardings reported for November, 2009, there was an increase in ridership of 13,461 boarders for Scottsdale fixed routes. Scottsdale's Downtown and Neighborhood Trolley also both experienced increased ridership from 2009's report of 44,466 boarders. This increase in ridership represents 9,956 additional free rides supplied by the City. The free trolley ride provision includes the census tracts of some of the lowest income and highest minority concentrated areas. This provision also greatly impacts the Scottsdale workforce's ability to commute to some major employers and greatly increases the low-income and mobility challenged populations' ability to commute in an inexpensive manner.

## ZONING/LAND USE BY PLANNING ZONES INCLUDING RACIAL COMPOSITION

Scottsdale allows for and solicits public input in the intended zoning and land use planning process. Each zone has its own particular characteristics and serves to create diversity within the City. For comparison purposes the City is divided into 5 planning zones as outlined below and is based on residential, commercial, and community types. Specific zoning information is available via the City's website.

**Zone A** is the established, more mature part of Scottsdale. Much of the City's retail, entertainment, and office activities are located in this zone. Census 2000 recorded racial composition as 92.5% Caucasian, 2.6% African American, 1.4% Native American, 2.4% Asian, .8% some other race and .4% combined races. Hispanic ethnicity for this zone was recorded as 20%.

**Zone B** is higher-density single-family homes, town homes, condominiums, and apartments. The Scottsdale Airpark, which contains over 3,600 businesses, is also located within this zone. Census 2000 recorded racial composition as 92.8% Caucasian, 1.9% African American, .8% Native American, 3.7% Asian, .5% some other race and 3% combined races. Hispanic ethnicity for this zone was recorded as 13.8%.

**Zone C** contains several major master-planned communities with significant residential development and small areas of concentrated commercial activity. Census 2000 recorded racial composition as 93% Caucasian, 2.2% African American, .7% Native American, 3.4% Asian, .3% some other race and 4% combined races. Hispanic ethnicity for this zone was recorded as 14%.

**Zone D** mostly consists of master-planned communities with golf courses and relatively little commercial development. Census 2000 recorded racial composition as 93.7% Caucasian, 2.3% African American, .5% Native American, 2.8% Asian, .3% some other race and .3% combined races. Hispanic ethnicity for this zone was recorded as 13.7%.

**Zone E** is a low density, high-desert environment. There are several master-planned communities and limited commercial activity in this zone. Census 2000 recorded racial composition as 95.1% Caucasian, 2.6% African American, 1.4% Native American, 2.4% Asian, .4% some other race and .3% combined races. Hispanic ethnicity for this zone was recorded as 13.4%.

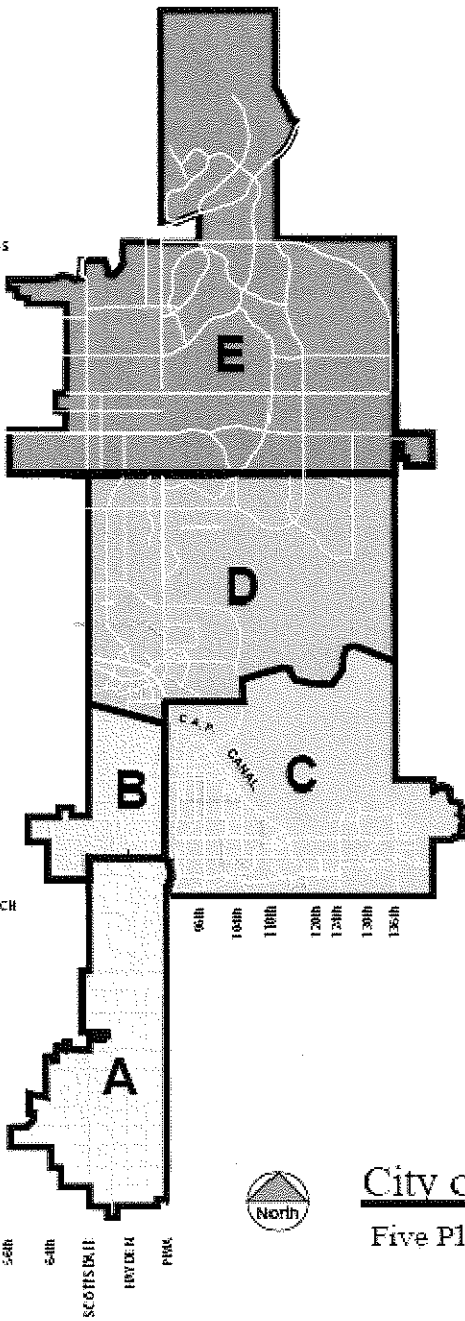
Census 2000 recorded county-wide racial composition as 87.3% Caucasian, 5.2% African American, 2.2% Native American, 3.2% Asian, .2% some other race and 1.9% combined races. Hispanic ethnicity for the county was recorded as 31.8%.

**Scottsdale racial percentage information per established zones with city wide and county wide percentages for comparison**

<b>Planning Zone</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>City Wide</b>	<b>County Wide</b>
<b>One Race</b>							
<b>White</b>	92.5%	92.8%	93.0%	93.7%	95.1%	93.0%	87.3%
<b>African American</b>	2.6%	1.9%	2.2%	2.3%	1.6%	2.3%	5.2%
<b>Native American</b>	1.4%	0.8%	0.7%	0.5%	0.6%	1.0%	2.2%
<b>Asian</b>	2.4%	3.7	3.4%	2.8%	2.0%	2.8%	3.2%
<b>Some other race</b>	0.8%5	0.5%	0.3%	0.3%	0.4%	0.6%	0.2%
<b>Subtotal one race</b>	99.7%	99.7%	99.6%	99.6%	99.7%	99.7%	98.1%
<b>Two or more races</b>							
<b>Subtotal two or more races</b>	0.4%	0.3%	0.4%	0.3%	0.3%	0.4%	1.9%
<b>Total population of all races</b>	100%	100%	100%	100%	100%	100%	100%
<b>Hispanic or Latino of above races</b>	20.0%	13.8%	14.0%	13.7%	13.4%	16.5%	31.8%

The data used is based on the 2000 U.S. Census, generated by Sites USA software

- JENNY LYNN
- CIRCLE MOUNTAIN
- BONDA BOW
- ROCKAWAY HILLS
- DESERT HILLS
- JOY RANCH
- STAGECOACH PASS
- CAREFREE HWY.
- DOVE VALLEY
- LONE MOUNTAIN
- DOYLETA
- DYNAMITE
- JONAX
- HAPPY VALLEY
- PINNACLE PEAK
- DEER VALLEY
- BEARDSLEY
- OUTER LOOP
- FRANK LLOYD WRIGHT BLVD.
- GREENWAY
- THUNDERBIRD
- SWEETWATER
- CACTUS
- CHOLLA
- SHEA
- DOUBLETREE RANCH
- MCCORMICK
- INDIAN BEND
- MCGHALD
- CHAPARRAL
- CAMELBACK
- INDIAN SCHOOL
- THOMAS
- MCDOWELL
- MCKELLIPS



ZONE A includes the Downtown Business/Entertainment District, the Indian Bend Park System, and the most mature neighborhoods in the community

ZONE B includes the Scottsdale Airport, the fastest growing and one of the three largest employment centers in the metropolitan area

ZONE C covers the East Shea area, Scottsdale Ranch, McDowell Mountain Ranch, and part of the McDowell Mountains Preserve

ZONE D includes: Grayhawk, DC Ranch, the Pinnacle Peak and Desert Highlands communities, several Troon communities, the Sonoran Regional Core employment center along Loop 101 Freeway, and the northern part of the McDowell Mountains Preserve

ZONE E includes Troon North, Estancia, Terra Vita, the Boulders, Desert Mountain, Legend Trails, and 16,000-acres of State Trust Lands designated for the Sonoran Desert Preserve

**City of Scottsdale**  
 Five Planning Zones - 2003

## ZONING/LAND USE

The City of Scottsdale has a General Plan which was adopted by City Council on October 30, 2001 and ratified by Scottsdale citizens in March 2002. The General Plan has subsets that include housing, transportation, and neighborhood improvements. According to the General Plan, Scottsdale's planned and existing land uses are distributed as follows.

Residential Uses	54%
Open Space	30%
Commercial	2.5%
Cultural/Institutional	2.4%
Employment	1.8%
Office	1%
Resort	1%
Utilities	.8%
Mixed Use/Downtown	.5%

**(The figures are approximations and don't equal 100% due to other uses such as streets and easements.)**

The Land Use Element establishes the general policies for the types and location of land uses throughout the city. The Zoning Ordinance implements these policies by establishing the legal parameters for the development of a parcel of land. Land use, planning, zoning, and building codes can have a direct affect on where a Scottsdale resident may live thus impacting their fair housing choice.

The state of Arizona adopted the national Americans with Disabilities Act and renamed it Arizona Americans with Disabilities Act. Certain laws within that adoption affect building and planning codes in the fair housing and accessibility requirements areas as well as land use designations.

The City of Scottsdale adopted new building and fire codes in 2006 effective September 1, 2007 which included Chapter 11 of the International Building Code. This adoption includes the requirement of the City to closely review submitted building plans for compliance with fair housing regulations. The City's Planning Department does not have enforcement rights but can make suggestions to contractors regarding revising their building plans to comply with fair housing laws and can make referrals to the appropriate agency that can assist them.

As a component of the AI to fair housing choice, it is required that the jurisdiction review zoning and planning codes and identify land use, zoning regulations and practices or procedures that act as barriers to the development and use of housing for individuals with disabilities. Preparation to complete the following review of Public Policies and Practices Questionnaire included interviewing the Plan Review Manager, the Project Coordination Liaison, the ADA Coordinator and the Code Enforcement Manager.

Research into the currently adopted planning, zoning, equal opportunity, and building and fire codes was conducted on the City's and numerous other websites. Interviews were conducted with key personnel in several City departments.

It is important to note that the City of Scottsdale is currently underway in revising some of its city codes, and there are two in particular that affect the protected class of disability. One zoning code update in review is in relations to group homes. The City's Fair Housing Coordinator attended a staff meeting with key building and code management staff, city attorneys and other interested parties. This meeting was primarily to gather data and review established codes affect in the building, operating and facilitating of group homes or other multi-family or special type residencies.

The second code revision matter pertains to medical marijuana. With the General Election approval of Proposition 203 Medical Marijuana, the City of Scottsdale is preparing zoning ordinance amendments. The zoning ordinance will contain rules for the regulation of nonprofit medical marijuana dispensaries, medical marijuana dispensaries, medical marijuana manufacturing, and medical marijuana cultivation uses. At the time of print, citizen participation and neighborhood meetings were underway.

A medical marijuana zoning ordinance will have an impact on Scottsdale residents and persons with disabilities who participate in the Housing Choice Voucher Program (Section 8). In the case of Section 8 housing, HUD has sent a General Counsel Opinion memorandum indicating that medical marijuana may not be subject to approval under reasonable accommodation requests. Further details relay that person who are currently using illegal drugs, including medical marijuana, are disqualified for protection under the "disability" definition provisions of Section 504 Rehabilitation Act and the Americans with Disabilities Act. This HUD directive can potentially terminate people from the Section 8 program or deny their application to the program for use of medical marijuana. Balance between federal, state and city regulations will have to be made in the matter of medical marijuana.



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

**Name of Jurisdiction:** Scottsdale, Arizona  
**Reviewing Agency:** City of Scottsdale  
**Reviewer:** Jewel James, Fair Housing Coordinator  
**Date:** March, 2010

The Fair Housing Impediments Study reviews the Zoning and Planning Code and identifies land use and zoning regulations, practices and procedures that act as barriers to the development, the site and the use of housing for individuals with disabilities. The Study analyzes city codes and other documents related to land use and zoning decision-making provided by the participating jurisdiction. Information was provided through interviews with Kira Wauwie, Project Coordination Liaison, Planning and Denise Labrecque, ADA Coordinator, along with non-profit developers of special needs housing. The purpose of the Study was to distinguish between *regulatory* impediments based on specific Code provisions and *practiced* impediments, which describe practices by the jurisdiction.

- Zoning Regulation Impediment: Does the Code definition of “family” have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement? Yes \_\_\_\_ No     Adult care home with less than 10 residents can be considered a family. The City is currently reviewing codes for possible revisions.
- Zoning Regulation Impediment: Does the Code definition of “disability” read the same as the Fair Housing Act.? Yes   X   No \_\_\_\_
- Practice Impediment: Are personal characteristics of the residents considered?  
Yes \_\_\_\_ No   X
- Practice Impediment: Does the zoning ordinance restrict housing opportunities for individuals with disabilities and mischaracterize such housing as a “boarding or rooming house” or “hotel”? Yes \_\_\_\_ No   X
- Practice Impediment: Does the zoning ordinance deny housing opportunities for disabled individuals with on site housing supporting services?  
Yes \_\_\_\_ No     City is currently reviewing zoning codes for possible revisions
- Does the jurisdiction policy allow any number of unrelated persons to reside together, but restrict such occupancy, if the residents are disabled?  
Yes \_\_\_\_ No   X

- Does the jurisdiction's policy restrict disabled persons from making reasonable modifications or provide reasonable accommodations for disabled persons who live in municipal-supplied or managed residential housing? Yes \_\_\_ No X
- Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for disabled applicants, and is the hearing only for disabled applicants rather than for all applicants? Yes \_\_\_ No X
- Does the zoning ordinance address mixed uses? Yes X No \_\_\_
  - a. How are the residential land uses discussed? There are no restrictions on residential land use or where a resident can live, and there are accessible routes and walk ways.
  - b. What standards apply? Density development, ADA and building codes.
- Does the zoning ordinance describe any areas in this jurisdiction as exclusive?
 

Yes \_\_\_ No X Are there exclusions or discussions of limiting housing to any of the following groups? No N/A If yes, check all of the following that apply: Race \_\_\_ Color \_\_\_ Sex \_\_\_ Religion \_\_\_ Age \_\_\_ Disability \_\_\_ Marital or Familial Status \_\_\_ Creed of National Origin \_\_\_
- Are there any restrictions for Senior Housing in the zoning ordinance? Yes \_\_\_ No X If yes, do the restrictions comply with Federal law on housing for older persons (i.e., solely occupied by persons 62 years of age or older or at least one person 55 years of age and has significant facilities or services to meet the physical or social needs of older people)? Yes \_\_\_ No \_\_\_ If No, explain: \_\_\_
- Does the zoning ordinance contain any special provisions for making housing accessible to persons with disabilities? Yes \_\_\_ No X
- Does the zoning ordinance establish occupancy standards or maximum occupancy limits? Yes \_\_\_ No X Do the restrictions exceed those imposed by state law? Yes \_\_\_ No \_\_\_ N/A X
- Does the zoning ordinance include a discussion of fair housing?
 

Yes \_\_\_ No X If yes, how does the jurisdiction propose to further fair housing?  
Zoning does not address fair housing. Fair housing is addressed in building codes.
- Describe the minimum standards and amenities required by the ordinance for a multiple family project with respect to disabled parking.  
Four percent of the property's required parking spaces must be accessible
- Does the zoning code distinguish senior citizen housing from other single family residential and multifamily residential uses by the application of a conditional use permit (cup)? Yes \_\_\_ No X conditional use permit (cup)? Yes \_\_\_ No X
- Does the zoning code distinguish accessible housing from other single family residential and multifamily residential uses by the application of a conditional use permit (cup)? Yes \_\_\_ No X
- How are "special group residential housing" defined in the jurisdiction zoning

code? “Group residential” is considered shared living quarters without separate kitchen facilities for each room/unit, including convents and other special residences. Currently meetings are being held to review codes and discuss possible revisions. Inter-departmental meeting held 2/10/2011.

- Does the jurisdiction’s planning and building codes presently make specific reference to the accessibility requirements contained in the 1988 amendment to the Fair Housing Act? Yes X No \_\_\_\_ . Is there any provision for monitoring compliance? Yes X No \_\_\_\_

The jurisdiction should conduct a study of new housing construction over the last ten years to review compliance with the accessibility guidelines contained in the Fair Housing Act.

## **AMERICANS WITH DISABILITY ACT (ADA)**

The following statement, “The City of Scottsdale, Arizona advises the public, employees, and job applicants that it does not discriminate on the basis of disability in admission or access to its programs and activities, or in the treatment of employment in such programs and activities” sums up the position of the governing body of Scottsdale and its stance on disability discrimination. The City of Scottsdale is committed to supporting the full inclusion of persons with disabilities into all public facilities, programs, and activities.

Scottsdale’s Fair Housing Coordinator joined the Inter-departmental ADA team to assist in evaluating housing programs compliance with Section 504 and the City’s Disability Non-Discrimination Policy. This partnership was formed to support the City’s ADA compliance efforts. Section 504 Self Evaluation and compliance certification was completed under CDBG reporting requirements and as a part of the update to the Consolidated Plan.

To further educate employees and the general public the City of Scottsdale offers the following free online trainings in relation to ADA: ADA Basic Building Blocks, Title II of the Americans with Disabilities Act, ADA Accessibility Guidelines (ADAAG), Accessibility and the ADAAG, Universal Design.

According to the 2000 Census 14.7 percent, of Scottsdale residents lived with some form of a disability. Of those with a disability:

- 26.1 percent have a physical disability
- 10.8 percent have a sensory disability
- 13.4 percent have a mental disability
- 7.8 percent have a self-care disability
- 19.0 percent have a disability that prevents them from going outside their home
- 23.0 percent have disability that affects their employment

It is projected that Scottsdale will consist of nearly 30,000 persons living with some form of disability by 2014. The Scottsdale Section 8 Program has 252 participants that receive disability income. 146 participants of the 252 who receive disability income depend on that income as their main or sole source of income.

## NON-HOMELESS PERSON WITH SPECIAL NEEDS

The Fair Housing Act makes it unlawful to utilize land use policies or actions that treat groups of persons with disabilities less favorably than groups of non-disabled persons. The following numbers indicate the number of people living in group homes or shared living facilities in Scottsdale

- 653 people in other non-institutional group quarters
- 485 people in other group homes
- 409 people in nursing homes
- 33 people in other types of correctional institutions
- 23 people in college dormitories (includes college quarters off campus)
- 16 people in mental (psychiatric) hospitals or wards
- 16 people in homes for the mentally challenged
- 16 people in religious group quarters
- 12 people in juvenile institutions
- 9 people in hospitals/wards and hospices for chronically ill
- 9 people in hospices or homes for chronically ill
- 5 people in homes for the mentally ill

[www.city-data.com/city/Scottsdale-Arizona](http://www.city-data.com/city/Scottsdale-Arizona)

As mentioned under zoning and land use there is a possible code revision that could potentially have an effect on the codes and ordinances that governs housing for this population.

### DISABILITY STATUS OF THE CIVILIAN NON- INSTITUTIONALIZED POPULATION

Type	Population	%
Total Civilian Non-institutionalized Population	221,267	
With a disability	25,998	11.7%
Under 18 years	42,147	
With a disability	1,970	4.7%
18 to 64 years	136,081	
With a disability	11,527	8.5%
65 years and over	43,039	
With a disability	12,501	29.0%

<http://factfinder.census.gov>

The City adheres to its policies and continues to provide equal access and services for persons living with disabilities. It is clear that the City has made great strides in this area with the assistance of a full-time ADA Coordinator. Many updates have been made to the City's website and availability of information that pertains to persons living with a disability.

## **LOW-INCOME HOUSING TAX CREDIT**

Another area of special needs includes low income housing opportunities provided by tax credit properties. According to an October 18, 2010 report from Nixon Peabody attorney firm, recent federal fair housing rulings raise the possibility that state housing finance agencies may be found liable for discrimination in allocating low-income housing tax credits ("LIHTCs"). In order to qualify for low-income tax credits owners have to show that their units are "available to the general public" which means that the units must be rented in a manner that is consistent with HUD rules which triggers the Fair Housing Act. Nixon Peabody states that this new ruling could challenge decisions by state housing finance agencies and possibly owners and developers in the areas where tax credit properties are located and how tax credits are allocated. The ruling indicates that an agency cannot disproportionately approve more LIHTC developments in low-income neighborhoods and disproportionately deny LIHTC development applications in majority Caucasian neighborhoods. There is currently one low income housing tax credit property associated with the Section 8 program.

## LIMITED ENGLISH PROFICIENCY (LEP) OUTREACH

According to U. S. Census 2000 data, Maricopa County's population is 3,072,149 of that number 33.8% are minority, 24.1% speak a language other than English, and 11% do not speak English well or at all. This spells out a pronounced need to provide limited English proficiency outreach.

The City of Scottsdale is proactive in providing LEP outreach. One example of LEP outreach includes the formation of a city team during the foreclosure epidemic in Scottsdale. There was a South Scottsdale area facing a serious health and safety issue of not having water along with threatened homelessness for some residents because the owner of several properties succumbed to foreclosure. This happened to be the section of the City that contains the most concentrated population of minority and Spanish-speaking residents. The Paiute Neighborhood Center, City of Scottsdale officials and the Scottsdale Fair Housing Coordinator joined with Conexiones. Conexiones is a group whose mission is to "identify and meet the needs of the Spanish speaking community and their families by serving as a resource to facilitate service delivery through the development and promotion of collective strategies to promote empowerment." The Conexiones group, city officials and various city departments collaborated to provide translated sessions in Spanish and English to assist the residents in understanding their rights and to assist them in relocation efforts. This collaboration resulted in every resident being relocated and thus avoiding homelessness.

In compliance with its Equal Access to Services Policy, the City of Scottsdale has interpreters representing a variety of languages available to ensure its residents are able to receive language accommodation including Braille and sign language. Documents are often provided in Spanish, and can be translated into other languages by the City of Scottsdale with a reasonable accommodation request.

Located in Scottsdale, the Arizona Language Center provides services to the Phoenix metropolitan area. The Center provides business-related language services and low-to-no cost training classes for adults, including sign language.

## HOME MORTGAGE DISCLOSURE ACT – (HMDA)

The Home Mortgage Disclosure Act (HMDA) enacted by Congress in 1975 and implemented by the Federal Reserve Board's Regulation C, requires lending institutions to report public loan data. In 1989, Congress expanded HMDA data to include information about denied home loan applications and the race, sex, and income of applicants and borrowers.

HMDA data acts as a warning that can help direct further investigation into discriminatory practices. If borrowers get a loan with a high interest rate (subprime) for good reason (i.e. they have poor credit histories which constitutes a higher risk for lenders) then high interest rates do not need explanation. However, subprime loans are often concentrated in low-income and minority borrower groups and there is no basis to assume that these borrowers are more likely to have credit issues that warrant subprime loans than other borrower groups. This logic, based on HMDA data, helps to identify how HMDA data can indicate possible patterns of discrimination.

According to the latest data release of February 23, 2010 by First American CoreLogic, a real estate data and analytics company, negative housing equity continues to be concentrated in five states of which Arizona is included. As of February 2010, Arizona is stated to have 51% of its mortgaged properties underwater and viewed as a negative equity situation. Out of the 1,349,656 Arizona mortgages 690,578 are reportedly negative equity mortgages with a loan to value ratio of 94% in first quarter 2010. In second quarter 2010 the loan to value ratio remained at 94% with a decrease in the number of Arizona overall mortgages to 1,348,944 with 675,049 of them being deemed as having negative equity.

A HUD-sponsored investigation found that African American and Hispanic homebuyers face a significant risk of unequal treatment when they make pre-application inquiries with mainstream mortgage lending institutions. HUD is currently investigating 22 banks and mortgage lenders on allegations of discrimination against African American and Hispanic loan seekers.

Throughout Arizona, minority borrowers are more likely to be denied a loan than Caucasian borrowers. However, regardless of race, mortgage denial rates have increased across the board statewide.

In response to reported unfair lending practices, HUD created a Fair Lending Unit last year. This new unit will assist HUD in its enforcement efforts against discriminatory practices in mortgage lending and insurance. The unit expands the capacity to identify and investigate lenders who may be engaged in systemic lending discrimination. The unit reviews HMDA data, housing discrimination complaint data, and reports from fair housing groups, and follows through to determine if mortgage lending policies or practices are discriminatory. The unit will also conduct periodic reviews of Fannie Mae and Freddie Mac for compliance with both the Fair Housing Act and the fair housing provisions of the Federal Housing Enterprises Financial Safety and Soundness Act.



Recent studies conducted have shown that for Native Americans, a prominent issue is the low level of loans compared to the Native American population. Lenders remain hesitant to lend in tribal lands due to perceived peculiarities associated with tribal law. In Scottsdale it is hard to make an analysis paralleling this study as Scottsdale's Native American population is considered significantly below average in population and only makes up 0.6% of its population and 1.6% of the Section 8 Program participants.

## ARIZONA HOME LOAN BY ETHNICITY AND GENDER

Total # of Loans	198,788	100.00%	163,957	100.00%	34,831	100.00%	0.00%	1,901,625	100.00%	0.00%
Caucasians	118,061	59.39%	103,210	62.95%	14,851	42.64%	20.31%	1,397,040	73.47%	30.83%
Hispanics	37,078	21.25%	24,987	17.32%	12,091	39.99%	-22.67%	331,850	17.45%	-22.54%
Native Americans	1,697	0.99%	1,255	0.88%	442	1.50%	-0.61%	67,858	3.57%	2.07%
LMI Borrowers	38,842	20.53%	30,821	19.68%	8,021	24.65%	-4.97%	744,693	39.16%	14.52%
MUI Borrowers	150,328	79.47%	125,803	80.32%	24,525	75.35%	4.97%	1,156,932	60.84%	-14.52%
Male	60,957	32.37%	47,523	30.62%	13,434	40.55%	-9.93%	n/a	n/a	n/a
Female	45,898	24.37%	37,021	23.86%	8,877	26.80%	-2.94%	n/a	n/a	n/a

1) Demographic data from Census 2000

2) "Caucasians" stands for "White Non-Hispanic"

3) There is no disparity between lending to males and females and the demographic composition of households, as lending data singles out male and females only, while the composition of households includes joint households

The above chart captures home loan information for the state of Arizona according to particular races and ethnicities.

The following pages include data taken from the HMDA public database and provide information on Scottsdale broken down by its census tract, loan type, loan action and minority percent per census tract. As stated above, the HMDA information acts as a warning for possible discrimination with the need for further investigation and can not in itself determine that discrimination has occurred. In depth review to compare all loan criteria would need to be completed prior to making a definite conclusion of discrimination.

<b>AGGREGATE TABLE-1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2009</b>												
<b>Scottsdale</b>												
All Loans on Property Located in MSA 20,												
<b>MSA: 6200- Phoenix--Mesa, AZ 20,</b>		<b>Number of Loans</b>										
		<b>Loans on 1-to-4 Family Dwellings</b>				<b>Loans on homes for 5 or more families</b>	<b>Non- occupan t Loans on 1-to-4 Family</b>	<b>% Minority population (Minority population of City of Scottsdale is 13.2%)</b>	<b>Median Income as PCT of MSA Median</b>			
<b>City of Scottsdale Census Tracts</b>		<b>Home Purchase Loans</b>		<b>Refinancings</b>	<b>Home Improvement Loans</b>							
		<b>FHA, FSA/RHS &amp; VA</b>	<b>Conven- tional</b>									
		<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>					
<b>AZ/MARICOPA COUNTY /0303.43</b>								<b>6.79</b>	<b>172.7</b>			
LOAN ORIGINATED	11	132	101	41	0	19	0	0	0			
APPROVED, NOT ACCEPTED	0	3	1	11	0	0	0	0	0			
APP DENIED	6	19	16	21	0	2	0	0	0			
APP WITHDRAWN	2	21	15	7	0	3	0	0	0			
FILES CLOSED FOR INCOMPLETENESS	0	3	2	3	0	0	0	0	0			
<b>AZ/MARICOPA COUNTY /0303.63</b>								<b>8.28</b>	<b>167.12</b>			
LOAN ORIGINATED	44	304	245	21	0	19	0	0	0			
APPROVED, NOT ACCEPTED	5	19	13	9	0	0	0	0	0			
APP DENIED	10	92	75	10	0	7	0	0	0			
APP WITHDRAWN	6	49	36	3	0	6	0	0	0			
FILES CLOSED FOR INCOMPLETENESS	4	19	16	3	0	13	0	0	0			
<b>AZ/MARICOPA COUNTY /0304.00</b>								<b>6.1</b>	<b>177.61</b>			
LOAN ORIGINATED	44	314	245	16	1	19	0	0	0			
APPROVED, NOT ACCEPTED	5	19	13	6	0	0	0	0	0			
APP DENIED	10	92	75	9	0	7	0	0	0			
APP WITHDRAWN	6	49	36	7	0	6	0	0	0			
FILES CLOSED FOR INCOMPLETENESS	4	19	16	3	0	1	0	0	0			
<b>AZ/MARICOPA COUNTY /2168.02</b>								<b>10.46</b>	<b>161.75</b>			
LOAN ORIGINATED	16	203	162	9	0	34	0	0	0			
APPROVED, NOT ACCEPTED	0	18	10	3	0	5	0	0	0			
APP DENIED	7	87	75	6	0	12	0	0	0			
APP WITHDRAWN	7	39	37	1	0	6	0	0	0			
FILES CLOSED FOR INCOMPLETENESS	0	8	4	0	0	0	0	0	0			

<b>AGGREGATE TABLE-1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2009</b>										
<b>Scottsdale</b>										
All Loans on Property Located in MSA 20,										
<b>MSA: 6200- Phoenix--Mesa, AZ</b>	<b>Number of Loans</b>									
<b>City of Scottsdale Census Tracts</b>	<b>Loans on 1-to-4 Family Dwellings</b>				<b>Loans on homes for 5 or more families</b>	<b>Non- occupan t Loans on 1-to-4 Family</b>	<b>% Minority population (Minority population of City of Scottsdale is 13.2%)</b>		<b>Median Income as PCT of MSA Median</b>	
	<b>Home Purchase Loans</b>		<b>Refinancings</b>	<b>Home Improvement Loans</b>						
	<b>FHA, FSA/RHS &amp; VA</b>	<b>Conven- tional</b>								
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>				
<b>AZ/MARICOPA COUNTY /2168.06</b>							<b>7.32</b>	<b>135.57</b>		
LOAN ORIGINATED	30	240	218	7	0	20	0	0		
APPROVED, NOT ACCEPTED	0	20	18	0	0	2	0	0		
APP DENIED	4	54	46	2	0	8	0	0		
APP WITHDRAWN	4	48	48	0	0	10	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	8	8	0	0	0	0	0		
<b>AZ/MARICOPA COUNTY /2168.07</b>							<b>7.66</b>	<b>146.23</b>		
LOAN ORIGINATED	28	275	223	12	0	30	0	0		
APPROVED, NOT ACCEPTED	5	28	22	4	0	6	0	0		
APP DENIED	9	85	76	2	0	5	0	0		
APP WITHDRAWN	2	60	54	2	0	18	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	14	11	0	0	1	0	0		
<b>AZ/MARICOPA COUNTY /2168.09</b>							<b>7.52</b>	<b>260.58</b>		
LOAN ORIGINATED	0	268	220	6	0	25	0	0		
APPROVED, NOT ACCEPTED	0	17	11	2	0	1	0	0		
APP DENIED	0	56	45	5	0	8	0	0		
APP WITHDRAWN	0	38	30	0	0	6	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	9	10	0	0	0	0	0		
<b>AZ/MARICOPA COUNTY /2168.10</b>							<b>8.69</b>	<b>98.5</b>		
LOAN ORIGINATED	4	41	29	1	0	15	0	0		
APPROVED, NOT ACCEPTED	0	5	2	0	0	1	0	0		
APP DENIED	0	22	22	1	0	10	0	0		
APP WITHDRAWN	0	5	4	1	0	1	0	0		
FILES CLOSED FOR INCOMPLETENESS	1	2	0	0	0	1	0	0		

<b>AGGREGATE TABLE-1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2009</b>									
<b>Scottsdale</b>									
All Loans on Property Located in MSA 20.									
<b>MSA: 6200- Phoenix--Mesa, AZ 20.</b>	<b>Number of Loans</b>								
		<b>Loans on 1-to-4 Family Dwellings</b>				<b>Loans on homes for 5 or more families</b>	<b>Non- occupan t Loans on 1-to-4 Family</b>	<b>% Minority population (Minority population of City of Scottsdale is 13.2%)</b>	<b>Median Income as PCT of MSA Median</b>
<b>City of Scottsdale Census Tracts</b>	<b>Home Purchase Loans</b>		<b>Refinancings</b>	<b>Home Improvement Loans</b>					
	<b>FHA, FSA/RHS &amp; VA</b>	<b>Conven- tional</b>							
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>			
<b>AZ/MARICOPA COUNTY /2168.11</b>							<b>6.53</b>	<b>188.72</b>	
LOAN ORIGINATED	3	264	211	4	0	42	0	0	
APPROVED, NOT ACCEPTED	0	23	15	4	0	4	0	0	
APP DENIED	0	72	56	5	0	10	0	0	
APP WITHDRAWN	0	38	31	1	0	7	0	0	
FILES CLOSED FOR INCOMPLETENESS	0	7	4	1	0	1	0	0	
<b>AZ/MARICOPA COUNTY /2168.12</b>							<b>7.43</b>	<b>153.39</b>	
LOAN ORIGINATED	0	265	184	8	0	68	0	0	
APPROVED, NOT ACCEPTED	1	23	19	0	0	4	0	0	
APP DENIED	0	72	54	2	0	15	0	0	
APP WITHDRAWN	0	29	21	1	0	4	0	0	
FILES CLOSED FOR INCOMPLETENESS	0	11	7	0	0	1	0	0	
<b>AZ/MARICOPA COUNTY /2168.13</b>							<b>6.67</b>	<b>237.78</b>	
LOAN ORIGINATED	5	225	189	6	0	40	0	0	
APPROVED, NOT ACCEPTED	1	24	19	1	0	6	0	0	
APP DENIED	1	60	53	4	0	14	0	0	
APP WITHDRAWN	0	34	30	1	0	5	0	0	
FILES CLOSED FOR INCOMPLETENESS	0	6	6	0	0	2	0	0	
<b>AZ/MARICOPA COUNTY /2168.14</b>							<b>9.84</b>	<b>138.56</b>	
LOAN ORIGINATED	50	315	248	10	0	23	0	0	
APPROVED, NOT ACCEPTED	7	19	14	2	0	2	0	0	
APP DENIED	11	84	76	19	0	10	0	0	
APP WITHDRAWN	12	46	42	1	0	6	0	0	
FILES CLOSED FOR INCOMPLETENESS	5	11	11	0	0	2	0	0	

<b>AGGREGATE TABLE-1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2009</b>										
<b>Scottsdale</b>										
All Loans on Property Located in MSA 20,										
<b>MSA: 6200- Phoenix--Mesa, AZ</b>	<b>Number of Loans</b>	Loans on 1-to-4 Family Dwellings				Loans on homes for 5 or more families	Non- occupan t Loans on 1-to-4 Family	% Minority population (Minority population of City of Scottsdale is 13.2%)	Median Income as PCT of MSA Median	
<b>City of Scottsdale Census Tracts</b>	Home Purchase Loans		Refinancings	Home Improvement Loans	E	F				
	FHA, FSA/RHS & VA	Conven- tional							A	B
<b>AZ/MARICOPA COUNTY /2168.15</b>							<b>9.08</b>	<b>168.75</b>		
LOAN ORIGINATED	48	476	385	17	0	33	0	0		
APPROVED, NOT ACCEPTED	3	53	44	2	0	6	0	0		
APP DENIED	11	112	93	14	0	12	0	0		
APP WITHDRAWN	8	73	63	0	0	4	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	19	14	0	0	12	0	0		
<b>AZ/MARICOPA COUNTY /2168.16</b>							<b>6.63</b>	<b>193.65</b>		
LOAN ORIGINATED	0	530	413	11	0	32	0	0		
APPROVED, NOT ACCEPTED	0	78	48	4	0	3	0	0		
APP DENIED	3	150	110	10	0	0	0	0		
APP WITHDRAWN	0	108	67	4	0	10	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	24	19	1	0	0	0	0		
<b>AZ/MARICOPA COUNTY /2168.22</b>							<b>6.4</b>	<b>224.02</b>		
LOAN ORIGINATED	0	300	223	6	0	74	0	0		
APPROVED, NOT ACCEPTED	0	26	24	2	0	5	0	0		
APP DENIED	0	98	81	2	0	16	0	0		
APP WITHDRAWN	0	58	44	1	0	18	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	13	11	0	0	3	0	0		
<b>AZ/MARICOPA COUNTY /2168.23</b>							<b>8.05</b>	<b>205.85</b>		
LOAN ORIGINATED	29	458	335	15	0	49	0	0		
APPROVED, NOT ACCEPTED	3	53	41	8	0	7	0	0		
APP DENIED	8	137	114	7	0	16	0	0		
APP WITHDRAWN	4	68	53	5	0	10	0	0		
FILES CLOSED FOR INCOMPLETENESS	1	15	13	2	0	1	0	0		

AGGREGATE TABLE-1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2009										
Scottsdale										
All Loans on Property Located in MSA 20,										
MSA: 6200- Phoenix--Mesa, AZ	Number of Loans	Loans on 1-to-4 Family Dwellings					Loans on homes for 5 or more families	Non- occupan t Loans on 1-to-4 Family	% Minority population (Minority population of City of Scottsdale is 13.2%)	Median Income as PCT of MSA Median
City of Scottsdale Census Tracts	Home Purchase Loans		Refinancings	Home Improvement Loans	E	F				
	FHA, FSA/RHS & VA	Conven- tional								A
<b>AZ/MARICOPA COUNTY /2168.24</b>								<b>10.18</b>	<b>192.15</b>	
LOAN ORIGINATED	0	434	314	5	0	106	0	0		
APPROVED, NOT ACCEPTED	0	43	33	4	0	11	0	0		
APP DENIED	1	152	111	7	0	33	0	0		
APP WITHDRAWN	1	71	46	3	0	22	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	14	8	1	0	4	0	0		
<b>AZ/MARICOPA COUNTY /2168.25</b>								<b>8.74</b>	<b>215.46</b>	
LOAN ORIGINATED	1	792	625	29	0	81	0	0		
APPROVED, NOT ACCEPTED	1	67	55	16	0	8	0	0		
APP DENIED	0	197	168	29	0	18	0	0		
APP WITHDRAWN	2	107	86	8	0	14	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	16	16	4	0	1	0	0		
<b>AZ/MARICOPA COUNTY /2168.26</b>								<b>8.15</b>	<b>129.72</b>	
LOAN ORIGINATED	5	105	80	6	0	20	0	0		
APPROVED, NOT ACCEPTED	0	15	12	1	0	2	0	0		
APP DENIED	2	57	51	4	0	16	0	0		
APP WITHDRAWN	1	19	15	2	0	6	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	7	7	0	0	1	0	0		
<b>AZ/MARICOPA COUNTY /2168.27</b>								<b>11.15</b>	<b>119.53</b>	
LOAN ORIGINATED	5	239	186	17	0	45	0	0		
APPROVED, NOT ACCEPTED	0	33	24	4	0	5	0	0		
APP DENIED	2	102	88	9	0	19	0	0		
APP WITHDRAWN	2	50	34	2	0	8	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	10	8	3	0	0	0	0		

<b>AGGREGATE TABLE-1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2009</b>										
<b>Scottsdale</b>										
All Loans on Property Located in MSA 20,										
<b>MSA: 6200- Phoenix--Mesa, AZ</b>	<b>Number of Loans</b>	<b>Loans on 1-to-4 Family Dwellings</b>				<b>Loans on homes for 5 or more families</b>	<b>Non- occupan t Loans on 1-to-4 Family</b>	<b>% Minority population (Minority population of City of Scottsdale is 13.2%)</b>	<b>Median Income as PCT of MSA Median</b>	
<b>City of Scottsdale Census Tracts</b>	<b>Home Purchase Loans</b>		<b>Refinancings</b>	<b>Home Improvement Loans</b>	<b>E</b>	<b>F</b>				
	<b>FHA, FSA/RHS &amp; VA</b>	<b>Conven- tional</b>							<b>C</b>	<b>D</b>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>				
<b>AZ/MARICOPA COUNTY /2168.28</b>							<b>5.65</b>	<b>252.53</b>		
LOAN ORIGINATED	0	952	675	20	0	178	0	0		
APPROVED, NOT ACCEPTED	0	114	75	8	0	17	0	0		
APP DENIED	0	297	228	11	0	45	0	0		
APP WITHDRAWN	0	149	89	4	0	23	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	35	25	1	0	3	0	0		
<b>AZ/MARICOPA COUNTY /2168.29</b>							<b>6.37</b>	<b>231.55</b>		
LOAN ORIGINATED	0	359	260	13	0	121	0	0		
APPROVED, NOT ACCEPTED	0	37	29	5	0	15	0	0		
APP DENIED	0	110	80	10	0	26	0	0		
APP WITHDRAWN	0	44	30	4	0	16	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	20	19	1	0	5	0	0		
<b>AZ/MARICOPA COUNTY /2169.01</b>							<b>7.52</b>	<b>128.36</b>		
LOAN ORIGINATED	6	146	107	4	0	34	0	0		
APPROVED, NOT ACCEPTED	0	12	11	0	0	0	0	0		
APP DENIED	1	53	42	3	0	17	0	0		
APP WITHDRAWN	0	26	19	0	0	10	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	3	2	0	0	0	0	0		
<b>AZ/MARICOPA COUNTY /2169.02</b>							<b>10.35</b>	<b>127.45</b>		
LOAN ORIGINATED	6	86	76	9	0	7	0	0		
APPROVED, NOT ACCEPTED	0	17	12	2	0	1	0	0		
APP DENIED	0	25	21	9	0	2	0	0		
APP WITHDRAWN	0	11	11	2	0	1	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	1	2	0	0	0	0	0		

<b>AGGREGATE TABLE-1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2009</b>										
<b>Scottsdale</b>										
All Loans on Property Located in MSA 20,										
<b>MSA: 6200- Phoenix--Mesa, AZ</b>	<b>Number of Loans</b>	<b>Loans on 1-to-4 Family Dwellings</b>				<b>Loans on homes for 5 or more families</b>	<b>Non- occupan t Loans on 1-to-4 Family</b>	<b>% Minority population (Minority population of City of Scottsdale is 13.2%)</b>	<b>Median Income as PCT of MSA Median</b>	
<b>City of Scottsdale Census Tracts</b>	<b>FHA, FSA/RHS &amp; VA</b>	<b>Conven- tional</b>	<b>Refinancings</b>	<b>Home Improvement Loans</b>	<b>E</b>	<b>F</b>				
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>				
<b>AZ/MARICOPA COUNTY /2170.01</b>							<b>6.25</b>	<b>123.36</b>		
LOAN ORIGINATED	7	184	140	9	0	34	0	0		
APPROVED, NOT ACCEPTED	0	25	20	4	0	4	0	0		
APP DENIED	0	64	56	5	0	19	0	0		
APP WITHDRAWN	1	31	26	3	0	9	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	10	9	0	0	2	0	0		
<b>AZ/MARICOPA COUNTY /2170.02</b>							<b>10.2</b>	<b>103.52</b>		
LOAN ORIGINATED	21	127	137	18	0	13	0	0		
APPROVED, NOT ACCEPTED	0	11	13	5	0	0	0	0		
APP DENIED	0	42	47	14	0	4	0	0		
APP WITHDRAWN	4	31	23	5	0	1	0	0		
FILES CLOSED FOR INCOMPLETENESS	1	1	2	0	0	1	0	0		
<b>AZ/MARICOPA COUNTY /2171.01</b>							<b>12.56</b>	<b>113.69</b>		
LOAN ORIGINATED	102	80	203	6	0	16	0	0		
APPROVED, NOT ACCEPTED	0	12	12	3	0	0	0	0		
APP DENIED	2	48	46	3	0	6	0	0		
APP WITHDRAWN	1	34	28	0	0	4	0	0		
FILES CLOSED FOR INCOMPLETENESS	1	12	12	0	0	6	0	0		
<b>AZ/MARICOPA COUNTY /2171.02</b>							<b>12.25</b>	<b>129.61</b>		
LOAN ORIGINATED	4	69	70	7	0	5	0	0		
APPROVED, NOT ACCEPTED	0	5	6	0	0	1	0	0		
APP DENIED	0	29	26	9	0	5	0	0		
APP WITHDRAWN	0	12	14	1	0	1	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	1	1	0	0	0	0	0		



<b>AGGREGATE TABLE-1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2009</b>									
<b>Scottsdale</b>									
All Loans on Property Located in MSA 20,									
<b>MSA: 6200- Phoenix--Mesa, AZ 20,</b>	<b>Number of Loans</b>								
	<b>Loans on 1-to-4 Family Dwellings</b>					<b>Loans on homes for 5 or more families</b>	<b>Non- occupan t Loans on 1-to-4 Family</b>	<b>% Minority population (Minority population of City of Scottsdale is 13.2%)</b>	<b>Median Income as PCT of MSA Median</b>
<b>City of Scottsdale Census Tracts</b>	<b>FHA, FSA/RHS &amp; VA</b>	<b>Conven- tional</b>	<b>Refinancings</b>	<b>Home Improvement Loans</b>					
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>			
<b>AZ/MARICOPA COUNTY /2172.01</b>								<b>17.29</b>	<b>67.04</b>
LOAN ORIGINATED	0	37	26	0	2	12	0	0	
APPROVED, NOT ACCEPTED	0	7	5	0	0	2	0	0	
APP DENIED	0	26	21	4	0	4	0	0	
APP WITHDRAWN	0	14	12	0	0	9	0	0	
FILES CLOSED FOR INCOMPLETENESS	0	2	2	0	0	1	0	0	
<b>AZ/MARICOPA COUNTY /2172.02</b>								<b>20.29</b>	<b>76.02</b>
LOAN ORIGINATED	9	78	69	8	2	14	0	0	
APPROVED, NOT ACCEPTED	0	16	12	1	0	5	0	0	
APP DENIED	1	38	34	7	0	11	0	0	
APP WITHDRAWN	1	9	8	0	1	0	0	0	
FILES CLOSED FOR INCOMPLETENESS	0	31	6	1	0	1	0	0	
<b>AZ/MARICOPA COUNTY /2173.00</b>								<b>6.72</b>	<b>128.53</b>
LOAN ORIGINATED	0	156	89	1	0	46	0	0	
APPROVED, NOT ACCEPTED	0	9	6	2	0	1	0	0	
APP DENIED	0	51	36	2	0	17	0	0	
APP WITHDRAWN	0	22	16	2	0	9	0	0	
FILES CLOSED FOR INCOMPLETENESS	1	6	2	0	0	3	0	0	
<b>AZ/MARICOPA COUNTY /2174.00</b>								<b>12.01</b>	<b>113.79</b>
LOAN ORIGINATED	16	114	97	13	0	97	0	0	
APPROVED, NOT ACCEPTED	2	5	4	3	0	0	0	0	
APP DENIED	4	33	26	8	0	2	0	0	
APP WITHDRAWN	3	16	16	4	0	2	0	0	
FILES CLOSED FOR INCOMPLETENESS	1	4	5	0	0	0	0	0	

<b>AGGREGATE TABLE-1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2009</b>										
<b>Scottsdale</b>										
All Loans on Property Located in MSA 20,										
<b>MSA: 6200- Phoenix--Mesa, AZ</b>	<b>Number of Loans</b>	<b>Loans on 1-to-4 Family Dwellings</b>				<b>Loans on homes for 5 or more families</b>	<b>Non- occupan t Loans on 1-to-4 Family</b>	<b>% Minority population (Minority population of City of Scottsdale is 13.2%)</b>	<b>Median Income as PCT of MSA Median</b>	
<b>City of Scottsdale Census Tracts</b>	<b>FHA, FSA/RHS &amp; VA</b>	<b>Conven- tional</b>	<b>Refinancings</b>	<b>Home Improvement Loans</b>	<b>E</b>	<b>F</b>				
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>				
<b>AZ/MARICOPA COUNTY /2175.00</b>							<b>37.21</b>	<b>67.98</b>		
LOAN ORIGINATED	35	58	46	2	7	24	0	0		
APPROVED, NOT ACCEPTED	2	7	6	0	0	1	0	0		
APP DENIED	13	39	29	10	0	16	0	0		
APP WITHDRAWN	4	20	16	5	1	7	0	0		
FILES CLOSED FOR INCOMPLETENESS	1	3	3	0	0	2	0	0		
<b>AZ/MARICOPA COUNTY /2176.00</b>							<b>18.98</b>	<b>91.44</b>		
LOAN ORIGINATED	23	70	45	5	2	25	0	0		
APPROVED, NOT ACCEPTED	5	14	10	0	0	4	0	0		
APP DENIED	14	41	37	7	0	15	0	0		
APP WITHDRAWN	5	19	14	0	0	10	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	4	2	1	0	0	0	0		
<b>AZ/MARICOPA COUNTY /2177.00</b>							<b>11.68</b>	<b>111.2</b>		
LOAN ORIGINATED	58	144	134	14	0	15	0	0		
APPROVED, NOT ACCEPTED	9	15	16	2	0	0	0	0		
APP DENIED	5	41	37	10	0	8	0	0		
APP WITHDRAWN	16	25	33	2	0	4	0	0		
FILES CLOSED FOR INCOMPLETENESS	1	3	3	1	0	0	0	0		
<b>AZ/MARICOPA COUNTY /2178.00</b>							<b>16.73</b>	<b>108.38</b>		
LOAN ORIGINATED	90	98	107	11	0	13	0	0		
APPROVED, NOT ACCEPTED	7	11	12	9	0	1	0	0		
APP DENIED	19	47	53	8	0	6	0	0		
APP WITHDRAWN	10	18	13	3	0	6	0	0		
FILES CLOSED FOR INCOMPLETENESS	6	4	6	1	0	0	0	0		

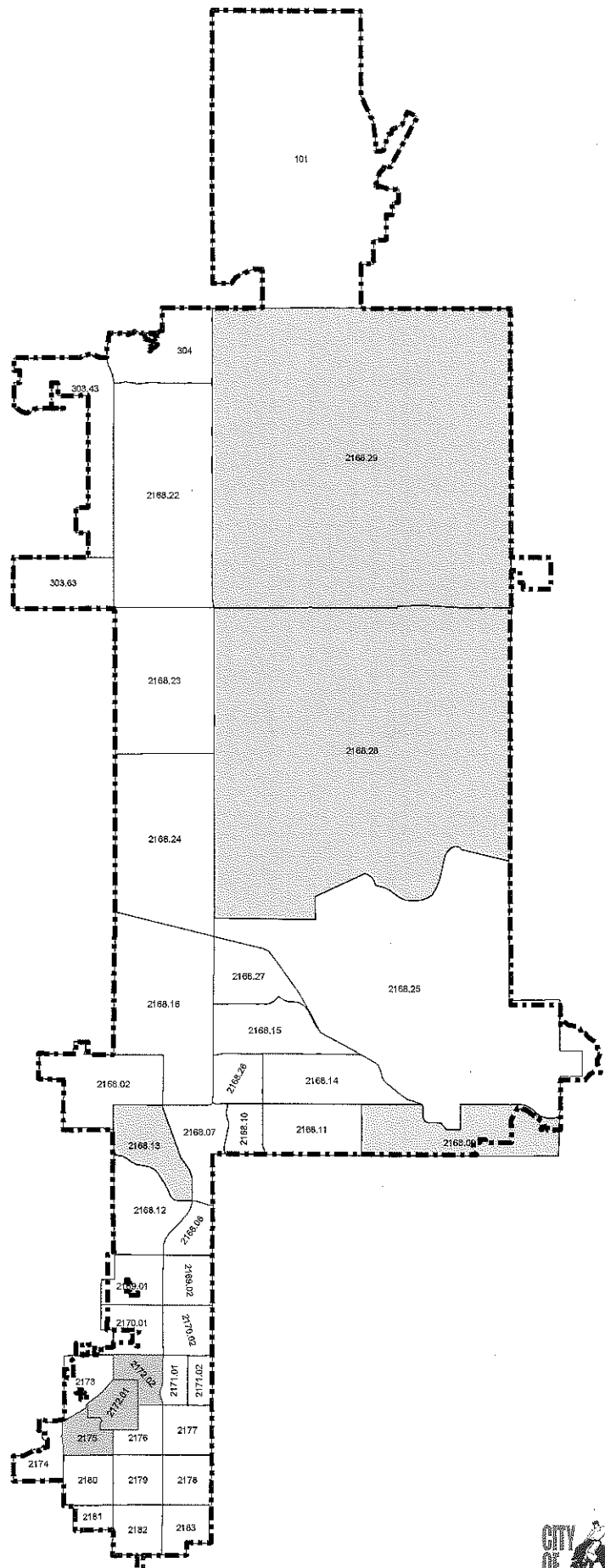
AGGREGATE TABLE-1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2009										
Scottsdale										
All Loans on Property Located in MSA 20,										
MSA: 6200- Phoenix--Mesa, AZ	Number of Loans	Loans on 1-to-4 Family Dwellings				Loans on homes for 5 or more families	Non- occupan t Loans on 1-to-4 Family	% Minority population (Minority population of City of Scottsdale is 13.2%)	Median Income as PCT of MSA Median	
City of Scottsdale Census Tracts	Home Purchase Loans		Refinancings	Home Improvement Loans	E	F				
	FHA, FSA/RHS & VA	Conven- tional								
	A	B	C	D						
<b>AZ/MARICOPA COUNTY /2179.00</b>							<b>12.55</b>	<b>111.76</b>		
LOAN ORIGINATED	49	75	73	7	0	11	0	0		
APPROVED, NOT ACCEPTED	6	6	7	0	0	0	0	0		
APP DENIED	5	34	33	8	0	6	0	0		
APP WITHDRAWN	7	8	6	4	0	0	0	0		
FILES CLOSED FOR INCOMPLETENESS	0	5	4	0	0	1	0	0		
<b>AZ/MARICOPA COUNTY /2180.00</b>							<b>20.88</b>	<b>94.42</b>		
LOAN ORIGINATED	61	71	81	13	0	9	0	0		
APPROVED, NOT ACCEPTED	3	12	11	0	0	1	0	0		
APP DENIED	9	34	33	14	0	4	0	0		
APP WITHDRAWN	5	14	13	2	0	2	0	0		
FILES CLOSED FOR INCOMPLETENESS	3	6	7	1	0	0	0	0		
<b>AZ/MARICOPA COUNTY /2182.00</b>							<b>35.3</b>	<b>80.37</b>		
LOAN ORIGINATED	61	58	62	14	2	10	0	0		
APPROVED, NOT ACCEPTED	6	5	5	5	0	0	0	0		
APP DENIED	12	23	25	16	0	7	0	0		
APP WITHDRAWN	5	18	19	1	0	2	0	0		
FILES CLOSED FOR INCOMPLETENESS	3	0	2	0	0	1	0	0		
<b>AZ/MARICOPA COUNTY /2183.00</b>							<b>15.02</b>	<b>89.75</b>		
LOAN ORIGINATED	33	53	36	8	0	10	0	0		
APPROVED, NOT ACCEPTED	6	7	4	0	0	2	0	0		
APP DENIED	10	32	28	6	2	5	0	0		
APP WITHDRAWN	11	12	14	1	0	1	0	0		
FILES CLOSED FOR INCOMPLETENESS	4	5	4	0	0	1	0	0		



# City of Scottsdale




## Income Distribution

Home Mortgage Disclosure Act Data



**Legend**

**Income Distribution**

-  Lowest Income
-  Closest to Median
-  Highest Income

Map Date: January 26, 2011

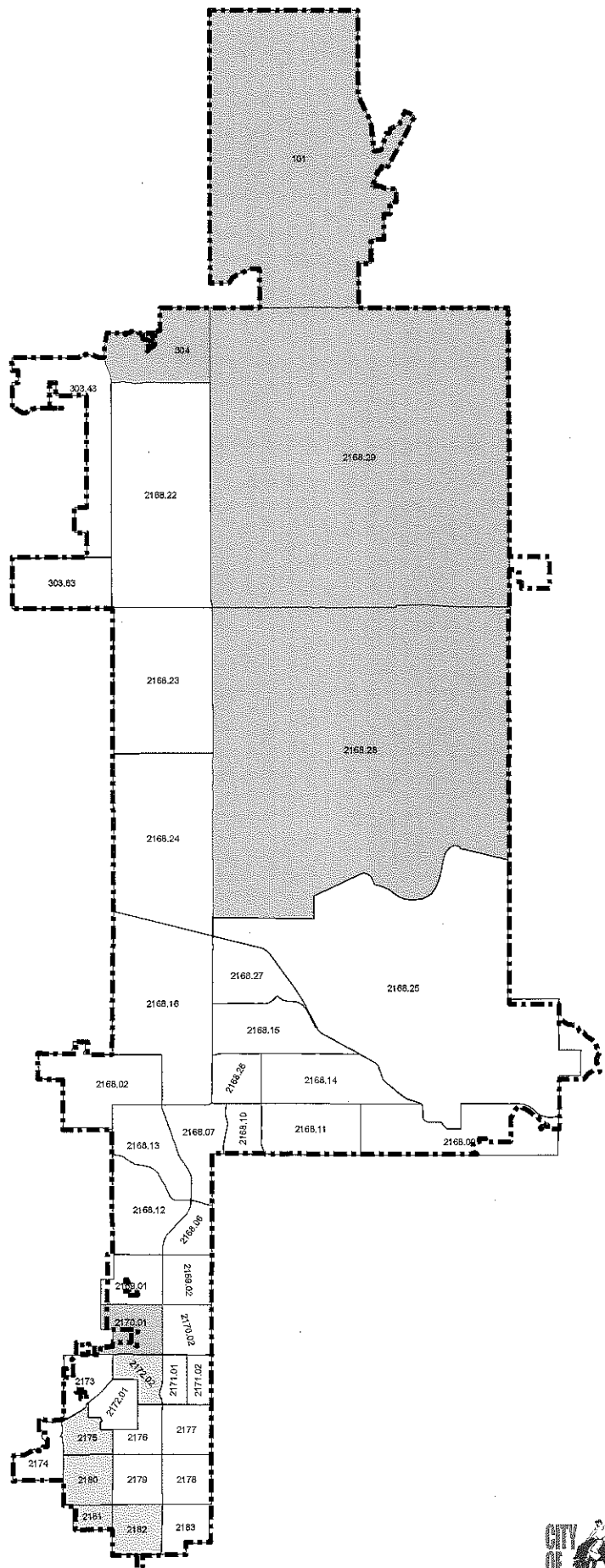
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# City of Scottsdale

## Percentage of Minority Concentration

Home Mortgage Disclosure Act Data



**Legend**

**Percentage of Minority Concentration**

- Lowest Pct
- Closest To Median
- Highest Pct

Map Date: January 26, 2011

Notice: This document is provided for general information purposes only. The City of Scottsdale does not warrant its accuracy, completeness, or suitability for any particular purpose. It should not be relied upon without field verification.



## FORECLOSURES

It is evident that the general public and minority groups have experienced negative encounters with mortgage lenders and have fallen prey to predatory lending activities that have helped fuel the foreclosure crisis.

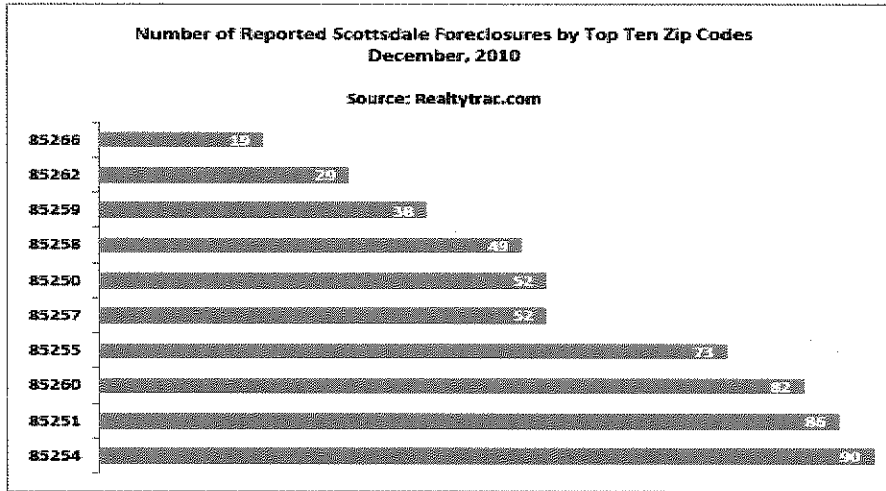
Vacancy rates within multi-family rental projects are expected to rise as investors purchase foreclosed single-family residences and turn them into rentals. According to RealtyTrac, only Nevada superseded Arizona in 2010 third quarter foreclosure rates with 1 in every 55 housing units receiving a foreclosure filing.

One high-profile Princeton University study revealed that institutional racism played a role in the foreclosure crisis. According to the October 4, 2010 HousingWire, a mortgage market update publisher, African-Americans were more likely to be offered subprime loans over Caucasians who had similar financial backgrounds. The authors of the study looked at credit profiles, down payment ratios, demographic characteristics and residential locations of Caucasian borrowers and compared them with minority borrowers with similar qualities in 100 major metropolitan markets. The research determined that minorities were far more likely to receive mortgages with unfavorable terms, such as prepayment penalties. The study found that from 1993 to 2000, the share of subprime mortgages going to minorities increased from 2% to 18%. The study's conductors argue that residential segregation created a niche of minority clients who were marketed risky subprime loans. Further reports indicated that company loan officers had financial incentives to steer minority borrowers into subprime loans *regardless* of their credit or income. This group study firmly predicts that African-Americans, and to a lesser degree Hispanic segregation areas are strong predictors of the number and rate of foreclosures in the United States.

As called for during the recent foreclosure epidemic, the City of Scottsdale hosted and participated in foreclosure workshops. The Arizona Attorney General's Office formed a task force to provide counseling and information as well as inform renters of their rights and new laws passed to protect them in the case of owner foreclosure.

Using the above information as background, it is not farfetched to correlate the foreclosure manifestation areas in Arizona to be concentrated in the more minority majority populated areas. The hardest hit foreclosure areas in Scottsdale are more prevalent in the census tract areas that include more minorities. Scottsdale will make additional efforts towards addressing the increasing number of foreclosures within its housing market by assisting persons in avoiding foreclosure through education in home buying, predatory lending pitfalls, and making referrals to foreclosure mediation programs that assist homeowners in retaining their properties or modifying their existing loans.

## SCOTTSDALE FORECLOSURE by TOP TEN ZIP CODES



As shown above there were a wide range of Scottsdale zip codes that had foreclosure activity. However, it appears the central to northern part of the City posted more foreclosure filings than some other areas of the City. Speculation is that there are more higher-end mortgages in those areas and with the loss of employment owners are not able to keep up with mortgage payments. Some owners decided to walk away because of the decreased value of their home and the length of time before the property would be considered above water.

There has reportedly been a temporary decline on the number of banks that are going through the foreclosure process because of an investigation into major banks foreclosure methods that proved some banks were not following proper procedures. It is expected that the bank foreclosures will resume once this issue is settled.



## **JURISDICTION'S CURRENT FAIR HOUSING LEGAL STATUS**

### **Fair Housing Complaints or Compliance Reviews Where the Secretary Has Issued a Charge or Finding of Discrimination**

Currently there are no open or pending housing complaints or fair housing compliance reviews.

### **Fair Housing Discrimination Suits Filed by the Department of Justice or Private Plaintiffs**

Currently, there are no pending or open housing discrimination suits filed by the Department of Justice or a private plaintiff against the City of Scottsdale.

There have been some new developments since the 2006 AI. These events have had a strong impact on fair housing. There has been a collapse of the housing market that led to greater scrutiny of home loan applications, a severe economic recession, a dramatic increase in unemployment, along with a massive amount of foreclosures. Next there was an increase in predatory mortgage foreclosure rescue and loan modification scams, followed by large tax revenue decreases that resulted in big cuts in public services. These events have disproportionately adversely affected minorities and other protected classes.

In the subsidized housing administration arena, the ruling in the Westchester Case sustained that an Agency in receipt of federal funds did not live up to its certification of affirmatively furthering fair housing. It was ruled that Westchester County had not analyzed or identified strong evidence of racial segregation within its jurisdiction. This resulted in Westchester making a large financial settlement to and receiving stiff penalties from HUD. This case has been highlighted and circulated throughout fair housing circles and is a factor in HUD's new emphasis on affirmatively furthering fair housing methods carried out by entitlement agencies.

## **FAIR HOUSING ENFORCEMENT**

There are three major entities that are responsible for fair housing enforcement in the State of Arizona. These entities are the United States Department of Housing and Urban Development (HUD), the Arizona Attorney General's Civil Rights Division and Phoenix Equal Opportunity Department. On some occasions HUD may refer cases to the United States Department of Justice for prosecution as they share joint responsibility for enforcing the federal Fair Housing Act which also encompassed the need to grant reasonable accommodations to persons with disabilities.

The Arizona Attorney General's Civil Rights Division enforces the Arizona Civil Rights Act, which prohibits discrimination in employment, voting, public accommodations and housing by investigating, mediating and litigating civil rights complaints. Cases accepted by the Attorney General's office are dual filed with HUD. According to the 2010 Annual Report from the Arizona Attorney General's Civil Rights Division, the

Compliance Section investigated 1,521 discrimination charges and resolved 957 cases which included 157 housing charges, 730 employment charges and 70 public accommodations charges. The Litigation Section resolved 103 charges for victims of discrimination either through mediation, conciliation or litigation obtaining more than \$838,000. Part of these funds will be used towards future monitoring and enforcement activities.

During the period of January 1, 2004 to January 13, 2009, the Attorney General's Office Civil Rights Division accepted 82 complaints for property or persons with addresses in Scottsdale's jurisdiction. There was one sex discrimination complaint during this time span. In the following breakdown of cases it is likely some cases were dually filed with HUD and the Attorney General's Office or the Attorney General's Office (AGO) received referrals from HUD. Each case can be filed in more than one category of discrimination.

**Year 2009:** Twelve Scottsdale based cases were filed with the Attorney General's Office (AGO). Ten cases were filed directly with the AGO, and two were filed with HUD. As noted cases can be dual filed as reflected in the following breakdown of the 12 cases; there were two alleged race discrimination, three alleged national origin discrimination, one alleged sex discrimination, six alleged disability discrimination and one familial status complaint.

**Year 2008:** Fifteen Scottsdale based cases were filed with the AGO. Thirteen cases were filed directly with the AGO, and two were filed with HUD. The cases alleged racial, national origin, disability, familial status and religious discrimination.

**Year 2007:** Fifteen Scottsdale based cases were filed with the AGO. All cases were filed directly with the AGO. Of the fifteen cases, four alleged race discrimination, one alleged color discrimination, four alleged national origin discrimination, and seven alleged disability discrimination.

**Year 2006:** Twenty-three Scottsdale based cases were filed with the AGO. All cases were filed directly with the AGO. Of the twenty-three cases, two alleged race discrimination, one alleged color discrimination, one alleged national origin discrimination, seventeen alleged disability discrimination and two familial status complaints were filed.

**Year 2005:** Twelve Scottsdale based cases were filed with the Attorney General's Office (AGO). Eleven cases were filed directly with the AGO, and one was filed with HUD. Of the twelve cases, three alleged race discrimination, two alleged national origin discrimination, seven alleged disability discrimination and one filed for religion discrimination.

One of the 2009 litigated cases handled by the Attorney General's Office did involve a disability discrimination suit against a Scottsdale homeowners association. The Scottsdale Fair Housing Coordinator referred this case to the Attorney General's Office. The failure of the homeowners association to make reasonable accommodations in parking location for a disabled resident resulted in a judgment against the homeowners association and a settlement for the tenant. Thanks to the Attorney General's Office cases of this nature have made the Scottsdale homeowner associations more aware of fair housing and ADA laws and the requirement to adhere to those laws.

The highest level fair housing complaint trend for the 2004 through 2009 period for Scottsdale based cases coincides with the national trend of significant complaints in the area of disability discrimination with race and national origin complaint following. There were fifty alleged disability discrimination complaints, seventeen race based complaints, two color discrimination complaints, eleven national origin complaints, two religion based complaints and five familial status based complaints in Scottsdale during the last five years. Some of the complaints were dual filed in different categories, and as outlined above, overall total complaints equal eighty-two for the five-year period.

A chart outlining fair housing complaints for Scottsdale and other municipalities during the time period of 2004 – 2009 is shown in Exhibit A on pages 73-90.

Below is a Chart that depicts the City of Scottsdale's racial crime statistics from January, 2008 through September, 2010 as annually reported to the Federal Bureau of Investigations (FBI). The 2008 data for this type of bias was not immediately available as it was captured in a different format.

### Hate Crime Comparison: Calendar Years 2008, 2009, 2010 (Jan-Sep)

<b>BIAS TYPE</b>	<b>2008</b>	<b>2009</b>	<b>2010 (January-September)</b>
<b>Anti-African American</b>	*	<b>5</b>	<b>4</b>
<b>Anti-Asian</b>	*	<b>1</b>	<b>2</b>
<b>Anti-Multi-Racial Group</b>	*	<b>3</b>	<b>0</b>
<b>Anti-Hispanic</b>	*	<b>1</b>	<b>1</b>
<b>Anti-Other Ethnicity/National Origin</b>	*	<b>1</b>	<b>1</b>
<b>Anti-Jewish</b>	*	<b>4</b>	<b>3</b>
<b>Anti-Male Homosexual</b>	*	<b>1</b>	<b>2</b>
<b>Anti-Female Homosexual (Lesbian)</b>	*	<b>1</b>	<b>0</b>
<b>TOTAL</b>	<b>20</b>	<b>17</b>	<b>13</b>

Prepared by K. Nygaard #B676

Scottsdale Police Administrative Crimes Analysis Unit has monitored crimes in relation to race and reported these crimes to the FBI on a regular basis. It is notable that the Scottsdale Police Department has collected data to include anti-male and anti-female homosexual hate crimes.

There is a new initiative where the U.S. Department of Housing and Urban Development (HUD) will require grant applicants seeking HUD funding to comply with state and local anti-discrimination laws that protect lesbian, gay, bi-sexual, and transgender (LGBT) individuals. In a recent publication HUD gave detailed general requirements that will apply to all of the Department's competitively awarded grant programs for Fiscal Year 2010. According to HUD's website there are intentions to propose new regulations that will clarify that the term "family" be used to describe eligible beneficiaries of HUD's programs to include otherwise eligible LGBT individuals and couples. The Department's intent to propose new regulations will clarify family status to ensure its core housing programs are available to all families, regardless of their sexual orientation or gender identity.

That same source states that Federal Housing Administration (FHA) will also instruct its lending community that FHA-insured mortgage loans must be based on the credit-worthiness of borrowers and not on unrelated factors or characteristics such as sexual orientation or gender identity. HUD indicated that in the near future they will commission the first-ever national study of discrimination against members of the LGBT community in the rental and sale of housing.

## Survey Results

There were three different survey responses reviewed in preparation for this AI. Survey responses reviewed include: Survey 1, The Community Assistance Office 2010 Fair Housing Survey; Survey 2 Housing & Urban Development Fair Housing Accessibility First 2008 survey; and Survey 3 Fair Housing in the Trenches 2007 survey. Each survey is generated from a cross over audience of builders, architects, realtors, property managers, bankers, attorneys, disabled individuals and the general public.

The Community Assistance Office of Scottsdale 2010 fair housing survey offered in Spanish and English electronic and written formats garnered a combined total of 403 responses from community residents, local service providers, real estate industry professionals, non-profits and other community stakeholders. The City of Scottsdale survey targeted resident renters, resident home owners, non-profit groups and both the public and private sector. Survey responses were electronically tabulated by surveymonkey.com. The survey was accessible on the City's website through surveymonkey.com. The survey was also available at the Community Assistance Office, Granite Reef Senior Center, Vista Del Camino, Civic Center Library, Paiute Neighborhood Center, and the Via Linda Senior Center in both Spanish and English written format.

The responses received from the Spanish version of the survey parallels the majority of the responses received from the English version in that there was a request for more information and educational sessions to be held in regards to fair housing and individual rights. Some of the Spanish version survey stated they would call the police if they felt they were the victim of housing discrimination. As a police report would not necessarily have any bearing on a fair housing case, a more appropriate response would be to contact the Attorney General's Office, a fair housing enforcement agency or contact the City's fair housing representative. This is an indication that there is a need to provide more Spanish translated fair housing material. The City will strive to address this need through expanding and forming new partnerships with groups that are geared towards reaching diverse populations.

Of the Scottsdale electronic survey respondents, 82% stated that they have not experienced or know of anyone who has experienced housing discrimination and 24% state that they have or know someone who has experienced housing discrimination. 42% stated that they have known or know someone who has encountered someone refusing, discouraging or charging more to rent an apartment or buy a home based on one of protected classes. 26% of respondents stated that predatory lending and unfair, misleading loan practices was a housing choice barrier. 28% stated that they felt steering or guiding people to certain areas or certain apartments was an issue. 91% of the respondents were Caucasian, 4.1% were Other, 1.7% were Asian, 1.4% were African American and 1.7% were of Hispanic ethnicity. 85.2% of the respondents owned their own home and 14.8% were renters.

Some narrative comments on the electronic survey indicated that mortgage lending and familial status are considered problem areas. One of the commenters posed the question: "What standards and ethics are the lenders to be held accountable to when selling lender owned property?" Another respondent stated "First time home buyers are unable to submit an offer on a lender owned property due to buyer being employed by the same lender; however, have known of clients of lenders who have provided information on a lender owned property prior to it being submitted in the MLS and having "insider information" to know what price the lender will accept." Also, one respondent stated that in their opinion the state needs to address the

concerns of buyers not being treated fairly when purchasing lender owned properties. While one respondent stated they were told by a landlord that he would not rent a home to someone with children.

Written versions of the survey were circulated throughout the community. The written format of the survey obtained 62 responses consisting of 37 Caucasian, 12 Hispanic, 6 African American, 6 Native Americans and 1 undetermined race respondents. It is of note that no Asian race responses were received from the written survey format.

An overall review of the three survey results gives the City of Scottsdale some citizen input when making decisions that affect their livability in Scottsdale.

The HUD Fair Housing Accessibility First survey results stem from a fair housing technical accessibility workshop held in 2008 at Scottsdale's Horizon Park. There were 105 people in attendance and 90% said that their understanding of the fair housing accessibility requirement improved from this session. The number of units that were being designed, constructed, or advised upon by the attendees participating in the survey totaled approximately 42,325 units. The knowledge gained from this seminar will impact the number of units that conform to the accessible housing requirements.

The Fair Housing in the Trenches survey results were derived from participants of a fair housing law seminar held in 2007 and sponsored by the Arizona Fair Housing Partnership in cooperation with the Arizona Attorney General's Office and HUD. There were 91 people present and 91% of the attendees stated that they learned something that would help them in the fair housing area of their profession. Reasonable accommodations and disability laws were the two categories that got the highest ratings. The knowledge gained from this seminar will impact the way industry professionals conduct their business and provide equal access and opportunity to those they serve.



# CITY OF SCOTTSDALE – FAIR HOUSING SURVEY

SCOTTSDALE HOUSING AGENCY

www.ScottsdaleAz.gov

Illegal housing discrimination occurs when **one or more of the following occurs** based on a person's race, national origin, color, religion, sex, or if they have children or a disability:

A.	B.	C.	D.	E.	F.
Refusing, discouraging or charging more to rent an apartment or buy a home.	Discouraging a person from living where he /she wants to live, by steering him/her to another apartment, complex or neighborhood.	Refusing or making it difficult to get a loan to buy or refinance a house, or take out home equity by charging more or offering less of a deal than offered to someone else.	Refusing, discouraging or charging more for home insurance.	Discrimination based on disability: Refusing to make a reasonable accommodation, refusing to allow accessibility modifications to a unit, or lack of accessible units.	Predatory lending: unfair, misleading, deceptive or fraudulent loan practices.

1. Have you or someone you know ever encountered one or more forms of housing discrimination described in the above boxes in your local area?

- Yes, I have or I know someone who has.
- I think I may have or I may know someone who has.
- No, I have not and don't know anyone who has.
- Don't know
- Other \_\_\_\_\_

2. If you believe that you or someone you know encountered housing discrimination in your local area, please write down the letter(s) from the shaded boxes at the beginning of the survey that best describes the type of discrimination.

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3. Do you believe housing discrimination occurs in your local area?

- Yes                       Likely
- Unlikely                 No

4. If you think housing discrimination is occurring in your local area, what types do you think are most prevalent? Write down the letters (s) from the shaded boxes at the beginning of the survey.

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# CITY OF SCOTTSDALE – FAIR HOUSING SURVEY

SCOTTSDALE HOUSING AGENCY

www.ScottsdaleAz.gov

5. How well informed are you about housing discrimination?

- Very informed
- Somewhat informed
- Not very informed
- Not at all informed

6. What would you do if you encountered housing discrimination?

- Do nothing and seek other housing options
- Tell the person that you believe they are discriminating
- Report it – To

Whom \_\_\_\_\_

- Would not know what to do
- Other \_\_\_\_\_

7. What do you think should be done to help prevent housing discrimination?

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Please check those that apply to you: (information will not be publicized or shared)

- |   |   |  |   |
|---|---|--|---|
| <b>◆ Race/Ethnicity</b>   | <b>◆ Family Status</b>  | <b>◆ Employed in</b>                           | <b>◆ Gender</b>   |
| <input type="checkbox"/> White Anglo                              | <input type="checkbox"/> Have children in household                 | <input type="checkbox"/> The public sector     | <input type="checkbox"/> Female <input type="checkbox"/> Male |
| <input type="checkbox"/> Hispanic <input type="checkbox"/> Latino | <input type="checkbox"/> No children in household                   | <input type="checkbox"/> The non-profit sector |   |
| <input type="checkbox"/> African American                         | <b>◆ Disability</b>   | <input type="checkbox"/> The housing industry  |   |
| <input type="checkbox"/> Native American                          | <input type="checkbox"/> Yes  | <input type="checkbox"/> The private sector    |   |
| <input type="checkbox"/> Asian                                    | <input type="checkbox"/> No   | <input type="checkbox"/> Not employed          |   |
| <input type="checkbox"/> Other _____                              | <b>◆ Religion</b> _____   | <input type="checkbox"/> Other _____           |   |
| <b>◆ Housing</b>  | <b>◆ Marital Status</b>   | <b>◆ Annual household income</b>               |   |
| <input type="checkbox"/> I own a home                             | <input type="checkbox"/> Married <input type="checkbox"/> Separated | <input type="checkbox"/> Less than \$10,000    | <input type="checkbox"/> \$36,000-45,000                      |
| <input type="checkbox"/> I rent                                   | <input type="checkbox"/> Single <input type="checkbox"/> Divorced   | <input type="checkbox"/> \$10,000-25,000       | <input type="checkbox"/> \$46,000-55,000                      |
|   | <input type="checkbox"/> Other _____                                | <input type="checkbox"/> \$26,000-35,000       | <input type="checkbox"/> \$56,000 +                           |

**Reference Information:**

◆ Zip Code \_\_\_\_\_ ◆ Neighborhood/Subdivision/Cross-Streets \_\_\_\_\_  
 ◆ Number of adults \_\_\_\_\_ ◆ Number of Children \_\_\_\_\_ ◆ Ages \_\_\_\_\_

Please check items below that you feel are barriers to fair housing:

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Lack of public transportation                          | <input type="checkbox"/> Accessibility for disabled        | <input type="checkbox"/> Credit history or credit score  |
| <input type="checkbox"/> Lack of knowledge about fair housing                   | <input type="checkbox"/> Use of background checks          | <input type="checkbox"/> Attitude of immediate neighbors |
| <input type="checkbox"/> Lack of rental units in price range                    | <input type="checkbox"/> Restrictive zoning/building codes | <input type="checkbox"/> Lack of knowledge-fair housing  |
| <input type="checkbox"/> Lack of knowledge-how to file a fair housing complaint |  | <input type="checkbox"/> Employment status               |

The following questions relate to homeowners and their possible barriers to fair housing/lending:

- Mortgage lending application requirements
- Cost of homeowners insurance
- Attitude of sellers



## HOUSING CONCERNS

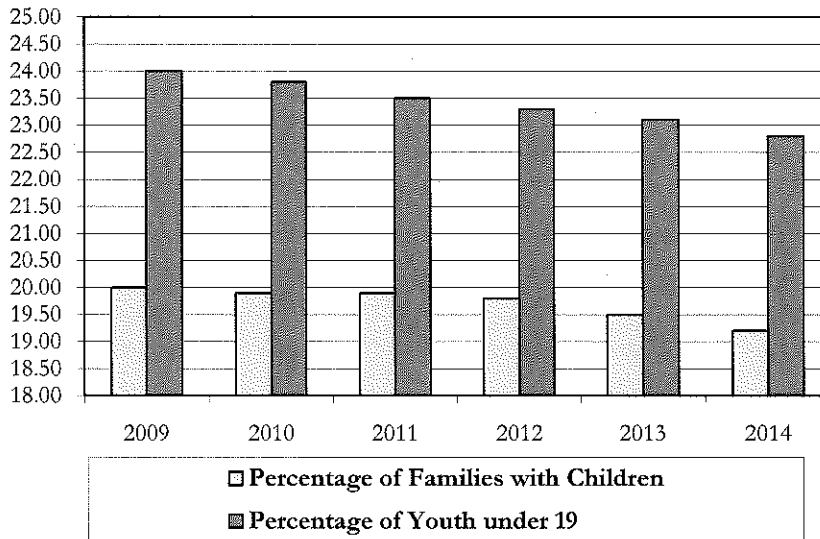
There appears to be a growing misguided perception that there is a requirement of Hispanics in particular, to show citizen documentation to secure housing or employment. The City of Scottsdale will strive to address these issues through expanding and forming new partnerships and collaborations with groups that are geared towards reaching diverse populations.

Another area of concern is the rising trend in the overall number of reported discrimination incidents under the category, “familial status” coupled with the indication that this particular population is on the decline. The significance is that single-mother head of household families tend to be minority families and more often fall into the poverty category, thus subjecting them to an even higher risk of being discriminated against. Under the Scottsdale Housing Choice Voucher Program out of 696 vouchers 565 voucher or 81% of the program consist of female heads of households. Although not all the Program female heads of household have children the above statistic serves as an indicator where there may be a propensity for discrimination.

The following chart graphs the projected number of families with youth under 19 in the Scottsdale jurisdiction. *Source: 2000 US Census data, 2006-2008 American Community Survey, AZ DES and Maricopa County Association of Governments, and PMC trend through 2014.*

### FAMILIES WITH CHILDREN AND YOUTH UNDER 19

City of Scottsdale  
 Five-Year Percentage of Population Projection  
 for Families with Children and Youth under 19



## **PROGRESS REPORT AND CONCLUSION**

The NIMBY syndrome is still an issue in Scottsdale and other communities. It is hopeful that some progress has been made in this area as Scottsdale has its first transitional housing for persons with disabilities and currently has a residential treatment facility established in north Scottsdale. These two service oriented facilities appear to have blended in the community. This identified impediment has been carried over from the previous AI.

The lack of fair housing knowledge barrier is an on-going impediment. Although progress has been made in the disbursement of information and resources there is still a need to further educate the Scottsdale residents as indicated on the survey responses especially in the LEP population. The Service-In-Kind Agreement initiated by the Scottsdale Fair Housing Coordinator with Southwest Fair Housing Council, Phoenix branch, continues to be an excellent means to provide fair housing educational opportunities to Scottsdale residents and the public.

Different treatment of families with children in rental units or families with children in search of housing appears to have been shifted more towards families of different ethnic backgrounds in wake of the foreclosure crisis and the need for families and minorities in particular to find other housing sources. Scottsdale's response and cross-departmental partnership formation has had a direct positive impact in this area and assisted many minority and LEP residents in relocating.

Since the last AI was completed there were great strides made in the ADA area with relevant information and resources added to the City's website. The ADA Coordinator's team building efforts to address the different needs for persons living with a disability within the Scottsdale jurisdiction have provided great support to Scottsdale residents and increased the level of ADA knowledge of several City department staff. Resources for accessible parking and housing are on-going needs that not just Scottsdale, but all municipalities face and will continue to be a community need.

Affordable housing is an impediment that has been carried over with this AI update. As stated in this document CDBG, HOME, and Section 8 are contributing factors to providing affordable housing to some of Scottsdale residents however; there is still an affordability issue for Scottsdale's residents and workforce that may be prohibitive to their housing choice and potentially promote segregated housing.

## **CONCLUSION**

The City of Scottsdale's participation in the Arizona Fair Housing Partnership and committees within that partnership serves to increase the jurisdiction's fair housing knowledge base and supports compliance and best practices in fair housing. The City's participation in Maricopa Association of Governments also shows commitment to provide the best service to its residents and program participants. There have been several steps forward made by the City of Scottsdale in the area of fair housing choice for its residents and there is a viable, concrete plan laid for future successes.

EXHIBIT A

2004-2009 Fair Housing Complaints for Scottsdale and Other Municipalities

As of Date: 2/13/10

Title VIII Cases Filed During Period of 1/1/04 to 12/31/09

City & State	Complaints Filed with HUD	Complaints Filed with FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retaliator
State & Calendar Year - Arizona, 2004											
APACHE JUNCTION, AZ	1	2	3	1	0	1	1	1	0	0	0
AVONDALE, AZ	0	4	4	1	0	0	0	1	0	0	0
BUCKEYE, AZ	0	1	1	1	0	1	0	0	0	0	0
CAREFREE, AZ	0	8	8	0	0	0	0	8	0	0	0
CASA GRANDE, AZ	0	3	3	1	0	0	1	1	0	0	2
CHANDLER, AZ	0	5	5	3	1	3	0	1	0	0	0
DOUGLAS, AZ	0	1	1	1	0	0	0	1	0	0	0
FLAGSTAFF, AZ	0	3	3	0	0	0	0	1	1	1	0
GILBERT, AZ	1	0	1	0	0	0	0	1	0	0	0
GLENDALE, AZ	0	7	7	1	0	4	0	2	0	0	0
GREEN VALLEY, AZ	0	4	4	1	0	0	0	0	0	0	0
HOLBROOK, AZ	0	1	1	1	0	0	0	0	0	0	0
KINGMAN, AZ	0	1	1	1	0	0	0	1	0	0	0
LAKE HAVASU CITY, AZ	0	1	1	0	0	1	0	0	0	0	0
LAVEEN, AZ	0	1	1	1	0	0	0	0	0	0	0
LITCHFIELD PARK, AZ	0	1	1	1	0	0	0	0	0	0	0
MESA, AZ	0	12	12	5	0	0	0	7	0	0	0

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Title VIII Cases Filed During Period of 1/1/04 to 12/31/09

City & State	Complaints Filed with HUD	Complaints Filed with FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retaliator
GRAGLE, AZ	0	2	2	0	0	0	0	2	0	0	1
PARADISE VALLEY, AZ	0	1	1	0	0	0	0	0	0	1	0
PAYSON, AZ	0	1	1	0	0	0	0	1	0	0	0
PHOENIX, AZ	6	57	63	12	0	6	3	39	0	2	1
PRESCOTT VALLEY, AZ	1	0	1	0	0	0	0	1	0	0	0
SAN LUIS, AZ	0	9	9	6	0	6	0	0	0	1	0
SCOTTSDALE, AZ	2	15	17	4	0	1	0	13	0	0	1
SEDONA, AZ	0	2	2	2	0	0	0	0	0	0	0
SHOW LOW, AZ	0	3	3	0	0	1	0	2	0	0	0
SIERRA VISTA, AZ	1	1	2	0	0	0	0	2	0	0	0
SUN CITY, AZ	0	1	1	1	0	0	0	0	0	0	0
TEMPE, AZ	1	5	6	2	0	4	0	1	0	1	0
TUCSON, AZ	0	39	39	15	0	9	4	18	0	5	2
WADDELL, AZ	0	1	1	0	0	0	0	0	0	0	0
YUMA, AZ	1	1	2	0	0	1	0	1	0	0	0
Slate & Calendar Year - Arizona, 2005											
APACHE JUNCTION, AZ	0	1	1	0	0	0	0	1	0	0	0
AVONDALE, AZ	0	1	1	0	0	0	0	1	0	0	0

Title VIII Cases Filed During Period of 1/1/04 to 12/31/09

City & State:	Complaints Filed with HUD	Complaints Filed with FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retaliator
BULLHEAD CITY, AZ	0	1	1	1	0	0	0	0	0	0	0
CASA GRANDE, AZ	1	5	6	2	0	3	0	1	0	0	0
CHANDLER, AZ	0	2	2	0	0	2	0	0	0	0	0
COOLIDGE, AZ	0	1	1	0	0	0	0	0	0	0	0
COTTONWOOD, AZ	1	0	1	0	0	0	0	1	0	0	0
DOLAN SPRINGS, AZ	1	1	2	0	0	0	0	1	0	1	0
EL MIRAGE, AZ	0	1	1	1	0	0	1	0	0	0	0
FLAGSTAFF, AZ	0	4	4	1	0	2	0	1	0	0	0
GILBERT, AZ	0	2	2	0	0	1	0	1	0	0	0
GLENDALE, AZ	0	5	5	1	0	0	0	4	1	0	0
GOODYEAR, AZ	0	2	2	0	0	1	0	1	0	0	0
GREEN VALLEY, AZ	0	1	1	0	0	0	0	0	0	0	0
LAKESIDE, AZ	0	4	4	0	0	0	0	4	0	0	0
LITCHFIELD PARK, AZ	0	1	1	0	0	0	0	1	0	0	0
MESA, AZ	0	18	18	2	0	2	0	12	1	1	1
ORO VALLEY, AZ	0	1	1	0	0	0	0	1	0	0	0
PEORIA, AZ	0	3	3	3	0	0	0	1	0	0	0
PHOENIX, AZ	3	104	107	42	5	24	5	45	2	5	5

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Title VIII Cases Filed During Period of 1/1/04 to 12/31/09

City & State:	Complaints Filed with HUD	Complaints Filed with FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retaliator
PRESCOTT, AZ	0	4	4	0	0	0	0	4	0	0	0
QUARTZSITE, AZ	0	2	2	0	0	0	0	0	0	2	0
SALOME, AZ	0	3	3	0	0	0	0	0	0	3	0
SCOTTSDALE, AZ	1	11	12	3	0	2	0	7	1	0	1
SEDONA, AZ	0	1	1	0	0	0	0	1	0	0	0
SHOW LOW, AZ	0	1	1	0	0	0	0	0	0	0	1
SURPRISE, AZ	0	8	8	3	2	1	0	0	0	1	0
TAYLOR, AZ	0	1	1	0	0	0	0	1	0	0	0
TEMPE, AZ	0	6	6	2	1	0	0	3	0	0	1
TUGSON, AZ	0	32	32	6	0	7	7	15	0	2	1
WILLIAMS, AZ	1	0	1	0	0	1	0	0	0	0	0
YUCCA, AZ	0	1	1	1	0	0	0	0	0	0	0
YUMA, AZ	0	2	2	1	0	1	0	0	1	0	0
State & Calendar Year -- Arizona - 2008											
ANTHEMS, AZ	0	1	1	1	0	0	0	0	0	0	0
APACHE JUNCTION, AZ	1	2	3	0	0	0	0	2	0	1	1
AVONDALE, AZ	0	2	2	2	0	1	0	0	0	0	0
BENSON, AZ	0	1	1	1	0	1	0	0	0	0	0

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Title VIII Cases Filed During Period of 1/1/04 to 12/31/09

City & State:	Complaints Filed with HUD	Complaints Filed with FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retaliator
BUCKEYE, AZ	0	2	2	1	0	2	0	0	0	1	0
BULLHEAD CITY, AZ	0	1	1	0	0	0	0	0	0	1	0
BULLHEAD, AZ	0	1	1	0	0	1	0	0	0	0	0
CASA GRANDE, AZ	0	4	4	3	0	0	1	0	0	0	0
CHANDLER, AZ	0	9	9	0	0	0	0	7	2	0	0
CHINO VALLEY, AZ	0	1	1	0	0	0	0	1	0	0	0
COTTONWOOD, AZ	0	1	1	0	0	0	0	1	0	0	0
FLAGSTAFF, AZ	0	1	1	0	0	0	0	1	0	0	0
FOUNTAIN HILLS, AZ	0	2	2	0	0	0	0	2	0	0	0
GILBERT, AZ	0	3	3	0	0	0	0	2	0	1	0
GLENDALE, AZ	0	8	8	3	0	1	0	4	0	0	1
GOLDEN VALLEY, AZ	0	1	1	1	0	0	0	0	0	0	0
GOODYEAR, AZ	0	1	1	0	0	1	1	0	0	0	0
KINGMAN, AZ	1	0	1	1	0	0	0	0	0	0	0
LAKE HAVASU, AZ	1	1	2	1	0	1	0	0	0	0	0
MESA, AZ	2	14	16	8	1	0	0	7	0	1	3
PAYSON, AZ	0	1	1	0	0	0	0	1	0	0	0
PEORIA, AZ	0	6	6	4	0	0	0	2	0	1	1

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Title VIII Cases Filed During Period of 1/1/04 to 12/31/09

City & State:	Complaints Filed with HUD	Complaints Filed with FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retailator
PHOENIX, AZ	4	79	83	17	2	26	5	32	1	8	11
PINAL, AZ	0	1	1	0	0	0	0	1	0	0	0
PRESCOTT VALLEY, AZ	0	2	2	0	0	0	0	1	0	1	0
PRESCOTT, AZ	1	3	4	0	0	0	0	3	0	0	1
QUEEN CREEK, AZ	0	1	1	0	0	1	0	0	0	0	0
SAHUARITA, AZ	1	1	2	0	0	0	0	1	0	1	0
SCOTTSDALE, AZ	0	23	23	2	1	1	0	17	0	2	5
SEDONA, AZ	0	1	1	1	0	0	0	0	0	0	0
SHOW LOW, AZ	0	2	2	1	0	0	0	1	1	0	0
SIERRA VISTA, AZ	0	2	2	1	0	0	0	1	0	0	0
SUN CITY WEST, AZ	0	1	1	0	0	0	0	1	0	0	0
SUN CITY, AZ	0	1	1	0	0	0	0	0	1	0	0
SURPRISE, AZ	0	5	6	1	0	0	1	4	0	0	0
TEMPE, AZ	1	41	42	3	0	3	0	5	1	2	1
TUCSON, AZ	8	84	92	4	0	4	3	21	1	2	5
WICKENBURG, AZ	0	1	1	1	0	1	0	0	0	0	0
YUMA, AZ	0	1	1	0	0	0	0	1	1	0	0
State & Calendar Year - Arizona, 2007											
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Title VIII Cases Filed During Period of 1/1/04 to 12/31/09

City & State:	Complaints Filed with HUD	Complaints Filed with FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retaliator
ANTHEM, AZ	0	2	2	0	0	1	0	0	0	1	0
APACHE JUNCTION, AZ	0	6	6	0	0	0	2	3	0	1	1
ARIVACA, AZ	0	3	3	0	0	3	0	0	0	1	0
AVONDALE, AZ	0	3	3	1	0	2	0	1	0	0	0
BELLEMONT, AZ	0	1	1	0	0	0	0	1	0	0	0
BUCKEYE, AZ	0	3	3	1	0	0	0	1	0	1	1
BULLHEAD CITY, AZ	0	1	1	0	0	0	0	1	0	0	0
CASA GRANDE, AZ	0	1	1	1	0	0	0	1	0	0	0
CAVE CREEK, AZ	0	3	3	0	0	1	0	1	0	0	1
CHANDLER, AZ	0	3	3	0	0	2	0	1	0	0	1
COOLIDGE, AZ	1	0	1	1	0	0	0	0	0	0	0
COTTONWOOD, AZ	0	1	1	1	0	0	0	0	0	0	0
DEWEY, AZ	0	2	2	0	0	0	1	1	0	0	0
EAGAR, AZ	0	1	1	0	0	0	0	0	1	0	0
EL MIRAGE, AZ	0	1	1	1	0	0	0	1	0	0	0
FLAGSTAFF, AZ	1	3	4	2	1	0	1	1	1	1	1
FOUNTAIN HILLS, AZ	0	1	1	0	0	0	0	1	0	0	0
GILBERT, AZ	0	4	4	3	0	1	0	0	1	0	1

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Title VIII Cases Filed During Period of 1/1/04 to 12/31/09

City & State:	Complaints Filed with HUD	Complaints Filed with FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retaliator
GLENDALE, AZ	1	20	21	6	1	4	3	9	0	1	2
GOODYEAR, AZ	0	4	4	1	0	0	0	3	0	0	0
GREEN VALLEY, AZ	0	4	4	0	0	0	0	3	1	0	0
KINGMAN, AZ	0	1	1	0	0	0	0	0	0	0	1
LAVEEN, AZ	0	1	1	1	0	0	0	0	0	0	0
MARICOPA, AZ	0	1	1	0	0	1	0	0	0	0	0
MESA, AZ	1	18	19	5	0	3	2	11	0	1	3
PAGE, AZ	1	0	1	0	0	0	0	1	0	0	0
PARADISE VALLEY, AZ	0	1	1	1	1	0	0	0	0	0	0
PAYSON, AZ	1	0	1	0	1	0	0	1	1	0	0
PEORIA, AZ	1	8	9	2	0	1	0	5	1	0	1
PHOENIX, AZ	4	92	96	22	5	18	8	44	2	3	11
PINETOP, AZ	0	1	1	0	0	0	0	1	0	0	0
PRESCOTT, AZ	1	3	4	1	0	0	0	2	0	0	0
QUARTZITE, AZ	0	1	1	0	0	0	0	1	0	0	0
QUEEN CREEK, AZ	0	3	3	2	0	2	0	0	0	0	0
SAFFORD, AZ	0	2	2	1	1	1	0	1	0	0	0
SCOTTSDALE, AZ	0	15	15	4	1	4	0	7	0	0	1

Title VIII Cases Filed During Period of 1/1/04 to 12/31/09

City & State:	Complaints Filed with HUD	Complaints Filed with FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retailator
SEDONA, AZ	0	1	1	0	0	0	0	1	0	0	0
SHOW LOW, AZ	0	1	1	0	0	0	0	1	0	0	0
SIERRA VISTA, AZ	0	1	1	0	0	0	0	0	0	0	1
ST. JOHNS, AZ	0	1	1	1	0	0	0	1	0	0	1
ST. DAVID, AZ	1	0	1	0	0	0	0	1	0	0	0
ST. JOHNS, AZ	0	1	1	0	0	0	0	1	0	0	0
SUN CITY WEST, AZ	0	1	1	1	1	1	0	0	0	0	0
SURPRISE, AZ	1	2	3	1	0	0	0	1	0	2	1
TEMPE, AZ	0	11	11	2	1	3	1	2	0	2	1
TOLLESON, AZ	0	1	1	0	0	0	0	1	0	0	1
TUCSON, AZ	2	63	65	12	2	6	2	42	1	3	11
WADELL, AZ	0	1	1	1	1	1	0	0	0	0	0
WICKENBURG, AZ	0	1	1	0	0	0	0	1	0	0	0
YUMA, AZ	0	1	1	1	1	0	0	0	0	0	0
Slate & Calendar Year - Arizona 2008											
APACHE JUNCTION, AZ	1	2	3	0	0	0	0	1	0	0	2
AVONDALE, AZ	0	3	3	1	0	2	0	0	0	0	0

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Title VIII Cases Filed During Period of 1/1/04 to 12/31/09

City & State	Complaints Filed with HUD	Complaints Filed with FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retaliator
BENSON, AZ	1	0	1	0	0	0	0	1	0	0	0
BLACK CANYON CITY, AZ	0	1	1	0	0	0	0	1	0	0	0
BUCKEYE, AZ	0	3	3	0	0	2	0	0	0	1	0
BULLHEAD CITY, AZ	1	0	1	1	0	0	0	0	0	0	0
BULLHEAD, AZ	1	0	1	0	0	0	0	1	0	0	0
CASA GRANDE, AZ	0	1	1	1	0	0	0	1	0	0	1
CHANDLER, AZ	0	6	6	0	0	2	1	1	0	2	0
COTTONWOOD, AZ	0	2	2	0	0	0	0	0	2	0	0
DEWEY, AZ	0	1	1	1	0	0	0	1	0	0	1
EAGER, AZ	0	1	1	1	0	0	1	1	0	0	0
FOUNTAIN HILLS, AZ	0	1	1	1	1	0	0	0	0	0	0
GILBERT, AZ	0	7	7	4	0	1	0	2	0	0	1
GLENDALE, AZ	0	12	12	0	0	1	0	9	0	2	1
KAYENTA, AZ	1	0	1	0	0	0	0	1	0	0	0
LAVEEN, AZ	1	1	2	1	1	0	0	1	0	0	0
LITCHFIELD PARK, AZ	0	1	1	0	0	0	0	0	0	0	0
MARANA, AZ	0	1	1	1	0	0	0	1	0	0	0
MCNEAL, AZ	0	1	1	1	0	0	0	1	0	0	0

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Title VIII Cases Filed During Period of 1/1/04 to 12/31/09

City & State	Complaints Filed with HUD	Complaints Filed with FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retaliator
MESA, AZ	1	12	13	2	0	1	0	9	0	1	0
MOHAVE VALLEY, AZ	0	1	1	0	0	0	0	0	0	1	0
PAGE, AZ	0	2	2	0	0	0	2	0	0	0	0
PAYSON, AZ	0	1	1	0	0	0	0	0	0	1	0
PEORIA, AZ	0	6	6	1	1	1	1	4	0	0	0
PHOENIX, AZ	1	105	106	32	1	19	5	43	2	5	13
PRESCOTT VALLEY, AZ	0	1	1	1	0	0	0	0	0	0	0
PRESCOTT, AZ	0	2	2	0	0	1	0	1	0	0	0
QUEEN CREEK, AZ	0	2	2	2	0	0	0	0	0	0	0
SAHUARITA, AZ	0	1	1	0	0	0	0	1	0	0	0
SCOTTSDALE, AZ	2	13	15	4	0	8	0	6	1	3	2
SHOWLOW, AZ	0	2	2	1	0	1	0	1	0	0	0
SNOWFLAKE, AZ	0	1	1	0	0	0	0	1	0	0	0
SUN CITY WEST, AZ	0	1	1	0	0	0	0	1	0	0	0
SUN CITY, AZ	0	2	2	0	0	0	0	2	0	0	0
SUN LAKES, AZ	0	18	18	0	0	0	0	0	0	13	0
SURPRISE, AZ	0	3	3	0	0	2	0	1	0	0	0
TEMPE, AZ	0	0	9	2	0	5	1	2	2	1	1

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Title VIII Cases Filed During Period of 1/1/04 to 12/31/09

City & State	Complaints Filed with HUD	Complaints Filed with FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retaliator
TOLLESON, AZ	0	1	1	0	0	0	1	0	0	0	0
TUGSON, AZ	3	36	39	6	6	6	2	21	4	3	4
State & Calendar Year - Arizona, 2009											
ANTHEM, AZ	0	4	4	1	0	0	0	1	0	0	0
APACHE JUNCTION, AZ	0	3	3	0	0	0	0	2	1	1	0
AVONDALE, AZ	0	2	2	0	0	0	0	2	0	0	0
BUCKEYE, AZ	0	1	1	0	0	0	0	1	0	0	0
BULLHEAD CITY, AZ	0	2	2	0	0	0	1	2	0	0	0
CHANDLER, AZ	0	7	7	1	1	0	2	2	0	0	3
COLORADO CITY, AZ	0	2	2	0	0	0	0	1	2	0	0
COOLIDGE, AZ	0	1	1	1	1	0	0	0	0	0	0
CORNVILLE, AZ	1	0	1	0	0	0	0	0	0	1	0
DOUGLAS, AZ	0	1	1	0	0	1	0	0	0	0	0
ELGIN, AZ	0	1	1	0	0	0	0	0	1	0	0
FLAGSTAFF, AZ	0	2	2	0	0	0	0	1	1	1	0
GILBERT, AZ	0	3	3	1	0	0	0	2	0	0	0
GLENDALE, AZ	0	13	13	3	3	0	3	4	4	0	0
GOLD CANYON, AZ	1	0	1	0	0	0	0	1	1	0	0

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Title VIII Cases Filed During Period of 1/1/04 to 12/31/09

City & State	Complaints Filed with HUD	Complaints Filed with FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retaliation
GOODYEAR, AZ	0	1	1	1	1	0	0	0	0	0	0
HOLBROOK, AZ	0	1	1	0	0	1	0	0	0	0	0
KINGMAN, AZ	0	1	1	0	0	0	0	1	0	0	0
LAVEEN, AZ	0	1	1	0	0	0	0	1	0	0	0
MANANA, AZ	0	1	1	1	1	0	0	0	0	0	0
MESA, AZ	1	15	16	2	1	1	1	11	1	1	3
MIAMI, AZ	1	0	1	0	0	0	0	1	0	1	0
PAYSON, AZ	0	1	1	0	0	0	0	0	0	0	1
PEORIA, AZ	0	1	1	0	0	0	0	0	0	0	0
PHOENIX, AZ	4	71	75	25	1	10	7	31	0	9	3
PRESOTT VALLEY, AZ	0	2	2	0	0	0	0	1	0	1	0
QUARTZSITE, AZ	0	1	1	0	0	0	0	1	0	0	0
SCOTTSDALE, AZ	2	10	12	2	0	3	1	8	0	1	1
TEMPE, AZ	0	6	6	2	2	0	0	4	0	0	0
TOLLESON, AZ	1	1	2	2	0	0	0	1	0	1	0
TUCSON, AZ	1	40	41	8	0	7	6	20	3	2	13
TUSCON, AZ	0	2	2	0	0	1	0	1	0	0	0
WINSLOW, AZ	0	1	1	0	0	0	0	1	0	0	0

As of Date: 2/18/10

Title VIII Cases Filed During Period of 1/1/04 to 12/31/09

City & State	Complaints Filed with HUD	Complaints Filed with FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Family Status	Retailer
YUMA, AZ	0	1	1	1	0	0	0	0	0	1	0

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Phoenix, AZ for FY 2005

Cases Filed in Phoenix, AZ FY 2005 - FY 2009

	NULL	Color	Disability	Fam Status	Nat Origin	Race	Religion	Retaliation	Sex
302 Discriminatory refusal to sell and negotiate for sale				2		1			2
311 Discriminatory refusal to negotiate for rental									
312 Discriminatory refusal to rent and negotiate for rental			1			5			
332 False denial or representation of availability- rental				3		3			
351 Discrimination in the making of loans					2				
352 Discrimination in the purchasing of loans						3			
353 Discrimination in the terms/conditions for making loans				3		5			
381 Discrimination in terms/conditions/privileges relating to sale				5	1	6	18		
382 Discrimination in terms/conditions/privileges relating to rental						5			
383 Discrimination in services and facilities relating to sale						2			
384 Discrimination in services and facilities relating to rental						2		6	
471 Failure to provide an accessible building entrance									6
473 Failure to provide usable doors									6
478 Other non-compliance with design and construction requirements									6
300 Discriminatory refusal to sell		2							2
310 Discriminatory refusal to rent				17	1	9	21		
320 Discriminatory advertising, statements and notices				3		5			
330 False denial or representation of availability						2			
350 Discriminatory financing (includes real estate transactions)				5		2	6		
360 Discriminatory brokerage service							5		
380 Discriminatory terms, conditions, privileges, or services and facilities		2		3	2	14	15		6
410 Steering							8		
430 Otherwise deny or make housing available							7		
450 Discriminatory acts under Section 818 (coercion, Etc.)				1		8			2
460 Using ordinances to discriminate in zoning and land use				1					
470 Non-compliance with design and construction requirements (handicap)									6
500 Failure to permit reasonable modification				8					
510 Failure to make reasonable accommodation				27		2			7

Phoenix, AZ for FY 2006

Cases Filed In Phoenix, AZ FY 2005 - FY 2009

	NULL	Color	Disability	Fam Status	Nat Origin	Race	Religion	Retaliation	Sex
302 Discriminatory refusal to sell and negotiate for sale					7				
311 Discriminatory refusal to negotiate for rental						4			
312 Discriminatory refusal to rent and negotiate for rental			5		6	5			3
332 False denial or representation of availability - rental					3				
351 Discrimination in the making of loans			3						
353 Discrimination in the terms/conditions for making loans			5						
381 Discrimination in terms/conditions/privileges relating to sale					6				
382 Discrimination in terms/conditions/privileges relating to rental			8	1	9	1			5
384 Discrimination in services and facilities relating to rental									3
471 Failure to provide an accessible building entrance			6						
472 Failure to provide accessible and usable public and common user area			5						
474 Failure to provide an accessible route into and thru the covered unit			3						
475 Failure to provide accessible light switches, electric outlets, etc.			1						
300 Discriminatory refusal to sell						2			
310 Discriminatory refusal to rent			7	1	18	14			3
320 Discriminatory advertising, statements and notices						7			3
350 Discriminatory financing (includes real estate transactions)			5		6				
380 Discriminatory terms, conditions, privileges, or services and facilities	1		12	3	22	18			2
440 Other discriminatory acts			1						
450 Discriminatory acts under Section 818 (coercion, Etc.)			2		3	2			5
460 Using ordinances to discriminate in zoning and land use					3				
470 Non-compliance with design and construction requirements (handicap)			7						
500 Failure to permit reasonable modification			2		3				
510 Failure to make reasonable accommodation			30						2

Phoenix, AZ for FY 2007

Cases Filed In Phoenix, AZ FY 2005 - FY 2009

	NULL	Color	Disability	Fam Status	Nat Origin	Race	Religion	Retaliation	Sex
312 Discriminatory refusal to rent and negotiate for rental		3		2	7	2	10		



Cases Filled in Phoenix, AZ FY 2005 - FY 2009

Phoenix, AZ for FY 2009

	NULL	Color	Disability	Fam Status	Nat Origin	Race	Religion	Retaliation	Sex
312 Discriminatory refusal to rent and negotiate for rental			9	6		6			
332 False denial or representation of availability - rental						2			
382 Discrimination in terms/conditions/privileges relating to rental			11	8		5		1	3
310 Discriminatory refusal to rent			9	3	1	3			4
320 Discriminatory advertising, statements and notices				6					
380 Discriminatory terms, conditions, privileges, or services and facilities		1	9	6	10	16	1	1	2
410 Steering				2					
440 Other discriminatory acts			5			1			1
450 Discriminatory acts under Section 818 (coercion, Etc.)			3			3		1	3
500 Failure to permit reasonable modification			2						
510 Failure to make reasonable accommodation			28						

## DATA SOURCES/ RESOURCES

A number of data sources were used in preparation of the AI. This Analysis also incorporates a number of other documents by reference.

- City of Scottsdale Community Overview 2010-2011
- HUD Fair Housing Planning Guide - Volume 1
- HUD State of the Cities Data Systems (SOCDS)
- 2006-2011 City of Scottsdale Fair Housing Plan
- U S Census Bureau- American FactFinder at [www.factfinder.census.gov](http://www.factfinder.census.gov)
- HUD 2010 Comprehensive Housing Market Analysis
- The Analysis of Impediments (AI) to Fair Housing Choice for the City of Scottsdale, 2006
- The FY 2009/2010 Annual Plan & CAPER for the City of Scottsdale
- The City of Scottsdale Consolidated Plan 2010/2014
- The Maricopa Association of Governments [www.azmag.gov](http://www.azmag.gov)
- The City of Scottsdale website: [www.ScottsdaleAZ.gov](http://www.ScottsdaleAZ.gov)
- The Home Mortgage Disclosure Act (HMDA) [www.ffiec.gov](http://www.ffiec.gov)
- The Scottsdale General Plan [www.ScottsdaleAZ.gov/generalplan](http://www.ScottsdaleAZ.gov/generalplan)
- The Federal Reserve Bank of San Francisco [www.frbsf.org](http://www.frbsf.org)
- Housing Choice Voucher Lindsey software demographics data base

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